



For the life you're after

AIB Group plc
Pillar 3 Disclosures
30 June 2025

Pillar 3 Report

AIB Group plc

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CRR Roadmap

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, 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 the Principal risks on pages 17 to 20 in the 2024 Annual Financial Report and updated on page 30 of the Half-Year Financial Report. In addition to matters relating to the Group's business, future performance will be impacted by the Group's ability along with governments and other stakeholders to measure, manage and mitigate the impacts of climate change effectively. Future performance could also be impacted by macroeconomic uncertainty, tariffs, geopolitical tensions and global conflict. 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 17 to 20 of the 2024 Annual Financial Report and updated on page 30 of the Half-Year Financial Report 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 (as amended by CRR3 applicable from 1 January 2025) and is prepared in compliance with Regulation (EU) 2024/3172 and Regulation (EU) 2021/763.

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).

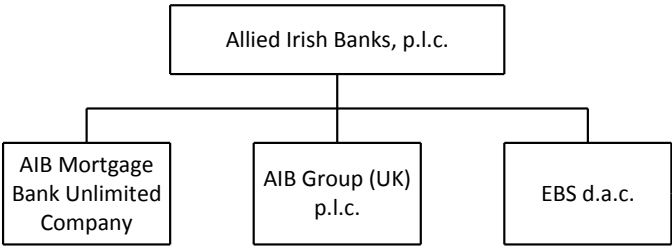
Under Article 4 (1) (29) of the CRR, AIB Group plc is an EU parent institution. Under Article 13 (1) of the CRR, disclosure obligations as laid down in Part Eight of the CRR are on the basis of the consolidated situation of the EU parent institution (i.e. AIB Group plc).

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, Payzone Ireland Limited and relevant Securitisation Special Purpose Entities (“SSPEs”) 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 2025 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 for the financial year ended 31 December 2024 and the Half-Yearly Financial Report 2025.

Licensed banks within AIB Group as at 30 June 2025



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 2025 is Allied Irish Banks, p.l.c. Large non-listed subsidiaries shall disclose all the information required per Article 13(1) and Article 433a(2) on an annual basis.

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) 2024/3172 and by Regulation (EU) 2021/763.

This Pillar 3 disclosure is reported in Euro millions for the reference date 30 June 2025 and the reference period 1 January 2025 to 30 June 2025.

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.

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) and Article 451(1) point (f) the following template provides a summary of the main prudential and regulatory information and ratios covered by the CRR. It also includes information on Pillar 2 requirements.

Main movements between March to June 2025 are as follows:

Available own funds:

- CET1 capital decreased by € 0.1 bn, Tier 1 capital decreased by € 0.1 bn and Total capital decreased by € 0.2 bn.
- The CET1 position does not include interim profits for the half- year pending a final decision on payout at year end.

Risk-weighted exposure amounts decreased by € 0.2 bn primarily driven by decrease in FX.

CET1 ratio decreased primarily due to lower capital.

The leverage ratio 'LR' decreased in the quarter due to higher leverage exposures and marginally lower Tier 1 capital.

Liquidity and Funding:

- The June 2025 liquidity coverage ratio 'LCR' remains very strong with the ratio at 204.29%, well in excess of the ratio requirement of 100%. The average of the preceding 12 months LCR is 204.71% per row 17 on the template below.
- The net stable funding ratio 'NSFR' remains very strong with the ratio at 164.77%, well in excess of the ratio requirement of 100%.

		a	b	c	d	e
		30/06/2025	31/03/2025	31/12/2024	30/09/2024	30/06/2024
	Available own funds (amounts)					
1	Common Equity Tier 1 (CET1) capital	9,330	9,418	9,375	9,131	9,421
2	Tier 1 capital	10,639	10,730	10,613	10,368	10,659
3	Total capital	12,293	12,443	12,282	12,084	12,445
	Risk-weighted exposure amounts					
4	Total risk exposure amount	55,731	55,884	62,030	61,479	60,951
4a	Total risk exposure pre-floor	55,731	55,884			
	Capital ratios (as a percentage of risk-weighted exposure amount)					
5	Common Equity Tier 1 ratio (%)	16.74%	16.85%	15.11%	14.85%	15.46%
5a	Not applicable					
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	16.74%	16.85%			
6	Tier 1 ratio (%)	19.09%	19.20%	17.11%	16.86%	17.49%
6a	Not applicable					
6b	Tier 1 ratio considering unfloored TREA (%)	19.09%	19.20%			
7	Total capital ratio (%)	22.06%	22.27%	19.80%	19.66%	20.42%
7a	Not applicable					
7b	Total capital ratio considering unfloored TREA (%)	22.06%	22.27%			
	Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)					
EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	2.40%	2.40%	2.60%	2.60%	2.60%
EU 7e	of which: to be made up of CET1 capital (percentage points)	1.35%	1.35%	1.46%	1.46%	1.46%
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	1.80%	1.80%	1.95%	1.95%	1.95%
EU 7g	Total SREP own funds requirements (%)	10.40%	10.40%	10.60%	10.60%	10.60%
	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 (%)	—%	—%	—%	—%	—%
9	Institution specific countercyclical capital buffer (%)	1.45%	1.45%	1.44%	1.43%	1.43%
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 (%)	5.45%	5.45%	5.44%	5.43%	5.43%
EU 11a	Overall capital requirements (%)	15.85%	15.85%	16.04%	16.03%	16.03%
12	CET1 available after meeting the total SREP own funds requirements (%)	10.89%	11.00%	9.15%	8.89%	9.49%
	Leverage ratio					
13	Total exposure measure	148,957	148,468	145,609	143,624	141,093
14	Leverage ratio (%)	7.14%	7.23%	7.29%	7.22%	7.55%
	Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)					
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%) ²	—%	—%	—%	—%	—%
EU 14b	of which: to be made up of CET1 capital (percentage points)	—%	—%	—%	—%	—%
EU 14c	Total SREP leverage ratio requirements (%)	3.00%	3.00%	3.00%	3.00%	3.00%
	Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)					
EU 14d	Leverage ratio buffer requirement (%) ³	—%	—%	—%	—%	—%
EU 14e	Overall leverage ratio requirement (%)	3.00%	3.00%	3.00%	3.00%	3.00%
	Liquidity Coverage Ratio⁴					
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	44,668	43,649	42,824	42,329	41,203
EU 16a	Cash outflows - Total weighted value	23,057	22,742	22,571	22,441	22,173
EU 16b	Cash inflows - Total weighted value	1,214	1,178	1,164	1,165	1,072
16	Total net cash outflows (adjusted value)	21,843	21,564	21,407	21,276	21,102
17	Liquidity coverage ratio (%)	204.71%	202.66%	200.27%	199.18%	195.29%
	Net Stable Funding Ratio					
18	Total available stable funding	111,746	109,530	108,145	107,022	106,529
19	Total required stable funding	67,819	67,905	66,836	66,032	65,233
20	NSFR ratio (%)	164.77%	161.30%	161.81%	162.08%	163.31%

¹To 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.

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

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

⁴Average 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 (EU) 2019/879 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, the Group is subject to external MREL and associated disclosures. The purpose of the requirement is for the Group to hold sufficient financial resources to support an orderly resolution in the event of its failure.

The Group is not subject to the Total Loss-Absorbing Capacity 'TLAC' requirements which only applies to Global Systemically Important Institutions 'G-SIs'.

The current MREL requirement for the Group is the higher of 23.45% of Total Risk Exposure Amount 'TREA' (28.9% including the Combined Buffer Requirement) and 7.53% of the leverage exposure. As of 30 June 2025, the Group exceeds these requirements.

The ratio of own funds and eligible liabilities to TREA has increased by 3.15% since December 2024, driven by a decrease in TREA of € 6.3 bn, primarily due to the implementation of CRR3.

		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
		30/06/2025	30/06/2025	31/03/2025	31/12/2024	30/09/2024	30/06/2024
Own funds and eligible liabilities, ratios and components							
1	Own funds and eligible liabilities	19,430					
EU-1a	Of which own funds and subordinated liabilities	19,430					
2	Total risk exposure amount of the resolution group (TREA)	55,731					
3	Own funds and eligible liabilities as a percentage of TREA (row1/row2)	34.86 %					
EU-3a	Of which own funds and subordinated liabilities	34.86 %					
4	Total exposure measure of the resolution group	148,957					
5	Own funds and eligible liabilities as percentage of the total exposure measure	13.04 %					
EU-5a	Of which own funds or subordinated liabilities	13.04 %					
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	23.45 %					
EU-8	Of which to be met with own funds or subordinated liabilities	13.50 %					
EU-9	MREL requirement expressed as percentage of the total exposure measure	7.53 %					
EU-10	Of which to be met with own funds or subordinated liabilities	7.53 %					

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.

Risk-weighted exposure amount movements March to June 2025:

- Credit risk decreased € 0.1 bn.
- Market, operational and securitisation risk remained relatively static over the quarter.

		Total risk exposure amounts (TREA)		Total own funds requirements
		a	b	c
		30/06/2025	31/03/2025	30/06/2025
1	Credit risk (excluding CCR)	46,716	46,858	3,737
2	Of which the standardised approach	25,144	25,634	2,012
3	Of which the Foundation IRB (F-IRB) approach	15,564	15,232	1,245
4	Of which slotting approach			
EU 4a	Of which equities under the simple risk weighted approach			
5	Of which the Advanced IRB (A-IRB) approach	5,996	5,985	480
6	Counterparty credit risk - CCR	716	690	57
7	Of which the standardised approach	299	248	24
8	Of which internal model method (IMM)			
EU 8a	Of which exposures to a CCP	40	42	3
9	Of which other CCR	376	400	30
10	Credit valuation adjustments risk - CVA risk	66	65	5
EU 10a	Of which the standardised approach (SA)			
EU 10b	Of which the basic approach (F-BA and R-BA)	66	65	5
EU 10c	Of which the simplified approach			
11	Not applicable			
12	Not applicable			
13	Not applicable			
14	Not applicable			
15	Settlement risk	3	2	0
16	Securitisation exposures in the non-trading book (after the cap)	868	902	69
17	Of which SEC-IRBA approach	83	90	7
18	Of which SEC-ERBA (including IAA)	528	545	42
19	Of which SEC-SA approach	257	267	21
EU 19a	Of which 1250% / deduction	—	—	—
20	Position, foreign exchange and commodities risks (Market risk) ¹	488	494	39
21	Of which the Alternative standardised approach (A-SA)			
EU 21a	Of which the Simplified standardised approach (S-SA)			
22	Of which Alternative Internal Model Approach (A-IMA)			
EU 22a	Large exposures	—	—	—
23	Reclassifications between the trading and non-trading books			
24	Operational risk	6,874	6,874	550
EU 24a	Exposures to crypto-assets			
25	Amounts below the thresholds for deduction (subject to 250% risk weight) ²	1,075	1,152	86
26	Output floor applied (%)	50 %	50 %	
27	Floor adjustment (before application of transitional cap)	—	—	
28	Floor adjustment (after application of transitional cap)	—	—	
29	Total	55,731	55,884	4,458

¹Due to delayed implementation of FRTB rows 21, 21a, and 22 are not applicable.

²The amount is shown for information only, as these exposures are already included in row 1 Credit risk (excluding CCR) and related 'of which'.

4. Template EU CMS1 – Comparison of modelled and standardised risk weighted exposure amounts at risk level

As per Article 438 points (d) and (da) the following template provides a summary of RWA calculated according to the full standardised approach (SA) as compared to actual RWA at risk level.

The CRR3 calculations have confirmed that the RWA of the bank are not impacted by capital floors nor are RWA impacted as a result of not deducting items from own funds.

Column a reflects RWA as per COREP for the IRB portfolio.

Column b reflects RWA as per COREP for the SA portfolio.

Column c reflects total RWA as per COREP for both portfolios and reflects the total RWA as per OV1.

Column d reflects total RWA of the IRB portfolio calculated under the SA (using the fully loaded output floor calculation) plus the actual SA RWA in column b.

Column EUd reflects total RWA of the IRB portfolio calculated under the SA (using the transitional output floor calculation ie corporate ungraded exposures with PD of less than 0.05% get risk weighted at 65% until 31 December 2032) and the actual SA RWA in column b.

		a	b	c	d	EU d
		Risk weighted exposure amounts (RWEAs)				
		RWEAs for modelled approaches that banks have supervisory approval to use	RWEAs for portfolios where standardised approaches are used	Total actual RWEAs (a + b)	RWEAs calculated using full standardised approach	RWEAs that is the base of the output floor
1	Credit risk (excluding counterparty credit risk)	21,572	25,144	46,716	50,909	48,621
2	Counterparty credit risk	575	140	716	1,116	1,116
3	Credit valuation adjustment		66	66	66	66
4	Securitisation exposures in the banking book	83	786	868	1,065	1,065
5	Market risk		488	488	547	547
6	Operational risk		6,874	6,874	6,874	6,874
7	Other risk weighted exposure amounts		3	3	3	3
8	Total	22,230	33,501	55,731	60,579	58,292

5. Template EU CMS2 – Comparison of modelled and standardised risk weighted exposure amounts for credit risk at asset class level

As per Article 438 points (d) and (da), the following template provides a comparison between RWA computed under the standardised and the internally modelled approaches at an asset class level.

The CRR3 calculations have confirmed that the RWA of the bank are not impacted by capital floors nor are RWA impacted as a result of not deducting items from own funds.

The template below shows credit risk (excluding counterparty credit risk) RWA broken down by regulatory standardised approach exposure classes as per Article 112 CRR. For this purpose, RWA which are calculated with the IRB approach need to be disclosed in accordance with standardised exposure classes. The IRB exposure classes which are most affected by this reclassification are “Corporates”, “Retail” as well as “Institutions”.

Columns a, c, d and EU d are the same as CMS1 for credit risk row 1.

Column b reflects the RWA of the IRB portfolio calculated under the SA approach (using the transitional output floor calculation ie corporate ungraded exposures with PD of less than 0.05% get risk weighted at 65% until 31 December 2032).

		a	b	c	d	EU d
		Risk weighted exposure amounts (RWEAs)				
		RWEAs for modelled approaches that institutions have supervisory approval to use	RWEAs for column (a) if re-computed using the standardised approach	Total actual RWEAs	RWEAs calculated using full standardised approach ¹	RWEAs that is the base of the output floor ¹
1	Central governments and central banks			323	323	323
EU 1a	Regional governments or local authorities			1	1	1
EU 1b	Public sector entities			4	4	4
EU 1c	Categorised as Multilateral Development Banks in SA			—	—	—
EU 1d	Categorised as International organisations in SA					
2	Institutions	495	337	508	350	350
3	Equity			1,020	1,020	1,020
4	Not applicable					
5	Corporates	12,919	13,312	18,017	20,697	18,410
5.1	Of which: F-IRB is applied	12,919	13,312	12,919	15,599	13,312
5.2	Of which: A-IRB is applied					
EU 5a	Of which: Corporates - General	9,488	9,987	14,342	16,049	14,841
EU 5b	Of which: Corporates - Specialised lending	3,431	3,325	3,675	4,648	3,568
EU 5c	Of which: Corporates - Purchased receivables					
6	Retail			3,195	3,195	3,195
6.1	Of which: Retail - Qualifying revolving					
EU 6.1a	Of which: Retail - Purchased receivables					
EU 6.1b	Of which: Retail - Other			3,195	3,195	3,195
6.2	Of which: Retail - Secured by residential real estate	5,624	6,152	11,591	12,120	12,120
7	Not applicable					
EU 7a	Categorised as secured by immovable properties and ADC exposures in SA ²	5,792	6,970	18,386	19,564	19,564
EU 7b	Collective investment undertakings (CIU)			497	497	497
EU 7c	Categorised as exposures in default in SA	373	327	1,663	1,616	1,616
EU 7d	Categorised as subordinated debt exposures in SA	1,564	2,015	1,564	2,015	2,015
EU 7e	Categorised as covered bonds in SA	418	506	418	506	506
EU 7f	Categorised as claims on institutions and corporates with a short-term credit assessment in SA					
8	Other non-credit obligation assets	11	11	1,120	1,120	1,120
9	Total	21,572	23,478	46,716	50,909	48,621

¹AIB has followed the prescribed mapping for most of the exposures in columns, however there are instances where AIB has included the standardised RWEA in addition to the output floor RWEA. Specifically in rows EU5a, EU6.1b, 6.2 and EU7a.

²The EBA has published prescriptive mapping for the table CMS2 that AIB has followed. We note that this results in an anomaly in the template. Row 6 'Retail' does not include the sum of row 6.2 'Of which Retail - Secured by residential real estate'. Row 6.2 is included within the balance in row EU 7a 'Categorised as secured by immovable properties and ADC exposures in SA'. The total sum includes the balance in EU 7a only.

Chapter 2. Disclosure of own funds

6: Template EU CC1 - Composition of regulatory own funds

As per Article 437, points (a), (d), (e) and (f) and Article 444 point (e), 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 2024 to June 2025 for CET1 decreases are as follows:

- Capital remained relatively static over the period.

Main movements between December 2024 to June 2025 for total risk exposures amounts (decreased by € 6.3 bn) as detailed below:

- Credit risk decreased € 5.5 bn primarily due to the implementation of CRR3 which is driven by elimination of the 1.06 regulatory scalar, Corporate IRB LGD moving to 40% from 45%, and more favourable risk weights for collateralised Secured on IP and undrawn CCFs under CRR3.
- Operational risk decreased € 0.6 bn due to implementation of CRR3 over the period.
- Securitisation and market risk remained relatively static over the period.

All restrictions are applied to the calculation of own funds in accordance with CRR:

- The Group applies an Article 3 deduction of € 129 m at 30 June 2025, which is predominately driven by the application of calendar provisioning to legacy non-performing exposures. Calendar provisioning is a Supervisory Review and Evaluation Process 'SREP' recommendation to ensure minimum coverage levels on long term NPE exposures. The difference between the SREP recommended coverage levels and the IFRS 9 ECL coverage is taken as a CET1 deduction.

		(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	1,335	39
	Of which: Ordinary stock	1,335	
2	Retained earnings	13,550	41
3	Accumulated other comprehensive income (and other reserves)	(2,785)	43
EU-3a	Funds for general banking risk	—	
4	Amount of qualifying items referred to in Article 484 (3) CRR and the related share premium accounts subject to phase out from CET1	—	
5	Minority interests (amount allowed in consolidated CET1)	—	
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend	—	42
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	12,101	
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	(49)	
8	Intangible assets (net of related tax liability) (negative amount)	(591)	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)	(2,024)	15
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	107	44
12	Negative amounts resulting from the calculation of expected loss amounts	—	
13	Any increase in equity that results from securitised assets (negative amount)	—	
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	—	
15	Defined-benefit pension fund assets (negative amount)	(18)	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	(190)	
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	(2,771)	
29	Common Equity Tier 1 (CET1) capital	9,330	
Additional Tier 1 (AT1) capital: instruments			
30	Capital instruments and the related share premium accounts	1,314	47
31	of which: classified as equity under applicable accounting standards	1,314	
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	1,314	
Additional Tier 1 (AT1) capital: regulatory adjustments			
37	Direct, indirect and synthetic holdings by an institution of own AT1 instruments (negative amount)	(5)	
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	(5)	
44	Additional Tier 1 (AT1) capital	1,309	

45	Tier 1 capital (T1 = CET1 + AT1)	10,639	
Tier 2 (T2) capital: instruments			
46	Capital instruments and the related share premium accounts	1,647	34, 37
47	Amount of qualifying items referred to in Article 484 (5) CRR and the related share premium accounts subject to phase out from T2 as described in Article 486(4) CRR	—	
EU-47a	Amount of qualifying items referred to in Article 494a (2) CRR subject to phase out from T2	—	
EU-47b	Amount of qualifying items referred to in Article 494b (2) CRR subject to phase out from T2	—	
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties	—	
49	of which: instruments issued by subsidiaries subject to phase out	—	
50	Credit risk adjustments	12	
51	Tier 2 (T2) capital before regulatory adjustments	1,659	
Tier 2 (T2) capital: regulatory adjustments			
52	Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans (negative amount)	(5)	
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	(5)	
58	Tier 2 (T2) capital	1,654	
59	Total capital (TC = T1 + T2)	12,293	
60	Total Risk exposure amount	55,731	
Capital ratios and requirements including buffers			
61	Common Equity Tier 1 capital	16.74%	
62	Tier 1 capital	19.09%	
63	Total capital	22.06%	
64	Institution CET1 overall capital requirement	11.30%	
65	of which: capital conservation buffer requirement	2.50%	
66	of which: countercyclical buffer requirement	1.45%	
67	of which: systemic risk buffer requirement	0.00%	
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	1.35%	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount) available after meeting the minimum capital requirements	10.89%	
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)	17	
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)	301	
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)	129	
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	316	
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	12	
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	133	
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)	—	

7: 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	37,262	37,262	
2	Trading portfolio financial assets	320	320	
3	Derivative financial instruments	2,122	2,122	
4	Loans and advances to banks	1,418	1,418	
5	Loans and advances to customers	70,257	70,390	
6	Securities financing	7,112	7,112	
7	Investment securities	20,852	20,852	
8	Investments accounted for using the equity method	379	379	
9	Intangible assets and goodwill	947	866	
10	<i>Of which are deducted from Own funds</i>		591	8
11	Property, plant and equipment	494	491	
12	Other assets	425	407	
13	Current taxation	27	27	
14	Deferred tax assets	2,152	2,151	
15	<i>Of which are deducted from Own funds</i>		2,024	10
16	Prepayments and accrued income	534	534	
17	Retirement benefit assets	21	21	
18	<i>Of which are deducted from Own funds</i>		18	15
19	Investments in Group undertakings	—	102	
20	Total assets	144,322	144,454	
Liabilities - Breakdown by liability classes according to the balance sheet in the published financial statements				
21	Deposits by central banks and banks	997	997	
22	Customer accounts	112,518	112,758	
23	Securities financing	1,020	1,020	
24	Trading portfolio financial liabilities	143	143	
25	Derivative financial instruments	1,415	1,415	
26	Debt securities in issue	9,386	9,305	
27	Lease liabilities	245	245	
28	Fair value changes of hedged items in portfolio hedges of interest rate risk	102	102	
29	Current taxation	8	8	
30	Deferred tax liabilities	16	15	
31	Retirement benefit liabilities	8	8	
32	Other liabilities	1,538	1,513	
33	Accruals and deferred income	789	779	
34	<i>Of which are allowable for own funds purposes</i>		6	46
35	Provisions for liabilities and commitments	160	160	
36	Subordinated liabilities and other capital instruments	1,642	1,642	
37	<i>Of which are allowable for own funds purposes</i>		1,641	46
38	Total liabilities	129,987	130,110	
Shareholders' Equity				
39	Share capital	1,335	1,335	1
40	Reserves	11,696	11,705	
41	<i>Of which Retained earnings</i>		13,550	2
42	<i>Of which Current year Profit less foreseeable charges</i>		—	EU-5a
43	<i>Of which AOCl and other Reserves</i>		(2,785)	3
44	<i>Of which Cash flow hedges deducted from own funds</i>		(107)	11
45	Total shareholders' equity	13,031	13,040	
46	Other equity interests	1,314	1,314	
47	<i>Of which are allowable for own funds purposes</i>		1,314	30
48	Non-controlling interests	(10)	(10)	
49	Total equity	14,335	14,344	
50	Total liabilities and equity	144,322	144,454	

Chapter 3. Disclosure of countercyclical capital buffers

8: 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.

010	Breakdown by country:	a	b	c	d	e	f	g	h	i	j	k	l	m
		General credit exposures		Relevant credit exposures – Market risk		Securitisation exposures Exposure value for non-trading book	Total exposure value	Own fund requirements			Total	Risk-weighted exposure amounts	Own fund requirements weights (%)	Countercyclical buffer rate (%)
		Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA*	Value of trading book exposures for internal models			Relevant credit risk exposures – Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book				
	Ireland : 001	31,923	28,916	889	—	1,275	63,004	2,486	6	48	2,541	31,760	68.24%	1.50 %
	United Kingdom : 002	6,932	3,587	—	—	—	10,519	685	—	—	685	8,557	18.39%	2.00 %
	Algeria : 003	0	—	—	—	—	0	0	—	—	0	0	0.00%	— %
	Angola : 004	0	—	—	—	—	0	0	—	—	0	0	0.00%	— %
	Australia : 005	11	2	—	—	—	13	0	—	—	0	6	0.01%	1.00 %
	Austria : 006	0	—	—	—	—	0	0	—	—	0	0	0.00%	— %
	Bahamas : 007	160	—	—	—	—	160	6	—	—	6	75	0.16%	— %
	Bahrain : 008	0	0	—	—	—	0	0	—	—	0	0	0.00%	— %
	Bangladesh : 009	0	—	—	—	—	0	0	—	—	0	0	0.00%	— %
	Barbados : 010	0	—	—	—	—	0	0	—	—	0	0	0.00%	— %
	Belgium : 011	1	75	—	—	—	76	5	—	—	5	64	0.14%	1.00 %
	Bermuda : 012	0	—	—	—	—	0	0	—	—	0	0	0.00%	— %
	Bosnia and Herzegovina : 013	0	—	—	—	—	0	0	—	—	0	0	0.00%	— %
	Brazil : 014	0	0	—	—	—	0	0	—	—	0	0	0.00%	— %
	Brunei Darussalam : 015	0	—	—	—	—	0	0	—	—	0	0	0.00%	— %
	Bulgaria : 016	0	—	—	—	—	0	0	—	—	0	0	0.00%	2.00 %
	Canada : 017	4	284	—	—	—	287	12	—	—	12	149	0.32%	— %
	Cayman Islands : 018	0	—	—	—	—	0	0	—	—	0	0	0.00%	— %
	Chile : 019	—	2	—	—	—	2	0	—	—	0	2	0.00%	0.50 %
	China : 020	0	—	—	—	—	0	0	—	—	0	0	0.00%	— %
	Colombia : 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	0.00%	1.00 %
	Czech Republic : 027	0	0	—	—	—	0	0	—	—	0	0	0.00%	1.25 %
	Denmark : 028	0	84	—	—	—	84	5	—	—	5	57	0.12%	2.50 %
	Egypt : 029	0	—	—	—	—	0	0	—	—	0	0	0.00%	— %
	Estonia : 030	0	—	—	—	—	0	0	—	—	0	0	0.00%	1.50 %
	Ethiopia : 031	0	—	—	—	—	0	0	—	—	0	0	0.00%	— %
	Finland : 032	2	112	—	—	—	114	4	—	—	4	55	0.12%	— %
	France : 033	84	998	—	—	26	1,108	62	—	—	63	783	1.68%	1.00 %
	Gambia : 034	0	0	—	—	—	0	0	—	—	0	0	0.00%	— %
	Georgia : 035	0	—	—	—	—	0	0	—	—	0	0	0.00%	— %
	Germany : 036	60	370	—	—	—	430	32	—	—	32	402	0.86%	0.75 %
	Greece : 037	0	—	—	—	—	0	0	—	—	0	0	0.00%	— %
	Guernsey : 038	36	46	—	—	—	81	9	—	—	9	118	0.25%	— %
	Guinea : 039	0	—	—	—	—	0	0	—	—	0	0	0.00%	— %
	Holy See (Vatican City State) : 040	0	—	—	—	—	0	0	—	—	0	0	0.00%	— %
	Hong Kong : 041	1	0	—	—	—	1	0	—	—	0	0	0.00%	0.50 %
	Hungary : 042	0	—	—	—	—	0	0	—	—	0	0	0.00%	0.50 %
	India : 043	0	0	—	—	—	0	0	—	—	0	0	0.00%	— %
	Isle Of Man : 044	103	59	—	—	—	161	11	—	—	11	133	0.29%	— %
	Israel : 045	0	—	—	—	—	0	0	—	—	0	0	0.00%	— %
	Italy : 046	37	52	—	—	—	89	7	—	—	7	85	0.18%	— %
	Japan : 047	0	1	—	—	—	1	0	—	—	0	0	0.00%	— %
	Jersey : 048	89	37	—	—	—	126	9	—	—	9	108	0.23%	— %
	Kazakhstan : 049	0	—	—	—	—	0	0	—	—	0	0	0.00%	— %
	Kenya : 050	0	—	—	—	—	0	0	—	—	0	0	0.00%	— %
	Korea, Republic Of : 051	0	—	—	—	—	0	0	—	—	0	0	0.00%	1.00 %
	Kuwait : 052	—	0	—	—	—	0	0	—	—	0	0	0.00%	— %
	Latvia : 053	0	—	—	—	—	0	0	—	—	0	0	0.00%	1.00 %
	Lithuania : 054	0	—	—	—	—	0	0	—	—	0	0	0.00%	1.00 %
	Luxembourg : 055	181	416	—	—	—	596	36	—	—	36	455	0.98%	0.50 %
	Macao : 056	0	—	—	—	—	0	0	—	—	0	0	0.00%	— %
	Malawi : 057	0	—	—	—	—	0	0	—	—	0	0	0.00%	— %
	Malaysia : 058	0	0	—	—	—	1	0	—	—	0	0	0.00%	— %
	Malta : 059	0	—	—	—	—	0	0	—	—	0	0	0.00%	— %
	Mayotte : 060	0	—	—	—	—	0	0	—	—	0	0	0.00%	— %
	Monaco : 061	0	—	—	—	—	0	0	—	—	0	0	0.00%	— %
	Namibia : 062	—	0	—	—	—	0	0	—	—	0	0	0.00%	— %
	Netherlands : 063	99	395	—	—	92	586	31	—	3	35	435	0.93%	2.00 %
	New Zealand : 064	1	—	—	—	—	1	0	—	—	0	0	0.00%	— %
	Nicaragua : 065	0	0	—	—	—	0	0	—	—	0	0	0.00%	— %
	Nigeria : 066	0	—	—	—	—	0	0	—	—	0	0	0.00%	— %
	Norway : 067	0	47	—	—	—	47	3	—	—	3	38	0.08%	2.50 %
	Oman : 068	0	—	—	—	—	0	0	—	—	0	0	0.00%	— %
	Pakistan : 069	0	0	—	—	—	0	0	—	—	0	0	0.00%	— %
	Paraguay : 070	0	—	—	—	—	0	0	—	—	0	0	0.00%	— %
	Peru : 071	0	—	—	—	—	0	0	—	—	0	0	0.00%	— %
	Philippines : 072	0	—	—	—	—	0	0	—	—	0	0	0.00%	— %
	Poland : 073	11	15	—	—	—	26	1	—	—	1	19	0.04%	— %
	Portugal : 074	0	51	—	—	—	51	3	—	—	3	37	0.08%	— %
	Puerto Rico : 075	0	—	—	—	—	0	0	—	—	0	0	0.00%	— %
	Qatar : 076	0	—	—	—	—	0	0	—	—	0	0	0.00%	— %
	Romania : 077	0	—	—	—	—	0	0	—	—	0	0	0.00%	1.00 %
	Russian Federation : 078	0	—	—	—	—	0	0	—	—	0	0	0.00%	— %
	Saudi Arabia : 079	0	—	—	—	—	0	0	—	—	0	0	0.00%	— %
	Singapore : 080	1	—	—	—	—	1	0	—	—	0	0	0.00%	— %
	Slovakia : 081	0	—	—	—	—	0	0	—	—	0	0	0.00%	1.50 %
	Slovenia : 082	0	—	—	—	—	0	0	—	—	0	0	0.00%	1.00 %
	South Africa : 083	0	0	—	—	—	1	0	—	—	0	0	0.00%	— %
	Spain : 084	45	242	—	—	—	287	18	—	—	18	221	0.47%	— %

	Sri Lanka : 085	0	—	—	—	—	0	0	—	—	0	0	0.00%	— %
	Sweden : 086	0	116	—	—	—	116	9	—	—	9	111	0.24%	2.00 %
	Switzerland : 087	3	88	—	—	—	91	5	—	—	5	65	0.14%	— %
	Thailand : 088	0	—	—	—	—	0	0	—	—	0	0	0.00%	— %
	Turkey : 089	0	—	—	—	—	0	0	—	—	0	0	0.00%	— %
	Uganda : 090	0	—	—	—	—	0	0	—	—	0	0	0.00%	— %
	Ukraine : 091	0	—	—	—	—	0	0	—	—	0	0	0.00%	— %
	United Arab Emirates : 092	1	0	—	—	—	2	0	—	—	0	1	0.00%	— %
	United States : 093	121	3,315	—	—	818	4,254	213	—	11	224	2,800	6.02%	— %
	Venezuela : 094	0	—	—	—	—	0	0	—	—	0	0	0.00%	— %
	Vietnam : 095	0	—	—	—	—	0	0	—	—	0	0	0.00%	— %
	Virgin Islands, British : 096	0	—	—	—	—	0	0	—	—	0	0	0.00%	— %
	Zambia : 097	0	—	—	—	—	0	0	—	—	0	0	0.00%	— %
	Zimbabwe : 098	0	—	—	—	—	0	0	—	—	0	0	0.00%	— %
020	Total	39,911	39,310	889	—	2,211	82,322	3,654	6	63	3,723	46,539	100.00%	— %

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

9: 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.

		a
1	Total risk exposure amount ¹	55,731
2	Institution specific countercyclical capital buffer rate	1.45%
3	Institution specific countercyclical capital buffer requirement	808

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

Chapter 4. Disclosure of the leverage ratio

10: 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 2024 to June 2025 are as follows:

- Total assets increased € 3.2 bn primarily driven by increased investment securities (€ 2.2 bn), securities financing (€ 0.5 bn) and customer loans (€ 0.4 bn).
- The movement in off-balance sheet relates to increases in underlying business activity.

		a
		Applicable amount
1	Total assets as per published financial statements	144,322
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	132
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	Adjustments for derivative financial instruments	1,745
9	Adjustment for securities financing transactions (SFTs)	85
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	5,212
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) and point (ca) 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	(2,538)
13	Total exposure measure	148,957

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

11: 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). AIB does not have any promotional loan exposures.

The LR decreased over the half year due to higher total exposures partially offset by marginally higher Tier 1 capital.

		CRR leverage ratio exposures	
		a	b
		30/06/2025	31/12/2024
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	135,420	132,690
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)	(2,739)	(2,834)
7	Total on-balance sheet exposures (excluding derivatives and SFTs)	132,681	129,856
Derivative exposures			
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)	2,960	2,968
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	907	785
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	3,867	3,753
Securities financing transaction (SFT) exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	8,230	8,324
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(1,118)	(1,681)
16	Counterparty credit risk exposure for SFT assets	85	68
EU-16a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR	—	—
17	Agent transaction exposures	—	—
EU-17a	(Exempted CCP leg of client-cleared SFT exposure)	—	—
18	Total securities financing transaction exposures	7,197	6,711

Other off-balance sheet exposures			
19	Off-balance sheet exposures at gross notional amount	17,979	17,794
20	(Adjustments for conversion to credit equivalent amounts)	(12,715)	(12,446)
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated with off-balance sheet exposures)	(51)	(57)
22	Off-balance sheet exposures	5,212	5,290
Excluded exposures			
EU-22a	(Exposures excluded from the total exposure measure in accordance with point (c) and point (ca) 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	(Excluded exposures to shareholders according to Article 429a (1), point (da) CRR)	—	—
EU-22l	(Exposures deducted in accordance with point (q) of Article 429a(1) CRR)	—	—
EU-22m	(Total exempted exposures)	—	—
Capital and total exposure measure			
23	Tier 1 capital	10,639	10,613
24	Total exposure measure	148,957	145,609
Leverage ratio			
25	Leverage ratio	7.14 %	7.29 %
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	7.14 %	7.29 %
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	7.14 %	7.29 %
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 (percentage points)	— %	— %
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	Fully loaded
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	6,724	6,242
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	7,112	6,643

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)	148,569	145,208
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)	148,569	145,208
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)	7.16 %	7.31 %
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)	7.16 %	7.31 %

12: 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.

		a
		CRR leverage ratio exposures
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	135,420
EU-2	Trading book exposures	320
EU-3	Banking book exposures, of which:	135,100
EU-4	Covered bonds	5,062
EU-5	Exposures treated as sovereigns	47,862
EU-6	Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	—
EU-7	Institutions	3,050
EU-8	Secured by mortgages of immovable properties	44,904
EU-9	Retail exposures	4,797
EU-10	Corporates	19,845
EU-11	Exposures in default	1,398
EU-12	Other exposures (e.g. equity, securitisations, and other non-credit obligation assets)	8,183

Chapter 5. Disclosure of liquidity requirements

13: 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)	30/06/2025	31/03/2025	31/12/2024	30/09/2024	30/06/2025	31/03/2025	31/12/2024	30/09/2024
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)					44,668	43,649	42,824	42,329
CASH - OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	77,131	75,963	75,007	74,103	6,288	6,220	6,192	6,190
3	Stable deposits	39,772	39,583	39,521	39,525	1,989	1,979	1,976	1,976
4	Less stable deposits	30,374	30,030	29,901	29,941	4,238	4,186	4,165	4,167
5	Unsecured wholesale funding	30,188	29,908	29,758	29,678	13,701	13,465	13,440	13,352
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	—	—	—	—	—	—	—	—
7	Non-operational deposits (all counterparties)	29,621	29,567	29,449	29,476	13,134	13,123	13,131	13,149
8	Unsecured debt	567	342	309	203	567	342	309	203
9	Secured wholesale funding					34	33	29	30
10	Additional requirements	12,041	12,269	12,446	12,350	1,836	1,832	1,831	1,784
11	Outflows related to derivative exposures and other collateral requirements	791	799	799	756	791	799	799	756
12	Outflows related to loss of funding on debt products	—	—	—	—	—	—	—	—
13	Credit and liquidity facilities	11,250	11,470	11,647	11,593	1,045	1,034	1,032	1,027
14	Other contractual funding obligations	840	936	887	863	432	526	511	522
15	Other contingent funding obligations	6,369	5,953	5,535	5,486	765	666	568	564
16	TOTAL CASH OUTFLOWS					23,057	22,742	22,571	22,441
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)	358	361	375	448	316	325	309	328
18	Inflows from fully performing exposures	914	876	870	872	640	626	625	627
19	Other cash inflows	761	737	741	721	258	228	230	210
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	2,033	1,974	1,987	2,041	1,214	1,178	1,164	1,165
EU 20a	Fully exempt inflows								
EU 20b	Inflows Subject to 90% Cap								
EU 20c	Inflows subject to 75% cap	1,876	1,818	1,803	1,858	1,214	1,178	1,164	1,165
TOTAL ADJUSTED VALUE									
EU-21	LIQUIDITY BUFFER					44,668	43,649	42,824	42,329
22	TOTAL NET CASH OUTFLOWS					21,843	21,564	21,407	21,276
23	LIQUIDITY COVERAGE RATIO					204.71%	202.66 %	200.27 %	199.18 %

14: 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 requirement 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 remained stable over the quarter. AIB issue commercial paper in EUR, GBP & USD in 1 to 12 month maturities in order to bolster liquidity resilience. The total outstanding issued amount as at June 2025 is € 0.9 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	<p>The Group LCR for 30 June 2025 is 204.29%. The average LCR for the 12 months to 30 June 2025 increased 2.05% to 204.71% for the period under review. The increase in 12 month average for High Quality Liquid Assets is primarily due to larger Central bank reserves due to increased deposits. This was partly offset by a € 1.2 bn decrease in share buyback and the dividend payment of € 0.8 bn.</p> <p>The average outflows increased primarily due to an increase in our Unsecured debt, driven by two MREL issuances and commercial paper amounts in our 30 day window between April - June 2025.</p>
(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 are Retail customers, which in aggregate provide a stable source of funding. Funding concentration by counterparty, currency and tenor is monitored on an ongoing basis. These are managed and controlled by the internal liquidity adequacy assessment process ("ILAAP") framework and as part of the annual planning process, 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. This means that the balance of AIB Group (UK) p.l.c. HQLAs (cash held with the Bank of England) that match the 30 day UK outflow calculation is included in the Group LCR.

15: 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 2025 NSFR increased by 2.97% to 164.77% from December 2024. Available Stable Funding ('ASF') increased mainly due to retail deposits up € 3.9 bn. ASF wholesale funding down € 0.5 bn. Required Stable Funding increased mainly due to the performing residential mortgages up € 0.5 bn.

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

30th June 2025

(in currency amount)		a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) Items						
1	Capital items and instruments	13,287	—	981	666	14,443
2	Own funds	13,287	—	981	666	14,443
3	Other capital instruments		—	—	—	—
4	Retail deposits		76,175	2,891	1,996	75,333
5	Stable deposits		42,212	1,330	926	42,291
6	Less stable deposits		33,963	1,561	1,070	33,042
7	Wholesale funding:		33,320	983	7,697	21,726
8	Operational deposits		—	—	—	—
9	Other wholesale funding		33,320	983	7,697	21,726
10	Interdependent liabilities		—	—	—	—
11	Other liabilities:	210	2,810	—	245	245
12	NSFR derivative liabilities	210				
13	All other liabilities and capital instruments not included in the above categories		2,810	—	245	245
14	Total available stable funding (ASF)					111,746
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					3,214
EU-15a	Assets encumbered for more than 12m in cover pool		2	2	28	27
16	Deposits held at other financial institutions for operational purposes		—	—	—	—
17	Performing loans and securities:		7,178	6,344	66,831	55,786
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		611	—	152	152
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		2,655	2,316	2,298	3,607
20	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		2,754	2,891	23,882	23,065
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		87	80	288	271
22	Performing residential mortgages, of which:		1,001	1,016	35,876	24,855
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		843	834	33,242	22,446
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		156	122	4,623	4,108
25	Interdependent assets					
26	Other assets:	—	4,578	—	6,282	6,972
27	Physical traded commodities				—	—
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs				731	621
29	NSFR derivative assets				—	—
30	NSFR derivative liabilities before deduction of variation margin posted				1,385	69
31	All other assets not included in the above categories		2,462	—	6,282	6,282
32	Off-balance sheet items		43	—	17,931	1,819
33	Total RSF					67,819
34	Net Stable Funding Ratio (%)					164.77 %

31st March 2025

		a	b	c	d	e
(in currency amount)		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) Items						
1	Capital items and instruments	13,175	620	—	1,678	14,853
2	Own funds	13,175	620	—	1,678	14,853
3	Other capital instruments		—	—	—	—
4	Retail deposits		71,941	3,140	2,365	72,030
5	Stable deposits		40,407	1,430	1,108	40,853
6	Less stable deposits		31,534	1,710	1,257	31,177
7	Wholesale funding:		33,761	1,815	7,540	22,396
8	Operational deposits		—	—	—	—
9	Other wholesale funding		33,761	1,815	7,540	22,396
10	Interdependent liabilities		—	—	—	—
11	Other liabilities:	215	3,017	—	251	251
12	NSFR derivative liabilities	215				
13	All other liabilities and capital instruments not included in the above categories		3,017	—	251	251
14	Total available stable funding (ASF)					109,530
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					2,855
EU-15a	Assets encumbered for more than 12m in cover pool		2	2	28	27
16	Deposits held at other financial institutions for operational purposes		—	—	—	—
17	Performing loans and securities:		7,155	6,322	67,073	56,066
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		—	—	223	223
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		3,292	1,978	2,613	3,788
20	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		2,623	3,096	23,750	22,953
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		93	86	469	394
22	Performing residential mortgages, of which:		1,155	994	35,624	24,756
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		819	855	32,994	22,283
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		85	254	4,864	4,347
25	Interdependent assets		—	—	—	—
26	Other assets:	—	5,028	—	6,523	7,178
27	Physical traded commodities					—
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs				680	578
29	NSFR derivative assets				—	—
30	NSFR derivative liabilities before deduction of variation margin posted				1,547	77
31	All other assets not included in the above categories		2,802	—	6,523	6,523
32	Off-balance sheet items		53	—	17,766	1,779
33	Total RSF					67,905
34	Net Stable Funding Ratio (%)					161.30 %

31st December 2024

		a	b	c	d	e
(in currency amount)		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) Items						
1	Capital items and instruments	12,653	624	—	1,662	14,315
2	Own funds	12,653	624	—	1,662	14,315
3	Other capital instruments		—	—	—	—
4	Retail deposits		71,502	2,586	2,683	71,429
5	Stable deposits		40,171	1,146	1,245	40,497
6	Less stable deposits		31,331	1,440	1,438	30,931
7	Wholesale funding:		32,868	2,601	6,595	22,144
8	Operational deposits		—	—	—	—
9	Other wholesale funding		32,868	2,601	6,595	22,144
10	Interdependent liabilities		—	—	—	—
11	Other liabilities:	203	2,482	—	257	257
12	NSFR derivative liabilities	203				
13	All other liabilities and capital instruments not included in the above categories		2,482	—	257	257
14	Total available stable funding (ASF)					108,145
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					3,117
EU-15a	Assets encumbered for more than 12m in cover pool		2	2	28	27
16	Deposits held at other financial institutions for operational purposes		—	—	—	—
17	Performing loans and securities:		6,771	6,425	66,492	55,669
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		—	—	5	5
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		2,811	2,227	2,619	3,895
20	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		2,751	2,985	23,974	23,143
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		91	89	515	425
22	Performing residential mortgages, of which:		1,113	1,058	35,093	24,377
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		816	846	32,690	22,080
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		96	155	4,801	4,248
25	Interdependent assets		—	—	—	—
26	Other assets:	—	5,139	—	6,471	6,903
27	Physical traded commodities				—	—
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs				405	345
29	NSFR derivative assets				—	—
30	NSFR derivative liabilities before deduction of variation margin posted				1,760	88
31	All other assets not included in the above categories		2,973	—	6,471	6,471
32	Off-balance sheet items		81	—	17,716	1,121
33	Total RSF					66,836
34	Net Stable Funding Ratio (%)					161.81 %

30th September 2024

		a	b	c	d	e
(in currency amount)		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) Items						
1	Capital items and instruments	12,549	257	620	1,638	14,497
2	Own funds	12,549	257	620	1,638	14,497
3	Other capital instruments		—	—	—	—
4	Retail deposits		71,126	1,516	3,021	70,428
5	Stable deposits		39,901	674	1,373	39,919
6	Less stable deposits		31,225	842	1,648	30,508
7	Wholesale funding:		32,308	1,786	7,040	21,839
8	Operational deposits		—	—	—	—
9	Other wholesale funding		32,308	1,786	7,040	21,839
10	Interdependent liabilities		—	—	—	—
11	Other liabilities:	247	2,901	—	259	259
12	NSFR derivative liabilities	247				
13	All other liabilities and capital instruments not included in the above categories		2,901	—	259	259
14	Total available stable funding (ASF)					107,022
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					3,212
EU-15a	Assets encumbered for more than 12m in cover pool		2	2	28	27
16	Deposits held at other financial institutions for operational purposes		—	—	—	—
17	Performing loans and securities:		7,084	6,013	65,634	54,802
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		71	142	182	253
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		3,157	1,645	2,234	3,240
20	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		2,454	2,993	23,938	22,968
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		94	90	514	426
22	Performing residential mortgages, of which:		1,221	1,149	34,329	23,953
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		820	815	32,058	21,656
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		181	84	4,951	4,388
25	Interdependent assets		—	—	—	—
26	Other assets:	—	5,167	—	6,509	6,938
27	Physical traded commodities				—	—
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs				404	343
29	NSFR derivative assets				—	—
30	NSFR derivative liabilities before deduction of variation margin posted				1,701	85
31	All other assets not included in the above categories		3,063	—	6,509	6,509
32	Off-balance sheet items		53	—	17,097	1,053
33	Total RSF					66,032
34	Net Stable Funding Ratio (%)					162.08 %

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

16: 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 2024 and June 2025 are as follows:

- Cash balances at central banks and other demand deposits¹ has increased by € 0.1 bn. This is primarily driven by an increase in deposits on customer accounts.
- Loans and advances performing exposures increased by € 1.1 bn. This is primarily driven by strong new lending exceeding redemptions.
- Debt Securities increased by € 2.2 bn primarily driven by the purchase of bonds in the period.
- The increase in off-balance sheet 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						Accumulated partial write-off	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		On performing exposures	On non-performing exposures			
		Of which stage 1	Of which stage 2	Of which stage 3	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	37,169	37,169	0	—	—	—	(0)	(0)	—	—	—	—	—	—	—
010	Loans and advances ¹	78,076	69,144	8,782	2,039	—	1,943	(721)	(240)	(487)	(646)	—	(653)	(140)	54,677	1,138
020	Central banks	234	234	—	—	—	—	—	—	—	—	—	—	—	—	—
030	General governments	75	74	0	0	—	0	(0)	(0)	(0)	(0)	—	(0)	—	0	—
040	Credit institutions	6,500	6,500	—	—	—	—	(0)	(0)	—	—	—	—	—	5,661	—
050	Other financial corporations	4,541	3,332	1,182	10	—	10	(94)	(13)	(81)	(9)	—	(9)	(0)	2,768	0
060	Non-financial corporations	25,224	20,313	4,862	943	—	940	(475)	(188)	(288)	(304)	—	(306)	(38)	9,068	434
070	Of which SMEs	6,249	3,734	2,513	588	—	584	(278)	(81)	(198)	(213)	—	(214)	(37)	3,383	325
080	Households	41,502	38,690	2,737	1,086	—	993	(151)	(38)	(118)	(332)	—	(338)	(101)	37,180	704
090	Debt securities	20,746	20,746	—	—	—	—	(10)	(10)	—	—	—	—	—	2,534	—
100	Central banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
110	General governments	9,653	9,653	—	—	—	—	(1)	(1)	—	—	—	—	—	—	—
120	Credit institutions	7,883	7,883	—	—	—	—	(8)	(8)	—	—	—	—	—	323	—
130	Other financial corporations	2,234	2,234	—	—	—	—	(0)	(0)	—	—	—	—	—	2,211	—
140	Non-financial corporations	976	976	—	—	—	—	(0)	(0)	—	—	—	—	—	—	—
150	Off-balance-sheet exposures	17,900	16,349	1,549	79	—	74	40	14	26	10	—	10	—	—	—
160	Central banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
170	General governments	335	334	0	—	—	—	0	0	0	—	—	—	—	—	—
180	Credit institutions	390	388	2	—	—	—	0	0	0	—	—	—	—	—	—
190	Other financial corporations	566	424	141	0	—	0	1	0	1	—	—	—	—	—	—
200	Non-financial corporations	11,178	10,132	1,044	55	—	51	28	11	17	10	—	9	—	—	—
210	Households	5,433	5,070	361	24	—	23	11	3	9	1	—	1	—	—	—
220	Total	153,892	143,408	10,330	2,118	—	2,017	(771)	(264)	(513)	(656)	—	(663)	(140)	57,211	1,138

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.

17: 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.

The main movements in maturity bands between December 2024 and June 2025 are primarily driven by an increase in Debt Securities.

		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	2,302	9,558	23,383	43,505	—	78,748
2	Debt securities	—	1,699	7,668	11,369	—	20,737
3	Total	2,302	11,257	31,051	54,874	—	99,485

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

As per Article 442, point (f) of the template below presents movements of gross carrying amounts (including accrued interest) of non-performing loans and advances (NPL) between December 2024 to June 2025. The non-performing values in this template are in accordance with Article 178 Default of an obligor.

The outflows on NPLs is primarily due to loan repayments.

		a
		Gross carrying amount
010	Initial stock of non-performing loans and advances	2,007
020	Inflows to non-performing portfolios	526
030	Outflows from non-performing portfolios	(494)
040	Outflows due to write-offs	(62)
050	Outflow due to other situations	(432)
060	Final stock of non-performing loans and advances	2,039

19: 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 both decreased between December 2024 and June 2025 by € 0.1 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		Of which impaired	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					
005	Cash balances at central banks and other demand deposits	—	—	—	—	—	—	—	—
010	Loans and advances	745	820	820	820	(71)	(254)	1,031	484
020	<i>Central banks</i>	—	—	—	—	—	—	—	—
030	<i>General governments</i>	—	—	—	—	—	—	—	—
040	<i>Credit institutions</i>	—	—	—	—	—	—	—	—
050	<i>Other financial corporations</i>	115	9	9	9	(12)	(9)	101	—
060	<i>Non-financial corporations</i>	452	308	308	308	(54)	(110)	413	125
070	<i>Households</i>	178	503	503	503	(5)	(135)	516	359
080	Debt Securities	—	—	—	—	—	—	—	—
090	Loan commitments given	20	11	11	11	1	0	—	—
100	Total	765	831	831	830	(72)	(254)	1,031	484

20: 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 93% of total exposure.

The main movement between December 2024 and June 2025 is as follows:

- The increase is primarily driven by strong new lending, which exceeded redemption.

		a	b	c	d	e	f	g
		Gross carrying/nominal amount			Of which subject to impairment ¹	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 ¹	Of which defaulted				
010	On-balance-sheet exposures	100,861		2,039		(1,376)		—
020	<i>Ireland</i>	62,488		1,692		(1,068)		—
030	<i>United Kingdom</i>	14,161		266		(201)		—
040	<i>France</i>	4,980		0		(10)		—
050	<i>United States</i>	4,024		1		(17)		—
060	<i>Canada</i>	2,130		1		(8)		—
070	<i>Spain</i>	1,816		0		(3)		—
080	<i>Germany</i>	945		2		(5)		—
090	<i>Belgium</i>	1,045		0		(1)		—
100	<i>Netherlands</i>	997		0		(6)		—
110	<i>Finland</i>	847		—		(0)		—
120	<i>Other countries²</i>	7,427		77		(56)		—
130	Off-balance-sheet exposures	17,979		79			51	
140	<i>Ireland</i>	13,397		67			42	
150	<i>United Kingdom</i>	3,322		12			8	
160	<i>France</i>	189		0			0	
170	<i>United States</i>	477		0			0	
180	<i>Canada</i>	20		0			0	
190	<i>Spain</i>	56		0			0	
200	<i>Germany</i>	117		0			0	
210	<i>Belgium</i>	1		—			0	
220	<i>Netherlands</i>	31		—			0	
230	<i>Finland</i>	7		—			0	
240	<i>Other countries³</i>	362		0			0	
250	Total	118,840		2,118		(1,376)	51	—

¹In 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.

² Algeria, Australia, Austria, Azerbaijan, Bahamas, Bahrain, Bangladesh, Barbados, Bermuda, Bosnia And Herzegovina, Brazil, British Virgin Islands, Bulgaria, Cayman Islands, Chile, China, Colombia, Congo, Costa Rica, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Estonia, Ethiopia, Gambia, Georgia, Greece, Guernsey, Guinea, Holy See (Vatican City State), Hong Kong, Hungary, Iceland, India, Isle Of Man, Israel, Italy, Japan, Jersey, Kenya, Kuwait, Latvia, Lithuania, Luxembourg, Malaysia, Malta, Mauritius, Mexico, Monaco, Montserrat, Morocco, Namibia, New Zealand, Nicaragua, Nigeria, Norway, Oman, Other Countries (Exposures With Supernational Organisations), Paraguay, Philippines, Poland, Portugal, Province Of China Taiwan, Puerto Rico, Qatar, Republic Of Korea, Romania, Russian Federation, Saudi Arabia, Singapore, Slovakia, Slovenia, South Africa, Sri Lanka, Sweden, Switzerland, Thailand, Tunisia, Turkey, United Arab Emirates, Vietnam.

³ Australia, Austria, Azerbaijan, Bahamas, Bahrain, Bangladesh, Barbados, 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, Georgia, Ghana, Greece, Guernsey, Guinea, Hong Kong, Hungary, India, Isle Of Man, Israel, Italy, Jamaica, Japan, Jersey, Jordan, Kenya, Kuwait, Latvia, Lebanon, Liberia, Liechtenstein, Lithuania, Luxembourg, Malawi, Malaysia, Mauritius, Mayotte, Mexico, Monaco, Montserrat, Morocco, New Zealand, Nicaragua, Norway, Oman, Pakistan, Paraguay, Philippines, Poland, Portugal, Province Of China Taiwan, Qatar, Republic Of Korea, Réunion, Romania, Russian Federation, Saudi Arabia, Singapore, Slovakia, Slovenia, South Africa, Sri Lanka, Sweden, Switzerland, Thailand, Turkey, Uganda, Ukraine, United Arab Emirates, Zambia, Zimbabwe.

21: 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 2024 to June 2025 is as follows:

- The gross carrying amount decrease of € 0.3 bn is primarily due to a decrease in Real estate activities.

		a	b	c	d	e	f
		Gross carrying amount			Of which loans and advances subject to impairment ¹	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			Of which non-performing ¹	Of which defaulted			
010	Agriculture, forestry and fishing	662		45		(18)	—
020	Mining and quarrying	84		1		(1)	—
030	Manufacturing	2,763		53		(41)	—
040	Electricity, gas, steam and air conditioning supply	4,610		0		(21)	—
050	Water supply	241		0		(1)	—
060	Construction	1,287		46		(66)	—
070	Wholesale and retail trade	1,830		57		(57)	—
080	Transport and storage	1,534		57		(60)	—
090	Accommodation and food service activities	2,165		40		(64)	—
100	Information and communication	1,469		116		(26)	—
110	Financial and insurance activities	—		—		—	—
120	Real estate activities	5,660		491		(331)	—
130	Professional, scientific and technical activities	598		7		(19)	—
140	Administrative and support service activities	608		5		(6)	—
150	Public administration and defence, compulsory social security	—		—		—	—
160	Education	147		3		(2)	—
170	Human health services and social work activities	1,308		10		(47)	—
180	Arts, entertainment and recreation	412		4		(7)	—
190	Other services	788		9		(13)	—
200	Total	26,167		943		(779)	—

¹In line with the requirements for large institutions with a 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.

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

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	2	—
030	<i>Residential immovable property</i>	2	—
040	<i>Commercial Immovable property</i>	—	—
050	<i>Movable property (auto, shipping, etc.)</i>	—	—
060	<i>Equity and debt instruments</i>	—	—
070	<i>Other collateral</i>	—	—
080	Total	2	—

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

23: 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 2024 and June 2025 is as follows:

- Loans and advances unsecured carrying amount increased by € 0.5 bn.
- Loans and advances secured carrying amount increased by € 0.7 bn.

		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	60,102	55,815	55,086	730	—
2	Debt securities	18,203	2,534	2,211	323	
3	Total	78,305	58,349	57,297	1,052	—
4	Of which non-performing exposures	255	1,138	1,100	38	—
EU-5	Of which defaulted	255	1,138			

Chapter 8. Disclosure of the use of the standardised approach

24: 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.

Main movements between December 2024 to June 2025 as detailed below:

The RWA density of 28.55% decreased by 3.05% primarily due to the implementation of CCR3 which allows the secured on immovable property asset class to avail of lower risk-weights, therefore reducing the RWA density %.

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		RWEAs and RWEAs density	
		On-balance-sheet exposures	Off-balance-sheet exposures	On-balance-sheet exposures	Off-balance-sheet exposures	RWEAs	RWEAs density (%)
		a	b	c	d	e	f
1	Central governments or central banks	45,365	—	45,885	—	323	0.70 %
2	Non-central government public sector entities	1,861	294	1,861	0	5	0.26 %
EU 2a	Regional government or local authorities	1,108	294	1,108	0	1	0.09 %
EU 2b	Public sector entities	754	—	754	—	4	0.50 %
3	Multilateral development banks	636	—	843	—	—	0 %
EU 3a	International organisations	—	—	—	—	—	—
4	Institutions	66	—	66	—	13	20.00 %
5	Covered bonds	—	—	—	—	—	—
6	Corporates	4,693	2,976	4,634	630	5,098	96.83 %
6.1	Of which: Specialised Lending	227	36	227	16	243	100.00 %
7	Subordinated debt exposures and equity	514	—	514	—	1,020	198.28 %
EU 7a	Subordinated debt exposures	—	—	—	—	—	—
EU 7b	Equity	514	—	514	—	1,020	198.28 %
8	Retail	4,797	3,828	4,615	57	3,195	68.37 %
9	Secured by mortgages on immovable property and ADC exposures	24,817	2,542	24,815	996	12,594	48.79 %
9.1	Secured by mortgages on residential immovable property - non IPRE	17,604	782	17,604	311	5,194	28.99 %
9.2	Secured by mortgages on residential immovable property - IPRE	1,534	132	1,534	53	774	48.79 %
9.3	Secured by mortgages on commercial immovable property - non IPRE	118	624	118	248	348	94.93 %
9.4	Secured by mortgages on commercial immovable property - IPRE	4,682	444	4,680	171	4,643	95.70 %
9.5	Acquisition, Development and Construction (ADC)	878	560	877	213	1,636	150.00 %
10	Exposures in default	1,118	37	1,096	7	1,290	116.93 %
EU 10a	Claims on institutions and corporates with a short-term credit assessment	—	—	—	—	—	—
10b	Collective investment undertakings	253	157	253	79	497	150.00 %
EU 10c	Other items	1,710	—	1,710	—	1,109	64.84 %
11	Not applicable	—	—	—	—	—	—
12	TOTAL	85,830	9,834	86,293	1,769	25,144	28.55 %

25: Template EU CRS – 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. The implementation of CCR3 has introduced new risk-weights primarily for the secured on immovable property asset class.

	Exposure classes	Risk weight																												Total	Of which unrat ²
		0%	2%	4%	10%	20%	30%	35%	40%	45%	50%	60%	70%	75%	80%	90%	100%	105%	110%	130%	150%	250%	370%	400%	1250%	Others ¹					
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	z				
1	Central governments or central banks	45,756	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	129	—	—	—	—	—	45,885	40,907		
2	Non-central government public sector entities	1,837	—	—	—	24	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1,861	5			
EU 2a	Regional government or local authorities	1,102	—	—	—	5	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1,108	5			
EU 2b	Public sector entities	735	—	—	—	19	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	754	—			
3	Multilateral development banks	843	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	843	207			
EU 3a	International organisations	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—			
4	Institutions	—	—	—	—	66	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	66	66			
5	Covered bonds	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—			
6	Corporates	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	5,265	—	—	—	—	—	—	—	—	—	5,265	5,265			
6.1	Of which: Specialised Lending	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	243	—	—	—	—	—	—	—	—	—	243	243			
7	Subordinated debt exposures and equity	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	104	—	—	—	110	300	—	—	—	—	514	514			
EU 7a	Subordinated debt exposures	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—			
EU 7b	Equity	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	104	—	—	—	110	300	—	—	—	—	514	514			
8	Retail	—	—	—	—	—	—	—	—	31	—	—	—	4,640	—	—	1	—	—	—	—	—	—	—	—	—	4,673	4,673			
9	Secured by mortgages on immovable property and ADC exposures	—	—	—	—	15,091	425	547	—	363	—	44	—	2,616	—	780	534	158	440	—	2,421	—	—	—	—	—	2,391	25,810	25,810		
9.1	Secured by mortgages on residential immovable property - non IPRE	—	—	—	—	15,091	—	—	—	—	—	—	—	2,612	—	—	213	—	—	—	—	—	—	—	—	—	—	17,916	17,916		
9.1.1	No loan splitting applied	—	—	—	—	—	—	—	—	—	—	—	—	347	—	—	110	—	—	—	—	—	—	—	—	—	456	456			
9.1.2	loan splitting applied (secured)	—	—	—	—	15,091	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	15,091	15,091			
9.1.3	loan splitting applied (unsecured)	—	—	—	—	—	—	—	—	—	—	—	—	2,265	—	—	103	—	—	—	—	—	—	—	—	—	2,369	2,369			
9.2	Secured by mortgages on residential immovable property - IPRE	—	—	—	—	—	425	547	—	363	—	2	—	—	—	—	—	158	—	—	90	—	—	—	—	—	1,587	1,587			
9.3	Secured by mortgages on commercial immovable property - non IPRE	—	—	—	—	—	—	—	—	—	—	42	—	3	—	—	321	—	—	—	—	—	—	—	—	—	366	366			
9.3.1	No loan splitting applied	—	—	—	—	—	—	—	—	—	—	—	—	1	—	—	321	—	—	—	—	—	—	—	—	—	322	322			
9.3.2	loan splitting applied (secured)	—	—	—	—	—	—	—	—	—	—	42	—	—	—	—	—	—	—	—	—	—	—	—	—	—	42	42			
9.3.3	loan splitting applied (unsecured)	—	—	—	—	—	—	—	—	—	—	—	—	2	—	—	—	—	—	—	—	—	—	—	—	—	2	2			
9.4	Secured by mortgages on commercial immovable property - IPRE	—	—	—	—	—	—	—	—	—	—	—	—	—	—	780	—	—	440	—	1,240	—	—	—	—	—	2,391	4,851	4,851		
9.5	Acquisition, Development and Construction (ADC)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1,090	—	—	—	—	—	1,090	1,090			
10	Exposures in default	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	730	—	—	—	373	—	—	—	—	—	1,103	1,103			
EU 10a	Claims on institutions and corporates with a short-term credit assessment	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—			
EU 10b	Collective investment undertakings	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	332	—	—	—	—	—	332	332			
EU 10c	Other items	446	—	—	—	193	—	—	—	—	1	—	—	—	—	—	1,069	—	—	—	—	—	—	—	—	1	1,710	1,710			
11	Not applicable	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—			
EU 11c	TOTAL	48,882	—	—	—	15,374	425	547	—	394	1	44	—	7,256	—	780	7,703	158	440	—	3,236	430	—	—	—	2,392	88,062	80,592			

¹Included in other risk weights row "9.4 Secured by mortgages on commercial immovable property - IPRE" are exposures secured by commercial property which are risk weighted at 70%. As per EBA Q&A 2025_7348 these are currently reported in the other risk weighted column.

²All are mapping to the exposure value in this column which differs to the mapping tool which maps to the RWA value as opposed to exposure value which is inconsistent with other columns.

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

26: Template EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range

As per Article 452, point (g)(i)-(iv) 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 exposures for which the IRB approach is not applicable. Gross exposures are presented in the column "Gross exposure". The column "Density of PDs" represents the "Density of PDs" (i.e. the 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 decreased between December 2024 to June 2025 predominantly due to the following:

- Implementation of CRR3 introduced favourable undrawn CCFs and removed the 1.06 regulatory scalar for all IRB asset classes.
- New Banking Model for Institutions implemented.

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
Total - with own estimates		a	b	c	d	e	f	g	h	i	j	k	l
Retail - Secured by immovable property non-SME	0.00 to <0.15	—	425	40.00 %	170	0.07 %	1,344	45.39 %	14	8.27 %	0	—	
	0.00 to <0.10	—	425	40.00 %	170	0.07 %	1,344	45.39 %	14	8.27 %	0	—	
	0.10 to <0.15	—	—	— %	—	— %	—	— %	—	— %	—	—	
	0.15 to <0.25	2,677	4	40.00 %	2,679	0.16 %	20,675	30.29 %	272	10.16 %	1	(0)	
	0.25 to <0.50	10,550	291	40.00 %	10,666	0.35 %	67,967	33.98 %	2,156	20.21 %	13	(1)	
	0.50 to <0.75	3,232	12	40.00 %	3,237	0.71 %	20,571	32.95 %	1,063	32.83 %	8	(1)	
	0.75 to <2.50	2,152	199	40.00 %	2,231	1.55 %	13,971	32.76 %	1,192	53.44 %	11	(5)	
	0.75 to <1.75	1,307	145	40.00 %	1,365	1.16 %	8,519	33.45 %	629	46.09 %	5	(1)	
	1.75 to <2.5	844	54	40.00 %	866	2.17 %	5,452	31.67 %	563	65.02 %	6	(4)	
	2.50 to <10.00	595	22	40.00 %	603	6.40 %	4,533	30.02 %	661	109.55 %	12	(14)	
	2.5 to <5	336	17	40.00 %	343	4.65 %	2,508	30.25 %	329	95.93 %	5	(5)	
	5 to <10	258	5	40.00 %	261	8.71 %	2,025	29.71 %	332	127.46 %	7	(9)	
	10.00 to <100.00	154	3	40.00 %	155	24.47 %	1,228	29.92 %	265	170.98 %	11	(7)	
	10 to <20	16	2	40.00 %	16	14.04 %	176	29.01 %	24	148.98 %	1	(1)	
	20 to <30	131	1	40.00 %	132	24.72 %	990	30.15 %	230	174.85 %	10	(6)	
	30.00 to <100.00	7	0	40.00 %	7	44.15 %	62	27.85 %	11	150.08 %	1	(1)	
	100.00 (Default)	227	2	40.00 %	227	100.00 %	2,247	50.82 %	373	163.96 %	86	(70)	
Subtotal (exposure class)	19,586	958	40.00 %	19,969	2.02 %	132,536	33.32 %	5,996	30.03 %	141	(99)		
Total (all exposures classes)	19,586	958	40.00 %	19,969		132,536		5,996	30.03 %	141			

[illegible][illegible]

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 factor	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
Corporates - Other without own estimates													
	0.00 to <0.15	892	914	36.27 %	1,224	0.11 %	90	39.71 %	2.5	353	28.86 %	1	(0)
	0.00 to <0.10	430	71	38.86 %	458	0.08 %	18	40.00 %	2.5	109	23.72 %	0	(0)
	0.10 to <0.15	462	844	36.06 %	766	0.12 %	72	39.54 %	2.5	245	31.93 %	0	(0)
	0.15 to <0.25	284	213	41.27 %	372	0.19 %	13	40.31 %	2.5	185	49.72 %	0	(1)
	0.25 to <0.50	1,816	577	36.55 %	2,027	0.39 %	101	40.89 %	2.5	1,187	58.57 %	3	(6)
	0.50 to <0.75	1,657	1,137	37.86 %	2,087	0.67 %	144	38.46 %	2.5	1,452	69.58 %	5	(9)
	0.75 to <2.50	3,947	2,021	23.49 %	4,199	1.27 %	2,395	40.90 %	2.5	3,737	89.01 %	24	(30)
	0.75 to <1.75	3,051	1,613	26.89 %	3,418	1.10 %	947	41.26 %	2.5	3,061	89.54 %	16	(13)
	1.75 to <2.5	896	408	10.07 %	781	2.04 %	1,448	39.34 %	2.5	677	86.68 %	8	(18)
	2.50 to <10.00	2,067	573	24.65 %	2,092	3.94 %	1,023	38.27 %	2.5	2,330	111.39 %	34	(64)
	2.5 to <5	1,507	449	26.96 %	1,563	3.19 %	646	37.54 %	2.5	1,628	104.14 %	19	(31)
	5 to <10	559	124	16.28 %	529	6.15 %	377	40.45 %	2.5	702	132.79 %	14	(33)
	10.00 to <100.00	539	163	5.08 %	492	21.78 %	258	38.62 %	2.5	879	178.71 %	46	(64)
	10 to <20	307	32	13.28 %	269	13.05 %	178	37.47 %	2.5	414	153.51 %	15	(42)
	20 to <30	71	7	3.38 %	64	24.09 %	35	40.00 %	2.5	128	200.03 %	7	(11)
	30.00 to <100.00	161	124	3.08 %	159	35.68 %	45	40.00 %	2.5	338	212.90 %	24	(12)
	100.00 (Default)	171	31	19.08 %	177	100.00 %	217	40.26 %	2.5	—	—	71	(53)
	Subtotal (exposure class)	11,372	5,628	30.04 %	12,668	3.50 %	4,241	39.83 %	2.5	10,123	79.91 %	184	(228)
	Total (all exposures classes)	23,004	7,149	32.42 %	24,913		4,555		2.5	15,564	62.48 %	199	(256)

27: 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	Central governments and central banks - F-IRB	—	—
EU 1a	Regional governments and local authorities -F-IRB	—	—
EU 1b	Public sector entities - F-IRB	—	—
2	Central governments and central banks - A-IRB	—	—
EU 2a	Regional governments and local authorities A-IRB	—	—
EU 2b	Public sector entities A-IRB	—	—
3	Institutions – F-IRB	1,172	1,172
4	not applicable		
5	Corporates – F-IRB	14,392	14,392
EU 5a	Corporates - General	10,123	10,123
EU 5b	Corporates - Specialised lending	4,269	4,269
EU 5c	Corporates - Purchased receivables	—	—
6	Corporate – A-IRB	—	—
EU 6a	Corporates - General	—	—
EU 6b	Corporates - Specialised lending	—	—
EU 6c	Corporates - Purchased Receivables	—	—
7	not applicable		
8	not applicable		
EU 8a	Retail - A-IRB	5,996	5,996
9	Retail – Qualifying revolving (QRRE)	—	—
10	Retail – Secured by residential immovable property	5,996	5,996
EU10a	Retail – Purchased receivables	—	—
EU10b	Retail- Other retail exposures	—	—
11	not applicable		
12	not applicable		
13	not applicable		
14	not applicable		
15	not applicable		
16	not applicable		
17	Exposures under F-IRB	15,564	15,564
18	Exposures under A-IRB	5,996	5,996
19	Total Exposures	21,561	21,561

28: 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 RWIEs		
		Funded credit Protection (FCP)								Unfunded credit Protection (UFCP)		RWIE without substitution effects (reduction effects only)	RWIE with substitution effects (both reduction and substitution effects)	
		Part of exposures covered by Other 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 (%)
a	b	c	d	e	f	g	h	i	j	k	l	m	n	
1	Central governments and central banks	—	—	—	—	—	—	—	—	—	—	—	—	—
2	Regional governments and local authorities	—	—	—	—	—	—	—	—	—	—	—	—	—
3	Public sector entities	—	—	—	—	—	—	—	—	—	—	—	—	—
5	Corporates	—	—	—	—	—	—	—	—	—	—	—	—	—
5.1	Corporates – General	—	—	—	—	—	—	—	—	—	—	—	—	—
5.2	Corporates – Specialised lending	—	—	—	—	—	—	—	—	—	—	—	—	—
5.3	Corporates – Purchased Receivables	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Retail	19,969	—	100.88 %	100.88 %	—	—	—	—	—	—	—	5,996	5,996
6.1	Retail – Qualifying revolving	—	—	—	—	—	—	—	—	—	—	—	—	—
6.2	Property	19,969	—	100.88 %	100.88 %	—	—	—	—	—	—	—	5,996	5,996
6.3	Retail – Purchased Receivables	—	—	—	—	—	—	—	—	—	—	—	—	—
6.4	Retail – Other retail exposures	—	—	—	—	—	—	—	—	—	—	—	—	—
7	Total	19,969	—	100.88 %	100.88 %	—	—	—	—	—	—	—	5,996	5,996

F-IRB	Total exposures	Credit risk Mitigation techniques										Credit risk Mitigation methods in the calculation of RWEAs		
		Funded credit Protection (FCP)								Unfunded credit Protection (UFCP)		RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and substitution effects)	
		Part of exposures covered by 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 (%)
a	b	c	d	e	f	g	h	i	j	k	l	m	n	
1	Central governments and central banks	—	—	—	—	—	—	—	—	—	—	—	—	
2	Regional governments and local authorities	—	—	—	—	—	—	—	—	—	—	—	—	
3	Public sector entities	—	—	—	—	—	—	—	—	—	—	—	—	
4	Institutions	6,896	—	—	—	—	—	—	—	—	4.68 %	—	1,172	
5	Corporates	18,016	—	4.54 %	4.54 %	—	—	—	—	—	0.78 %	—	14,392	
5.1	Corporates – General	12,668	—	6.46 %	6.46 %	—	—	—	—	—	1.11 %	—	10,123	
5.2	Corporates – Specialised lending	5,348	—	—	—	—	—	—	—	—	—	—	4,269	
5.3	Corporates - Purchased Receivables	—	—	—	—	—	—	—	—	—	—	—	—	
6	Total	24,913	—	3.29 %	3.29 %	—	—	—	—	—	1.86 %	—	15,564	

29: 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 CCR of € 0.6 bn (March 2025: € 0.6 bn).

- Main movements between March and June 2025 are as follows:
- Asset size movement primarily driven by new business in the quarter.
 - Foreign exchange movement decreased due to USD weakening against the EUR.

- The large decrease in quarter 1 2025 is due to:
- Methodology and policy updates mainly relate to the implementation of the CRR3.

		Risk weighted exposure amount			
		a	b	c	d
		30/06/2025	31/03/2025	31/12/2024	30/09/2024
1	Risk weighted exposure amount as at the end of the previous reporting period	21,224	24,713	24,291	23,718
2	Asset size (+/-)	890	(144)	505	551
3	Asset quality (+/-)	(88)	(160)	(39)	(23)
4	Model updates (+/-)	(99)	—	(91)	164
5	Methodology and policy (+/-)	(49)	(3,038)	(242)	—
6	Acquisitions and disposals (+/-)	—	—	—	—
7	Foreign exchange movements (+/-)	(306)	(147)	288	(119)
8	Other (+/-)	—	—	—	—
9	Risk weighted exposure amount as at the end of the reporting period	21,572	21,224	24,713	24,291

Chapter 10. Disclosure of equity exposures

30: Template EU CR10.5 Equity exposures under Articles 133 (3) to (6) and 495a(3) CRR

As per Article 438, point (e) the following template discloses the categories of equity exposures risk weighted under the Standardised Approach as set out in Article 133(3) to (6)¹ of the CRR3 and the equity exposures subject to the transitional provisions of Article 495a(3) of the CRR 3. AIB only hold equities subject to Article 133(3).

Equity exposures under Articles 133 (3) to (6) and 495a(3) CRR						
	On-balance sheet exposure	Off-balance sheet exposure	Risk weight ²	Exposure value	Risk weighted exposure amount	Expected loss amount
Categories	a	b	c	d	e	f
Total	214	—	125.75%	214	269	

¹Certain Equity exposures are risk weighted under Article 48(4) and are therefore excluded from this template.

²Risk weight in column c reflects a weighted average, which is calculated by dividing column e by column d.

Chapter 11. Disclosure of exposures to counterparty credit risk

31: 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 2025 this was € 3.5 bn.

Decrease in RWEA between December 2024 to June 2025 is due to a decrease in both Securities Financing Transaction 'SFT' RWEA, and Derivative 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)	121	193		1.4	808	439	437	299
2	IMM (for derivatives and SFTs)			—	—	—	—	—	—
2a	<i>Of which securities financing transactions netting sets</i>			—		—	—	—	—
2b	<i>Of which derivatives and long settlement transactions netting sets</i>			—		—	—	—	—
2c	<i>Of which from contractual cross-product netting sets</i>			—		—	—	—	—
3	Financial collateral simple method (for SFTs)					—	—	—	—
4	Financial collateral comprehensive method (for SFTs)					11,430	11,503	11,503	376
5	VaR for SFTs					—	—	—	—
6	Total					12,238	11,942	11,940	676

32: 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 2024 and June 2025 are as follows:

- A decrease in volume of activity with Qualifying Central Counterparty 'QCCPs'.
- A decrease in activity with corporates and institutions.

Exposure classes		Risk weight										
		a	b	c	d	e	f	g	h	i	j	k
		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	—	2,002	—	—	—	—	—	—	—	—	2,002
7	Corporates	—	—	—	—	—	—	—	—	100	—	100
8	Retail	—	—	—	—	—	—	—	—	—	—	—
9	Institutions and corporates with a short-term credit assessment	—	—	—	—	—	—	—	—	—	—	—
10	Other items	—	—	—	—	—	—	—	—	—	—	—
11	Total exposure value	—	2,002	—	—	—	—	—	—	100	—	2,103

33: 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 2024 to June 2025 are as follows:

- Decreases in RWEAs of institutions.
- Increases in exposure values and RWEAs of corporates.

		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	11,689	0.11 %	52	7.02 %	1	460	3.94 %
2	0.15 to <0.25	0	0.17 %	1	45.00 %	2	0	40.07 %
3	0.25 to <0.50	0	0.35 %	1	45.00 %	2	0	64.61 %
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))	11,689	0.11 %	54	7.02 %	1	460	3.94 %

		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	3	0.10 %	3	40.00 %	2	1	39.70 %
2	0.15 to <0.25	5	0.20 %	6	40.00 %	2	3	58.77 %
3	0.25 to <0.50	27	0.32 %	26	40.04 %	2	20	74.12 %
4	0.50 to <0.75	20	0.56 %	20	40.00 %	2	19	97.55 %
5	0.75 to <2.50	14	0.93 %	9	40.00 %	2	16	119.31 %
6	2.50 to <10.00	—	—	—	—	—	—	—
7	10.00 to <100.00	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
	Sub-total (Corporates (F-IRB) Specialised Lending)	69	0.49 %	64	40.02 %	2	60	87.27 %

		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	10	0.13 %	12	40.00 %	2	3	31.19 %
2	0.15 to <0.25	0	0.18 %	1	40.00 %	2	0	57.35 %
3	0.25 to <0.50	35	0.28 %	9	40.00 %	2	18	51.08 %
4	0.50 to <0.75	6	0.58 %	12	40.34 %	2	4	69.60 %
5	0.75 to <2.50	25	1.05 %	21	40.35 %	2	21	84.06 %
6	2.50 to <10.00	2	3.39 %	7	40.00 %	2	2	118.09 %
7	10.00 to <100.00	3	33.04 %	2	40.00 %	2	6	220.23 %
8	100.00 (Default)	—	—	—	—	—	—	—
	Sub-total (Corporates (F-IRB) Other)	81	1.78 %	64	40.13 %	2	55	68.00 %

	Total (all CCR relevant exposure classes)	11,839	0.13 %	182	7.44 %	1	575	4.86 %
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34: 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 2024 to June 2025 is mainly due to changes in derivative market values and movements in SFT collateral values.

	Collateral type	a	b	c	d	e	f	g	h
		Collateral used in derivative transactions				Collateral used in SFTs			
		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	839	44	9	18	—	—	—	—
2	Cash – other currencies	77	—	94	—	—	—	—	—
3	Domestic sovereign debt	—	—	—	—	—	—	—	1,743
4	Other sovereign debt	—	—	—	—	—	966	—	1,294
5	Government agency debt	—	—	—	—	—	101	—	—
6	Corporate bonds	—	—	—	—	—	3,362	—	419
7	Equity securities	—	—	—	—	—	3,395	—	—
8	Other collateral	—	—	—	—	—	—	—	—
9	Total	915	44	103	18	—	7,824	—	3,457

35: 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)	(3)	—

36: 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).

Decrease in RWEAs between December 2024 to June 2025 primarily due to reduction in replacement cost values with QCCPs.

		a	b
		Exposure value	RWEA
1	Exposures to QCCPs (total)		40
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	2,002	40
3	(i) OTC derivatives	2,002	40
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 12. Disclosure of exposures to securitisation positions

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

As per Article 449 point (j) the template shows AIB as an investor and originator, non-trading book carrying amount of securitisation exposures broken down by type as at 30 June 2025.

The Group does not have asset-backed commercial paper 'ABCP' programmes within their traditional securitisations. Traditional Securitisations remained relatively static at € 2.2 bn.

[illegible]

as: **template EU SCLs** - securitisation exposures in non-trading book and associated regulatory capital requirements - institution acting as originator or as sponsor.

[illegible]

As per Article 449 point (k)(ii) this template shows AIB non-trading book aggregate amount of securitisation positions, where AIB act as investor and the associated risk-weighted assets and capital requirements by regulatory approaches as at 30 June 2025.

Securitisation RWEAs remained relatively static between December 2024 to June 2025. There was no increase in RWEA as a result of credit under-performance in the securitisation portfolio.

[illegible]

Chapter 13. Disclosure of the use of standardised approach for market risk

40: 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 2024 to June 2025 is primarily driven by an decrease in:

- Interest rate RWEA of € 0.2 bn relating to FX swap volumes.

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)	406
2	Equity risk (general and specific)	22
3	Foreign exchange risk	—
4	Commodity risk	53
	Options	
5	Simplified approach ¹	
6	Delta-plus approach	8
7	Scenario approach ²	
8	Securitisation (specific risk) ³	
9	Total	488

¹AIB does not have approval for the simplified approach.

²AIB does not use the scenario approach.

³AIB does not have trading securitisation instruments or correlation trading portfolios.

Chapter 14. Disclosure of exposures to interest rate risk on positions not held in the trading book

41: 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 economic value ('EV') impact between December 2024 and June 2025 was due to an increase in Group EUR Core Non Maturity Liabilities ('Core NMD') of €15bn, along with a corresponding €15bn increase in the EUR Structural Hedging Programme ('SHP') swap portfolio. Although the additional SHP swaps matched the profile of the new Core NMD balances from a repricing perspective, there was an increase in overall EV due to (1) a larger behavioural shock stress result relating to Core NMD WAL due to the larger balance and (2) an increase in basis risk due to the larger SHP swap portfolio. These stresses are not a feature of the EVE SOT calculation, which was relatively unchanged in H1. Over the same period, the NII sensitivity (parallel down) reduced; this was due primarily to the additional €15bn of EUR SHP swaps. This also drove the reduction seen in the NII SOT exposure in H1.

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	(1,276)	(1,274)	717	783
2	Parallel down	437	426	(645)	(905)
3	Steepener	(43)	(48)		
4	Flattener	(194)	(205)		
5	Short rates up	(577)	(587)		
6	Short rates down	214	225		

Chapter 15. Disclosure of environmental, social and governance risks (ESG risks)

42: 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.

Row number	Qualitative information	
	Business strategy and processes	
(a)	<p>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</p>	<p>AIB continues to support the transition to a low carbon future, building long-term resilience and sustainability for our business, economy and society through our purpose of empowering people to build a sustainable future.</p> <p>Our sustainability strategy is integrated with our overall Group strategy, with Sustainable Communities as a core strategic pillar. It aligns with the Group's three strategic areas of focus, which place an enhanced focus on serving our customer across the Group, greening our business and driving greater operational efficiency.</p> <p>Along with aligning to the Group's strategic ambition, AIB's sustainability strategy is in line with best practice aligned to requirements of the new Corporate Sustainability Reporting Directive ('CSRD') as well as material topics identified through a stakeholder materiality assessment.</p> <p>Climate and Environmental ('C&E') Risk is established as a Principal Risk for the Group. This encompasses the financial and non-financial impacts on the Group arising from climate change, environmental change and the transition to a sustainable economy. C&E risks can affect the Group directly through our operations or indirectly through our relationships with customers and third party suppliers.</p> <p>Identification and assessment of C&E Risk is completed in line with the Group's Risk Management Framework as well as other internal processes which consist of top-down and bottom-up approaches. C&E risk comprises physical-, transition- and liability risks, while the impacts can be far reaching in breadth and magnitude over uncertain, often long-term time horizons with dependency on short term action to mitigate. The Group undertakes regular processes for the identification and assessment of C&E impacts, risks and opportunities. These include: Material Risk Assessment ('MRA'), Risk and Control Assessments ('RCAs'), Transmission Channel Analysis, Business Environment Scans, 'House Views' on key sectors, compilation of Heatmaps, C&E Stress Testing and regulatory horizon scanning. The outputs from these processes inform areas for focus in the Group's strategic, financial and investment planning processes. Further information on C&E risk assessment can be found on the Sustainability Reporting section of the 2024 Annual Financial Report ('AFR').</p> <p>We consider the financial impacts of climate and environment, within two key processes:</p> <p>a. The financial impact associated with our decarbonisation strategy (i.e., our commitment to be net zero in our own operations by 2030 and in our customer lending portfolios by 2050), focuses on ensuring that our strategy and business model are compatible with the transition to a sustainable economy and in line with the Paris Agreement aim to limit global warming to 1.5°C.</p> <p>Strategic progress against our decarbonisation reference scenarios is tracked and reported through executive and Board governance channels. Steps to align our portfolios with our decarbonisation reference scenarios have been embedded into Strategic, Financial and Investment Planning processes.</p> <p>We require each AIB business area to consider how meeting these targets will impact its projected revenues, costs and margins.</p> <p>We do not expect to make linear progress toward our targets each year, given our reliance on external factors such as policy, regulation, market trends and consumer behaviours. For example, when setting decarbonisation reference scenarios and targets for our Commercial Real Estate and Residential Mortgages portfolios, we have relied on projections set out in the Government's Climate Action Plan regarding building stock shifts from C+ rated properties to AB through obsolescence, new builds and retrofit. We have also considered the projected decarbonisation of the Irish energy grid and the associated decrease in building energy related emissions. Overall, a large portion of our decarbonisation levers are outside our direct control such as government policy and the speed with which the electricity grid transitions to renewables.</p> <p>In addition, to support our decarbonisation ambition, we regularly review and have sharpened the focus of our sustainability strategy across the Environmental, Social and Governance pillars, aligning with our wider business strategy, industry best practice and emerging themes. For example, under our Sustainable Lending Framework ('SLF'), which enables the classification of new customer loans as green, transition or social, we have now developed Transition Finance Policy Guidance to support our corporate customers in their transition journey.</p> <p>Further use cases will be considered in line with evolving guidance around Transition Finance. 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.</p> <p>b. Scenario analysis and stress testing are critical tools to consider how our exposure to C&E risk might evolve under alternative, economically adverse climate change scenarios and both short- & long-term horizons, and the financial implications of same. AIB employs a suite of approaches to consider future scenarios. The impact of C&E risk is incorporated in the Group's stress testing framework by conducting a comprehensive scenario analyses to evaluate the potential impact of various climate-related events on the Group's credit and treasury 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 climate stress testing approach and associated models consider the impact of physical and transition risks across a range of scenarios on the Group's Credit 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. As such, aside from the indirect macro impact stemming from the climate scenarios (e.g. interest rate trajectories) direct transmission channels (via other material risks) or direct upstream impacts (e.g. via our suppliers) are excluded from these stress scenarios.</p> <p>The Group is exposed to the risk that flooding will adversely affect the value of properties collateralising the Group's lending, requiring an increase in credit provisioning to compensate. Following the development of an enhanced flood-risk model to support the quantification of flood-related risks, this was rolled out during 2024 and associated impacts derived. The newly developed model represents a significant step forward in terms of both granularity and flexibility relative to previous approaches (see point (n) below for more detailed information).</p>

		<p>The Group is also exposed to transition risk, for example when the uncertainties and challenges associated with a transition to a more sustainable low-carbon economy impacts the creditworthiness of customers (e.g. in climate policy sensitive sectors). The Group quantifies this potential impact using transition risk models centred on carbon emissions charges. Following the development of two new transition risk models, one for Retail (Mortgages) and one for Non-Retail, these models were implemented and rolled out in 2024.</p> <p>The Business Model Risk Framework, Capital Adequacy Framework and the Stress Testing Policy integrate C&E risks into the Group's stress testing operations. The Group's Stress Testing Policy sets out the key processes, governance arrangements and roles and responsibilities around stress testing in general, including C&E risk impacts.</p> <p>Over the course of 2024, we have also further developed our approach to nature and progressed integration of nature considerations into both our business strategy and risk management approach. A business environment scan as well as other detailed exercises have been carried out to understand risks to our business as well as areas where AIB and our customers have greatest potential impact on nature and dependencies on specific ecosystem services (e.g. fresh water, soil quality). Following an initial top-down mapping of AIB loan exposures to sectors exposed to nature risk and a further review using the UN's ENCORE tool, our approach has been focused on five sectors in the first instance. The sectors are Energy, Transport, Food & Beverage manufacturing, Real Estate and Agriculture. AIB has also carried out detailed mapping exercises to identify any own premises located in areas of biodiversity sensitivity. Understanding Nature risks, impacts and dependencies is complex. Nature considerations are location specific and often site-specific and best practice continues to evolve as will AIB's approach. We will continue to further develop our approach to more clearly articulate our nature strategy.</p>
(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	<p>Risk Appetite Statement ('RAS')</p> <p>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 as well as quantitative RAS metrics that define the range of acceptable risk. Qualitative statements and quantitative metrics are linked to material C&E risk drivers as identified through the Group's materiality assessment. The 2024 materiality assessment showed that main impacts are expected to materialise in the areas of Credit Risk and Operational Risk. This has been reflected in the development of RAS metrics. In 2024 we reviewed the RAS metrics and approved the C&E Risk RAS metrics for 2025, which include three C&E qualitative statements that help articulate appropriate areas of climate-related risk appetite. In addition to this, the Group has approved six new quantitative C&E RAS metrics, ensuring coverage across physical, transition and environmental risks (bringing the total number of C&E related metrics to nine). The RAS metrics are cascaded to segments and subsidiaries as appropriate.</p> <p>Financed Emissions Reduction Targets</p> <p>Through our purpose of empowering people to build a sustainable future, we are committed to building long-term resilience and sustainability for our business, economy and society.</p> <p>In 2020, AIB made decarbonisation commitments to be net zero in our own operations by 2030 and in our customer lending portfolios by 2050. AIB has established decarbonisation reference scenarios based on 2021 baselines for its three most material sectors, namely: Residential Mortgages, Commercial Real Estate, and Electricity Generation and a fourth Corporate Portfolio Coverage Target.</p> <p>We have validated financed emissions targets aligned to a 1.5°C scenario set for 75% of the 2021 AIB loan book and in 2023 were the first bank in the world to receive an SBTi approved maintenance target for electricity generation.</p> <p>Progress towards the achievement of our targets will help us mitigate Climate & Environmental risks, achieve our decarbonisation ambition and increase our sustainable lending.</p> <p>Strategic progress against decarbonisation reference scenarios is tracked and reported through executive and board governance channels.</p> <p>Our financed emissions reduction targets use a decarbonisation reference scenario that aims to limit global warming to 1.5°C. This ambition is considered alongside external interdependencies, requiring careful balance between strategic and transition risks. The world is not on track to limit global warming to 1.5°C, with the latest climate science suggesting a trajectory of greater than 2°C warming. This trajectory gap between global ambition and reality is also visible in AIB's year on-year performance against certain targets. While it is important to communicate clearly and transparently, to promote stakeholder awareness of this gap, we will not allow this to inhibit our efforts to reduce our financed emissions and will continue to support our customers along the transition. We do not expect to make linear progress toward our targets each year, given our reliance on external factors such as policy, regulation, market trends and consumer behaviours. For example, when setting decarbonisation reference scenarios and targets for our Commercial Real Estate and Residential Mortgages portfolios, we have relied on projections set out in the Government's Climate Action Plan regarding building stock shifts from C+ rated properties to AB through obsolescence, new builds and retrofit. We have also considered the projected decarbonisation of the Irish energy grid and the decrease in building energy related emissions that would result. Overall, a large portion of our decarbonisation levers are outside our direct control such as government policy and the speed with which the electricity grid transitions to renewables.</p> <p>C&E Risk Appetite Statement ('RAS') metrics are in place articulating appropriate areas of climate-related risk appetite covering physical, transition and environmental risks.</p> <p>Residential Mortgages</p> <p>In 2021, we established a baseline physical emissions intensity of 40 kgCO₂e/m² for our Residential Mortgages portfolio, utilizing the International Energy Agency ('IEA') 2021 NZE2050 1.5°C Sectoral Decarbonisation Approach ('SDA') Scenario to set a physical emissions intensity reduction target of 58% by 2030. The scope of our target reflects total lending within our Residential Mortgages portfolio, which was €29.4bn in 2021, representing 50% of the Group's total lending at that time. By 2024, our Residential Mortgages portfolio had increased to 51% of the Group's total lending, with a total of €36.3bn. In 2024, the physical emissions intensity of our Residential Mortgages portfolio decreased by approximately 7%, compared to our 2021 baseline. AIB remains committed to investing in residential mortgage products and propositions to support the achievement of our targets.</p>

		<p>Commercial Real Estate ('CRE')</p> <p>In 2021, we established a baseline physical emissions intensity of 135 kgCO₂e/m², utilizing the IEA 2021 NZE2050 1.5°C SDA Scenario to set a physical emissions intensity reduction target of 67% required by 2030. The scope of our target reflects total lending within our CRE portfolio of €5.6bn in 2021, 10% of the Group's total lending. Throughout 2024, we undertook a process to enhance the quality of our data alongside our decarbonisation models and methodologies, reflecting our commitment to more accurately measure emissions to strategically guide our portfolio. As a result of this effort, we are revising our 2021 baseline from 135 kgCO₂e/m² to 116 kgCO₂e/m², while maintaining our current IEA pathway. This adjustment allows us to present a more accurate representation of our progress to date while retaining our emissions reduction target of 67% by 2030. In 2024, our CRE portfolio accounted for 8% of the Group's total lending, with total lending increasing to €5.7bn. In 2024, the physical emissions intensity of our CRE portfolio reduced by approximately 8% compared to our 2021 restated baseline. We are competitive in the CRE sector in our home market, with our commitment to sustainability a key differentiator. CRE is also an important sector to us because of the social impact of our business. We work with developers and housing schemes and through the provision of finance, we have a positive social impact by increasing the housing supply in Ireland.</p> <p>Electricity Generation</p> <p>AIB's Electricity Generation portfolio has a significantly low emissions intensity relative to the global average for electricity generation 458 gCO₂e/kWh in 2024, given the high share of renewable energy assets such as offshore wind. In 2021, we established our baseline maintenance target of 21 gCO₂e/kWh for our Electricity Generation portfolio, which includes lending to renewable energy projects and waste-to-energy initiatives. The scope of our baseline and target reflects total lending within our Electricity Generation portfolio of €1.6bn in 2021, comprising 3% of the Group's total lending. Since setting our maintenance target, waste to energy has been excluded from the Electricity Generation target scope following bilateral guidance received from SBTi. This is primarily due to the fact that waste-to-energy facilities are not based on fossil fuels, and electricity generation is not their main purpose or revenue source. Consequently, the baseline emissions intensity decreased significantly from 21 gCO₂e/kWh to 0.01 gCO₂e/kWh.</p> <p>Note that, financed emissions related to waste to energy will continue to be tracked against our maintenance target internally. In 2024, the portfolio was 5% of total lending €3.6bn, with emissions intensity of 0.97 gCO₂/kWh. We are committed to maintaining the emissions intensity level of the Electricity Generation portfolio below 21 gCO₂e/kWh through 2030 by keeping the portfolio focused on renewable electricity generation projects. In addition, we intend to grow AIB's business in renewable energy infrastructure to support the broader transition to a sustainable future.</p> <p>Corporate Portfolio Coverage:</p> <p>In 2021, we established a target to increase our corporate portfolio loan volumes covered by emission targets from 12% to 54% by 2030 from a 2021 baseline. In 2024, we increased our Corporate Portfolio Coverage to 27%. Our Corporate Portfolio Coverage target considers large corporations with >500 employees that have SBTi validated targets. The percentage of customers with SBTi-validated targets set is expected to steadily increase in the coming years as new regulations around transition plan disclosures come into force. Key sectors should decarbonise in line with the Government's Climate Action Plan 2024 or equivalent plans in other jurisdictions outside Ireland and corporate customers with >500 employees are expected to set their own emissions targets in the medium term.</p> <p>Physical Risk</p> <p>The Group has identified flooding as 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, requiring an increase in credit provisioning to compensate. An enhanced flood-risk model to support the quantification of flood-related risks and associated impacts was developed and rolled out during 2024. The newly developed model represents a significant step forward in terms of both granularity and flexibility relative to previous approaches.</p> <p>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 multiple return periods (e.g. 1-in-20-year, 1-in-1000 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 are applied to calculate the cost of repair.</p> <p>With this approach, the model can be used to quantify flood-damage impacts across a probability distribution of flood severities and, from this, estimate "Expected Annual Damage" as the probability-weighted-average of flood-damage costs. This approach can be applied to reflect current climate conditions or projected climate conditions under a variety of science-based scenarios developed by the IPCC (Intergovernmental Panel on Climate Change).</p> <p>The model is used to quantify flood risk under a range of climate scenarios including high-emissions scenarios for horizons out to 2055. Consequently, the model supports the Group's Internal Capital Adequacy Assessment Process ('ICAAP') and stress testing more generally which, in turn, informs assessments of the materiality of flood risk in the short, medium and long term such that, if required, mitigating actions can be taken in a timely manner. The ICAAP is the Group process to ensure adequate capital resources are maintained at all times, having regard to the nature and scale of its business and the risks arising from its operations.</p> <p>Our approach is subject to further evolution based on industry developments and supervisory and regulatory expectations which will continue to evolve over time.</p> <p>Own operations</p> <p>In supporting our customers in the transition to a sustainable future, we are ever mindful of our own carbon footprint, including entities in our upstream value chain. We have a clear ambition to reach net zero in our own operations with a focus on sourcing 100% of electricity from certified renewable energy sources by 2030 and improving our branch and office buildings' energy efficiency.</p> <p>We have SBTi validated targets to reduce Scope 1 and 2 emissions in our own operations by 2030, allowing us to reach Net Zero by this date. We use 2019 as the baseline year, which has undergone a process of normalisation. The baseline values which the target is measured against are 4,784 tCO₂e for Scope 1 and 1% renewable energy for Scope 2. In 2024, AIB's cumulative reduction in Scope 1 emissions was 40%.</p> <p>We are continuously upgrading our branch and office buildings to improve their energy efficiency. One example of this is our investment in our Branch Network Greener Branches Refurbishments Programme. This initiative, launched in 2024, is a key decarbonisation lever of our Net Zero operational pathway, supporting the reduction of Scope 1 emissions across our property portfolio.</p>
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(c)	Current investment activities and (future) investment targets towards environmental objectives and EU Taxonomy-aligned activities	<p>AIB's €30bn Climate Action Fund supports lending through a range of green and transition products and propositions, enabling customers to reduce emissions and help make a positive environmental impact.</p> <p>While many banks are focused on reducing their exposure to carbon-intensive activities, we believe that we can have the greatest positive impact by mobilising significant capital towards renewable power generation and sustainable infrastructure.</p> <p>To direct more finance towards climate action initiatives, we launched a Climate Capital segment in 2023 which became fully operational in 2024. We have made significant resources available to support the new segment, creating a step change in our ability to finance energy transition and ESG infrastructure.</p> <p>We support the United Nations ('UN') Sustainable Development Goals ('SDGs') and while we support all 17 UN SDGs, we believe we can continue to make, a sustained and scalable contribution to SDG-13 'Climate Action'.</p> <p>We recognise we have a long-term role to play in providing the finance required to transition to a sustainable economy. When our Climate Action Fund was initially launched in 2019, we had an ambition to lend €5bn over a five-year period. Due to exceptional demand, this doubled to €10bn in 2021 with an increase to €30bn by 2030. This fund is realised through the Group's various green and transition products for personal, small and medium-sized enterprises ('SME') and corporate customers in Ireland, the UK and further afield, and focuses on energy, climate and infrastructure projects.</p> <p>Since 2019, we have provided €19.1bn of green lending, and in 2024 35% of our new lending was classified as green. In the six months to June, this lending amounted to €2.5bn, which was 36% of total new lending in the half-year.</p> <p>Delivering for our customers whilst steering finance towards green and transition activities is an important way in which we can support the transition to a more sustainable future.</p> <p>Our green financing segment, Climate Capital, complements our other segments – Retail Banking, Capital Markets and AIB UK – and focuses on funding renewable energy assets and ESG infrastructure projects across North America, UK and Europe.</p> <p>We have an ambition that 70% of our lending will be green and transition in 2030 and we will continue to offer green products and propositions to meet our customers' needs.</p> <p>In recent years, the Group has raised €7.2bn from the issuance of ESG-labelled bonds to support green and social lending, with €0.8bn of that issued in 2025. Of the €7.2bn in ESG Bonds issued to date, €6.9bn are outstanding and €5.1bn of these are green bonds. These proceeds contribute to the financing of projects with clear environmental and climate action benefits, while further strengthening the Bank's capital position.</p> <p>The Group has implemented several Board-approved policies and frameworks, which are monitored on an ongoing basis. Two key policies and frameworks which facilitate green and transition lending and support the decarbonisation are the Sustainable Lending Framework ('SLF') and Green Bond Framework ('GBF'). The SLF provides transparency on the criteria that we employ in classifying and reporting on green, transition and social lending, to help us achieve our ambition that 70% of new lending should be green or transition by 2030. The policy is a Group wide framework and is available on the AIB website. Lending across all of our business units and geographies is in scope of the SLF. It ensures we meet regulatory requirements and align with market practices, as they evolve, while keeping AIB's ambitions front and centre. The SLF groups green and transition eligible criteria across seven (7) activities (i.e., Buildings, Energy, Transport, Agriculture Forestry and Fishing, Circular Economy, Waste Management and ICT) which are mapped to applicable United Nations ('UN') Sustainable Development Goals ('SDGs'). The eligible activities defined in the SLF, to classify lending as green or transition, aim to be aligned to the greatest extent possible with the technical criteria outlined in the EU Taxonomy regulation for relevant activities.</p> <p>The Group's GBF enables AIB to fund projects that support climate change mitigation and the transition to a circular economy. The purpose of the GBF is to support AIB, and its subsidiaries, in the issuance of green bond instruments, which may include covered bonds, senior bonds (preferred or non-preferred), subordinated bonds, medium-term notes, and commercial paper, to finance and/ or refinance eligible green loans with a positive environmental benefit. AIB's green bonds fund eligible projects or assets that mitigate climate change by reducing emissions, protecting ecosystems, or have a positive environmental impact. Eligible projects include renewable energy generation, transmission and storage, green buildings, circular economy and waste management assets, and clean transportation. Our GBF is aligned to the ICMA Green 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 Green Bonds issued by AIB. The GBF is publicly available on our website.</p> <p>AIB's Socially Responsible Investment ('SRI') Bond portfolio funds domestic and international projects aimed at global sustainability, carbon emissions reduction and social improvement, all under the over-arching themes of ESG. AIB promotes and supports the transition to a more sustainable global economy and contributes to positive environmental and social change via investment in green, social and sustainable bonds. The SRI Bond portfolio reached €3.038bn at end-June 2025. In order to ensure we maintain a strong presence in the sustainable bond market, and continue to fund positive impact projects, it is our ambition to grow the SRI Bond Portfolio to at least 16% of AIB's total Investment Securities in the medium-term.</p> <p>Achieving our purpose of empowering people to build a sustainable future and delivering on our decarbonisation ambitions is a multiyear programme, requiring appropriate funding, and resourcing. The transition to a sustainable future will require significant investments over the coming decades and the financial services sector has a key role to play. AIB will lead by example and where possible support our customers along their transition pathway by financing energy efficiency measures and providing loans to business and individuals who are transitioning to a low-carbon economy.</p> <p>Our Sustainability Transformation programme also continues to oversee our transformation as we embed sustainable practices across our business. The programme includes delivery of key strategic objectives and regulatory expectations.</p>
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(d)	Policies and procedures relating to direct and indirect engagement with new or existing counterparties on their strategies to mitigate and reduce environmental risks	<p>The Group has implemented several Board-approved policies and frameworks, which are monitored on an ongoing basis. C&E Risk is actively managed through the C&E Risk Framework and Policy. The C&E Risk Framework sets out the principles, roles and responsibilities, governance arrangements and processes for C&E risk management across the Group. The Framework sits within the overall group risk architecture and is one of the material risk frameworks supporting the Group's Risk Management Framework.</p> <p>The C&E Risk Framework is underpinned by the C&E Risk Policy, ensuring that 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. The C&E Risk Framework and Policy went live in Group on 1 March 2024, and was approved and adopted by subsidiaries during the year. Both were further updated and approved through appropriate governance fora in December 2024. The changes reflect the maturing approach to C&E Risk management providing greater clarity on roles and responsibilities, due diligence, monitoring and reporting.</p> <p>Due to the pervasive nature of C&E risk and its potential impact on other principal risks, the C&E risk management aspects for these principal risks are incorporated within their relevant risk frameworks and policies.</p> <p>The ESG Questionnaire is used in credit applications for borrowers identified as carrying high or moderate climate and environmental, social and/or governance related risk where the new lending is over €/\$ 1 million. It is now also used for annual reviews of Borrowers with credit limits above €/\$10m in high and moderate ESG risk sectors and material waiver requests relating to facilities over €/\$1m in high ESG risk sectors. A transition risk heatmap is used to identify those sectors facing the highest climate and environmental, social and governance risks that are 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 provides a better understanding of the ESG risk associated with the borrower and creates awareness among customers of the information that will be required from them around where they are on their ESG journey and their plans going forward. The output from the ESG questionnaire is an additional factor for consideration in the credit decisioning process.</p> <p>AIB have had an excluded activities list in place since January 2021, as an appendix to our credit policy. This sets out a range of business activities that do not align with our Group strategy. Excluded activities business areas relate to the Energy & Climate Action, Animal Welfare, Ecosystem protection, Healthcare/Genetic Engineering, Adult Entertainment, and Surveillance/Arms Related/Military spaces. Our rules apply to all business customers with a Gross Connected Exposure of >€300k and who are relationship managed. The list prohibits AIB from providing new credit exposure where the customer, or any of its subsidiaries, are involved in any of the activities on the list. The list of excluded activities is publicly available at aib-group-excluded-activities-policy.pdf.</p> <p>When lending for large Project Finance / Infrastructure projects, our credit policies require independent technical and legal due diligence (where applicable) confirming that the construction and operation of the project is materially in line with environmental regulations and laws in the country. In addition for borrowers in scope for Equator Principles their principles and standards should be applied to the project. In that regard, Category A projects (excluding activities listed within the AIB Group Excluded Activities listing) are permitted subject to independent third-party due diligence to verify the necessary environmental and social risk management plans are in place and to ensure compliance with Equator Principles requirements. Category B & C projects are permitted subject to standard legal and technical due diligence with adequate mitigants. More broadly, where borrowers are in scope for the ESG Questionnaire, credit policy rules require resolution of any material non-compliance with environmental and animal welfare standards, regulations, directives and standards.</p> <p>The AIB 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 sets out our expectations of suppliers and the minimum standards they must meet on human rights, health and safety, supply chain, inclusion and diversity, and responsible and sustainable business. AIB suppliers must adhere to all legal obligations in each jurisdiction in which they operate or provide services, as well as any specific requirements included in our own policies. Key suppliers must attest annually to key policies (or clauses in them that are relevant to our supply chain). These include our Code of Conduct, Conflicts of Interest policy, Anti-Bribery & Corruption policy, Data Protection policy, Whistleblowing Policy and our Human Rights Commitment. AIB also encourage our suppliers to report their carbon emissions through the Carbon Disclosures Project. Our code was endorsed by our Chief Executive Officer. The AIB Group Responsible Supplier code is publicly available on our suppliers portal at www.aib.ie/suppliers.</p> <p>ESG factors are increasingly important for our own performance, and for our relationships with suppliers. The ESG Questionnaire covers a broad range of ESG areas, and requires responses and evidence from suppliers on their</p> <ul style="list-style-type: none"> • journey to establishing or achieving their net zero targets; • annual sustainability reports; • Scope 1,2 and 3 GHG emissions; • consideration of physical risks from climate change; • policies on discrimination, inclusion & diversity, health & safety, modern slavery, vulnerable persons, greenwashing, and speaking up; • Code of Conduct and their Responsible Supplier Code for their own supply chain; • commitment to ongoing ESG-related training in their organisation <p>By engaging with our suppliers through the ESG questionnaire during the selection process, we benefit in the following ways:</p> <ol style="list-style-type: none"> 1. Aligning our values and expectations with our suppliers 2. Identifying risks and opportunities of our suppliers and their supply chains 3. Reviewing our suppliers' ESG performance and progress.
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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	<p>The AIB Group Board is responsible for promoting the Group's long-term sustainable performance, which includes the consideration of ESG and climate factors. It approves the Group's strategy and our financial and investment plans, which includes considering sustainability factors. Our sustainability strategy is integrated with our overall Group strategy, with Sustainable Communities as a core pillar. It aligns with the three strategic areas of focus, which place an enhanced focus on serving our customers across the Group, greening the business and driving greater operational efficiency. The Board approves our sustainability targets as part of the strategic planning process. These targets then form part of the financial planning process across our core operating segments. The Board receives updates on the execution of the Group's sustainability strategy including dates on people and culture, strategic outcomes report, bi-annual sustainability updates, and updates on Green Bond and Social Bond transactions, enabling it to monitor performance against the sustainability targets. The Board is also responsible for overall business conduct. The Board-approved Code of Conduct supports the Group's values and helps us to deliver the Group's strategic purpose. It ensures that an appropriate system of internal controls is maintained.</p> <p>The Board is supported in discharging its duties by a number of Board and Advisory Committees. For more information on these committees please refer to Table 1(g). The Board has established the Sustainable Business Advisory Committee to assist the Board in overseeing sustainability matters and support the execution of the Group's sustainable business strategy, in accordance with the Group Strategic and Financial Plan. The Committee supports the Board in overseeing the Group's performance as a sustainable business and delivery of AIB's sustainability strategy.</p> <p>The Group's Governance and Organisation Framework encompasses the leadership, direction and control of the Group, reflecting policies, best practice standards, guidelines and statutory obligations and ensures our organisation and control arrangements are appropriate to governance of the Group's strategy, operations and mitigation of related material risks. This is achieved through a risk governance structure designed to facilitate the reporting, evaluation and escalation of risk concerns from business segments and control functions to the Board and its appointed committees and subcommittees. For more information, please refer to the Risk Governance and Oversight section of the Annual Financial Report.</p> <p>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.</p> <p>As mentioned in 1(a), as of July 2023, C&E risk is a principal risk for the Group. The Group continued to embed the risk management of C&E during 2024 through enhancements to the C&E Risk Heatmaps 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. The Group has approved six new quantitative C&E Risk Appetite Statement (RAS') metrics, ensuring coverage across physical, transition and environmental risks, bringing the total number of C&E related metrics to nine.</p> <p>Management and measurement C&E Risk is actively managed through the C&E Risk Framework and Policy. The C&E Risk Framework sets out the principles, roles and responsibilities, governance arrangements and processes for C&E risk management across the Group. The Framework sits within the overall group risk architecture and is one of the material risk frameworks supporting the Group's Risk Management Framework.</p> <p>The C&E Risk Framework is underpinned by the C&E Risk Policy, ensuring that 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. The C&E Risk Framework and Policy went live in Group on 1 March 2024, and was approved and adopted by subsidiaries during the year. Both were further updated and approved through appropriate governance fora in December 2024. The changes reflect the maturing approach to C&E Risk management providing greater clarity on roles and responsibilities, due diligence, monitoring and reporting.</p> <p>Due to the pervasive nature of C&E risk and its potential impact on other principal risks, the C&E risk management aspects for these principal risks are incorporated within their relevant risk frameworks and policies.</p> <p>Our decarbonisation targets are embedded into the Group's formal review and planning processes including the Annual Business Review which forms part of the Strategic, Financial and Investment Planning processes.</p> <p>Progress towards the achievement of our targets will help us mitigate Climate & Environmental risks, achieve our decarbonisation ambition and increase our sustainable lending. Strategic progress against decarbonisation reference scenarios is tracked and reported through executive and board governance channels with portfolio steering recommendations where appropriate. Reporting on progress is integrated into our Strategic Outcomes report, CFO and CRO reports as well as Group Sustainability Committee ('GSC') reporting.</p> <p>We publicly disclose our progress against these targets on an annual basis.</p>
(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	<p>Three lines of defence model The Group operates a three lines of defence model which defines clear responsibilities and accountabilities and ensures effective independent oversight and assurance activities take place covering key decisions.</p> <ul style="list-style-type: none"> • The first line of defence lies with the business line who are required to have effective governance and control frameworks in place for their business and to act within the risk appetite parameters set out. • The second line of defence comprises the Risk function, and oversees the first line, providing independent constructive challenge, setting the frameworks, policies and limits, consistent with the risk appetite of the Group. • The third line of defence comprises Group Internal Audit who provide an independent view on the key risks facing the Group, and the adequacy and effectiveness of governance, risk management and the internal control environment in managing these risks. <p>The Board and its sub committees, the Board Risk Committee ('BRC') and Board Audit Committee ('BAC') are ultimately responsible for ensuring the effective operation of the three lines of defence model. They are supported by the Executive Leadership Team ('ELT') and its subcommittees. The Terms of References for the BRC and BAC are available on the Group's website.</p> <p>Please see section 1(j) below for more detail on the integration of short-, medium- and long-term effects of environmental factors and risks in the risk framework.</p>

(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	<p>Please refer to part 2 (f) where the Group's three lines of defence model is discussed.</p> <p>The Board is supported in discharging its duties by a number of Board and Advisory Committees. 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.</p> <p>Sustainable Business Advisory Committee ('SBAC') The SBAC assists the Board in overseeing sustainability matters and supports the execution of the Group's sustainable business strategy, in accordance with the Group Strategic and Financial Plan.</p> <p>Board Risk Committee ('BRC') The BRC oversees and fosters sound risk governance across the Group, including ESG related risks.</p> <p>Board Audit Committee ('BAC') The BAC oversees the quality and integrity of the non-financial disclosures included within the annual and half-year financial reports, internal controls and mechanisms through which employees and contractors may raise concerns in line with the scope of the Whistleblowing Policy.</p> <p>Executive Leadership Team ('ELT') The ELT is led by the Chief Executive Officer ('CEO') and includes the managing directors of AIB's four core operating segments. It provides input on the design, development and delivery of our purpose, strategy and values, and is responsible for our day-to-day operations. The ELT ensures we have an effective organisational structure, including the selection, motivation and direction of senior management, and oversees the execution of the strategy agreed with the Board, as well as the operational management, compliance and performance of all of the Group's businesses.</p> <p>The ELT is also responsible for maintaining an effective internal governance and control framework that includes a clear organisational structure and independent risk management, compliance and audit functions. In addition, it evaluates the effectiveness of the systems that ensure the integrity of our financial and sustainability information, as well as the soundness and effectiveness of risk management and internal controls.</p> <p>ELT operates under defined Terms of Reference and has full authority to delegate any of its powers, authority or activities to identified executives or to one or more of its sub-committees. In line with this, ELT has established several sub-committees. The Chair of each sub-committee reports to ELT on the key aspects of its work. ELT oversees the sub-committees and regularly evaluates their effectiveness.</p> <p>Group Sustainability Committee ('GSC') The GSC is chaired by our Chief Sustainability Officer. Its remit includes the effective fulfilment of strategic objectives and regulatory obligations, and our data strategy as it relates to ESG disclosures. It reviews and assesses current and emerging ESG risks, interacting with the Group Risk Committee on relevant matters. It also maintains relationships with key sustainability stakeholders, and ensures that the Group's portfolio of ESG products aligns to its sustainability agenda and strategy. The GSC oversees internal and external communications with stakeholders on the Group's approach to ESG matters. The SBAC receives updates on sustainability matters including the sustainability strategy, from Management, following review and recommendation from GSC. Additionally, the GSC manages and oversees the Double Materiality Assessment process. The outcome of the DMA and any subsequent updates to it are communicated to SBAC and BAC on an annual basis.</p> <p>Group Risk Committee ('GRC') The GRC is the senior management risk committee and is accountable to the ELT for setting policy and monitoring all risk types across the Group, to enable delivery of the Group's risk strategy. As part of this process, it receives updates on the effectiveness of the Group's policies and programmes related to identifying, managing and mitigating the Group's ESG risks, including Climate and Environmental Risk, and ensuring compliance with regulatory requirements and industry standards. The GRC also approves the Climate and Environmental Policy. The BRC receives updates from the ELT members following review at GRC, regarding the effectiveness of 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.</p> <p>Group Disclosure Committee ('GDC') The GDC oversees material Group disclosures. This includes recommending the disclosures in the sustainability statement for the BAC to review, ahead of recommendation to the Board for approval. As part of this, the GDC reviews the key judgements and estimates applied to sustainability disclosures, following their consideration by GSC, as well as the clarity and consistency of GSC's recommended response to new legal and regulatory requirements impacting Group ESG disclosures. To ensure completeness, sustainability disclosures are also shared with SBAC for information and feedback.</p> <p>Group Conduct Committee ('GCC') The GCC is responsible for oversight of conduct related issues in the Group. It seeks to promote and sustain a customer centric culture to demonstrate and evidence consideration of customer outcomes and to ensure that products and propositions are consistent with the Risk Strategy and Risk Appetite of the Group.</p> <p>Data, Analytics and Technology Committee ('DATC') The DATC is responsible for the governance, oversight and approval of all material aspects of the Group's data and technology activities, including the technology, data and analytics strategy, data quality, cyber, ethics and privacy standards.</p>
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(h)	Lines of reporting and frequency of reporting relating to environmental risk	<p>C&E Risk – monitoring, escalating and reporting</p> <p>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 GRC and the BRC with relevant updates on the C&E risk profile. The profile section encompasses the key developments around the risk, planned initiatives and also reports on the Group's performance against risk appetite and against other Key Risk Indicators.</p> <p>Monitoring and reporting of the C&E quantitative RAS metrics is 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 the Group's Board and Regulator are notified within an approved timeframe, when appropriate.</p> <p>In addition to RAS metrics, C&E Key Risk Indicators ('KRIs') have been considered, across all material risk categories, based upon the impacts identified in the Transmission Channel Analysis and how these impacts would manifest. These KRIs are approved, reported and escalated through the appropriate governance pathways for the relevant material risk. A number of enhancements to C&E KRIs were approved in 2024, which will be reported in 2025. These include new KRIs for financial risk, operational risk and credit risk.</p> <p>Key Performance Indicators ('KPIs') monitors the C&E risk drivers which are aligned to the C&E materiality assessment. The materiality assessment focus efforts on managing C&E risks with particular regard to credit and operational risk. These are reported and monitored via the Strategic Outcome Report, Sustainability Dashboard and ELT Scorecards. The KPIs are cascaded to business lines and subsidiaries as appropriate. The KPIs included on the Sustainability Dashboard roll-up into the Strategic Outcomes Report and cascade to the ELT Scorecards. The Board actively monitors the progress of achieving the Board approved sustainability targets via the Sustainability Dashboard ('the Dashboard'). The metrics contained in the Dashboard are reported to the GSC and the SBAC. The Group continues to work on integrating the processes, controls and procedures to monitor, manage and oversee material IROs within the specific Executive and Board committees and internal functions.</p>
(i)	Alignment of the remuneration policy with institution's environmental risk-related objectives	<p>AIB operates a Variable Remuneration scheme which comprises three financial measures accounting for 60% of the outcome, and three non-financial measures accounting for 40% of the outcome. The non-financial measures relate to gender balance, customer satisfaction and green finance and each have an equal weighting. Currently, performance is not assessed against GHG emission reduction targets.</p> <p>Further details on variable remuneration are included in Governance Section of the Annual Financial Report and the AIB website.</p>
Risk management		
(j)	Integration of short-, medium- and long-term effects of environmental factors and risks in the risk framework	<p>Climate and Environmental ('C&E') Risk encompasses the financial and non-financial impacts on the Group arising from climate change, environmental change and the transition to a sustainable economy. These risks can affect the Group directly through our operations or indirectly through our relationships with customers and third party suppliers.</p> <p>Identification and assessment</p> <p>Identification and assessment of C&E Risk is completed in line with the Groups Risk Management Framework as well as other internal processes which consist of top-down and bottom-up approaches. C&E risk comprises physical, transition and liability risk, while the impacts can be far reaching in breadth and magnitude over uncertain, often long-term time horizons with dependency on short term action to mitigate. The Group undertakes regular processes for the identification and assessment of C&E impacts, risks and opportunities. These include: Material Risk Assessment ('MRA'), Risk and Control Assessments ('RCAs'), Transmission Channel Analysis, Business Environment Scans, 'House Views' on key sectors, compilation of Heatmaps, C&E Stress Testing and regulatory horizon scanning. The outputs from these processes inform areas for focus in the Group's strategic, financial and investment planning processes. Further information on C&E risk assessment can be found on the Sustainability Reporting section of the Annual Financial Report.</p> <p>Material Risk Assessment ('MRA')</p> <p>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 MRA is a key input into the Group's risk management processes, including the Risk Appetite Statement (RAS), which sets out the maximum amount of risk the Group is willing to accept in pursuit of its strategic objectives.</p> <p>Risk & Control Assessments ('RCAs')</p> <p>The 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.</p> <p>Management and measurement</p> <p>C&E Risk is actively managed through the C&E Risk Framework and Policy. The C&E Risk Framework sets out the principles, roles and responsibilities, governance arrangements and processes for C&E risk management across the Group. The Framework sits within the overall group risk architecture and is one of the material risk frameworks supporting the Group's Risk Management Framework.</p> <p>The C&E Risk Framework is underpinned by the C&E Risk Policy, ensuring that C&E risk is managed in line with the Group's overall purpose, as well as the Group's strategic objectives. The C&E Risk Framework and Policy went live in Group on 1 March 2024, and was approved and adopted by subsidiaries during the year. Both were further updated and approved through appropriate governance fora in December 2024. The changes reflect the maturing approach to C&E Risk management providing greater clarity on roles and responsibilities, due diligence, monitoring and reporting.</p> <p>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. In 2024, a number of updates were made across the principal risk policies and frameworks to enhance the management, measurement, mitigation and reporting of C&E Risks. These updates covered financial risk, model risk, regulatory compliance, operational risk (both own operations and third party providers) and credit risk. These include additional requirements for C&E Risk information and enhancements to systems to processes to enable systematic capture of this data.</p>

(k)	Definitions, methodologies and international standards on which the environmental risk management framework is based	<p>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.</p> <p>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.</p> <p>The Group has identified three sub-risks related to Climate and Environmental Risk ('C&E Risk') risks:</p> <ul style="list-style-type: none"> Physical risk is 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. Transition risk is 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. Liability Risk is defined as the potential negative financial impact arising from physical risks, transition risk and non-compliance of regulations stemming directly or indirectly from legal claims or regulatory enforcement. This impact could be seen in a number of ways, including but not limited to misclassification of products, services or policies, non-compliance with regulations (climate and environmental related) and or financing or engaging with activities in our upstream or downstream value chain which have adverse ESG impacts. <p>As part of the regulation review ten 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:</p> <ul style="list-style-type: none"> European Central Bank Guide on Climate and Environmental Related Risks European Banking Authority ('EBA') Report on management and supervision of ESG risks for credit institutions and investment firms EBA Guidelines on Loan Origination and Monitoring EBA Final Draft for implementing technical standards on prudential disclosures on ESG risks in accordance with Article 449a CRR Prudential Regulation Authority Supervisory Statement on enhancing banks' and insurers' approaches to managing the financial risks from climate change ('PRA SS3/19') Task Force on Climate related Financial Disclosures Sustainable Finance Disclosures Regulation ECB Guide on Climate-Related Stress Testing EU Taxonomy for Sustainable Activities Corporate Sustainability Reporting Directive ('CSRD')
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(I)	Processes to identify, measure and monitor activities and exposures (and collateral where applicable) sensitive to environmental risks, covering relevant transmission channels	<p>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 main outputs of the 2024 transmission channel analysis are set out in our 2024 AFR and were incorporated into the MRA. The MRA is a key input into the Group's risk management processes, including the Risk Appetite Statement ('RAS'), which sets out the maximum amount of risk the Group is willing to accept in pursuit of its strategic objectives.</p> <p>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, Transition Risk and Environmental 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.</p> <p>As outlined in (d) an ESG Questionnaire has been incorporated into the credit application process, for customers in those sectors deemed to be high or moderate risk (from a transition risk perspective), who meet certain criteria (i.e. new lending over €/\$1m, annual reviews over €/\$10m and material waiver requests over €/\$1m), which have been identified as carrying increased transitional environmental, social and governance related risk. A transition risk heat-map is used to identify the high and moderate 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 information that will be required from them around where they are on their ESG journey and plans going forward.</p> <p>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 2024.</p> <p>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.</p> <p>In 2023, we carried out a 'double materiality' assessment in advance of the incoming Corporate Sustainability Reporting Directive. The final results were then brought through –and challenged by – appropriate governance and reviewed by the Sustainable Business Advisory Board ('SBAC'). In 2024, we began a new three-year strategic cycle and our Climate Capital segment became fully operational. We reviewed the DMA, as required by European Sustainability Reporting Standards, and concluded that the foundational work from 2023 continues to provide a reliable basis for our sustainability reporting and strategic decision-making processes. Through the 2024 review, we identified 'Own workforce (Equal treatment & opportunities for all)' as an additional material topic. We also merged two environmental topics, 'Responsible lending and investment' and 'Climate change adaptation' into one topic, 'Climate change', and two social topics, 'Financial inclusion and well-being' and 'Customer banking experience' into one topic, 'Financial well-being'.</p> <p>The impact of C&E risk is incorporated in the Group's stress testing framework by conducting comprehensive scenario analyses to evaluate the potential impact of various climate-related events on the Group's credit and treasury portfolios, operations and overall financial position. Scenario testing enables the Group to assess the interconnectedness of risks, considering not only direct physical risks but also transition risks arising from shifts in market dynamics, investor sentiment and regulatory landscapes. As well as participating in the ECB Climate Stress Tests in early 2022, in 2024, the Group participated in the 'Fit-for-55' climate risk scenario analysis exercise (run by the European Banking Authority ('EBA') along with the other European Supervisory Authorities and the ECB), which assessed the resilience of the financial sector in line with the EU's 'Fit-for-55' plan for green transition.</p> <p>The Group has identified that flooding is the most material physical risk to the Group. The Group is exposed to the risk that flooding could adversely affect the value of properties collateralising the Group's lending, which could lead to an increase in credit provisioning to compensate. An enhanced flood-risk model to support the quantification of flood-related risks was developed and rolled out during 2024. The newly developed model represents a significant step forward, in terms of both granularity and flexibility relative to previous approaches.</p> <p>Transmission channel analysis is conducted annually and is used to assess how different C&E risk drivers transmit through micro and macroeconomic factors to impact the Group's material risks. The analysis considers the Group's geographical footprint, such as credit, market and third party providers, economic sectors and different asset classes, which is overlaid with the intelligence gathered through the Business Environment Scan, heatmaps and other internal research to map the Group's material risks to C&E Risk drivers. For each of the C&E Risk drivers, the micro and macro transmission channels are identified, and first and second-order impacts are assessed.</p>
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(m)	Activities, commitments and exposures contributing to mitigate environmental risks	<p>The investment required to finance the global transition to a low carbon economy will need to increase to about \$9 trillion a year to 2030 according to estimates from the Climate Policy Initiative. The International Monetary Fund estimates the cost for Ireland will amount to c.€20 bn per annum over the next decade, much of which will come from the private sector.</p> <p>Recognising the importance of climate finance in funding the transition, AIB has been rapidly growing its green lending portfolio. We are driving positive change through our decarbonisation ambition to reach net zero across our own operations by 2030 and in our customer lending portfolio by 2050, while protecting our planet and contributing to society. We were the first Irish bank to set this commitment, and in 2020, our Board also approved an ambition for 70% of AIB's new customer lending to be green or transition by 2030. These targets take into account the overall Group strategy and are embedded in our financial planning process.</p> <p>Since 2019, we have provided €19.1bn of green and transition lending, and in the 6 months to June 2025, 36% of our new lending was classified as green or transition.</p> <p>Delivering for our customers whilst steering finance towards green and transition activities is an important way in which we can support the transition to a more sustainable future. Our validated SBTi targets set a trajectory linked to our green lending ambition and science-based target requirements.</p> <p>In recent years, the Group has raised €7.2bn from the issuance of ESG-labelled bonds to support green and social lending, with €0.8bn of that issued in 2025. Of the €7.2bn in ESG Bonds issued to date, €6.9bn are outstanding and €5.1bn of these are green bonds. These proceeds contribute to the financing of projects with clear environmental and climate action benefits, while further strengthening the Bank's capital position.</p> <p>AIB's Socially Responsible Investment ('SRI') Bond portfolio funds domestic and international projects aimed at global sustainability, carbon emissions reduction and social improvement, all under the over-arching themes of ESG. AIB promotes and supports the transition to a more sustainable global economy and contributes to positive environmental and social change via investment in green, social and sustainable bonds. The SRI Bond portfolio reached €3.038bn at end-June 2025. In order to ensure we maintain a strong presence in the sustainable bond market, and continue to fund positive impact projects, it is our ambition to grow the SRI Bond Portfolio to at least 16% of AIB's total Investment Securities in the medium-term.</p> <p>Our performance measures are integrated into our Climate and Environmental Dashboard, Strategic Outcomes report, CFO and CRO reports and GSC reporting. Progress towards achieving our targets will also help us mitigate C&E risks and reach our net zero ambition. Over time we will steadily increase our new sustainable lending activities to reach our 70% green and transition lending target by 2030.</p> <p>Given the growing importance and complexity of infrastructure and energy requirements in the transition to a low-carbon economy, AIB has established the Climate Capital segment, which centralises our green energy related activities across the Group to increase our capability, support business growth and demonstrate our position as a driving force in the transition to a sustainable future. Our Climate Capital segment is a fast growing part of the bank's lending book, and with a strong focus on renewable energy assets that displace fossil fuel-fired generating assets, will help deploy AIB's €30bn Climate Action Fund and will play a key role in underpinning the Group's Green Bond offerings. AIB continues to fund renewable energy assets and ESG infrastructure either on a bilateral or co-funding basis. These assets are located across Ireland, the UK, the EU and North America, and include technologies such as onshore and offshore wind and solar generation.</p> <p>We want to encourage our customers to go green and have a suite of green products and propositions which support our customers in building a sustainable future. We offer Green Mortgages across AIB, EBS and Haven, which means our lowest mortgage interest rates are available for energy-efficient homes. All three entities provide Green Mortgages to homes with a Building Energy Rating ('BER') of between A1 and B3, to new and existing mortgage customers including customers seeking to switch their mortgage. AIB is a preferred finance provider to Electric Ireland Superhomes, a One Stop Shop which looks after all the key stages of a home energy retrofit and through them they offer the AIB Green Personal Loan. Customers who are building their own home can choose from the full range of mortgage products, including one of the lowest Green rate mortgages in the market (where compliance with nearly Zero Energy Building ('nZEB') standards is demonstrated). In 2024, the government, in partnership with the Strategic Banking Corporation of Ireland ('SBCI') launched the new low cost Home Energy Upgrade Loan Scheme for homeowners. AIB is one of the finance providers approved to participate in this scheme. Customers can borrow between €5,000 and €75,000 per property, for up to three properties, up to a maximum of €225,000 in total. Furthermore, up to 25% of the loan can be used for non-energy upgrades. Loans will be available up to 31 December 2026 or until the scheme is fully subscribed.</p> <p>We are committed to supporting businesses of all sizes. Through our partnership with the SBCI, we offer the Growth and Sustainability Loan Scheme. This is a long-term, low-cost loan scheme to support our customers in business and agriculture. There are two loans offered under the SBCI Growth and Sustainability Loan Scheme. The 'Climate Action & Environmental Loan' is available to businesses who qualify as a green enterprise or are investing in green measures. The 'Growth and Resilience Loan' is for long-term investments in the business' growth and resilience. The SBCI operates the scheme, which benefits from a guarantee from the European Investment Bank Group and support from the Department of Enterprise, Trade and Employment and the Department of Agriculture, Food and the Marine. We continue to be focused on the long-term sustainability of our business customers. In 2024 we launched our new Transition Finance Guidance to assist with the classification of financing as transition and is complementary to our SLF in supporting our corporate customers. In July 2025, we will launch the Business Sustainability Loan, a new low-cost green loan of up to €100k/£100k to help businesses, including farmers, clubs, trusts and charities, transition to a low-carbon economy.</p> <p>Educating customers is central to supporting their transitions, as well as deploying our Climate Action Fund, achieving our green and transition lending targets, our financed emissions reduction targets and reducing C&E risk. We also have dedicated educational resources, available on our website, to support our customers in building a more sustainable future, such as: Sector Sustainability Guides and the AIB Green Living Hub. Additionally, our commitment to educating our customers is reflected in our 'SME Steps to Sustainability' resource for SME businesses to guide them to take sustainable action. We developed this in 2024 following conversations with SME customers and in partnership with many colleagues supporting SMEs across AIB. We also publish reports on our website of research carried out, such as the AIB Homes Retrofit Report, which highlights retrofit options, generous grants and competitively priced loans available to consumers wishing to improve their homes' energy efficiency. In 2024 at our Sustainability Conference, we announced the €20m investment in sustainability education and research, with €10m allocated to a new AIB Trinity Climate Hub in Trinity College Dublin and a €10m commitment as founding partner of Innovate for Ireland.</p> <p>AIB will continue to support transition efforts that are aligned with our strategy and decarbonisation ambitions and engage with organisations to ensure we can support positive change. To help drive this agenda, we have joined a multitude of voluntary organisations, including the Carbon Disclosure Project ('CDP'), Science Based Targets Initiative ('SBTi'), Net Zero Banking Alliance ('NZBA'), UN Global Compact, and the World Banking Council for Sustainable Development ('WBCSD').</p> <p>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. AIB also supports the United Nations Sustainable Development Goals ('SDGs') and considers these as part of wider sustainability strategy.</p> <p>We also participate in and provide thought leadership and knowledge sharing sessions. The eighth AIB Sustainability Conference opened Climate Finance Week in November 2024. With 11,481 hybrid attendees, it was the largest event to date, hosting impactful conversations with global figures. AIB's customer panel discussions also provided an opportunity for our customers and other attendees to understand how they can act, regardless of size or industry, and be part of the solution. We also collaborate with our customers by advising them on their transition pathway through dedicated sustainability champions, an in-house Sustainability Research function, customer events and webinars and an enhanced sustainability advisory services offering via Goodbody Clearstream.</p> <p>For more information on activities, commitments and exposures contributing to mitigate environmental risks, please see responses 1(b) and 1(c) above.</p>
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(n)	Implementation of tools for identification, measurement and management of environmental risks	<p>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 credit and treasury 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. As well as participating in the ECB Climate Stress Tests in early 2022, in 2024, the Group participated in the "Fit-for-55" climate risk scenario analysis exercise (run by the European Banking Authority ('EBA'), the ECB and other European Supervisory Authorities), which assessed the resilience of the financial sector in line with the "Fit-for-55" EU plan for green transition.</p> <p>The Business Model, the Capital Adequacy Framework and the Stress Testing Policy integrate C&E risks into the Group's stress testing operations. The Group's Stress Testing Policy sets out the key processes, governance arrangements and roles and responsibilities around stress testing in general, including C&E risk impacts.</p> <p>The climate stress testing approach and associated models consider the impact of physical and transition risks across a range of scenarios on the Group's Credit 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. As such, aside from the indirect macro impact stemming from the climate scenarios (e.g. interest rate trajectories) direct transmission channels (via other material risks) or direct upstream impacts (e.g. via our suppliers) are excluded from these stress scenarios.</p> <p>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, requiring an increase in credit provisioning to compensate. Following the development of an enhanced flood-risk model to support the quantification of flood-related risks, this was rolled out during 2024 and associated impacts derived. The newly developed model represents a significant step forward in terms of both granularity and flexibility relative to previous approaches.</p> <p>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 multiple return periods (e.g. 1-in-20-year, 1-in-1000-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 are applied to calculate the cost of repair. Using this approach, the model can be used to quantify flood-damage impacts across a probability distribution of flood severities and, from this, estimate "Expected Annual Damage" as the probability-weighted-average of flood-damage costs. This approach can be applied to reflect current climate conditions or projected climate conditions under a variety of science-based scenarios developed by the IPCC (Intergovernmental Panel on Climate Change). The scenarios currently available are Representative Concentration Pathway ('RCP') 2.6, 4.5, 6.0 and 8.5 at 5-year intervals out to 2100. RCP8.5 assumes by far the greatest CO₂ concentration and temperature anomalies, whereas RCP2.6 has a far lower amount. RCPs work intuitively – the greater the RCP value, the stronger the physical risk signal will be for the scenario. Some RCPs map closely to the Network for Greening of the Financial System ('NGFS') scenarios being used by regulators for climate stress testing.</p> <p>In this way, the model is used to quantify flood risk under a range of climate scenarios including high-emissions scenarios for horizons out to 2055. Consequently, the model supports the Group's Internal Capital Adequacy Assessment Process ('ICAAP') and stress testing more generally which, in turn, informs assessments of the materiality of flood risk in the short, medium and long term such that, if required, mitigating actions can be taken in a timely manner. The ICAAP is the Group process to ensure adequate capital resources are maintained at all times, having regard to the nature and scale of its business and the risks arising from its operations. It is the process by which the Group performs a formal and rigorous assessment of its balance sheet, business plans, risk profile and risk management processes to determine whether it holds adequate capital resources to meet both internal objectives and external regulatory requirements.</p> <p>A known constraint of the new model is that, while it can estimate the probabilities of a given level of flooding for individual properties, it cannot estimate the joint probability of a given level of flooding for multiple properties. This limitation is overcome by stressing the flood risk of individual properties in a way that is consistent with a plausible stress-scenario narrative characterized in geographic terms.</p> <p>The new flood-risk model's "layered" approach to quantifying flood damage impacts facilitates analysis of key risk drivers and their relevance to the Group's exposure. For example, acute scenario impacts can be decomposed by flood-type, building-type, customer-type and geographic location.</p> <p>The Group is exposed to risk through the potential negative impact on the creditworthiness 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 centred on carbon emissions charges. Following the development of two new transition risk models, one for Retail (Mortgages) and one for Non-Retail, these models were implemented and rolled out in 2024.</p> <p>Climate scenarios for Transition risks are focused on a forecast of macroeconomic drivers of risk, used in stress testing models, to assess a climate-focused 3 year forecast under the ICAAP structure. Two scenarios are used to assess transition risk in the short to medium term.</p> <ul style="list-style-type: none"> • The first, Paris Aligned, assumes that governments pursue incentives to reduce carbon emissions. They do this in a carefully structured way, with incentives geared towards a structured reduction systematically implemented. • In the Sudden Realisation scenario, it's assumed that a limited number of actions have taken place, with the "shock" coming from unstructured & significant implementation of carbon-reduction levies and taxes. The resultant volatility is caused by the sudden implementation of climate-positive policies to "make up" for time when they weren't in place. <p>In these scenarios, forecasts of factors which drive increased risk in Group credit portfolios have been made. These factors are implemented in the ICAAP credit stress testing engine and applied to the group balance sheet, with business plans integrated into growth forecasts in credit exposures and existing IFRS9 risk parameters.</p> <p>Both "stressed" Climate Risk economic forecast scenarios focus on the impacts of additional (hypothetical) carbon emissions charges caused by changes to market conditions and through government policy & incentives.</p> <ul style="list-style-type: none"> • For the Retail model, this tax would affect disposable incomes for Retail customers which may present challenges for customers and the Group, depending on how unexpected they are and how punitive the taxes. 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 which leverages data on property Building Energy Ratings. For Non-Retail customers, the model reflects the borrower's affordability by reducing profits & increasing costs. Charges are applied in this model based on the scope of carbon emissions of the NACE sector in which the borrower operates. The stress test output provides an analysis of the potential impacts of this scenario to the Non-Retail borrowers. <p>The stress tests described above were included in the ICAAP process (which was approved in 2024) which provided assurance that bank had adequate capital to withstand these risks.</p> <p>For more information on how AIB integrates of short-, medium- and long-term effects of environmental factors and risks in the risk framework, please see response 1(j) above.</p>
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(o)	Results and outcome of the risk tools implemented and the estimated impact of environmental risk on capital and liquidity risk profile	<p>The Group participated in the European Central Bank 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 Internal Capital Adequacy Assessment Process and Expected Credit Loss ('ECL') calculations, for those portfolios included in the test. In 2024, the Group also participated 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.</p> <p>The Business Model, the Capital Adequacy Framework and the Stress Testing Policy integrate C&E risks into the Group's stress testing operations. The Group's Stress Testing Policy sets out the key processes, governance arrangements and roles and responsibilities around stress testing in general, including C&E risk impacts.</p> <p>The impact of climate risk was considered as part of the ECL governance process at 31st December 2024 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 continued to be monitored to ensure ECLs appropriately reflect latent risk from potentially emerging climate risks.</p>
(p)	Data availability, quality and accuracy, and efforts to improve these aspects	<p>The management of C&E data is essential to support progress and drive impact for both the achievement of AIB's strategic imperatives and our regulatory obligations. We report certain value chain and quantitative metrics by relying on data derived indirectly through third-party data providers or sector average value. This information may be estimated using estimation factors which may significantly affect the reported information. The Group cannot influence estimates and assumptions made by a third-party data provider. As real data becomes available and calculation methods develop, the quality of data will improve gradually. This means that figures may change over the coming years, and there may also be changes in figures from previous ESG reports. New guidance, industry standards and scientific research are anticipated, and we reserve the right to periodically review and update targets, methodologies and approaches and to restate baselines as necessary.</p> <p>Physical Risk Data In relation to physical risk, heat maps have been developed and implemented to determine the risks and impact with flood risk being identified as the most significant physical risk for the Group. Flood risk assessment tools have been developed to measure the Group's exposure to flood risk. In addition, AIB conducts flood sensitivity analysis to measure potential impact from future flood scenarios by reviewing JBA flood hazard location data. Outputs of these works are reported in template 5 of our Pillar 3 ESG risk disclosures and have been included in our Climate & Environmental Dashboard to enable the ongoing monitoring of AIBs exposures sensitive to Flood Risk secured on Commercial and Residential immovable property.</p> <p>Transition Risk Data In Republic of Ireland, AIB has a significant reliance and dependency on the Sustainable Energy Authority of Ireland ('SEAI') providing Financial Institutions with access to their database on Building Energy Rating. Currently, AIB is prevented from accessing this database and whilst engagement is ongoing through the BPFI any change to that exclusion is not expected until at least 2027.</p> <p>Energy Efficiency Data The importance of reducing reliance on proxies and collecting more real data on energy efficiency for the Residential Real Estate (Mortgages) back book is fully understood and endorsed by AIB. However it is not without challenge given there is a complete reliance on our mortgage customers to provide this data and limited incentivisation for them to do so. Mortgage customers, particularly those with older homes or those who have been in their home for a number of years, are unlikely to have a valid BER/EPC Certificate and providing same to AIB will result in additional cost which cannot be forced on customers.</p> <p>Areas of focus to increase BER and EPC data, all of which are underpinned by customer engagement, include:</p> <p>Residential Real Estate</p> <ul style="list-style-type: none"> • Mandatory provision across all AIB Group Brands of BER/EPC Certificate for all new mortgage customers including First Time Buyers, Movers, Switchers, Top-ups, PDH & BTL from 1st February 2025; • Reliance on the European Union (Energy Performance of Buildings) Regulations which came into force on 1 November 2019 which states that new homes will be required to achieve a minimum BER of A2. Where date of construction is held and is post 01 November 2019, the home will be determined to be a BER of A2; • Continued engagement with BPFI/SEAI to progress access to the SEAI BER Cert database (ROI Only); • Review of RRE back book to determine customer cohorts and identification and analysis of treatment strategies; • Identification of 'always on' opportunities for customer engagement; and • Consideration of any internal and external factors, lessons learnt from the front book exercise and customer sentiment. <p>Commercial Real Estate ('CRE')</p> <ul style="list-style-type: none"> • Commercial Property related BER Cert / EPC will be a mandatory requirement where all of (i)-(iii) are features of a transaction: <ul style="list-style-type: none"> (i)Facilities are comprised of new money term or committed RCF lending (including refinancing) supporting a CRE Market Activity. CRE Market Activity is defined as a commercial real estate market activity relating to the 'sale, letting or first occupation' of a non-BER/EPC exempt commercial real estate property (noting this includes properties from which trading businesses operate and are approved under Group General Business Policy). (ii)Where new immovable property which is the subject of the CRE Market Activity is taken as security; and (iii)The borrower is legally obliged to obtain a BER/EPC as part of CRE Market Activity. • Analysis of CRE back book to determine scale and identify any immediate opportunities; <p>The importance of the collection, storage and accessibility to energy efficiency data for new Commercial Real Estate business in the context of C&E Risk is fully understood and endorsed by AIB. However it is not without challenge given the national weaknesses in energy efficiency data availability and integrity across all sectors and geographies; the absence of legal obligations for some customers to provide the data; the relative immaturity of the supporting infrastructure (assessor availability v demand) and the downstream customer impacts including cost and delays in making finance available. These factors have been considered in developing an approach that supports AIB's management of C&E risk in our credit risk management processes.</p> <p>AIB remains fully committed to collecting and storing energy efficiency data for in scope CRE new lending (incl. refinancing). There are nuances that continue to require further investigation including individual CRE exposures with multiple BER/EPC ratings e.g. an exposure to a hotel with several BER/EPC ratings; an exposure to shopping centre with multiple outlets with different BER/EPC ratings. Further investigation is underway to address identified challenges. These investigations have been built into the Sustainability Transformation Programme to support collecting and recording more real data on energy efficiency for the CRE back book. Overall progress on energy efficiency data will be measured, monitored and reported through relevant executive governance fora including Group Sustainability Committee. In addition to energy efficiency data, focus will also be placed on the collection of Eircode/Postcode data e.g. through the use of an Eircode/Postcode database provider e.g. ECAD the National Database for Eircodes.</p>

		<p>Greenhouse Gas ('GHG') Data At a global level, poor GHG data availability and quality is forcing market participants to rely on industry benchmarks, governmental authority data and large international data.</p> <p>We have reviewed the availability of GHG emissions data for a sample of our counterparties based publicly available company reports. At this stage, no emissions data is readily available in the majority of cases. Currently, we have a three-pronged approach to GHG emission data collection and storage strategy:</p> <ol style="list-style-type: none"> 1. We collect where we can - at this time, a manual data collection process has been created to collect reported Electricity Generation data at origination and on an ongoing basis. 2. We source available data from third party provider - AIB already has an existing automated process in place (since May 2023) to procure emissions data from a third-party provider (ICE Data Services). Collected data is based on published data at counterparty level with estimated emissions data based on NACE Sector activities relevant to the counterparty. All data collected is stored in AIB's Enterprise Data Warehouse (EDW). In addition, AIB has sourced its Agri emissions data from Teagasc (the national Agriculture and Food Development Authority), which are more reflective of borrowers in the dairy and beef sub-sectors. 3. Over time, implement a strategic solution to the collection and storage of GHG emissions data. In line with the evolution of the data emissions market and reporting environment, AIB will further enhance the existing data collection and storage processes. <p>Availability of reported emissions data for counterparties is expected to increase over time as more counterparties come into scope for reporting their emissions due to various sustainability disclosure/reporting requirements e.g. CSRD. In addition, data collection will improve over time as XBRL expands to include CSRD reporting. Although there has been a strong focus on embedding ESG data into BAU activities, there exists data availability and/or limitation challenges which will require further remediation to ensure a systematic approach to reduce reliance on proxy information and collect the relevant data required.</p> <p>The majority of reported GHG emissions are calculated on the economic activity of the borrower based on a third party emissions provider data (ICE). The data sources used for GHG financed emissions reporting are as follows:</p> <ul style="list-style-type: none"> • Three-year rolling mean Teagasc emissions intensity factors assumed for both Agri Dairy and Beef (source: Teagasc Sustainability Report 2023 published Oct 24). • For Electricity Generation (Power), the basis of compilation utilises power output projections and associated emissions based on individual counterparty data. • For Commercial Real Estate (CRE), financed emissions are calculated using proxy data representative of building energy use and emissions intensity, with emissions attributed to the Group in proportion to its exposure to the asset. Where no asset-specific data is available, ICE sector intensity factors are applied. • For all other cases, ICE sector intensity factors are used (Source date: December 2022). <p>Next Steps In line with our three-pronged approach outlined above we will undertake the following:</p> <ul style="list-style-type: none"> • Continue to collect reported Electricity Generation data at origination and on an ongoing basis as a tactical solution until a strategic IT solution is implemented. • Continue to monitor the availability of emissions data for our counterparties along with working collaboratively with our third-party provider to further enhance our data collection and storage process. • Over time implement a strategic solution to collect and store GHG emissions data including consideration of feasibility of ESG emissions data collection in Transition Finance and ESGQ due diligence processes. • Continued focus on data quality to enhance the accuracy and use of GHG emissions data.
(q)	Description of limits to environmental risks (as drivers of prudential risks) that are set, and triggering escalation and exclusion in the case of breaching these limits	<p>As noted in (l), AIB has an excluded activities list in place since 2021, which set out a range of business activities that do not align with our Group strategy. Environmental exclusions include the exploration, extraction and upgrading of oil sands projects; nuclear power generation; onshore/offshore exploration, extraction or refining of Coal or Oil; Natural Gas fracking; deforestation; and the use of dynamite or poison to catch marine and fresh water species. The rules apply to all business customers with a Gross Connected Exposure of >€300k and who are relationship managed, prohibiting us from providing them with new money for businesses or subsidiaries' involved in activities covered by this list. The list of excluded activities is publicly available at www.aib.ie/sustainability.</p> <p>As outlined in section 1(j), C&E Risk is actively managed through the C&E Risk Framework and Policy. The C&E Risk Framework sets out the principles, roles and responsibilities, governance arrangements and processes for C&E risk management across the Group. The Framework sits within the overall group risk architecture and is one of the material risk frameworks supporting the Group's Risk Management Framework.</p> <p>Monitoring, escalating and reporting 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 GRC and the BRC with relevant updates on the C&E risk profile. The profile section encompasses the key developments around the risk, planned initiatives and also reports on the Group's performance against risk appetite and against other Key Risk Indicators. Monitoring and reporting of the C&E quantitative RAS metrics is 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 the Group's Board and Regulator are notified within an approved timeframe, when appropriate.</p> <p>In addition to RAS metrics, C&E Key Risk Indicators ('KRIs') have been considered, across all material risk categories, based upon the impacts identified in the Transmission Channel Analysis and how these impacts would manifest. These KRIs are approved, reported and escalated through the appropriate governance pathways for the relevant material risk. A number of enhancements to C&E KRIs were approved in 2024, which will be reported in 2025. These include new KRIs for financial risk, operational risk and credit risk.</p> <p>Key Performance Indicators ('KPIs') monitors the C&E risk drivers aligned to the C&E materiality assessment. The materiality assessment focus efforts on managing C&E risks with particular regard to credit and operational risk. These are reported and monitored via the Strategic Outcome Report, Climate Dashboard and ELT Scorecards. The KPIs are cascaded to business lines and subsidiaries as appropriate. The KPIs sit on the Climate & Environmental Dashboard and roll-up into the Strategic Outcomes Report and cascade to the ELT Scorecards. The Group actively monitors the progress of achieving the Board approved sustainability targets via the Climate Dashboard. The metrics contained in the dashboard are reported in the CRO report, to the GSC and the SBAC. The Group continues to work on integrating the processes, controls and procedures to monitor, manage and oversee material IROs within the specific Executive and Board committees and internal functions.</p>

(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	<p>Climate and Environmental (C&E) Risk is actively managed through the C&E Risk Framework and Policy. The C&E Risk Framework sets out the principles, roles and responsibilities, governance arrangements and processes for C&E risk management across the Group. The 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, ensuring that 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. The C&E Risk Framework and Policy went live in Group on 1 March 2024, and was approved and adopted by subsidiaries during the year. Both were further updated during 2024 and approved through appropriate governance in December 2024. The changes reflect the maturing approach to C&E Risk management providing greater clarity on roles and responsibilities, due diligence, monitoring and reporting.</p> <p>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. In 2024, a number of updates were made across the principal risk policies and frameworks to enhance the management, measurement, mitigation and reporting of C&E Risks. These updates covered financial risk, model risk, market risk, regulatory compliance, operational risk (both own operations and third party providers) and credit risk. These include additional requirements for C&E Risk information and enhancements to systems to processes to enable systematic capture of this data.</p> <p>Transmission channel analysis is conducted annually and is used to analyse how different C&E risk drivers transmit through micro and macroeconomic factors and impact the Group's material risks. The analysis considers the Group's geographical footprint from the perspective of credit, market and third party providers, economic sectors and different asset classes which is overlaid with the intelligence gathered through the Business Environment Scan, heatmaps, and other internal research to map the Group's material risk to C&E risk drivers. For each of the C&E risk drivers, micro and macro transmission channels are identified, and first and second order impacts are assessed. The Group's Materiality Matrix (GMM) is used to determine the materiality of the impact on individual risk types, which considers reputational and regulatory impacts, as well as financial losses and impact on business objectives. The 2024 assessment considered 16 drivers including transition, physical and environmental risk, and was completed over the short (<1 years), medium (1-10 years) and long term (10+ years) to recognise changing impacts of C&E risk drivers over different time horizons and their impact on each of the principal risks listed in the Risk Management section of the AFR.</p> <p>As referenced above, the impact of climate risk under various climate scenarios is assessed as part of the stress testing process within the Group. It is noted however that the impacts are not expected to manifest in the short-term and therefore no requirement to make any related adjustments to the financial statements.</p> <p>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.</p>
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43: Table 2 - Qualitative information on Social risk

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

Row number	Qualitative information	
	Business strategy and processes	
(a)	Adjustment of the institution's business strategy to integrate social factors and risks taking into account the impact of social risk on the institution's business environment, business model, strategy and financial planning	<p>AIB continues to support the transition to a low carbon future, building long-term resilience and sustainability for our business, economy and society through our purpose of empowering people to build a sustainable future. Our sustainability strategy is integrated with our overall Group strategy, with Sustainable Communities as a core strategic pillar. It aligns with the Group's three strategic areas of focus, which place an enhanced focus on serving our customer across the Group, greening our business and driving greater operational efficiency. Along with aligning to the Group's strategic ambition, AIB's sustainability strategy is in line with best practice and aligned to requirements of the new Corporate Sustainability Reporting Directive ("CSRD") as well as material topics identified through a Double Materiality Assessment ('DMA') process. The financial impact associated with our sustainability strategy is considered as part of business and financial planning, ensuring that our strategy and business model are compatible with the transition to a sustainable economy and in line with the Paris Agreement aim to limit global warming to 1.5°C. We require each AIB business area to consider how meeting these targets will impact its projected revenues, costs and margins.</p> <p>Our Societal and Workforce Progress pillar as part of our sustainability strategy is a foundational pillar aiming 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. Our areas of focus include:</p> <ul style="list-style-type: none"> • Put our customers first, always treating them fairly and with respect. • Continue to proactively contribute to a robust and sustainable economy and society. • Empower our workforce and foster a safe, inclusive and supportive work environment. • Support our communities and local initiatives in a sustainable way. <p>Customer First continues to be at the centre of our Strategy. We invest in developing tailored financial products that meet our customers' needs and support their financial well-being. We strive to deliver simplicity, agility, speed and self-service while safeguarding the accessibility and equality of opportunities to access financial services for all. We offer advisory services via Goodbody Clearstream and specialist advice for our clients on their sustainability journey, from advisors across AIB Group. We also provide financial literacy programmes and have additional supports in place to take extra care of our vulnerable customers.</p> <p>We recognise our role in supporting with social challenges such as access to housing. We fund new developments and support social and affordable housing programmes, seeking to improve the availability and affordability of housing for our customers and the wider community. Our people know and serve our customers. To promote equal treatment and opportunities for our own workforce, we have dedicated policies and actions in place to support diversity and inclusion as well as training and skill development. We have dedicated sustainability resources, including an in-house ESG research function, AIB Sustainability Champions and AIB Sustainability Academy which is a hub for all ESG learning, sustainability resources and education opportunities. We continuously engage with product owners and frontline staff when developing new green and transition products. Overall, stakeholder engagement is key to advance our strategic ambitions. Our Sustainability Conference brings together exceptional international and Irish trailblazers, each providing their unique perspective to help demystify the global transition to a more sustainable future. We continued with our contribution to the wider community and society, through the annual AIB Community €1 Million Fund, part of the €11.3m Community Investment.</p> <p>In 2023, we carried out a DMA process to identify and assess our material sustainability matters from an impact and financial materiality perspective. From an impact materiality perspective, we define impacts as the positive or negative effects we have or could have on people and the environment, connected with our own operations and our upstream and downstream value chains across short-, medium-, or long-term. Impacts are linked to our products and services, as well as to our direct and indirect business relationships, for example through our clients' value chains. From a financial materiality perspective, we define risks and opportunities as the financial effects that affect, or could reasonably be expected to affect, our financial position, financial performance, cash flows, access to finance or cost of capital over the short, medium and long term. Collectively the impacts, risks and opportunities are referred to as IROs.</p> <p>In 2024, we began a new three-year strategic cycle and our Climate Capital segment became fully operational. We reviewed the DMA, as required by the ESRS, and concluded that the foundational work from 2023 continues to provide a reliable basis for our sustainability reporting and strategic decision-making processes.</p> <p>Through the 2024 DMA annual review exercise, we identified 'Own workforce (Equal treatment & opportunities for all)' as an additional material topic. We also merged two environmental topics, 'Responsible lending and investment' and 'Climate change adaptation' into one topic, 'Climate change', and two social topics, 'Financial inclusion and wellbeing' and 'Customer banking experience' into one topic, 'Financial wellbeing'.</p> <p>Our three material social topics were identified – Financial Wellbeing, Housing, and Equal Treatment and Opportunities for All (in own workforce) – refer to response 2(b) for further details on these. Details of the associated IRO's are available within our Sustainability Reporting section of our 2024 AFR.</p> <p>AIB carries out an annual Material Risk Assessment ('MRA') where Principal Risks such as Climate & Environmental are identified, assessed, managed, monitored and reported upon. The MRA is a top down process performed on at least an annual basis for the Group which identifies the key principal risks such as the Climate & Environmental Risks and the identification of emerging and evolving risks. This assessment makes use of horizon scanning and takes into account the Group's strategic objectives and incorporates both internal and external risk information. The Board is responsible for the annual approval of the Group material risk assessment. In addition to the MRA, the Group has other risk management processes such as the Internal Capital Adequacy Assessment Process ('ICAAP') and the Internal Liquidity Adequacy Assessment Processes ('ILAAP'), both of which consider climate related factors in assessing capital adequacy and liquidity.</p> <p>The outcomes of risk management processes such as the MRA are an important input factor to the DMA process, informing alignment and calibration of results. The Group is continuously working on integrating the DMA process, including the identification of risks and opportunities, in the overall planning, risk management and internal controls as applicable.</p>

(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	<p>Our first Societal and Workforce material topic is financial wellbeing. Customer First remains at the centre of our strategy. In July 2024, AIB appointed a Chief Customer Officer who will support the Group's ambition to be at the heart of customers' financial lives by comprehensively and sustainably meeting their personal and business life stage needs and by further driving a customer centric culture across the enterprise. We want our customers to understand, have access to, and effectively manage their own money, so they can achieve the life they are after. We also take extra care of the most vulnerable in society. Along our value chain we support consumers, SMEs and large corporates, through our products, services, and through our direct and indirect business relationships. While the banking landscape in Ireland is ever-changing, we continue to rise to the challenge and we strive to do better for them. Ensuring the financial wellbeing of our customers is key to achieving this. This includes activities such as ensuring equal opportunities to access financial services, as well as providing financial education to our customers, including vulnerable groups, so they can make informed decisions. It also includes enhancing the customer experience, through simplicity, agility, safety and self-service, and effective management of customer relations.</p> <p>Financial well-being In line with our strategy, we put customers first and their financial wellbeing is at the heart of what we do. We aim to continually adapt our service and product offering to meet the needs of our customers, throughout their life-stages, while always being fair, transparent, and accessible, and consistently delivering the best value we can offer. Every day, the Group supports our customers to make financial decisions and we aim to improve our customer experience and the financial products and services we offer.</p> <p>Tailored Financial Products We support our customers through different financial and life stages from the beginning of their education to planning for and entering into retirement. We offer tailored financial products along those life stages, which include our student lending products, and AIB Advantage accounts for our older customers. In supporting our customers through their life stages, we aim to continually improve their banking experience with us. We track the effectiveness of this within our Customer Experience surveys.</p> <p>We also have our partnership with AIB life which offers a full suite of protection, investment and pension products to support the financial wellbeing of our customers. Sustainability is deeply embedded into the Investment Fund Range which is available to customers through AIB's Financial Planning Service, including Article 8 and Article 9 funds of the Sustainable Finance Disclosure Regulation. Such funds explicitly invest in climate impacting, environmental, health and societal endeavours and exclude companies harmful to environmental objectives.</p> <p>We aim to inform our customers on how to build financially secure futures for themselves, their families and their businesses via our dedicated Financial Advisors, who provide advice and guidance on how to make our customers' futures more secure. A financial consultation provides a comprehensive review of each customer's financial circumstances and goals which identifies appropriate protection, investment and retirement planning solutions to deliver a sustainable financial future for that customer.</p> <p>We also strengthen this offering through our dedicated AIB life digital hub on the AIB mobile app. The AIB life Hub was launched in 2023 and provides customers with access to their policy documents and fund performance, and relevant information to help plan for their financial future. Customers who visited the AIB life Hub engaged with investment and retirement calculators, product information and articles covering topics like 'Who's going to pay the bills if you can't?' and 'Why Invest?'.</p> <p>Earlier this year we introduced a unique digital advice experience for our customers in the AIB mobile app. This allows customers to evaluate their attitude to risk and readiness for investing and choose a medium regular saving investment solution that is right for them. And they can complete all of this in the secure environment of their mobile app at their own convenience.</p> <p>This is in addition to our AIB savings and deposit offering, which provide customers with a suite of products to support their shorter-term savings needs .</p> <p>Through ongoing research in 2024 AIB have sought to identify the barriers to customers beginning their savings and investment journeys, and to make changes to support customers in achieving a better return on the savings and building towards their longer term financial security.</p> <p>Tailored financial products Our partnership with AIB life is our unique proposition which offers the all AIB retail customers a full suite of protection, investment and pension products. For the first half of this year there have been 18,638 Financial Planning consultations carried out by our qualified advisors.</p> <p>We promote access to education through our student loan offering, which allows full-time third level students to access loans at a discounted student rate when they open a Student Plus account. For students who need assistance covering their Student Contribution Charges and other fees, we also offer specific tailored loans. In 2024 we provided 9% more Student Plus loans than the previous year.</p> <p>Our older customers (aged 66 and over) are eligible for our AIB Advantage account which provides banking free with no maintenance or transaction fees.</p> <p>Customers in vulnerable circumstances We recognise that every customer is different, and some require additional care, support or protection to meet their day-to-day banking needs. Vulnerability can affect any of us, at any time, when periods of stress or difficulty compromise our ability to cope, manage our finances and make decisions. We consider someone to be a vulnerable customer, when, due to their personal circumstances, they require additional care or support to prevent poor or unfair customer outcomes. This can include customers with an accessibility need, a language barrier, customers facing a time of stress and difficulty, or our younger customers.</p> <p>Customer Vulnerability Guidelines Our Customer Vulnerability Guidelines support us in managing conduct risk relating to customers in vulnerable circumstances. The guidelines are a key supporting document to the Group Conduct Risk Policy, for both personal and business customers. The guidelines recognise that when our customers are experiencing vulnerable circumstances, they may be significantly less able to represent their own interests and more likely to suffer harm, and therefore require additional support.</p> <p>The Guidelines are owned by the Head of Customer Vulnerability, and sponsored by the Head of Customer Care and Conduct.</p> <p>Under our Conduct Risk Policy, each ELT member is responsible for the effective implementation of Customer Vulnerability processes in their business and for monitoring their effectiveness.</p> <p>Financial literacy We are committed to ensuring that all our customers are enabled to make better-informed financial decisions. AIB has a positive impact by promoting financial literacy through education initiatives and ensuring that our communication is clear and straightforward. We believe that all forms of customer communications, including our advertising, should be clear, fair, accurate, and not misleading. Our actions to use clear, fair and accurate communication in promoting financial literacy, are aligned with and supported by our Group Conduct Risk Policy.</p> <p>Our performance measures AIB life is our unique proposition which offers the general market a full suite of protection, investment and pension products. Last year, there were 31,808 Financial Planning consultations carried out by our qualified advisors. All financial planning consultations are recorded on a dashboard. A four eye review for all figures is performed and recorded. No judgements or estimations are applied. With the appointment of our Chief Customer Officer in 2024, we will continue to track our progress in customer service along with the volume of finance provided through our tailored financial products. We will also consider further developing how we measure our impact with other aspects of financial wellbeing for our customers, including those who are most vulnerable and require additional support. Our focus is now on identifying additional initiatives and actions to better equip our customers to make informed decisions, manage their finances and use banking products and services responsibly.</p>
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This in turn supports people's ability to achieve financial stability and security, influencing their quality of life and well-being. We contribute to meeting the national need for housing by financing housing developments, and offering finance to purchase homes, in societies in which we operate. Through our Customer First and Sustainable Communities strategic pillars in particular, our housing strategy contributes to a robust and sustainable economy and society. Also some of the funding we provide to Approved Housing Bodies (AHBs), authorised scheme providers under the mortgage-to-Rent scheme, and to borrowers under the First Home Scheme ('FHS') and Local Authority Affordable Purchase Scheme ('LAAPS') are included in our social bond pool.</p> <p>Our main policies governing our provision of finance for residential mortgages and residential developments, including Build-to-Rent ('BTR'), Private Rented Sector ('PRS') and social housing developments, are outlined below. The policies cover all our customers in Ireland and the UK (as applicable). In line with Risk Policy governance requirements, we review each policy periodically, so that we can continue to meet our customers' housing needs and support Government-led initiatives. These reviews also incorporate key stakeholders' interests and feedback from across the organisation.</p> <ul style="list-style-type: none"> • Group Residential Mortgage and Development Policies • Commercial Investment Policy • Social Housing Policy • Social Bond Framework <p>For more information on these Policies please see the Societal and Workforce section of the AFR.</p> <p>Our performance measures</p> <p>We currently track the performance measures set out below and AIB continue to track and monitor finance provided for social and affordable housing in Ireland and social Housing in the UK. We will also consider developing other metrics over time, to measure our performance within the housing value chain in Ireland.</p> <p>(i) First-time buyers</p> <p>We have made a commitment to deliver more than €6bn of cumulative new lending to first-time buyers in the Republic of Ireland ('ROI') by 2026. Our Housing performance measure was guided by our internal target setting process which involved results from an internal scenario analysis being considered by internal senior management teams and relevant governance fora to ensure alignment with our broader Group and Sustainability Strategy. For the first half of this year, New Lending to First Time Buyers was €1.2bn.</p> <p>(ii) Social and Affordable Housing</p> <p>AIB supports the national housing agenda directly through various Government-led initiatives and support for social housing through Approved Housing Bodies and to Affordable Housing in Ireland and registered providers of social housing in the UK. We currently track the performance measures set out below and AIB continue to track and monitor finance provided for social and affordable housing in Ireland and social Housing in the UK. We will also consider developing other metrics over time, to measure our performance within the housing value chain in Ireland. AIB provided €96m year-to-date in new lending to fund social and affordable housing in ROI and £59m in new lending to fund social housing in the UK.</p> <p>(iii) Increased housing stock</p> <p>AIB continued to support residential property development throughout the year, providing new lending of €194m year-to-date to support the development of new homes in ROI. In terms of large-scale housing developments, the Group offer discounted loans to residential developers who adhere to an Irish Green Building Council ('IGBC') benchmark that sets higher green building standards than those required under current building regulations.</p> <p>Our social pillar also considers the importance of our people, who support our customers' financial needs and ambitions, and who also have their own needs that must be met. Our ability to operate and deliver our strategic commitments is closely tied to ensuring equal treatment and opportunities for our own workforce, with talent attraction and retention as a key risk. By having sustainability at the forefront of our plans, investing in employee development and fostering an inclusive workplace, we align our people strategy with our business goals to achieve long-term success and resilience.</p> <p>We understand the importance of creating a workplace where all of our colleagues, irrespective of their origins, backgrounds, personality, life experiences and beliefs, feel empowered at work. Striving for equal treatment and opportunities for all of our colleagues means that we have a positive influence on:</p> <ul style="list-style-type: none"> • gender equality and equal pay for work of equal value; • training and skills development; • employment and inclusion of people with disabilities; • measures against violence and harassment in the workplace; and, • diversity among our colleagues. <p>The Group continued to cultivate a culture of universal inclusion in 2025, through the implementation of our Inclusion & Diversity ('I&D') strategy. The I&D Code recognises that we should respect, develop and harness the uniqueness of our workforce as well as embracing and celebrating our differences, in order to promote equal treatment and opportunities for all. The Code sets out the principles we live by and underpins our related I&D policies, handbooks, and a year-round employee engagement calendar of awareness and educational events. Our I&D council oversees the governance of I&D activity aligned to the strategy.</p> <p>AIB has an ongoing target for the whole Board, not just the non-executive directors, of at least 40% female representation. This target has been reviewed by the Board and for H1 2025, AIB maintained a gender balanced Board up until the departure of Ms Helen Normoyle on 1 May 2025. There is currently a process underway to bring this figure back within the target. We also target between 40% and 60% of female representation across ELT and management. Due to planned organisational changes at the half-year mark, the gender balance across our ELT was temporarily impacted. We have plans in place to restore and sustain these targets going forward. (at the time of publication, ELT gender balance was restored.) The Group's I&D code is publicly available at www.aib.ie/sustainability and the Board diversity policy targets are available at www.aib.ie/investorrelations.</p> <p>Creating a culture of learning and development is part of our commitment to our colleagues, helping to attract and retain a talented workforce who share the same values. Providing our staff with training and skills development empowers them along their career journey, which ultimately helps us meet our decarbonisation ambitions and put our customers first.</p>
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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	<p>As per Table 1(d), an ESG Questionnaire is used in credit applications for borrowers identified as carrying high or moderate climate and environmental, social and/or governance related risk where the new lending is over €/£/\$ 1 million. It is now also used for annual reviews of Borrowers with credit limits above €/£/\$10m in high and moderate ESG risk sectors and material waiver requests relating to facilities over €/£/\$1m in high ESG risk sectors. A transition risk heatmap is used to identify those sectors facing the highest climate and environmental, social and governance risks that are 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 provides a better understanding of the ESG risk associated with the borrower and creates awareness among customers of the information that will be required from them around where they are on their ESG journey and their plans going forward. The output from the ESG questionnaire is an additional factor for consideration in the credit decisioning process.</p> <p>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 sets out our expectations of suppliers and the minimum standards they must meet on human rights, health and safety, supply chain, inclusion and diversity, and responsible and sustainable business. AIB suppliers must adhere to all legal obligations in each jurisdiction in which they operate or provide services, as well as any specific requirements included in our own policies. Key suppliers must attest annually to key policies (or clauses in them that are relevant to our supply chain). These include our Code of Conduct, Conflicts of Interest policy, Anti-Bribery & Corruption policy, Data Protection policy, Whistleblowing Policy and our Human Rights Commitment. Our code was endorsed by our Chief Executive Officer. It is publicly available on our suppliers portal at www.aib.ie/suppliers.</p> <p>The Group's Credit Risk team develop and maintain policies designed to establish responsible lending practices. Key credit risk policies governing the funding we provide for housing finance include our Group Residential Development Policy, our ROI Residential Mortgage Policy (PDH and BTL), the UK Residential Mortgages Policy and our Social Housing Policy. 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.</p> <p>Our approach to protecting and preserving human rights is underpinned by our Human Rights Commitment. This commitment has been shaped by the United Nations Guiding Principles on Business and Human Rights and it is fundamental in guiding our strategic vision, operations and relationships with stakeholders.</p> <p>Our Human Rights Commitment operates alongside AIB's Code of Conduct and AIB's 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. It was introduced in 2021, when it was approved by ELT, and reviewed by SBAC and Board.</p> <p>In line with our Code of Conduct, we actively avoid causing, financing or contributing to any business activity that is known to breach human rights or fair practices, including taking steps to address any situations we come aware of where this has occurred. We will also, where practicable, align ourselves to the provisions of international treaties and other internationally accepted declarations and principles intended to protect human rights. We have due diligence processes in place to help us identify any material negative impacts or risks in relation to human rights, and same are an input to the DMA process. The Chief Strategy and Sustainability Officer is ultimately responsible for implementing our Human Rights Commitment, with the Sustainability Team providing support for designing and improving it. It is publicly available at www.aib.ie/sustainability.</p> <p>AIB's Code sets clear expectations for our behaviours and emphasises our commitment to acting ethically, honestly and with integrity. It asks us, individually and collectively, to do the right thing. By following our Code, we will deliver for our customers and all stakeholders on a sustained basis. At AIB our purpose is to empower people to build a sustainable future. Our Code of Conduct ('Code') helps us to deliver on our purpose in a manner which is fully aligned to our Values. Adopting the right culture and behaviours is fundamental to us living our purpose and delivering on our strategy – how we do things is as important as what we do, and every one of us should be role modelling our values and behaviours every day. 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; Whistleblowing Policy; and Grievance Policy. Our Code is reviewed and approved at least annual by the Board Audit Committee.</p> <p>Our Code of Conduct can be found publicly at www.aib.ie/sustainability.</p> <p>We report annually on our approach to tackling modern slavery in our Modern Slavery Statement. The statement explicitly addresses trafficking in human beings, forced labour and child labour. Our statement was approved by our Board It is available at https://aib.ie/group/modern-slavery-statement.</p> <p>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 and gives an overview of the particular challenges and opportunities facing businesses. 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.</p> <p>Our Inclusion & Diversity ('I&D') Code recognises that we should respect, develop and harness the uniqueness of our colleagues as well as embracing and celebrating our differences, in order to promote equal treatment and opportunities for all. The Code sets out the principles we live by and underpins our related I&D policies, handbooks, and a year-round employee engagement calendar of awareness and educational events. Our I&D council oversees the governance of I&D activity aligned to our strategy. The Code outlines the scope of I&D and details what we expect from those who work at AIB and our suppliers. It highlights how to raise concerns and points to policies such as our Whistleblowing Policy and Grievance Policy, which support our Code of Conduct. The Code specifically covers the following grounds of discrimination: race (including colour, nationality, ethnic and national origin), religion or belief, age, disability, gender and gender reassignment, sexual orientation, marriage or civil partnership, pregnancy or maternity, family status and membership of the Travelling Community. We do not have specific monitoring in place; but our Whistleblowing and Grievance procedures allow colleagues to report behaviours contrary to the Code. Our code was approved by our Executive Leadership Team. It is publicly available at www.aib.ie/sustainability.</p> <p>AIB's Group Financial Crime Policy, Group Fraud Risk Policy and related standards encompass anti-money laundering, countering the financing of terrorism, fraud, anti-bribery and corruption and sanctions. We have embedded the policies and standards in our operating procedures and we verify their content at least annually to ensure they are kept up to date. Any material updates require Board approval. We make all employees and Directors aware of our policies and standards and provide mandatory and bespoke training. Our public statement on the Financial Crime and Fraud Risk Policies can be found on our website at https://aib.ie/sustainability/related-codes-and-policies.</p> <p>We communicate with our stakeholders on material topics, and there are remediation processes and channels for them to raise their concerns. In line with the specific requirements of ERS S1, S3 and S4, AIB have processes in place to engage with our colleagues, our customers and the wider society and community regarding material impacts. Customers and the wider community can engage with us through our complaint management process, where their grievances are treated with confidentiality and respect. More details of this can be found in the Sustainability reporting section of the AFR.</p>
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Governance		
(d)	<p>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:</p> <ul style="list-style-type: none"> (i) Activities towards the community and society (ii) Employee relationships and labour standards (iii) Customer protection and product responsibility (iv) Human rights 	<p>Our strong governance structures are key to delivering our sustainability commitments. Our governance framework provides clear oversight and ownership of the Group's sustainability strategy and the management of Impacts, Risks and Opportunities ('IROs') at Board and Executive levels.</p> <p>This response outlines the roles and responsibilities of these bodies in relation to sustainability matters and business conduct, including their relevant skills and expertise. The Governance Report in the AFR provides details of their overall roles and responsibilities, composition and diversity as well as representation of employees (pages 124 to 135 and 155).</p> <p>AIB Group Board The Board is responsible for promoting the Group's long-term sustainable performance. It approves the Group's strategy and our financial and investment plans, which includes considering sustainability factors. The Board approves our sustainability targets as part of the strategic planning process. These targets then form part of the financial planning process across our core operating segments. The Board receives regular updates on the execution of the Group's sustainability strategy, enabling it to monitor performance against the sustainability targets. These reports include regular updates on People & Culture and bi-annual sustainability updates. The Board is also responsible for overall business conduct as detailed on page 130 of the Governance Report in the AFR. Our Board approved Code of Conduct supports the Group's values and helps us to deliver on our Group strategic purpose.</p> <p>Board Committees The Board is supported in discharging its duties by a number of Board and Advisory Committees. 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. In relation to sustainability matters, the Board Audit Committee ('BAC') oversees the quality and integrity of the non-financial disclosures, internal controls and mechanisms through which employees and contractors may raise concerns, in line with the scope of the Whistleblowing Policy. The Board Risk Committee ('BRC') oversees and fosters sound risk governance across the Group, including ESG-related risks. The Sustainability Business Advisory Committee ('SBAC') assists the Board in overseeing sustainability matters and supports the execution of the Group's sustainable business strategy, in accordance with the Group Strategic and Financial Plan. The Technology and Data Advisory Committee ('TDAC') supports with the review and challenge of the strategy, governance and execution of matters relating to technology, data including cybersecurity, areas aligned to our material topics. The Nomination and Corporate Governance Committee ('NomCo') ensures that the Board and Executive Leadership Team are equipped with the necessary skills and diversity to effectively guide the group towards sustained success. The Remuneration Committee ('RemCo') oversees the Remuneration Policy, including the variable remuneration scheme. Each Committee operates under Terms of Reference approved by the Board, as detailed in the Governance Report.</p> <p>AIB Group Executive Leadership Team ('ELT') ELT is led by the Chief Executive Officer ('CEO') and includes the managing directors of AIB's four core operating segments. It provides input on the design, development and delivery of our purpose, strategy and values, and is responsible for our day-to-day operations. ELT ensures we have an effective organisational structure, including the selection, motivation and direction of senior management, and oversees the execution of the strategy agreed with the Board, as well as the operational management, compliance and performance of all of the Group's businesses. ELT is also responsible for maintaining an effective internal governance and control framework that includes a clear organisational structure and independent risk management, compliance and audit functions. In addition, it evaluates the effectiveness of the systems that ensure the integrity of our financial and sustainability information, as well as the soundness and effectiveness of risk management and internal controls.</p> <p>ELT operates under defined Terms of Reference and has full authority to delegate any of its powers, authority or activities to identified executives or to one or more of its sub-committees. In line with this, ELT has established several sub-committees. The Chair of each sub-committee reports to ELT on the key aspects of its work. ELT oversees the sub-committees and regularly evaluates their effectiveness.</p> <p>Group Sustainability Committee ('GSC') The GSC is chaired by our Chief Sustainability Officer. Its remit includes the effective fulfilment of strategic objectives and regulatory obligations, and our data strategy as it relates to ESG disclosures. It reviews and assesses current and emerging ESG risks, interacting with the Group Risk Committee (see below) on relevant matters. It also maintains relationships with key sustainability stakeholders, and ensures that the Group's portfolio of ESG products aligns to its sustainability agenda and strategy. The GSC oversees internal and external communications with stakeholders on the Group's approach to ESG matters. The SBAC receives updates on sustainability matters including the sustainability strategy, from Management, following review and recommendation from GSC. Additionally, the GSC manages and oversees the DMA process. The outcome of the DMA and any subsequent updates to it are communicated to SBAC and BAC on an annual basis.</p> <p>Group Risk Committee ('GRC') The GRC is the senior management risk committee and is accountable to ELT for setting policy and monitoring all risk types across the Group, to enable delivery of the Group's risk strategy. As part of this process, it receives updates on the effectiveness of the Group's policies and programmes related to identifying, managing and mitigating the Group's ESG risks, including Climate & Environmental ('C&E') Risk, and ensuring compliance with regulatory requirements and industry standards. The GRC also approves the Climate and Environmental Policy. The BRC receives updates from the ELT members following review at GRC, including the effectiveness of 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.</p> <p>Group Disclosure Committee ('GDC') The GDC oversees material Group disclosures. This includes recommending the disclosures in the sustainability statement for review to the BAC, ahead of recommendation to the Board for approval. As part of this, the GDC reviews the key judgements and estimates applied to sustainability disclosures, following their consideration by the GSC, as well as the clarity and consistency of the GSC's recommended response to new legal and regulatory requirements impacting Group ESG disclosures. To ensure completeness, sustainability disclosures are also shared with SBAC for information and feedback.</p> <p>Group Conduct Committee ('GCC') The GCC is responsible for oversight of conduct related issues in the Group. It seeks to promote and sustain a customer centric culture to demonstrate and evidence consideration of customer outcomes and to ensure that products and propositions are consistent with the Risk Strategy and Risk Appetite of the Group.</p> <p>Data, Analytics and Technology Committee ('DATC') The DATC is responsible for the governance, oversight and approval of all material aspects of the Group's data and technology activities, including the technology, data and analytics strategy, data quality, cyber, ethics and privacy standards.</p> <p>Please see below for an overview of the policies in place for our three material topics under the Societal and Workforce pillar – Financial Wellbeing, Housing and Own Workforce (Equal Treatment and Opportunities for all).</p> <p>Financial Wellbeing The Policies described in the Financial Wellbeing section of the AFR include our Product and Propositions Risk Policy and our Customer Vulnerability Guidelines, which are a key supporting document to the Group Conduct Risk Policy, for both personal and business customers. These policies apply to all employees, contractors, consultants, agents and third parties throughout the Group, in all jurisdictions who have direct or indirect access to our information or systems. They are applicable to all legal entities and subsidiaries in AIB Group, including Goodbody and, where relevant, our suppliers within our value chain. Payzone is not covered by these policies as it maintains its own suite of policies.</p>

		<p>Housing</p> <p>Policies governing our provision of finance for residential mortgages and residential developments, including Build-to-Rent ('BTR'), Private Rented Sector ('PRS') and social housing developments. The policies cover all our customers in Ireland and the UK. We review each policy periodically, so that we can continue to meet our customers' housing needs and support Government-led initiatives. Each property lending policy adheres to relevant credit risk principals. They also comply with all relevant regulatory requirements, including the Consumer Protection Code, the Credit Reporting Act 2013, the SME Lending Regulations, the CBI Guidance on the Central Credit Register, the EBA Guidelines on Loan Origination & Monitoring, the Lending Standards Board Standards of Lending Practice (UK) and the Competition and Markets Authority's limitation on bundling (NI).</p> <p>Own Workforce (Equal Treatment and Opportunities for all)</p> <p>The Policies described in the Financial Wellbeing section of the AFR include the Inclusion and Diversity ('I&D') Code, The Family Leave Handbook and Carer's Policy and the Anti-bullying and Harassment Policy. Our I&D Code recognises that we should respect, develop and harness the uniqueness of our colleagues, as well as embracing and celebrating our differences, in order to promote equal treatment and opportunities for all. The Code sets out the principles that we live by and underpins our related I&D policies, handbooks, and a year-round employee engagement calendar of awareness and educational events. Our I&D council oversees the governance of I&D activity aligned with our strategy. The Code outlines the scope of I&D and details what we expect from those who work at AIB and our suppliers. It highlights how to raise concerns and points to policies such as our Speak Up Policy and Grievance Policy, which support our Code of Conduct.</p> <p>Our Human Rights Commitment operates alongside AIB's Code of Conduct and AIB's 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. It was introduced in 2021, when it was approved by ELT, and reviewed by SBAC and Board.</p> <p>More detail on all of the policies outlined above can be found in the Societal and Workforce section of the AFR.</p> <p>Our Board and Board committees are kept regularly informed on material sustainability matters by relevant ELT committees. This supports them in fulfilling their oversight and management responsibilities for our material IROs.</p> <p>The Board and ELT and/or their committees discussed a broad range of sustainability matters including:</p> <ul style="list-style-type: none"> • Sustainability transformation and targets • Mobilisation of CSRD and readiness for implementation • DMA – refresh exercise • Development of the Social Agenda, including vulnerable customers • ESG propositions • Diversity & inclusion • AIB's environmental footprints • Regulatory engagement and expectations • Employee communications on sustainability matters • Sustainability Reporting • Board succession planning, renewals, composition and diversity • Stakeholder engagement • Whistleblowing and the Code of Conduct • Climate and environmental risk • Conduct risk and Culture risk • Cyber risk • Corporate Governance • Variable remuneration • Operational efficiency & resilience • Data & AI • Collaboration with community partners
(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	<p>Oversight of material sustainability matters</p> <p>Our Board and Board Committees are regularly informed on material sustainability matters by Senior Management as detailed in response (d) above. This supports them in fulfilling their oversight and management responsibilities for our material IROs. As detailed in the topical sections within the Sustainability Statement in the AFR, we manage the material IROs that cut across our core operating segments through dedicated controls and procedures, including policies, actions, metrics and targets. For example, as the sponsors or owners of particular policies, Management and ELT members are responsible for overseeing their effectiveness in addressing impacts and risks. We also manage and monitor impacts through our enhanced due diligence processes, as detailed below and in the Governance & Responsible Business section of the AFR. Our Principal risks are effectively managed through our risk management framework and internal controls, in accordance with the Three Lines of Defence ('3LOD') model. More information on the 3LOD model can be found in section 2(f) below. The Board of Directors is ultimately responsible for the effective management of risks and for our system of internal controls as detailed from page 165 to 171 in the Governance Report in the AFR which is publicly available on www.aib.ie/investorrelations. The Board Delegates certain risk management oversight responsibilities to sub-committees of the Board whose purpose is to consider in greater depth than would be practicable at Board meetings. Further details can be found from page 176 to 183 of the Risk Management section in the AFR. Opportunities are considered as part of strategic planning, including financial and investment plans. The Group monitors progress towards the Board-approved sustainability targets via the Sustainability Dashboard, which is reported quarterly to GSC and SBAC. The Group continues to work on integrating the processes, controls and procedures to monitor, manage and oversee material IROs within the specific Executive and Board committees and internal functions.</p>
(f)	Lines of reporting and frequency of reporting relating to social risk	<p>The Group operates a three lines of defence model which defines clear responsibilities and accountabilities and ensures effective independent oversight and assurance activities take place covering key decisions. The first line of defence lies with the business line who are required to have effective governance and control frameworks in place for their business and to act within the risk appetite parameters set out. The second line of defence comprises the Risk function, and oversees the first line, providing independent constructive challenge, setting the frameworks, policies and limits, consistent with the risk appetite of the Group. The third line of defence comprises Group Internal Audit who provide an independent view on the key risks facing the Group, and the adequacy and effectiveness of governance, risk management and the internal control environment in managing these risks. An update on the social agenda is provided to SBAC at a minimum on an annual basis to facilitate the oversight of the social agenda from a Group perspective.</p> <p>Please see 2(d) and 2(e) for more information on the lines of reporting and frequency of reporting relating to social risk.</p>
(g)	Alignment of the remuneration policy in line with institution's social risk-related objectives	<p>AIB operates a Variable Remuneration scheme which comprises three financial measures accounting for 60% of the outcome, and three non-financial measures accounting for 40% of the outcome. The non-financial measures relate to gender balance, customer satisfaction and green finance and each have an equal weighting. Currently, performance is not assessed against GHG emission reduction targets.</p>

Risk management		
(h)	Definitions, methodologies and international standards on which the social risk management framework is based	<p>Our DMA identified the sustainability matters which we believe have the most impact for our stakeholders, including the risks and opportunities arising from our strategy and business model. Under the ESG strategic pillar of Societal and Workforce, the Group has identified the below as areas of focus for 2024-2026:</p> <ul style="list-style-type: none"> • Put our customers first, always treating them fairly and with respect. • Continue to proactively contribute to a robust and sustainable economy and society. • Empower our workforce and foster a safe, inclusive and supportive work environment. • Support our communities and local initiatives in a sustainable way. <p>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:</p> <ul style="list-style-type: none"> • Housing • Financial wellbeing • Own Workforce (Equal treatment and opportunities for all) <p>Our societal and workforce pillar is aligned with the UN Sustainable Development Goals 1, 4 and 11. More detail on these material topics can be found in 2(a) and (b) above and in the societal and workforce section of the AFR.</p> <p>Our Human Rights Commitment has been shaped by the United Nations Guiding Principles on Business and Human Rights and it is fundamental in guiding our strategic vision, operations and relationships with stakeholders. Our Human Rights Commitment operates alongside AIB's Code of Conduct and AIB's 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. It was introduced in 2021, when it was approved by ELT, and reviewed by SBAC and Board.</p> <p>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.</p> <p>AIB has also adopted the UN Global Compact, a principles-based framework for businesses aimed at encouraging sustainable and socially responsible policies and the Equator Principles, a framework for FIs to identify, assess and manage environmental and social risks when financing projects.</p> <p>Social Bond Framework 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 aligned to 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. The Group Sustainability Committee approves material Social Bond Framework updates, as well as social bond allocation and impact reports. Our Framework is approved by both the Group Sustainability Committee and the Treasury Management Risk Forum and is publicly available at https://aib.ie/investorrelations/debt-investor.</p> <p>Sustainable Lending Framework The SLF provides transparency on the criteria that we employ when classifying and reporting on social lending. Social lending describes any form of lending to fund social eligible activities outlined within the SLF. Our Framework is approved by the Group Sustainability Committee and is publicly available at: https://aib.ie/sustainability/related-codes-and-policies.</p> <p>Equator principles 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.</p> <p>Human Rights Commitment Our approach to protecting and preserving human rights is underpinned by our Human Rights Commitment, which is available on our website. This commitment has been shaped by the United Nations Guiding Principles on Business and Human Rights and it is fundamental in guiding our strategic vision, operations and relationships with stakeholders. Our Human Rights Commitment operates alongside AIB's Code of Conduct and AIB's 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. It was introduced in 2021, when it was approved by ELT, and reviewed by SBAC and Board. Our disclosures with reference to the Global Reporting Initiative ('GRI') framework, United Nations Environment Programme Finance Initiative ('UNEP-FI') Principles for Responsible Banking and the Equator Principles can be found on our website.</p>

(i)	Processes to identify, measure and monitor activities and exposures (and collateral where applicable) sensitive to social risk, covering relevant transmission channels	<p>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.</p> <p>AIB carries out an annual Material Risk Assessment ('MRA') where risks such as Climate & Environmental ('C&E') Risk are identified, assessed, managed, monitored and reported upon. The MRA is an annual top-down process, identifying the Group's material risks in line with the Group's Risk Management Framework. Please see the Risk Management Report in the AFR and 2(a) above for more details on this process.</p> <p>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.</p> <p>ESG Sectoral Risk Heatmap is a qualitative approach to identifying priority risk sectors areas for ESG impact assessment. The Group has incorporated an improved ESG questionnaire into our risk assessment process, covering also their supply chains. The ESG Questionnaire is used in credit applications for borrowers identified as carrying increased transitional, environmental, social and/or governance related risk where the new lending is over € / £ 1 million. 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.</p> <p>In 2023 we incorporated an improved ESG Questionnaire into our supplier risk assessment for new and renewing suppliers including the assessment of social and human rights risks.</p> <p>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 and the final results were then brought through –and challenged by – appropriate governance, culminating in review by the Sustainable Business Advisory Board ('SBAC'). In 2024, we began a new three-year strategic cycle and our Climate Capital segment became fully operational. We reviewed the DMA, as required by ESRS, and concluded that the foundational work from 2023 continues to provide a reliable basis for our sustainability reporting and strategic decision-making processes. Through the 2024 review, we identified 'Own workforce (Equal treatment & opportunities for all)' as an additional material topic. We also merged two environmental topics, 'Responsible lending and investment' and 'Climate change adaptation' into one topic, 'Climate change', and two social topics, 'Financial inclusion and well-being' and 'Customer banking experience' into one topic, 'Financial well-being'.</p> <p>The SLF provides transparency on the criteria that we employ when classifying and reporting on green, transition and social lending, to help us achieve our ambition that 70% of new lending should be green or transition by 2030. The policy is a Group-wide framework and is available on the AIB website.</p> <p>Our Socially Responsible Investment ('SRI') Bond portfolio funds domestic and international projects that are aimed at global sustainability, carbon emissions reduction and social improvement, all under the overarching themes of ESG. AIB promotes and supports the transition to a more sustainable global economy and contributes to positive environmental and social change via investment in green, social and sustainable bonds. The SRI Bond portfolio reached €3.038bn at end-June 2025.</p> <p>AIB will continue to support transition efforts that are aligned with our strategy and decarbonisation ambitions and engage with organisations to ensure that we can support positive change. To help drive this agenda, we have joined a multitude of voluntary organisations, including the Carbon Disclosure Project ('CDP'), SBTi, Net Zero Banking Alliance ('NZBA'), UN Global Compact, and the World Banking Council for Sustainable Development ('WBCSD').</p>
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(j)	Activities, commitments and assets contributing to mitigate social risk	<p>The following examples demonstrate the Group's activities and commitments to mitigate social risks:</p> <p>Supporting Housing Housing is a strategic priority for AIB, representing 51% of our loan portfolio as of 31st December 2024. We lend to first time buyers and finance social housing that benefits the wider community. This in turn supports people's ability to achieve financial stability and security, influencing their quality of life and well-being. We contribute to meeting the national need for housing by financing housing developments, and offering finance to purchase homes, in societies in which we operate. Through our Customer First and Sustainable Communities strategic pillars in particular, our housing strategy contributes to a robust and sustainable economy and society.</p> <p>AIB supports the national housing agenda directly through various Government-led initiatives and support for social housing through Approved Housing Bodies and to affordable Housing in Ireland and registered providers of social housing in the UK. In 2025 year-to-date, AIB provided €96m in new lending to fund social and affordable housing in the ROI and £59m in new lending to fund social housing in the UK.</p> <p>AIB have made a commitment to deliver more than €6bn of cumulative new lending to first time buyers by 2026. For the first half of this year, New Lending to First Time Buyers was €1.2bn.</p> <p>AIB continued to support residential property development throughout the year, providing new lending of €194m year-to-date to support the development of new homes in ROI.</p> <p>Customers in Vulnerable circumstances Our Customer Vulnerability Guidelines support us in managing conduct risk relating to customers in vulnerable circumstances. The guidelines are a key supporting document to the Group Conduct Risk Policy, for both personal and business customers. The guidelines recognise that when our customers are experiencing vulnerable circumstances, they may be significantly less able to represent their own interests and more likely to suffer harm, and therefore require additional support.</p> <p>We aim to continue to have a positive impact on our customers in vulnerable circumstances. The support we offer includes:</p> <ul style="list-style-type: none"> • A dedicated additional support helpline which supported customers and carers via 10,331 calls in 2024 (revised down from the figure of 10,511 reported at year-end). • An additional support flag system which assists us in providing continuous assistance to customers in need. • A dedicated internal vulnerable customer support team. • Automated Teller Machine ('ATM') accessibility, which we implemented across our ATM network, with voice-guided functionality enabled on all our ATMs, and cash and cheque lodgement machines, supporting cash withdrawals, balance enquiries, mini statements and PIN services. • A full annual training and awareness programme for colleagues, covering customers in vulnerable circumstances with 42334 number of hours of training completed. • We accept calls from sign language interpretation services, IRIS in Ireland and SignLive in UK. • Providing bank statements in braille or large print in Ireland and UK, with additional services for customers with sight and hearing difficulties expanded to the UK via our partnership with SignLive, and to Northern Ireland in partnership with the Royal National Institute of Blind People to provide braille and large print offerings. In the UK customers who are deaf, hard of hearing or with a speech impairment can contact us using the Relay UK Service • A language translation and interpretation service, which we implemented in 2024, providing on-demand branch access to an interpreter in over 120 languages. • Inclusive banking, with AIB proud to be JAM Card Friendly in Ireland and UK, and Dementia Inclusive in Ireland. <p>In addition, in May 2025, we obtained Autism Friendly Accreditation for all AIB branches in ROI.</p> <ul style="list-style-type: none"> • Gambling block, which we implemented in 2024, allowing customers in Ireland and the UK to request a block on debit cards and credit cards for gambling transactions through the Additional Support Helpline. • AIB UK domestic abuse supports, which has provided a Domestic Abuse Exception Process since 2023 to support existing personal customers and staff who may have a poor credit score due to a domestic abuse situation. <p>Social Bond 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 €1.75bn. Social bond proceeds are allocated to financing projects with clear social benefits, such as social and affordable housing and healthcare infrastructure.</p> <p>AIB's Socially Responsible Investment ('SRI') Bond portfolio funds domestic and international projects aimed at global sustainability, carbon emissions reduction and social improvement, all under the over-arching themes of ESG. AIB promotes and supports the transition to a more sustainable global economy and contributes to positive environmental and social change via investment in green, social and sustainable bonds. The SRI Bond portfolio reached €3.038bn at end-June 2025. In order to ensure we maintain a strong presence in the sustainable bond market, and continue to fund positive impact projects, it is our ambition to grow the SRI Bond Portfolio to at least 16% of AIB's total Investment Securities in the medium-term.</p> <p>Financing Healthcare Healthcare is a sector of strategic and social importance to AIB with dedicated healthcare teams in our ROI and UK businesses. Regularly publicly awarded and recognised for excellence in healthcare financial services delivery, AIB teams are focused on providing financial solutions that are helping to address healthcare needs and service access within our communities. AIB provides loans and services to support hospitals, primary care centres, residential care for the elderly and citizens with challenged healthcare needs.</p> <p>Supporting Businesses and Entrepreneurship We are committed to supporting businesses of all sizes. Through our partnership with the SBCI, we offer the Growth and Sustainability Loan Scheme. This is a long-term, low-cost loan scheme to support our customers in business and agriculture. There are two loans offered under the SBCI Growth and Sustainability Loan Scheme. The Climate Action & Environmental Loan is available to businesses who qualify as a green enterprise or are investing in green measures. The 'Growth and Sustainability Loan scheme is for long-term investments in the business' growth and resilience. The SBCI operates the scheme, which benefits from a guarantee from the European Investment Bank Group and support from the Department of Enterprise, Trade and Employment and the Department of Agriculture, Food and the Marine. We continue to be focused on the long-term sustainability of our business customers. In 2024 we launched our new Transition Finance Guidance to assist with the classification of financing as transition and is complementary to our SLF in supporting our corporate customers.</p>
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This included a conversation with disability advocate Sinead Burke on the European Accessibility Act, a Team Talk on NeuroInclusion and the launch of voluntary anonymised Diverse Data gathering to inform our ongoing activities. • We launched our Menstrual Health handbook to complement our Menopause Handbook and support People Leaders and employees in difficulties relating to Menstruation. • AIB has an Inclusion & Diversity Council, made up of leaders from across the organisation and chaired by an ELT member, that helps coordinate and implement Inclusion & Diversity efforts and deliver on our commitment to a culture where all employees can perform at their best and reach their potential. • In 2024 to better understand the barriers to female progression and what the culture is like for women in AIB, we conducted a Women in Leadership diagnostic. In 2024 and H1 2025 we have been implementing a roadmap of short and medium term solutions. We will continue to develop and embed in our people strategy for 2025 – 2026. <p>Employee networks</p> <p>Our networks celebrate the diversity of our colleagues and play an important role in fostering an inclusive workplace by promoting awareness, support, and collaboration among employees.</p> <ul style="list-style-type: none"> • With the support of our Women's+ Network, we have targeted programmes to empower women at all levels in AIB. The programmes focus on developing leadership, technical skills and career progression strategies. For example, our Mentor Her programme, now in its eighth year, helps mentees to better command their own career path through their mentor's support and contacts across the broader mentee group. Our 2025 programme supports 91 mentees. In addition we have launched our Lean-in Circles initiative; these are self-led peer support networks which have over 200 members in H1 2025. Themes include returning from maternity and neurodiversity. • Our Origins+ Network raises awareness of the experiences of people from ethnic minority groups and celebrates all our employees' heritage. They organise a variety of events and celebrations throughout the year. • Our Pride+ Network organised a variety of events for our colleagues, such as Pride events in Dublin, Cork and Belfast, in H1 2025. AIB also sponsored Dublin Pride Run, Ireland's largest LGBT+ sporting event. • Our Abilities+ Network raised awareness around several global initiatives, such as Autism Awareness Month in April. This was used to roll out volunteering opportunities and education for AIB employees, to improve accessibility for both our customers and our people. Many other events are highlighted by the Network throughout the year, such as World Down Syndrome Day, International Day of Sign Languages, World Sight Day and the UN International Day of Persons with Disabilities. • Our Life & Family+ Network partnered with Family Carers Ireland to provide a support package to our working carers, including one-to-one access to expert guidance and support. <p>Family Leave</p> <p>We have also continued to enhance our progressive policies that support inclusion and gender balance. In August 2024, the Irish Government increased the statutory parent's leave entitlement from seven to nine weeks for each parent. AIB topped this up to full pay for employees in both ROI and the UK. To launch this, we organised interviews with both a male and female colleagues focused on sharing their experiences of this leave, how they used it and what it meant for them and their family. In addition, a positive change in Irish legislation in 2024 means that employees who are on maternity leave and require treatment for a serious medical reason can now postpone all or part of their leave for a period of up to 52 weeks. AIB also extended this to include surrogacy leave, so that employees will not have to use their leave during treatment and can use it at a later date.</p> <p>Trainings and skills development</p> <p>AIB has launched several initiatives in relation relating to training and skills development.</p> <ul style="list-style-type: none"> • We support the further education of our employees by covering eligible fees and study leave where necessary. This includes support for various courses, including post-graduate programmes and role-specific qualifications, such as the Professional Certificate/Diploma in Financial Advice(APA/QFA), Chartered Banker Institute courses in the UK, and ACCA or CIMA courses for accountants. • We offer Continuing Professional Development ('CPD') Certificates accredited by the Institute of Bankers ('IOB'). In particular, 'Understanding ESG for Business Customers' empowers our client-facing colleagues to take action and build their ESG knowledge. • Our colleagues have access to the AIB Sustainability Academy, which is a hub for all ESG learning, signposting sustainability resources and education opportunities. It aligns with our purpose to empower colleagues to build a sustainable future and equips them to more effectively engage with and support customers and suppliers as they navigate their sustainability journey. • The first of the Invest in You events for 2025 focused on the refresh of AIB Career Structure, launched in March 2025, what it is and what has changed, the value it can deliver to each employee's career journey and the importance of Personal Development Planning. <p>For more information please refer to the Societal and Workforce progress section of the Sustainability Report.</p>
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(k)	Implementation of tools for identification and management of social risk	<p>ESG Risk Identification & Assessment Tools</p> <p>(i) MRA and DMA Risks are identified as part of the Group's annual Material Risk Assessment ('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.</p> <p>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. Please refer to section 2(i) for more details on the processes to identify, measure and monitor activities and exposures sensitive to social risk.</p> <p>In 2023, we carried out a Double Materiality Assessment ('DMA') process to identify and assess our material sustainability matters from an impact and financial materiality perspective. From an impact materiality perspective, we define impacts as the positive or negative effects we have or could have on people and the environment, connected with our own operations and our upstream and downstream value chains across short-, medium-, or long-term. Impacts are linked to our products and services, as well as to our direct and indirect business relationships, for example through our clients' value chains. From a financial materiality perspective, we define risks and opportunities as the financial effects that affect, or could reasonably be expected to affect, our financial position, financial performance, cash flows, access to finance or cost of capital over the short, medium and long term. Collectively the impacts, risks and opportunities are referred to as IROs. Three social topics were identified, namely: Financial Wellbeing, Housing, and Equal Treatment and Opportunities for All (in own workforce). Details of the associated IRO's are available within our Sustainability Statement in our 2024 AFR.</p> <p>(ii) United Nations Environment Programme Finance Initiative ('UNEP FI') Portfolio Impact Analysis Tool 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.</p> <p>(iii) Whistleblowing Policy Under our Whistleblowing Policy, our colleagues are encouraged to make disclosures when they have a concern about actual or suspected wrongdoing in the workplace. Disclosures can be made directly to the internal Whistleblowing Team via our many channels, including our whistleblowing portal, a secure externally hosted web-based system, which provides the option of anonymous reporting. The Whistleblowing Policy applies to all those working in or for AIB Group, in any jurisdiction. All disclosures made are treated promptly and with the highest level of confidentiality. The effectiveness of the policy and the processes are monitored and reviewed by BAC.</p> <p>(iv) Grievance Mechanisms Those who are directly employed by AIB can also raise concerns in relation to personal grievances, employment-related concerns, bullying and harassment complaints, or complaints as a customer through the appropriate channels, namely, the Grievance Policy, and the Anti-Bullying & Harassment Policy, with the Customer Care team, or directly with their People Leader. The Chief People Officer is ultimately responsible for the implementation of the Grievance Policy, which is available on AIB's website Our Workforce Performance Team is responsible for monitoring and tracking formal grievance complaints. The HR Policy team and the Workforce Performance Team review the Grievance Policy regularly, in consultation with stakeholders, to address regulatory, legislative, business, management and best practice requirements. The Grievance Policy complies with the codes of practice in Ireland, Great Britain and Northern Ireland. To facilitate the effectiveness of the Grievance process, we take the following steps:</p> <ol style="list-style-type: none"> 1. Formal grievances are recorded on a personal case register. 2. A dedicated Grievance & Disciplinary decision-maker panel facilitates the independence and effectiveness of the channel. All appeals are heard by either the CEO or their appointed nominee for review. 3. The investigator is assigned a dedicated case manager, who oversees that the process is followed correctly and that fair procedures are adhered to. <p>AIB employees and contractors in Ireland and the UK are required to complete annual training on the Code of Conduct, which includes key responsibilities related to the Grievance Policy. The Group Accountability & Performance team issues reminders and People Leaders regularly communicate with their teams on the importance of understanding and complying with the Code of Conduct.</p> <p>(v) Human Rights Risk Identification tools We are currently updating our training modules, policies and procedures to enhance our human rights processes. We will systematically engage stakeholders and conduct periodic reviews to risk map potential issues, as new information on potential impacts becomes available.</p> <p>AIB will continue to support transition efforts that are aligned with our strategy and decarbonisation ambitions and engage with organisations to ensure we can support positive change. To help drive this agenda, we have joined a multitude of voluntary organisations, including the Carbon Disclosure Project ('CDP'), Science Based Targets Initiative (SBTi), Net Zero Banking Alliance ('NZBA'), UN Global Compact, and the World Banking Council for Sustainable Development ('WBCSD').</p>
(l)	Description of setting limits to social risk and cases to trigger escalation and exclusion in the case of breaching these limits	<p>The Group Credit Risk Policy includes, as an appendix, a list of excluded business activities that are considered to be incompatible with Group strategy due to, amongst other things, negative social impacts associated with the energy and climate action, animal welfare, ecosystem protection, genetic engineering, adult entertainment and surveillance/arms-related/military spaces. Our rules apply to all business customers with a Gross Connected Exposure of >€300k and who are relationship managed. The list prohibits AIB from providing new credit exposure where the customer, or any of its subsidiaries, are involved in any of the activities on the list. The list of excluded activities is publicly available at aib-group-excluded-activities-policy.pdf</p> <p>Refer to response (b) for details of the key performance measures associated with the Societal and Workforce pillar of our Sustainability Strategy and response (k) for details of the risk identification and escalation mechanisms in place.</p>

(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	<p>Enhanced risk management of climate, environmental and wider ESG risks is an important component of the sustainability strategy. As outlined in response (a) and (k) the Group undertakes risk assessment activities on an annual basis with the outcomes of risk management processes such as the MRA being an important input factor to the DMA process, informing alignment and calibration of results. The Group is continuously working on integrating the DMA process, including the identification of risks and opportunities, in the overall planning, risk management and internal controls as applicable. Details of the connectivity between our DMA and MRA processes are detailed with the Sustainability Reporting section of the AFR.</p> <p>In 2023, we carried out a DMA process to identify and assess our material sustainability matters from an impact and financial materiality perspective. From an impact materiality perspective, we define impacts as the positive or negative effects we have or could have on people and the environment, connected with our own operations and our upstream and downstream value chains across short-, medium-, or long-term. Impacts are linked to our products and services, as well as to our direct and indirect business relationships, for example through our clients' value chains. From a financial materiality perspective, we define risks and opportunities as the financial effects that affect, or could reasonably be expected to affect, our financial position, financial performance, cash flows, access to finance or cost of capital over the short-, medium- and long-term.</p> <p>DMA Process Step 1 – Business Context The Group analysed our strategy and business model to inform the context for the DMA, including the key markets in which we operate and the sector exposures associated with our financial products and services. We mapped our value chain by considering the direct and indirect business relationships that we depend on and identified key internal and external stakeholders. In line with the ESRS guidance we categorised them as affected stakeholders or users of the sustainability statement. Understanding these relationships helped us identify and assess the impact of these stakeholders in our value chain and the risks and opportunities posed to our business, as developed in the following steps.</p> <p>Step 2 – Identification of the list of sustainability matters The ESRS provides a list of sector-agnostic sustainability matters to consider. To ensure a comprehensive assessment that took the nature of our business into account, we examined additional inputs to identify potential sector and entity-specific topics across different categories. These inputs were: 1. Peers and competitors; 2. ESG-focused regulations relevant for AIB; 3. ESG frameworks; 4. Media; 5. Industry publications; 6. Company documents. For each category, we scored topics based on their frequency and relevance to our business. This resulted in a list of 24 preliminary material sustainability topics across our ESG pillars, which were challenged and reviewed by Sustainability Transformation Steering Committee.</p> <p>Steps 3 & 4 – Assessing impact and financial materiality Through desktop research, we identified the IROs for each of the 24 topics identified in step 2. The desktop results were complemented by input from our colleagues.</p> <p>Identifying impacts - we categorised all identified impacts as positive or negative, actual or potential. Social impacts were informed by company documentation, insights from the due diligence process and existing stakeholder engagement output. We considered impacts on our employees associated with our operations. In relation to our customers and the wider society and community, we considered the direct and indirect impacts associated with our lending and investment activities. Environmental impacts relate to climate change, pollution, water and marine resources, biodiversity and ecosystems, and resource use and circular economy. To understand how they relate to our business activities, sector exposures and geographical locations, we consulted company documents and publicly available databases such as UNEP-Fi. We also consulted representatives of non-governmental organisations representing the views of affected stakeholders, and those regarding nature. Impacts related to business conduct were considered in relation to our own operations and the associated impacts for stakeholders along the value chain. They were mainly informed by the regulatory framework in place. The correlation between negative impacts and risks was considered, particularly their potential to trigger regulatory and reputational risks for the Group.</p> <p>Identifying risks and opportunities After identifying impacts across the ESG pillars, we considered risks and opportunities, including factors that could trigger them, such as impacts, or dependencies on business relationships and natural resources. For example, the impact of transitioning our business model to support a low-carbon economy could lead to transition risks associated with exposure to high GHG-emitting sectors. At the same time, this transition presents opportunities to develop and finance green products, thereby growing our business.</p> <p>Opportunities were mainly informed by desktop research and strategic documentation. The outcome of the DMA, including opportunities identified, inform the strategic orientation for the Group.</p> <p>Risks were considered in relation to physical and transition channels related to our operations and value chain. To ensure overall alignment, the existing risk management processes were an important input factor to the DMA. We conducted the analysis through desktop research, including analysis of the Material Risk Assessment ('MRA') framework, Annual Reports, Pillar 3 disclosures and credit rating reports.</p> <p>Assessing the materiality of IROs After the IROs were identified, our colleagues from across different areas, including subsidiaries and entities, assessed them based on the impact and financial materiality parameters prescribed by the ESRS. The scoring methodology was defined on a scale of 0 – 5, ranging from not material to critical, including a time horizon lens of short-, medium and long-term.</p> <p>In line with impact materiality parameters, impacts were assessed based on:</p> <ul style="list-style-type: none"> • Scale: we assessed how grave the negative impact is, or how beneficial the positive impact is, for people or for the environment. • Scope: we assessed how widespread the negative or positive impacts are. For environmental impacts, the scope may be understood as the extent of environmental damage or a geographical perimeter. For impacts on people, the scope may be understood as the number of people affected. • Irremediable character of the impact: for negative impacts, we assessed whether, and to what extent, we could remediate the impacts by restoring the environment or affected people to their prior state. • Likelihood: for potential impacts, we assessed how likely the impact is to occur. <p>In line with financial materiality parameters, risks and opportunities were assessed based on:</p> <ul style="list-style-type: none"> • Magnitude of the financial effect: the potential current or anticipated financial effect of the risks and opportunities. • Likelihood: how likely a risk or opportunity is to occur. <p>Assessing human rights impacts For human rights impacts, the severity of the impact takes precedence over its likelihood. While we identified certain potential negative impacts, their severity scored below our materiality threshold. Severity comprises scale, scope and the irremediable character of the impact. However, the right to privacy is recognised by the Universal Declaration of Human Rights and falls within 'Cyber security and data protection', which is a material topic for AIB. Our Human Rights Commitment also compels us to safeguard our customers' right to privacy.</p> <p>Consolidation of results To arrive at a prioritised list of material topics, the input received by our colleagues and the input received by our stakeholders was consolidated. The consolidated results were validated through a series of working sessions. We prioritised material topics, and their corresponding IROs, based on their final score and materiality threshold.</p> <p>Step 5 – Validation and sign-off In terms of the decision-making process and the related internal controls procedures, the overall process is overseen by our senior management through the GSC, which reviews, challenges and validates the results of the DMA. Prior to review by the GSC, the consolidated results were validated by our colleagues and approved by the Sustainability Transformation Steering Committee. We also organised separate validation sessions with representatives of external stakeholder groups, as detailed above. As a final step, the DMA results were noted by SBAC, BAC and the Board.</p>
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		<p>As a result of the DMA process we have identified seven material topics:</p> <ul style="list-style-type: none"> • Climate change, Own workforce (Equal treatment & opportunities for all), and Cyber security & data protection are material from both impact and financial (risk and opportunity) perspectives. • Culture & reputation is material from a financial perspective only (risk). • Financial wellbeing, Housing and Governance, ethics & accountability are material from an impact perspective only. Details on the corresponding material IROs for each topic are included in Our Material Impacts, Risks and Opportunities on pages 58 to 61 within the Sustainability Statement in the AFR. <p>Financial Effects Where material risks and opportunities were identified through the DMA process, further analysis was conducted to determine whether they resulted in current financial effects. As noted above, the right to privacy is recognised by the Universal Declaration of Human Rights and falls within 'Cyber security and data protection'.</p> <p>From 1 January 2025, Cyber Risk has been formally recognised as a principal risk for the Group. In response to an increasingly complex threat landscape, AIB continues to strengthen its cyber resilience and operational defences.</p> <p>Our ongoing investment in the security of digital infrastructure, regulatory preparedness (including DORA), and workforce vigilance reflects our commitment to protecting customers, sustaining trust, and leading in cybersecurity excellence. For the year to date ending June 2025, cybersecurity accounted for 11% of total IT spend, a subset of Total Operating Expenses.</p> <p>Management of Material Sustainability Matters We manage the material IROs that cut across our core operating segments through dedicated controls and procedures, including policies, actions, metrics and targets. For example, as the sponsors or owners of particular policies, Management and ELT members are responsible for overseeing their effectiveness in addressing impacts and risks. We also manage and monitor impacts through our enhanced due diligence processes, as detailed below and in the Governance & Responsible Business. Details of all policies that are used to manage and mitigates the IROs are detailed in the 'Our Policies' section for each of our material topics in the Sustainability Statement in the AFR.</p> <p>Some key policies and frameworks that support the day to day management of the interaction between social factors and credit risk, liquidity risk, market risk and operational risk are detailed below.</p> <p>(i) Credit Risk The Group Credit Risk Framework, which is approved by our Board, includes a list of excluded business activities that are considered to be incompatible with Group strategy due to, amongst other things, negative social impacts associated with animal welfare, healthcare/genetic engineering, adult entertainment and surveillance/arms-related/military. Credit policy rules prohibit providing new money for any lending facilities to businesses, or any of their subsidiaries, involved in the excluded business activities. These rules apply to all business customers with a Gross Connected Exposure of > €/\$300k and who are relationship managed. The list of excluded activities is publicly available at www.aib.ie/sustainability.</p> <p>The ESG Questionnaire is used in credit applications for borrowers identified as carrying increased climate and environmental, social and/or governance related risk where the new lending is over €/\$1 million. Work has continued on the ESG Questionnaire to further enhance and refine it, broadening the scope of coverage at both customer and sector level, whereby it is also used for annual reviews for Borrowers in high and moderate risk sectors with an exposure >€/\$10m and for material waiver requests for Borrowers in high risk sectors with an exposure >€/\$1m. In addition, ESG risk commentary is required in all credit applications where the exposure is > €/\$1m for customers of our Capital Markets and Climate Capital segments.</p> <p>AIB has focused on social outcomes beyond climate for social lending, as articulated in our Sustainable Lending Framework ('SLF'). The key themes included in social lending are:</p> <ul style="list-style-type: none"> • Access to healthcare (public and private) • Affordable/social housing • Education (public and private) • Access to essential services and affordable infrastructure • Access to finance for disadvantaged groups <p>(ii) Operational risk Operational Risk is a material risk which is identified and assessed by the Group's material risk assessment. The Operational Risk Framework sits within the overall Group Risk Architecture and is one of the Material Risk Frameworks supporting the Group Risk Management Framework ('RMF').</p> <p>Operational Risks can result in customer, financial, and reputational impacts. Additionally, the impact of Climate and Environment Risk ('C&E'), Social Risk ('S') and Governance Risk ('G') drivers materialise in the form of Operational Risk and for this reason ESG risk is considered in our RCA process. The Risk and Control Assessment ('RCA') is the Group's core bottom-up process for the identification and assessment of operational risk across the Group. The RCA process supports management's evaluation of the key Operational Risks facing the Group and associated mitigating controls. The identified Operational Risks and mitigating controls are reviewed and signed off every six months by management up to and including ELT level to confirm that the controls recorded are appropriate and operating effectively.</p> <p>As noted in the 'Financial effects' section above, in June 2025, our overall cyber security spending was 11% of our total IT spending which is a subset of the Total Operating Expenses.</p> <p>(iii) Funding and liquidity The Green and Social Bond programmes support the AIB's Capital and Minimum Requirements for own Funds and Eligible Liabilities ('MREL') issuance programmes - aligning our funding and liquidity plans with the AIB's sustainability agenda and having a Debt Capital Markets offering for socially responsible investors. The Green and Social Bond Frameworks commit that an amount equal to the net proceeds from Green and Social Bond instruments issued by AIB will be used to finance and/or refinance a portfolio of eligible loans as defined by the eligibility criteria of each framework respectively. AIB review, challenge and, where required, update the composition of our pools, to align with evolving standards. Since 2020, AIB has issued six Green Bonds, totalling €4.65bn.</p> <p>(iv) Market Risk Interaction between social and market risk is managed via our Socially Responsible Investment Bond Framework. 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. In order to ensure we maintain a strong presence in the sustainable bond market, and continue to fund positive impact projects, it is our continued ambition to grow the SRI Bond Portfolio to at least 16% of AIB's total Investment Securities in the medium-term. The SRI Bond portfolio reached €3.038bn at end-June 2025 and AIB's Investment Securities totalled €20.9bn which equates to 14.5% at year-end 2024.</p> <p>(v) Reputational Risk Reputational Risk is pervasive across all risk types and its exposure is considered to be an outcome that arises in the event of any of the bank's material risks emerging across key business activities. AIB's Reputational Risk Framework, implemented in 2024, formalises and standardises the approach in identifying, assessing, measuring and managing business activity that elevates the Group's exposure to Reputational Risk. The Group's Materiality Matrix ('GMM') is used to determine the materiality of the impact on individual risk types, which considers reputational and regulatory impacts, as well as financial losses and impact on business objectives.</p>
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44: 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 management.

Row number	Qualitative information	
	Governance	
(a)	<p>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</p>	<p>Counterparty Management The Group continues to adapt its credit risk management processes and policies to monitor ESG risks. Sector specific rules and limitations are 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 identified as carrying increased climate and environmental, social and/or governance related risk where the new lending is over €/\$1 million. It is also used for annual reviews for Borrowers in high and moderate risk sectors with an exposure >€/\$10m and for material waiver requests for Borrowers in high risk sectors with an exposure >€/\$1m. From a due diligence perspective, we have incorporated an improved ESG questionnaire into our risk assessment process, covering also the customer's understanding of ESG risks in their supply chains. This sector specific approach includes updates that are relevant to the governance performance of counterparties in higher risk sectors. The ESG Questionnaire initiates engagement with customers on ESG risks, including Governance, to instigate consideration of risk mitigation and transition to net zero.</p> <p>The Group Credit Risk Framework 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. Credit policy rules prohibit providing new money for any lending facilities to businesses, or any of their subsidiaries, involved in the excluded business activities. These rules apply to all business customers with a Gross Connected Exposure of > €/\$300k and who are relationship managed.</p> <p>The list of Excluded activities is a key screening tool used across the Group and prohibits the provision of new money for term lending to businesses, or any of their subsidiaries, involved in business activities contained within the list. Specific exclusions apply to the energy and climate action, animal welfare, ecosystem protection, healthcare/genetic engineering, adult entertainment, and surveillance/arms related/military spaces.</p> <p>ESG risk commentary is required in all credit applications where the exposure is > €/\$1m for customers of our Capital Markets and Climate Capital segments.</p> <p>In addition, Second Line Assurance 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.</p> <p>Responsible Supplier Code By implementing responsible and sustainable business practices across our own operations and supply chain, we seek to contribute to the wider environmental protection and social wellbeing. Our suppliers refer to any third-party organisation that provides goods or services to or on behalf of AIB Group. This definition does not include individual contractors, agents, or intermediaries. We employ a broad range of suppliers across multiple categories, with over 4,000 active suppliers on our database, and we transacted with more than 2,500 of them in 2024. Active suppliers are all suppliers that have been paid within the last 12 months. The largest cohort of our suppliers are based in Ireland (66%). A further 26% are based in the UK, and the remaining 8% are in other locations, mostly other European countries, the USA and India. We segment our supplier base into five tiers, based on the risk and criticality of the service they provide. We then manage them accordingly, with the closest management accorded to Tier 1 suppliers who provide critical services to us, while Tier 5 suppliers typically provide low-value transactional goods and services. We use market intelligence, specific selection criteria and best-in-class selection tools to help us choose the most appropriate suppliers. Our due diligence reflects the nature, value, complexity, and criticality of the service we are procuring. For high-value/risk services, we perform specific due diligence checks on the supplier and their proposed service model. We subject lower-value and/or lower-risk suppliers to routine company financial and sanction scanning checks.</p> <p>Our Responsible Supplier Code sets out our expectations of our suppliers and the minimum standards they must meet regarding human rights, health and safety, supply chains, inclusion and diversity, and responsible and sustainable business. The Code uses the term 'Supplier' to refer to the suppliers, vendors, contractors, consultants, agents and other providers of goods and services who do business with us, or who seek to do business with us as part of our upstream value chain. We request evidence that they have an ESG plan or are working on putting one in place. We also encourage our suppliers to report their carbon emissions through the CDP. In 2024, the number of suppliers who participated in reporting to the CDP was 65, which represented 50% of the AIB suppliers invited. Our suppliers must adhere to all legal obligations in each jurisdiction in which they operate or provide services, as well as meeting any specific requirements in our own policies. Our key suppliers must attest annually that they have complied with our policies (or clauses in them that are relevant to our supply chain). These policies include our Code of Conduct, Conflicts of Interest Policy, Anti-Bribery & Corruption Policy, Data Protection Policy, Whistleblowing Policy and our Human Rights Commitment.</p>
(b)	<p>Institution's accounting of the counterparty's highest governance body's role in non-financial reporting</p>	<p>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.</p>

(c)	<p>Institution's integration in governance arrangements of the governance performance of their counterparties including:</p> <ul style="list-style-type: none"> (i) Ethical considerations (ii) Strategy and risk management (iii) Inclusiveness (iv) Transparency (v) Management of conflict of interest (vi) Internal communication on critical concerns 	<p>Supplier Relationship Management is a centralised team within Strategic Sourcing & Supply Chain Management ('SS&SCM'), responsible for both the management oversight of third-party performance and risk, while also providing ongoing support and training to the business owners of those third parties, across AIB and its subsidiaries. Our aim is to ensure that all staff responsible for the management of Third Parties have the knowledge, tools, information, and support that they require to successfully perform their role.</p> <p>In November 2024, we welcomed our top 100 suppliers to a Supplier Summit in Molesworth Street. The purpose of the Summit was to strengthen collaboration, align our suppliers with our purpose, and reinforce their critical role in helping us achieve our strategic goals across Customer First, Greening the Business and Operational Efficiency.</p> <p>Third Party Management Process; ESG Questionnaire</p> <p>ESG factors are increasingly important for our own performance, and for our relationships with suppliers. The ESG Questionnaire covers a broad range of ESG areas, and requires responses and evidence from suppliers on their:</p> <ul style="list-style-type: none"> • journey to establishing or achieving their Net Zero targets; • annual sustainability reports; • Scope 1,2 and 3 GHG emissions; • consideration of physical risks from climate change; • policies on discrimination, inclusion & diversity, health & safety, modern slavery, vulnerable persons, greenwashing, and speaking up; • Code of Conduct and their Responsible Supplier Code for their own supply chain; and • commitment to ongoing ESG-related training in their organisation. <p>By engaging with our suppliers through the ESG questionnaire during the selection process, we benefit in the following ways:</p> <p>1. Aligning Our Values and Expectations Asking suppliers to complete an ESG Questionnaire communicates our ESG standards and expectations to them, and ensures that we work with partners that share our values. This can help to build trust and reputation, and avoid potential conflicts or controversies.</p> <p>2. Identifying Risks and Opportunities The Questionnaire helps us to assess the ESG performance and risks of our suppliers and their supply chains, such as their environmental impact, social responsibility, human rights, labour practices, ethics, and governance. This helps us to identify and mitigate ESG risks, such as regulatory fines, reputational damage, operational disruptions, or legal liabilities. It also helps us to identify and leverage ESG opportunities, such as innovation, cost savings, customer loyalty, or market differentiation.</p> <p>3. Providing a Baseline and a Roadmap The questionnaire provides a baseline for measuring and monitoring suppliers' ESG performance and progress, as well as a roadmap for improvement. By using a standardised ESG Questionnaire, we can benchmark and compare our suppliers, and track their ESG performance over time. It also allows us to provide feedback and guidance to our suppliers and encourages them to adopt best practices and achieve continuous improvement.</p> <p>Suppliers Portal Our Suppliers Portal creates transparency by providing information on how to become a supplier. It includes our policies, procedures, and our standard terms of purchase, which explains our payment terms for suppliers.</p> <p>Credit / Counterparty: ESG Questionnaire</p> <p>Sector specific ESG Questionnaires have been established covering a wide variety of sectors including:</p> <ul style="list-style-type: none"> (i) Agriculture (ii) Food Manufacturing (iii) Non-Renewable Energy (iv) Transport (v) Healthcare (vi) Retail & Wholesale, Hotels & Leisure (vii) Commercial Real Estate (viii) Land & Development Finance (ix) Renewable Energy (x) Manufacturing <p>Questions address each of the environmental, social and governance risk factors. Sector specific factors are considered in each questionnaire where relevant.</p> <p>Topics addressed as part of the environmental risk section of the questionnaire include sector water, waste and pollution management, sustainability certifications, biodiversity impact, GHG emissions, the presence of emission targets and carbon transition plans.</p> <p>Topics addressed as part of the social risk section of the questionnaire include health & safety, forced labour, workforce and respect for human rights.</p> <p>Topics addressed as part of the governance risk section of the questionnaire include business ethics, ESG governance practices, supply chain management, reporting and third party verifications.</p>
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	Risk management	
(d)	<p>Institution's integration in risk management arrangements the governance performance of their counterparties considering:</p> <ul style="list-style-type: none"> (i) Ethical considerations (ii) Strategy and risk management (iii) Inclusiveness (iv) Transparency (v) Management of conflict of interest (vi) Internal communication on critical concerns 	<p>Credit / Counterparty: ESG Questionnaire The ESG Questionnaire rating and summary assessment is included in credit applications and is subject to 2LOD review and challenge. In circumstances where the ESG Questionnaire rating is high, it is a requirement of credit policies that this is adequately mitigated in the credit application.</p> <p>Third Party Management ('TPM') Process: ESG Questionnaire Our TPM Framework, Policy and Standards require the completion of both a Service and Risk Assessment when onboarding new Third Party Providers ('TPPs'). For existing AIB TPPs, a Risk Assessment must be re-performed on a regular basis to ensure up to date due diligence is completed and maintained. The ESG questionnaire forms part of the Risk Assessment which when completed is reviewed and scored by the relevant SME's. This combined outcome of the service and risk assessment of the supplier determines whether they meet AIBs standards and if so, the level of time and resource invested in the management and oversight of the relationship is commensurate with the level of regulatory, commercial, and operational risk associated with the arrangement.</p> <p>Other policies and frameworks In addition to the ESG questionnaire referenced in (c) above, AIB is committed to the fight against money laundering and the funding of terrorist and criminal activities. The Bank operates a comprehensive AML/CFT Programme to:</p> <ul style="list-style-type: none"> • comply with all applicable legal and regulatory requirements in relation to AML/CFT; • mitigate identified AML/CFT risks; and • protect its customers, the Bank and wider society from the harm of Financial Crime. <p>For further details, please refer to our Financial Crime Statement at: https://aib.ie/sustainability/related-codes-and-policies.</p> <p>In our ongoing efforts to safeguard the integrity of our financial systems, we have established a series of proactive measures to prevent and mitigate financial crime and ensure the effective implementation of our Financial Crime and Conflict of Interest policies. The Group will continue to monitor regulatory and industry developments and will improve processes as appropriate.</p>

45: 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. There are no material changes to lending towards these sectors since December 2024 (increase of <1%).

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 review of the portfolio in line with the relevant revenue and emissions thresholds. As of publication of this disclosure, no significant testing against the Do No Significant Harm (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 December 2024.

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 financed emissions have been calculated in line with PCAF methodology. Availability and quality of GHG emissions data continues to evolve across the industry and is an area of ongoing consideration for us. We will continue to review our methodologies, third party data and availability of source data into 2026 to ensure ongoing suitability for our requirements.
- The majority of reported GHG emissions are calculated on the economic activity of the borrower based on a third party emissions provider data. The data sources used for GHG financed emissions reporting are as follows:
 - o Three-year rolling mean Teagasc emissions data assumed for both Agri Dairy and Beef (source: Teagasc Sustainability Report 2023 published Oct 24).
 - o For Electricity Generation (Power), the basis of compilation utilises power output projections and associated emissions based on individual counterparty data.
 - o For Commercial Real Estate (CRE), financed emissions are calculated using proxy data representative of building energy use and emissions intensity, with emissions attributed to the Group in proportion to its exposure to the asset. Where no asset-specific data is available, ICE sector intensity factors are applied.
 - o For all other cases, ICE sector intensity factors are used (Source date: December 2022).
- While the gross carrying amount of exposures towards sectors that highly contribute to climate change as reported under this template have remained broadly the same, increasing by less than 1% since December 2024, our financed emissions have been calculated as increasing by approximately 14% in the same period. This increase in financed emissions is largely due to enhancements to the Group's calculation methodology, in addition to movements within the loan book and underlying customer information used in the calculation of GHG emissions.

Of which environmentally sustainable (CCM):

- In accordance with the no-action letter on the application of ESG disclosure requirements published by the European Banking Authority (EBA) on 6th August 2025, the Group have not completed the EU Taxonomy related reporting included in column c (of which environmentally sustainable - CCM) of this template.

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 ¹	19,593	117		3,794	749	(596)	(222)	(266)	4,461,630	3,705,801	18.28%	14,731	2,785	1,865	212	4
2	A - Agriculture, forestry and fishing	662	—		137	45	(18)	(7)	(10)	306,484	121,592	—%	319	154	189	0	6
3	B - Mining and quarrying	84	1		8	1	(1)	(0)	(0)	44,989	30,813	—%	71	13	—	—	3
4	B.05 - Mining of coal and lignite	—	—		—	—	—	—	—	—	—	—%	—	—	—	—	—
5	B.06 - Extraction of crude petroleum and natural gas	1	0		0	0	(0)	(0)	—	9,450	8,760	—%	1	—	—	—	1
6	B.07 - Mining of metal ores	—	—		—	—	—	—	—	—	—	—%	—	—	—	—	—
7	B.08 - Other mining and quarrying	83	1		8	1	(1)	(0)	(0)	35,538	22,053	—%	71	13	—	—	3
8	B.09 - Mining support service activities	—	—		—	—	—	—	—	—	—	—%	—	—	—	—	—
9	C - Manufacturing	3,315	0		576	53	(41)	(22)	(11)	1,802,085	1,563,790	—%	2,660	614	42	—	3
10	C.10 - Manufacture of food products	1,262	—		220	3	(12)	(8)	(1)	726,405	636,749	—%	1,095	144	24	—	2
11	C.11 - Manufacture of beverages	198	—		59	3	(3)	(2)	(1)	33,433	29,314	—%	131	67	—	—	4
12	C.12 - Manufacture of tobacco products	—	—		—	—	—	—	—	—	—	—%	—	—	—	—	—
13	C.13 - Manufacture of textiles	5	—		2	1	(0)	(0)	(0)	1,500	869	—%	4	0	0	—	2
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	39	—		26	1	(1)	(1)	(0)	11,772	10,349	—%	33	5	0	—	3
17	C.17 - Manufacture of paper and paper products	47	—		18	0	(1)	(1)	(0)	16,125	10,624	—%	45	1	1	—	2

18	C.18 - Printing and reproduction of recorded media	20	—		4	2	(1)	(0)	(0)	7,079	6,164	—%	6	12	1	—	4
19	C.19 - Manufacture of coke and refined petroleum products	8	0		0	8	(0)	(0)	(0)	41,572	39,045	—%	8	—	—	—	—
20	C.20 - Manufacture of chemicals and chemical products	137	—		57	0	(2)	(1)	(0)	344,068	279,651	—%	120	16	0	—	3
21	C.21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	254	—		—	1	(1)	(0)	(0)	54,995	39,754	—%	239	16	—	—	3
22	C.22 - Manufacture of rubber products	—	—		—	—	—	—	—	—	—	—%	—	—	—	—	—
23	C.23 - Manufacture of other non-metallic mineral products	232	—		2	0	(1)	(0)	(0)	107,594	94,244	—%	161	70	0	—	3
24	C.24 - Manufacture of basic metals	—	—		—	—	—	—	—	—	—	—%	—	—	—	—	—
25	C.25 - Manufacture of fabricated metal products, except machinery and equipment	12	—		1	0	(0)	(0)	(0)	6,165	5,487	—%	12	1	—	—	1
26	C.26 - Manufacture of computer, electronic and optical products	409	—		26	0	(3)	(1)	(0)	116,086	99,672	—%	273	132	5	—	4
27	C.27 - Manufacture of electrical equipment	—	—		—	—	—	—	—	—	—	—%	—	—	—	—	—
28	C.28 - Manufacture of machinery and equipment n.e.c.	198	—		48	8	(5)	(2)	(2)	178,805	174,735	—%	165	31	2	—	3
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	—		113	26	(11)	(5)	(5)	156,485	137,135	—%	367	119	8	—	3
33	C.33 - Repair and installation of machinery and equipment	—	—		—	—	—	—	—	—	—	—%	—	—	—	—	—
34	D - Electricity, gas, steam and air conditioning supply	4,926	106		512	0	(21)	(7)	(0)	61,035	39,070	72.70%	2,126	1,099	1,489	211	8
35	D35.1 - Electric power generation, transmission and distribution	4,814	27		512	0	(20)	(7)	(0)	36,013	16,939	74.38%	2,045	1,068	1,489	211	8
36	D35.11 - Production of electricity	4,428	—		504	—	(19)	(6)	—	26,712	9,047	80.84%	1,870	910	1,438	210	8
37	D35.2 - Manufacture of gas; distribution of gaseous fuels through mains	112	79		—	—	(1)	—	—	25,022	22,131	—%	81	31	—	—	4
38	D35.3 - Steam and air conditioning supply	—	—		—	—	—	—	—	—	—	—%	—	—	—	—	—
39	E - Water supply; sewerage, waste management and remediation activities	241	—		0	0	(1)	(0)	(0)	88,417	29,260	—%	240	1	0	0	2
40	F - Construction	1,287	—		122	46	(66)	(9)	(21)	132,686	124,229	—%	1,250	32	5	—	1
41	F.41 - Construction of buildings	1,177	—		100	40	(62)	(8)	(19)	102,720	95,912	—%	1,158	17	2	—	1
42	F.42 - Civil engineering	70	—		13	3	(3)	(1)	(1)	16,812	15,463	—%	63	6	2	—	2
43	F.43 - Specialised construction activities	40	—		9	2	(2)	(0)	(1)	13,154	12,853	—%	29	10	2	—	3
44	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	1,830	10		367	57	(57)	(30)	(19)	1,323,035	1,287,679	—%	1,346	422	63	—	3
45	H - Transportation and storage	1,587	0		179	57	(60)	(10)	(41)	306,503	116,039	—%	1,335	196	56	—	3
46	H.49 - Land transport and transport via pipelines	443	0		33	3	(5)	(1)	(1)	69,447	44,981	—%	295	99	49	—	4
47	H.50 - Water transport	347	—		17	50	(41)	(1)	(39)	138,920	28,898	—%	338	7	1	—	2
48	H.51 - Air transport	144	—		1	0	(2)	(0)	(0)	61,489	12,827	—%	117	26	—	—	3
49	H.52 - Warehousing and support activities for transportation	647	—		126	4	(12)	(8)	(1)	36,233	29,138	—%	582	60	6	—	2
50	H.53 - Postal and courier activities	7	—		1	0	(0)	(0)	(0)	414	195	—%	3	4	0	—	4
51	I - Accommodation and food service activities	2,165	—		296	40	(64)	(28)	(11)	304,343	250,129	—%	1,696	322	147	—	4
52	L - Real estate activities	5,660	—		1,893	491	(331)	(137)	(164)	396,397	393,330	—%	5,384	255	21	—	2

53	Exposures towards sectors other than those that highly contribute to climate change ¹	14,621	0		2,250	204	(288)	(146)	(48)				9,978	2,811	1,645	187	4
54	K - Financial and insurance activities	7,069	—		1,182	10	(104)	(81)	(9)				4,454	1,205	1,296	114	5
55	Exposures to other sectors (NACE codes J, M - U)	5,387	0		772	154	(120)	(37)	(27)				3,828	1,284	202	73	4
56	TOTAL	34,214	117		6,044	953	(883)	(369)	(314)	4,765,973	3,955,930	10.47%	24,710	5,596	3,510	398	4

¹In 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. Additionally, sector I is not part of the Sectors that highly contribute to Climate Change, as specified in Recital 6 of the Commission Delegated Regulation (EU) 2020/1818.

As per Article 449a CRR, this template shows the gross carrying amount, as referred to in Part 1 of the EBA IT solutions published on EBA's website related to the reporting on financial information, of loans collateralised with commercial and residential immovable property and of repossessed real estate collateral, including information on the level of energy efficiency of the collateral 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 (i)).

* 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.

Actual energy efficiency score/EPC label availability for loans collateralised by immovable property has improved since December 2024 as a result of the Group implementing changes in internal policies and data remediation activities. Since December 2024, the portion of loans collateralised by immovable property which fall in the more energy efficient ranges has increased, in line with the Group's emissions reduction targets.

[illegible]

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

As per Article 449a CRR, this template provides information on the Group’s alignment efforts with the objectives of the Paris Agreement. The disclosure on the alignment captures how the Group’s financial flows align with a pathway towards low greenhouse gas emissions and climate-resilient development as set out 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, the Group measure the distance from the IEA scenario benchmarks at global 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 gCO₂e/kWh from 2021 through 2030. The reported ‘Distance to IEA NZE2050 in %’ is negative as our portfolio alignment metric for power is lower than the IEA scenario for 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. Since the maintenance target was validated by the Science Based Targets Initiative (SBTi) in 2023, Waste to Energy counterparties have been de-scoped as per SBTi guidance. The reason for this exclusion is that Waste to Energy facilities are not based on fossil fuels and electricity generation is not their main purpose and revenue generator. The financed emissions related to waste to energy will continue to be tracked against our maintenance target internally.

The Group’s approach is to disclose portfolio alignment only for relevant sectors where the Group has existing Financed Emissions Targets in place. This results in disclosure for the Power sector only, which is based on the Group’s SBTi validated targets for Electricity Generation. Except for Power, no targets are set for the other sectors due to immateriality of exposures.

	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 % ¹	Target (year of reference + 3 years)
1	Power	D35.1	3,581	21 gCO ₂ e/kWh	2024	(86.53)%	21 gCO ₂ e/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						
9	... potential additions relevant to the business model of the institution						

¹Point in Time (PIT) distance to 2030 NZE2050 scenario in % (for each metric)

48: 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 CO₂ emissions table, S&P, Bloomberg and Refinitiv datasets. Using the LEI codes of the list of top 20 carbon-intensive firms, the Group reviews these LEI codes against the list of LEI codes of all of the Group's counterparties to identify any matches.

The Group determined that it has no direct exposure to any top 20 carbon-intensive firm as at 30th June 2025. Previously, the Group reported an exposure of less than € 0.1 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 which has since been repaid.

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

¹For counterparties among the top 20 carbon-intensive companies in the world.

49: 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, financial corporates and retail residential mortgages, on loans collateralised with immovable property and on repossessed real estate collateralised, exposed to chronic and acute physical climate-related hazards. The Group have completed this template on a best-efforts basis, in line with the regulatory requirements of the template.

To identify the appropriate climate change physical risk events for consideration in this disclosure, the Group were informed by internal climate risk heat maps and the annual Climate and Environmental (C&E) materiality assessment. On that basis, it was determined that flood risk is the most material physical risk to which the Group is exposed, with the portfolio being most sensitive to river and surface water 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 has exposures secured on commercial immovable property of € 7.44 bn as at 30 June 2025, of which € 0.26 bn (3.5%) is sensitive to physical flood risk. The Group has exposures secured on residential immovable property of € 38.37 bn as at 30 June 2025, of which € 1.26 bn (3.3%) is sensitive to physical flood risk. Material changes in sensitivity to flood risk are observed since December 2024 (an increase from 2.6% to 3.5% for commercial immovable property and increase from 1.0% to 3.3% for residential immovable property) due to the sensitivity analysis process being refined, with data quality improvements and assumptions used for inputs to the internal flood model used for the sensitivity analysis being adjusted.

The gross carrying amount in column (b) is as referred to in part 1 of the EBA IT solutions published on EBA's website related to the reporting on financial information of those exposures towards non-financial corporates, financial corporates and retail residential mortgages (including loans and advances, debt securities and equity instruments), classified under the accounting portfolios in the banking book according to relevant 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 relevant loans and advances, debt securities or equity instruments (including loans that are collateralised by immovable property and repossessed real estate collateralised) that have not been captured in the NACE codes across rows 1-9. All geographic locations are covered in the template, with a total view covering all geographic regions, followed by more granular templates split by geographic locations determined by material lending being located in the Republic of Ireland (ROI) and the United Kingdom (UK). All other geographic locations are included in the template labelled 'Other', however the Group does not currently assess physical risk sensitivity for exposures located outside of ROI and the UK in the absence of data availability for a robust sensitivity analysis.

The methodology applied to analysing the Group's sensitivity to impact from climate change physical risk (i.e. flood events) incorporates a review of geolocation data overlaid with JBA flood hazard location data. The flood model analysis can be performed across different Representative Concentration Pathways (RCPs); however, the scenario used for this assessment is RCP 8.5 climate change scenarios from the Intergovernmental Panel on Climate Change (IPCC). RCP 8.5 was selected as it represents a high-emissions scenario and achieves the highest level of modelled temperature increases by the end of the century. Consequently, this scenario will result in the highest level of physical risk for Ireland, and therefore require the greatest requirement for adaptation. The scenarios were run at return period 1-in-100yr for the year period 2031-2035 based on an analysis of the Group's mortgage portfolio.

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 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.

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

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
Total	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	of which Stage 2 exposures	Of which non-performing exposures	
1	A - Agriculture, forestry and fishing	662	0	—	—	—	—	—	—	0	0	—	(0)	(0)	—
2	B - Mining and quarrying	84	—	—	—	—	—	—	—	—	—	—	—	—	—
3	C - Manufacturing	3,315	1	2	0	—	6	0	3	0	0	—	(0)	(0)	—
4	D - Electricity, gas, steam and air conditioning supply	4,926	1	—	—	—	—	—	1	—	1	—	(0)	(0)	—
5	E - Water supply; sewerage, waste management and remediation activities	241	—	—	—	—	—	—	—	—	—	—	—	—	—
6	F - Construction	1,287	5	0	0	—	1	1	4	0	0	—	(0)	(0)	—
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	1,830	5	4	1	—	5	1	9	1	4	0	(0)	(0)	(0)
8	H - Transportation and storage	1,587	0	0	—	—	8	0	—	—	—	—	(0)	—	—
9	L - Real estate activities	5,660	195	3	0	—	1	55	90	54	145	13	(15)	(9)	(5)
10	Loans collateralised by residential immovable property	38,371	130	138	442	553	18	161	797	305	118	38	(15)	(6)	(8)
11	Loans collateralised by commercial immovable property	7,443	225	18	18	—	3	94	144	23	109	17	(13)	(7)	(5)
12	Repossessed collateral	2	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Other relevant sectors (breakdown below where relevant)	51,462	149	145	459	553	17	198	835	272	76	42	(13)	(3)	(9)
	I - Accommodation and food service activities	2,165	94	4	17	—	5	37	61	17	13	2	(2)	(1)	(—)
	J - Information and communication	1,507	—	—	—	—	—	—	—	—	—	—	—	—	—
	K - Financial and insurance activities	7,069	—	—	—	—	—	—	—	—	—	—	—	—	—
	M - Professional, scientific and technical activities	598	0	2	—	—	7	2	0	0	0	0	(0)	(0)	—
	N - Administrative and support service activities	608	0	—	0	—	6	0	0	—	—	0	(0)	—	(0)
	P - Education	147	0	3	—	—	8	—	3	—	—	3	(0)	—	(0)
	Q - Human health and social work activities	1,308	0	0	—	—	5	—	0	0	—	0	(0)	—	(0)
	R - Arts, entertainment and recreation	412	—	1	—	—	9	—	1	—	—	—	(0)	—	—
	S - Other services	808	0	1	0	—	7	0	1	0	0	—	(0)	(0)	—
	T - Activities of households as employers; undifferentiated goods- and services-producing activities of households for own use	36,841	53	135	441	553	19	159	769	255	63	38	(11)	(2)	(8)

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
Republic of Ireland			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	626	—	—	—	—	—	—	—	—	—	—	—	—	—
2	B - Mining and quarrying	35	—	—	—	—	—	—	—	—	—	—	—	—	—
3	C - Manufacturing	1,747	1	2	0	—	7	0	3	—	0	—	(0)	(0)	—
4	D - Electricity, gas, steam and air conditioning supply	601	—	—	—	—	—	—	—	—	—	—	—	—	—
5	E - Water supply; sewerage, waste management and remediation activities	161	—	—	—	—	—	—	—	—	—	—	—	—	—
6	F - Construction	1,093	0	0	0	—	7	—	1	0	0	—	(0)	(0)	—
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	1,318	1	4	1	—	7	1	4	1	3	0	(0)	(0)	(0)
8	H - Transportation and storage	693	0	0	—	—	8	0	—	—	—	—	(0)	—	—
9	I - Real estate activities	2,703	138	3	0	—	2	50	56	36	121	13	(14)	(9)	(5)
10	Loans collateralised by residential immovable property	36,157	110	130	436	532	18	154	770	285	117	38	(15)	(6)	(8)
11	Loans collateralised by commercial immovable property	4,729	96	16	18	—	4	57	52	21	81	17	(12)	(6)	(5)
12	Reposessed collaterals	2	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Other relevant sectors (breakdown below where relevant)	43,511	66	137	452	532	18	160	759	268	75	42	(13)	(3)	(9)
	I - Accommodation and food service activities	1,341	14	3	17	—	8	6	12	17	12	2	(2)	(1)	(0)
	J - Information and communication	198	—	—	—	—	—	—	—	—	—	—	—	—	—
	K - Financial and insurance activities	4,085	—	—	—	—	—	—	—	—	—	—	—	—	—
	M - Professional, scientific and technical activities	318	0	2	—	—	7	2	0	0	0	—	(0)	(0)	—
	N - Administrative and support service activities	326	0	—	0	—	6	0	0	—	—	0	(0)	—	(0)
	P - Education	99	0	3	—	—	8	—	3	—	—	3	(0)	—	(0)
	Q - Human health and social work activities	745	0	0	—	—	5	—	0	0	—	0	(0)	—	(0)
	R - Arts, entertainment and recreation	215	—	1	—	—	9	—	1	—	—	—	(0)	—	—
	S - Other services	445	0	1	0	—	8	0	1	—	0	—	(0)	(—)	—
	T - Activities of households as employers; undifferentiated goods- and services-producing activities of households for own use	35,740	51	128	435	532	19	152	743	251	62	37	(11)	(2)	(8)

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
United Kingdom			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	37	0	—	—	—	—	—	—	0	0	—	(0)	(0)	—
2	B - Mining and quarrying	50	—	—	—	—	—	—	—	—	—	—	—	—	—
3	C - Manufacturing	495	0	—	—	—	1	0	—	0	0	—	(0)	(0)	—
4	D - Electricity, gas, steam and air conditioning supply	2,548	1	—	—	—	—	—	1	—	1	—	(0)	(0)	—
5	E - Water supply; sewerage, waste management and remediation activities	16	—	—	—	—	—	—	—	—	—	—	—	—	—
6	F - Construction	194	4	—	—	—	—	1	4	—	—	—	(0)	—	—
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	246	5	1	0	—	3	0	5	0	1	—	(0)	(0)	—
8	H - Transportation and storage	476	—	—	—	—	—	—	—	—	—	—	—	—	—
9	I - Real estate activities	2,373	57	0	0	—	1	5	35	17	25	—	(1)	(0)	—
10	Loans collateralised by residential immovable property	1,942	20	7	6	21	13	7	27	20	0	0	(0)	(0)	(0)
11	Loans collateralised by commercial immovable property	2,342	130	1	0	—	2	37	92	2	28	—	(1)	(1)	—
12	Reposessed collaterals	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Other relevant sectors (breakdown below where relevant)	4,102	83	8	6	21	8	38	75	4	1	0	(1)	(0)	(0)
	I - Accommodation and food service activities	495	80	1	—	—	3	32	49	—	1	—	(1)	(0)	—
	J - Information and communication	275	—	—	—	—	—	—	—	—	—	—	—	—	—
	K - Financial and insurance activities	1,507	—	—	—	—	—	—	—	—	—	—	—	—	—
	M - Professional, scientific and technical activities	156	—	—	—	—	—	—	—	—	—	—	—	—	—
	N - Administrative and support service activities	112	—	—	—	—	—	—	—	—	—	—	—	—	—
	P - Education	1	—	—	—	—	—	—	—	—	—	—	—	—	—
	Q - Human health and social work activities	395	—	—	—	—	—	—	—	—	—	—	—	—	—
	R - Arts, entertainment and recreation	67	—	—	—	—	—	—	—	—	—	—	—	—	—
	S - Other services	51	0	—	—	—	—	—	—	0	0	—	(0)	(0)	—
	T - Activities of households as employers; undifferentiated goods- and services-producing activities of households for own use	1,043	2	7	6	21	19	6	26	4	0	0	(0)	(0)	(0)

[illegible]

i) Allied Irish Banks, p.l.c. EU ILAC - Internal loss absorbing capacity: internal MREL and, where applicable, requirement for own funds and eligible liabilities for non-EU G-SIIs

As per Article 45i (3), points (a) to (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 (EU) 2019/879 in May 2019, the following template discloses own funds and eligible liabilities for the purposes of the requirement for own funds and eligible liabilities of entities that are not themselves resolution entities pursuant to Article 45f BRRD II (internal MREL).

Under BRRD II, Allied Irish Banks, p.l.c. is subject to internal Minimum Requirement for Own Funds and Eligible Liabilities 'MREL' and associated disclosures. The purpose of the internal requirement is to hold sufficient financial resources in all parts of the resolution group to support an orderly resolution in the event of its failure.

Allied Irish Banks, p.l.c. is not subject to the Internal Loss-Absorbing Capacity 'ILAC' requirements which only applies to material subsidiaries non-EU Global Systemically Important Institutions 'G-SIIs'.

The current MREL requirement for Allied Irish Banks, p.l.c. is the higher of 17.60% of TREA (21.45% including the Combined Buffer Requirement) and 5.91% of the leverage exposure. As of 30 June 2025, Allied Irish Banks, p.l.c. exceeds these requirements.

The ratio of own funds and eligible liabilities to TREA has increased by 3.78% since December 2024, driven by a decrease in TREA of € 4.8 bn, primarily due to the implementation of CRR3.

		a	b	c
		Minimum requirement for own funds and eligible liabilities (internal MREL)	Non-EU G-SII requirement for own funds and eligible liabilities (internal TLAC)	Qualitative information
Applicable requirement and level of application				
EU-1	Is the entity subject to a Non-EU G-SII Requirement for own funds and eligible liabilities? (Y/N)			N
EU-2	If EU 1 is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)			
EU-2a	Is the entity subject to an internal MREL requirement? (Y/N)			Y
EU-2b	If EU 2a is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)			I
Own funds and eligible liabilities				
EU-3	Common Equity Tier 1 capital (CET1)	7,223		
EU-4	Eligible Additional Tier 1 instruments	1,308		
EU-5	Eligible Tier 2 instruments	1,696		
EU-6	Eligible own funds	10,227		
EU-7	Eligible liabilities	7,386		
EU-8	Of which permitted guarantees			
EU-9a	(Adjustments)	(3,137)		
EU-9b	Own funds and eligible liabilities items after adjustments	14,476		
Total risk exposure amount and total exposure measure				
EU-10	Total risk exposure amount	41,357		
EU-11	Total exposure measure	134,889		
Ratio of own funds and eligible liabilities				
EU-12	Own funds and eligible liabilities (as a percentage of TREA)	35.00%		
EU-13	Of which permitted guarantees			
EU-14	Own funds and eligible liabilities (as a percentage of leverage exposure)	10.73%		
EU-15	Of which permitted guarantees			
EU-16	CET1 (as a percentage of TREA) available after meeting the entity's requirements	12.97%		
EU-17	Institution-specific combined buffer requirement			
Requirements				
EU-18	Requirement expressed as a percentage of the total risk exposure amount	17.60%		
EU-19	Of which may be met with guarantees			
EU-20	Internal MREL expressed as percentage of the total exposure measure	5.91%		
EU-21	Of which may be met with guarantees			
Memorandum items				
EU-22	Total amount of excluded liabilities referred to in Article 72a(2) CRR			

ii) AIB Mortgage Bank u.c. EU ILAC - Internal loss absorbing capacity: internal MREL and, where applicable, requirement for own funds and eligible liabilities for non-EU G-SIIs

As per Article 45i (3), points (a) to (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 (EU) 2019/879 in May 2019, the following template discloses own funds and eligible liabilities for the purposes of the requirement for own funds and eligible liabilities of entities that are not themselves resolution entities pursuant to Article 45f BRRD II (internal MREL).

Under BRRD II, AIB Mortgage Bank u.c. is subject to internal Minimum Requirement for Own Funds and Eligible Liabilities 'MREL' and associated disclosures. The purpose of the internal requirement is to hold sufficient financial resources in all parts of the resolution group to support an orderly resolution in the event of its failure.

AIB Mortgage Bank u.c. is not subject to the ILAC requirements which only applies to material subsidiaries non-EU Global Systemically Important Institutions 'G-SIIs'.

The current MREL requirement for AIB Mortgage Bank u.c. is the higher of 15.66% of TREA (19.66% including the Combined Buffer Requirement) and 5.91% of the leverage exposure. As of 30 June 2025, AIB Mortgage Bank u.c. exceeds these requirements.

The ratio of own funds and eligible liabilities to TREA has increased by 1.45% since December 2024, driven by a decrease in TREA of € 0.4 bn, primarily due to the implementation of CRR3.

		a	b	c
		Minimum requirement for own funds and eligible liabilities (internal MREL)	Non-EU G-SII requirement for own funds and eligible liabilities (internal TLAC)	Qualitative information
Applicable requirement and level of application				
EU-1	Is the entity subject to a Non-EU G-SII Requirement for own funds and eligible liabilities? (Y/N)			N
EU-2	If EU 1 is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)			
EU-2a	Is the entity subject to an internal MREL requirement? (Y/N)			Y
EU-2b	If EU 2a is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)			I
Own funds and eligible liabilities				
EU-3	Common Equity Tier 1 capital (CET1)	1,346		
EU-4	Eligible Additional Tier 1 instruments	0		
EU-5	Eligible Tier 2 instruments	300		
EU-6	Eligible own funds	1,646		
EU-7	Eligible liabilities	0		
EU-8	Of which permitted guarantees			
EU-9a	(Adjustments)			
EU-9b	Own funds and eligible liabilities items after adjustments	1,646		
Total risk exposure amount and total exposure measure				
EU-10	Total risk exposure amount	6,530		
EU-11	Total exposure measure	19,582		
Ratio of own funds and eligible liabilities				
EU-12	Own funds and eligible liabilities (as a percentage of TREA)	25.21 %		
EU-13	Of which permitted guarantees			
EU-14	Own funds and eligible liabilities (as a percentage of leverage exposure)	8.41 %		
EU-15	Of which permitted guarantees			
EU-16	CET1 (as a percentage of TREA) available after meeting the entity's requirements	9.55 %		
EU-17	Institution-specific combined buffer requirement			
Requirements				
EU-18	Requirement expressed as a percentage of the total risk exposure amount	15.66 %		
EU-19	Of which may be met with guarantees			
EU-20	Internal MREL expressed as percentage of the total exposure measure	5.91 %		
EU-21	Of which may be met with guarantees			
Memorandum items				
EU-22	Total amount of excluded liabilities referred to in Article 72a(2) CRR			

iii) EBS d.a.c. EU ILAC - Internal loss absorbing capacity: internal MREL and, where applicable, requirement for own funds and eligible liabilities for non-EU G-SIIs

As per Article 45i (3), points (a) to (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 (EU) 2019/879 in May 2019, the following template discloses own funds and eligible liabilities for the purposes of the requirement for own funds and eligible liabilities of entities that are not themselves resolution entities pursuant to Article 45f BRRD II (internal MREL).

Under BRRD II, EBS d.a.c. is subject to internal Minimum Requirement for Own Funds and Eligible Liabilities 'MREL' and associated disclosures. The purpose of the internal requirement is to hold sufficient financial resources in all parts of the resolution group to support an orderly resolution in the event of its failure.

EBS d.a.c. is not subject to the ILAC requirements which only applies to material subsidiaries non-EU Global Systemically Important Institutions 'G-SIIs'.

The current MREL requirement for EBS d.a.c. is the higher of 15.77% of TREA (19.77% including the Combined Buffer Requirement) and 5.91% of the leverage exposure. As of 30 June 2025, EBS d.a.c. exceeds these requirements.

The ratio of own funds and eligible liabilities to TREA has increased by 6.54% since December 2024, driven by a decrease in TREA of € 0.6 bn, primarily due to the implementation of CRR3.

		a	b	c
		Minimum requirement for own funds and eligible liabilities (internal MREL)	Non-EU G-SII requirement for own funds and eligible liabilities (internal TLAC)	Qualitative information
Applicable requirement and level of application				
EU-1	Is the entity subject to a Non-EU G-SII Requirement for own funds and eligible liabilities? (Y/N)			N
EU-2	If EU 1 is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)			
EU-2a	Is the entity subject to an internal MREL requirement? (Y/N)			Y
EU-2b	If EU 2a is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)			I
Own funds and eligible liabilities				
EU-3	Common Equity Tier 1 capital (CET1)	1,459		
EU-4	Eligible Additional Tier 1 instruments	0		
EU-5	Eligible Tier 2 instruments	0		
EU-6	Eligible own funds	1,459		
EU-7	Eligible liabilities	0		
EU-8	Of which permitted guarantees			
EU-9a	(Adjustments)			
EU-9b	Own funds and eligible liabilities items after adjustments	1,459		
Total risk exposure amount and total exposure measure				
EU-10	Total risk exposure amount	3,396		
EU-11	Total exposure measure	17,072		
Ratio of own funds and eligible liabilities				
EU-12	Own funds and eligible liabilities (as a percentage of TREA)	42.96 %		
EU-13	Of which permitted guarantees			
EU-14	Own funds and eligible liabilities (as a percentage of leverage exposure)	8.55 %		
EU-15	Of which permitted guarantees			
EU-16	CET1 (as a percentage of TREA) available after meeting the entity's requirements	27.19 %		
EU-17	Institution-specific combined buffer requirement			
Requirements				
EU-18	Requirement expressed as a percentage of the total risk exposure amount	15.77 %		
EU-19	Of which may be met with guarantees			
EU-20	Internal MREL expressed as percentage of the total exposure measure	5.91 %		
EU-21	Of which may be met with guarantees			
Memorandum items				
EU-22	Total amount of excluded liabilities referred to in Article 72a(2) CRR			

CRR Roadmap

CRR Ref	Article Name	AIB Group compliance reference
Article 431	Article 431 Disclosure requirements and policies	
Article 431(1)	Institutions shall publicly disclose the information referred to in Titles II and III in accordance with the provisions laid down in this Title, subject to the exceptions referred to in Article 432.	AIB Group plc Pillar 3 Disclosures at 30 June 2025 ("P3").
Article 431(2)	Institutions that have been granted permission by the competent authorities under Part Three for the instruments and methodologies referred to in Title III of this Part shall publicly disclose the information laid down therein.	AIB will publicly disclose the relevant information under Title III Qualifying Requirements for the Use of Particular Instruments or Methodologies that AIB has been granted permission by the competent authority under Part Three for the instruments and methodologies. See Article 452 - 455 below for details.
Article 431(3)	The management body or senior management shall adopt formal policies to comply with the disclosure requirements laid down in this Part and put in place and maintain internal processes, systems and controls to verify that the institutions' disclosures are appropriate and in compliance with the requirements laid down in this Part. At least one member of the management body or senior management shall attest in writing that the relevant institution has made the disclosures required under this Part in accordance with the formal policies and internal processes, systems and controls. The written attestation and the key elements of the institution's formal policies to comply with the disclosure requirements shall be included in institutions' disclosures. Information to be disclosed in accordance with this Part shall be subject to the same level of internal verification as that applicable to the management report included in the institution's financial report. Institutions shall also have policies in place to verify that their disclosures convey their risk profile comprehensively to market participants. Where institutions find that the disclosures required under this Part do not convey the risk profile comprehensively to market participants, they shall publicly disclose information in addition to the information required to be disclosed under this Part. Nonetheless, institutions shall only be required to disclose information that is material and not proprietary or confidential as referred to in Article 432.	<p>The Group maintains a formal Pillar 3 disclosure policy which is reviewed annually and subject to approval within the Group's internal governance framework.</p> <p>The Pillar 3 disclosures have been subject to internal review procedures and have not been audited by the Group's external auditors.</p> <p>Introduction: Attestation that disclosures are in accordance with formal policies and internal processes, systems and controls.</p>
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.
Article 431(5)	Institutions shall, if requested, explain their rating decisions to SMEs and other corporate applicants for loans, providing an explanation in writing when asked. The administrative costs of that explanation shall be proportionate to the size of the loan.	AIB provides explanations of ratings decisions to SMEs whose loan applications were declined in writing, if requested. AIB participates in a formal appeals process, overseen by a Government appointed Head of Credit Review. In the case of larger corporates, written explanations are not usually requested as direct discussions with relationship managers takes place.
Article 432	Article 432 Non-material, proprietary or confidential information	
Article 432(1)	With the exception of the disclosures laid down in point (c) of Article 435(2) and in Articles 437 and 450, institutions may omit one or more of the disclosures listed in Titles II and III where the information provided by those disclosures is not regarded as material. Information in disclosures shall be regarded as material where its omission or misstatement could change or influence the assessment or decision of a user of that information relying on it for the purpose of making economic decisions. EBA shall issue guidelines, in accordance with Article 16 of Regulation (EU) No 1093/2010, on how institutions have to apply materiality in relation to the disclosure requirements of Titles II and III.	AIB complies with all relevant disclosure requirements with regards to materiality.
Article 432(2)	Institutions may also omit one or more items of information referred to in Titles II and III where those items include information that is regarded as proprietary or confidential in accordance with this paragraph, except for the disclosures laid down in Articles 437 and 450. Information shall be regarded as proprietary to institutions where disclosing it publicly would undermine their competitive position. Proprietary information may include information on products or systems that would render the investments of institutions therein less valuable, if shared with competitors. Information shall be regarded as confidential where the institutions are obliged by customers or other counterparty relationships to keep that information confidential. EBA shall issue guidelines, in accordance with Article 16 of Regulation (EU) No 1093/2010, on how institutions have to apply proprietary and confidentiality in relation to the disclosure requirements of Titles II and III.	AIB does not omit any information on the grounds that it may be proprietary or confidential.
Article 432(3)	In the exceptional cases referred to in paragraph 2, the institution concerned shall state in its disclosures the fact that specific items of information are not being disclosed and the reason for not disclosing those items, and publish more general information about the subject matter of the disclosure requirement, except where that subject matter is, in itself, proprietary or confidential.	Not applicable.
Article 433	Article 433 Frequency and scope of disclosures	

Article 433	<p>Institutions shall disclose the information required under Titles II and III in the manner set out in this Article, Articles 433a, 433b, 433c and 434.</p> <p>EBA shall publish annual disclosures on its website on the same day as the institutions publish their financial statements or as soon as possible thereafter.</p> <p>EBA shall publish semi-annual and quarterly disclosures on its website on the same day as the institutions publish their financial reports for the corresponding period, where applicable, or as soon as possible thereafter.</p> <p>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.</p>	<p>This publication is in line with Article 433a and Article 434</p> <p>AIB will submit the Pillar 3 disclosures to the EBA, as soon as possible after the publication of the financial report for the corresponding period on an annual and semi-annual basis. The EBA shall then publish the disclosures on its website. Subsequent to the annual/semi-annual publication by the EBA, AIB shall publish the Pillar 3 disclosures on the AIB website.</p> <p>AIB will submit the quarterly Pillar 3 disclosures to the EBA as soon as possible after the submission of the quarterly returns to the regulator. Subsequent to the quarterly publication by the EBA, AIB shall publish the Pillar 3 disclosures on the AIB website.</p> <p>During the transitional period i.e. (June 2025, September 2025 & December 2025 reporting periods) AIB will publish the Pillar 3 disclosures on its website prior to submission to the EBA.</p>
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;	<p>See below for applicable disclosure requirements.</p> <p>Not Applicable. Annual Template EU INS1 Insurance participations. Article 49 is not applicable.</p> <p>Not Applicable. Annual Template EU INS2 Financial conglomerates - Information on own funds and capital adequacy ratio. AIB is not a financial conglomerate.</p> <p>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.</p>
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;	<p>Semi-annual - Template EU CC1 - Composition of regulatory own funds.</p> <p>Semi-annual - EU CC2 - Reconciliation of regulatory own funds to balance sheet in the audited financial statements.</p>
Article 433a(1)(b)(ii)	(ii) point (e) of Article 438;	<p>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.</p> <p>Semi-annual - Template EU CR10.5 Equity exposures under Articles 133 (3) to (6) and 495a(3) CRR Note. The EBA will revise the Pillar 3 Disclosure Framework as part of Step 2 of the CRR3 implementation process, which is currently subject to public consultation.</p>
Article 433a(1)(b)(iii)	(iii) points (e) to (l) of Article 439;	<p>Semi annual - Template EU CCR1 – Analysis of CCR exposure by approach.</p> <p>Annual - Template - EU CVA1 - Credit valuation adjustment risk under the Reduced Basic Approach</p> <p>Semi annual - Template EU CCR3 – Standardised approach – CCR exposures by regulatory exposure class and risk weights.</p> <p>Semi annual - Template EU CCR4 – IRB approach – CCR exposures by exposure class and PD scale.</p> <p>Semi annual - Template EU CCR5 – Composition of collateral for CCR exposures</p> <p>Semi annual - Template EU CCR6 – Credit derivatives exposures.</p> <p>Semi annual - Template EU CCR8 – Exposures to CCPs.</p>
Article 433a(1)(b)(iv)	(iv) Article 440;	<p>Semi annual - Template EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer.</p> <p>Semi annual - Template EU CCyB2 - Amount of institution-specific countercyclical capital buffer.</p>

Article 433a(1)(b)(v)	(v) points (c), (e), (f) and (g) of Article 442;	<p>Semi annual - Template EU CR1 - Performing and non-performing exposures and related provisions.</p> <p>Semi annual - Template EU CR1-A - Maturity of exposures.</p> <p>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.</p> <p>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%.</p> <p>Semi annual - Template EU CQ1 - Credit quality of forborne exposures.</p> <p>Not applicable. Annual & threshold - Template EU CQ2 - Quality of forbearance. AIB Group plc's NPL ratio is lower than 5%.</p> <p>Annual - Template EU CQ3 - Credit quality of performing and non-performing exposures by past due days.</p> <p>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%.</p> <p>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%.</p> <p>Not applicable. Annual & threshold - Template EU CQ6 - Collateral valuation - loans and advances. AIB Group plc's NPL ratio is lower than 5%.</p> <p>Semi annual - Template EU CQ7 - Collateral obtained by taking possession and execution processes.</p> <p>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%.</p>
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;	<p>Semi annual - Template EU SEC1 - Securitisation exposures in the non-trading book.</p> <p>Not Applicable. Semi-annual - Template EU SEC2 - Securitisation exposures in the trading book. AIB does not have securitised exposures in the trading book.</p> <p>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.</p> <p>Semi annual - Template EU SEC4 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as investor.</p> <p>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.</p>
Article 433a(1)(b)(x)	(x) points (a) and (b) of Article 451(1);	<p>Semi annual - Template EU LR1 - LRSum: Summary reconciliation of accounting assets and leverage ratio exposures.</p> <p>Semi annual - Template EU LR2 - LRCom: Leverage ratio common disclosure.</p> <p>Semi annual - Template EU LR3 - LRSpl: Split-up of on-balance sheet exposures (excluding derivatives, SFTs and exempted exposures).</p>
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;	<p>Semi annual - Template EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range.</p> <p>Semi annual - Template EU CCR4 – IRB approach – CCR exposures by exposure class and PD scale.</p>
Article 433a(1)(b)(xiii)	(xiii) points (f) to (j) of Article 453;	<p>Semi annual - Template EU CR3 – CRM techniques overview: Disclosure of the use of credit risk mitigation techniques.</p> <p>Semi annual - Template EU CR4 – standardised approach – Credit risk exposure and CRM effects.</p> <p>Semi annual - Template EU CR7 – IRB approach – Effect on the RWEAs of credit derivatives used as CRM techniques.</p> <p>Semi annual - Template EU CR7-A – IRB approach – Disclosure of the extent of the use of CRM techniques.</p>

Article 433a(1)(b)(xiv)	(xiv) Article 455(2), points (a), (b) and (c);	Not Applicable. Semi annual - Template EU MR2 - Market risk under the alternative internal model approach (AIMA) This template is part of the new set of disclosures tables and templates that will become effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable continue to apply.
Article 433a(1)(b)(xv)	(xv) Article 449a;	Semi-annual - Table 1 - Qualitative information on Environmental risk. Semi-annual - Table 2 - Qualitative information on Social risk. Semi-annual - Table 3 - Qualitative information on Governance risk. Semi-annual - Template 1 - Banking book- Indicators of potential climate Change transition risk: Credit quality of exposures by sector, emissions and residual maturity. Semi-annual - Template 2 - Banking book - Indicators of potential climate change transition risk: Loans collateralised by immovable property - Energy efficiency of the collateral. Semi-annual - Template 3 - Banking book - Indicators of potential climate change transition risk: Alignment metrics. Semi-annual - Template 4 - Banking book - Indicators of potential climate change transition risk: Exposures to top 20 carbon-intensive firms. Semi-annual - Template 5 - Banking book - Indicators of potential climate change physical risk: Exposures subject to physical risk. On 6th August 2025, EBA published a No Action Letter concerning the application of provisions related to Pillar 3 disclosures on ESG risks under the EBA Pillar 3 ITS. (EBA/Op/2025/11) It states 'the EBA recommends that, for the period starting from the reference date of 30 June 2025 until the amendments to the EBA disclosure ITS are adopted and enter into force: (a) for large institutions which have issued securities that are admitted to trading in a regulated market of any Member State, competent authorities do not prioritise the enforcement of: i. the disclosure of templates EU 6 to EU 10; Template 1 column c; and Template 4, column c of Commission Implementing Regulation (EU) 2024/3172'. AIB Group plc meets this criteria and has not published these specific templates and columns for this reporting date.
Article 433a(1)(b)(xvi)	(xvi) Article 449b;	Currently not applicable. Semi-annual - Template EU SB1. Disclosure of aggregate exposure to shadow banking entities. Not a requirement for AIB Group plc until the Regulator stipulates reporting. The EBA will revise the Pillar 3 Disclosure Framework as part of Step 2 of the CRR3 implementation process, which is currently subject to public consultation.
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) Article 438, points (d), (da) and (h)	Quarterly - Template EU OV1 – Overview of risk weighted exposure amounts. Quarterly - Template EU CR8 – RWEA flow statements of credit risk exposures under the IRB approach. Not applicable. Quarterly - Template EU CCR7 – RWEA flow statements of CCR exposures under the IMM. AIB does not use the IMM and instead use SA-CCR for derivatives under counterparty credit risk. Not applicable. Quarterly - Template EU MR2-B - RWEA flow statements of market risk exposures under the IMA. All market risk is treated under standardised approach. Quarterly - Template - EU CMS1 – Comparison of modelled and standardised risk weighted exposure amounts at risk level. Quarterly - Template - EU CMS2 – Comparison of modelled and standardised risk weighted exposure amounts for credit risk at asset class level.
Article 433a(1)(c)(ii)	(ii) the key metrics referred to in Article 447;	Quarterly - Template EU KM1 - Key metrics template.
Article 433a(1)(c)(iii)	(iii) Article 451a(2).	Quarterly - Template EU LIQ1 - Quantitative information of LCR. Quarterly - Table EU LIQB on qualitative information on LCR, which complements template EU LIQ1.
Article 433a(2)	By way of derogation from paragraph 1, large institutions other than G-SIs that are non-listed institutions shall disclose the information outlined below with the following frequency:	Not applicable.
Article 433a(2)(a) & (b)	(a) all the information required under this Part on an annual basis; (b) the key metrics referred to in Article 447 on a semi-annual basis.	Not applicable.
Article 433a(3)	Large institutions that are subject to Article 92a or 92b shall disclose the information required under Article 437a on a semi-annual basis, except for the key metrics referred to in point (h) of Article 447, which are to be disclosed on a quarterly basis.	Not applicable.
Article 433b	Article 433b Disclosures by small and non-complex institutions	Not applicable.
Article 433b(1)	Small and non-complex institutions shall disclose the information referred to in the following provisions on an annual basis:	Not applicable.
Article 433b(1) (a)	(a) Article 435(1), points (a), (e) and (f);	Not applicable.
Article 433b(1) (b)	(b) Article 438, points (c), (d) and (da);	Not applicable.
Article 433b(1) (c)	(c) Article 442, points (c) and (d);	Not applicable.
Article 433b(1) (d)	(d) the key metrics referred to in Article 447;	Not applicable.
Article 433b(1) (e)	(e) Article 449a;	Not applicable.

Article 433b(1) (f)	(f) Article 449b;	Not applicable.
Article 433b(1) (g)	(g) Article 450(1), points (a) to (d), (h), (i) and (j).	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 and ESG risks referred to in Article 449a 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)(b)	(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) Article 438, points (c), (d) and (da)	Not applicable.
Article 433c(2)(da)	(da) Article 442, points (c) and (d)	Not applicable.
Article 433c(2)(e)	(e) the key metrics referred to in Article 447;	Not applicable.
Article 433c(2)(ea)	(ea) the key metrics referred to in Article 449a;	Not applicable.
Article 433c(2)(eb)	(eb) the key metrics referred to in Article 449b;	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)	1. Institutions other than small and non-complex institutions shall submit all information required under Titles II and III in electronic format to EBA no later than the date on which they publish their financial statements or financial reports for the corresponding period, where applicable, or as soon as possible thereafter. EBA shall publish that information, together with its submission date, on its website. EBA shall ensure that disclosures made on its website contain information identical to that which institutions submitted to EBA. Institutions shall have the right to resubmit to EBA the information in accordance with the technical standards referred to in Article 434a. EBA shall make available on its website the date when the resubmission took place. EBA shall prepare and keep up-to-date a tool that specifies the mapping of the templates and tables for disclosures with those on supervisory reporting. The mapping tool shall be accessible to the public on the EBA website. Institutions may continue to publish 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. Institutions may include in their website a link to the EBA website where the prudential information is published in a centralised manner.	AIB will submit its Pillar 3 disclosures from June 2025 to the EBA in xbrl and pdf format using separate zip files, the EBA shall then publish the disclosures on its website. The Pillar 3 disclosures are published on AIB Group's website (https://aib.ie/investorrelations). During the transitional period for 2025 Pillar 3 publications (June, September, December), AIB may publish on AIB Groups website prior to submitting to EBA. For 2026 Pillar 3 publication onwards, AIB will not publish on the AIB Group's website before the respective submission to the EBA.
Article 434(2)	2. Institutions other than small and non-complex institutions shall submit the disclosures required under Articles 433a and 433c in electronic format to EBA no later than the date on which they publish their financial statements or financial reports for the corresponding period or as soon as possible thereafter. If the financial reports are published before the submission of information in accordance with Article 430 for the same period, disclosures can be submitted on the same date as supervisory reporting or as soon as possible thereafter. If disclosure is required to be made for a period when an institution does not prepare any financial report, the institution shall submit to EBA the information on disclosures as soon as possible following the end of that period.	AIB will submit the Pillar 3 disclosures to the EBA under Article 433a in xbrl and pdf format using separate zip files, as soon as possible after the publication of the financial report for the corresponding period on an annual and semi-annual basis. AIB will submit the quarterly Pillar 3 disclosures to the EBA as soon as possible after the submission of the quarterly returns to the regulator.
Article 434(3)	3. By way of derogation from paragraphs 1 and 2 of this Article, institutions may submit to EBA the information required under Article 450 separately from the other information required under Titles II and III no later than two months after the date on which institutions publish their financial statements for the corresponding year.	AIB will submit remuneration disclosures required under Article 450 separately from the other disclosures to the EBA no later than 2 months after the publication of the annual financial statements.
Article 434(4)	4. EBA shall publish on its website the disclosures of small and non-complex institutions on the basis of the information reported by those institutions to competent authorities in accordance with Article 430.	Not applicable. This is an EBA activity.
Article 434(5)	5. Ownership of the data and the responsibility for their accuracy shall remain with the institutions that produce them. EBA shall provide for a single access point for institutions' disclosures and shall make available on its website an archive of the information required to be disclosed in accordance with this Part. That archive shall be kept accessible for a period that shall be no less than the storage period set by national law for information included in the institutions' financial reports.	AIB Group plc disclosures are in accordance with formal policies and internal processes, systems and controls.
Article 434(6)	6. EBA shall monitor the number of visits to its single access point for institutions' disclosures and include the related statistics in its annual reports.	This is an EBA activity
Article 434a	Article 434a Uniform disclosure formats	

Article 434a	EBA shall develop draft implementing technical standards to specify uniform disclosure formats, and information on the resubmission policy, and shall develop IT solutions, including instructions, for disclosures required under Titles II and III. Those uniform disclosure formats shall convey sufficiently comprehensive and comparable information for users of that information to assess the risk profiles of institutions and their degree of compliance with the requirements laid down in Parts One to Seven. To facilitate the comparability of information, the implementing technical standards shall seek to maintain consistency of disclosure formats with international standards on disclosures. Uniform disclosure formats shall be tabular where appropriate. EBA shall submit those draft implementing technical standards to the Commission by 10 July 2025. 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 ITS 2024/3172 on 31/12/2024: COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 of 29 November 2024 laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to public disclosures by institutions of the information referred to in Part Eight, Titles II and III, of that Regulation, and repealing Commission Implementing Regulation (EU) 2021/637 AIB is compliant with the ITS as per EU official journal. AIB will monitor EBA publications for the resubmission policy and IT solutions for disclosures (Pillar 3 disclosures hub) required under Titles II and III.
Article 434b	Accessibility of information on the European single access point	
Article 434b(1)	From 10 January 2030, when making public any information referred to in Part Eight of this Regulation, the institutions shall submit that information at the same time to the relevant collection body referred to in paragraph 3 of this Article for the purpose of making it accessible on the European single access point (ESAP) established under Regulation (EU) 2023/2859 of the European Parliament and of the Council (1). That information shall comply with the following requirements:	AIB will submit Pillar 3 Disclosures to the EBA via the Pillar 3 data hub (P3DH) infrastructure. The EBA will feed this information into the ESAP by 2030.
Article 434b(1)(a)	(a) be submitted in a data extractable format as defined in Article 2, point (3), of Regulation (EU) 2023/2859 or, where required by Union law, in a machine-readable format, as defined in Article 2, point (4), of that Regulation;	AIB will follow the IT solution to submit data in a machine readable format i.e. XBRL and PDF using separate zip files.
Article 434b(1)(b)	(b) be accompanied by the following metadata:	The following metadata will accompany the submission:
Article 434b(1)(b)(i)	(i) all the names of the institution to which the information relates;	AIB will follow the IT solution to ensure the name AIB Group plc is contained in the required location within the Pillar 3 Disclosures.
Article 434b(1)(b)(ii)	(ii) the legal entity identifier of the institution, as specified pursuant to Article 7(4), point (b), of Regulation (EU) 2023/2859;	AIB will follow the IT solution to ensure the LEI code 635400AKJBGNS5WNQL34 is contained in the required location within the Pillar 3 Disclosures.
Article 434b(1)(b)(iii)	(iii) the size of the institution by category, as specified pursuant to Article 7(4), point (d), of that Regulation;	AIB Group plc will follow the IT solution to ensure the size of the institution is disclosed in the required location within Pillar 3 disclosures. i.e. AIB Group is a large institution and prepares disclosures in line with Article 433a Disclosures by large institutions.
Article 434b(1)(b)(iv)	(iv) the type of information, as classified pursuant to Article 7(4), point (c), of that Regulation;	AIB Group plc will follow the IT solution to ensure the type of information disclosed is identified within the required location of the Pillar 3 disclosures i.e. the required regulatory disclosures referred to in Part Eight, Titles II and III under Regulation (EU) No 575/2013 (of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and amending Regulation (EU) No 648/2012) and Bank Recovery and Resolution Directive 'BRRD II', (Directive 2014/59/EU, amended by Directive (EU) 2019/879) as outlined in the introduction of the Pillar 3 Disclosures. The information disclosed is mandatory.
Article 434b(1)(b)(v)	(v) an indication of whether the information contains personal data.	AIB Group plc will follow the IT solution to ensure there is an indication of whether personal data is contained in the Pillar 3 Disclosures i.e. no personal data contained within the document.
Article 434b(2)	For the purposes of paragraph 1, point (b)(ii), institutions shall obtain a legal entity identifier.	AIB Group plc has the legal entity identifier 635400AKJBGNS5WNQL34.
Article 434b(3)	For the purpose of making the information referred to in paragraph 1 of this Article accessible on ESAP, the collection body as defined in Article 2, point (2), of Regulation (EU) 2023/2859 shall be EBA.	AIB will submit the disclosures to the EBA as collection body.
Article 434b(4)	For the purpose of ensuring the efficient collection and management of information submitted in accordance with paragraph 1, EBA shall develop draft implementing technical standards to specify:	EBA published EBA/ITS/2025/01 on the 12.02.2025. AIB is compliant with this ITS.
Article 434b(4)(a)	(a) any other metadata to accompany the information;	EBA published EBA/ITS/2025/01 on the 12.02.2025. AIB is compliant with this ITS.
Article 434b(4)(b)	(b) the structuring of data in the information;	AIB will structure the Pillar 3 data as per annotated table layout and follow the DPM 4.1 issued by the EBA.
Article 434b(4)(c)	(c) for which information a machine-readable format is required and, in such cases, which machine-readable format is to be used.	AIB Group plc will submit Pillar 3 Disclosures to the EBA in xbrl and pdf format using separate zip files.
Article 434b	For the purposes of point (c), EBA shall assess the advantages and disadvantages of different machine-readable formats and conduct appropriate field test	This is an EBA activity
Article 434b	EBA shall submit those draft implementing technical standards to the Commission.	This is an EBA activity
Article 434b	Power is conferred on the Commission to adopt the implementing technical standards referred to in the first subparagraph of this paragraph in accordance with Article 15 of Regulation (EU) No 1093/2010.	This relates to powers of the Commission.
Article 434b(5)	5. Where necessary, EBA shall adopt guidelines to ensure that the metadata submitted in accordance with paragraph 4, first subparagraph, point (a), are correct.	This is an EBA activity
Article 434c	Report on the feasibility of the use of information reported by institutions other than small and non-complex institutions to publish an extended set of disclosures on the EBA website	This is an EBA activity. AIB will monitor any reports published by the EBA.
Article 435	Article 435 Disclosure of risk management objectives and policies	
Article 435(1)	Institutions shall disclose their risk management objectives and policies for each separate category of risk, including the risks referred to in this Title. Those disclosures shall include:	Annual - Table EU OVA - Institution risk management approach. Annual - Table EU LIQA - Liquidity risk management. Annual - Table EU ORA - Qualitative information on operational risk.

Article 435(1)(a)	(a) the strategies and processes to manage those categories of risks;	Annual - Table EU OVA - Institution risk management approach. Annual - Table EU LIQA - Liquidity risk management. Annual - Table EU CRA - General qualitative information about credit risk. Annual - Table EU MRA - Qualitative disclosure requirements related to market risk. Annual Table EU ORA - Qualitative information on operational risk.
Article 435(1)(b)	(b) the structure and organisation of the relevant risk management function including information on the basis of its authority, its powers and accountability in accordance with the institution's incorporation and governing documents;	Annual - Table EU OVA - Institution risk management approach. Annual - Table EU LIQA - Liquidity risk management. Annual - Table EU CRA - General qualitative information about credit risk. Annual - Table EU MRA - Qualitative disclosure requirements related to market risk. Annual - Table EU ORA - Qualitative information on operational risk.
Article 435(1)(c)	(c) the scope and nature of risk reporting and measurement systems;	Annual - Table EU OVA - Institution risk management approach. Annual - Table EU LIQA - Liquidity risk management. Annual - Table EU MRA - Qualitative disclosure requirements related to market risk. Annual - Table EU ORA - Qualitative information on operational risk.
Article 435(1)(d)	(d) the policies for hedging and mitigating risk, and the strategies and processes for monitoring the continuing effectiveness of hedges and mitigants;	Annual - Table EU OVA - Institution risk management approach. Annual - Table EU LIQA - Liquidity risk management. Annual - Table EU CRA - General qualitative information about credit risk. Annual - Table EU MRA - Qualitative disclosure requirements related to market risk. Annual - Table EU ORA - Qualitative information on operational risk.
Article 435(1)(e)	(e) a declaration approved by the management body on the adequacy of the risk management arrangements of the relevant institution providing assurance that the risk management systems put in place are adequate with regard to the institution's profile and strategy;	Annual - Table EU OVA - Institution risk management approach. Annual - Table EU LIQA - Liquidity risk management.
Article 435(1)(f)	(f) a concise risk statement approved by the management body succinctly describing the relevant institution's overall risk profile associated with the business strategy; that statement shall include:	Annual - Table EU OVA - Institution risk management approach. Annual - Table EU LIQA - Liquidity risk management. Annual - Table EU CRA - General qualitative information about credit risk.
Article 435(1)(f)(i)	(i) key ratios and figures providing external stakeholders a comprehensive view of the institution's management of risk, including how the risk profile of the institution interacts with the risk tolerance set by the management body;	Annual - Table EU OVA - Institution risk management approach. Annual - Table EU LIQA - Liquidity risk management.
Article 435(1)(f)(ii)	(ii) information on intragroup transactions and transactions with related parties that may have a material impact of the risk profile of the consolidated group.	Annual - Table EU OVA - Institution risk management approach. Annual - Table EU LIQA - Liquidity risk management.
Article 435(2)	Institutions shall disclose the following information regarding governance arrangements:	Annual - Table EU OVB - Disclosure on governance arrangements.
Article 435(2)(a)	(a) the number of directorships held by members of the management body;	Annual - Table EU OVB - Disclosure on governance arrangements.
Article 435(2)(b)	(b) the recruitment policy for the selection of members of the management body and their actual knowledge, skills and expertise;	Annual - Table EU OVB - Disclosure on governance arrangements.
Article 435(2)(c)	(c) the policy on diversity with regard to selection of members of the management body, its objectives and any relevant targets set out in that policy, and the extent to which those objectives and targets have been achieved;	Annual - Table EU OVB - Disclosure on governance arrangements.
Article 435(2)(d)	(d) whether or not the institution has set up a separate risk committee and the number of times the risk committee has met;	Annual - Table EU OVB - Disclosure on governance arrangements.
Article 435(2)(e)	(e) the description of the information flow on risk to the management body.	Annual - Table EU OVB - Disclosure on governance arrangements.
Article 436	Article 436 Disclosure of the scope of application	
Article 436	Institutions shall disclose the following information regarding the scope of application of this Regulation as follows:	See below for applicable disclosure requirements.
Article 436(a)	(a) the name of the institution to which this Regulation applies;	AIB Group plc.
Article 436(b)	(b) a reconciliation between the consolidated financial statements prepared in accordance with the applicable accounting framework and the consolidated financial statements prepared in accordance with the requirements on regulatory consolidation pursuant to Sections 2 and 3 of Title II of Part One; that reconciliation shall outline the differences between the accounting and regulatory scopes of consolidation and the legal entities included within the regulatory scope of consolidation where it differs from the accounting scope of consolidation; the outline of the legal entities included within the regulatory scope of consolidation shall describe the method of regulatory consolidation where it is different from the accounting consolidation method, whether those entities are fully or proportionally consolidated and whether the holdings in those legal entities are deducted from own funds;	Annual - Template EU LI3 - Outline of the differences in the scopes of consolidation (entity by entity). Annual - Table EU LIA - Explanations of differences between accounting and regulatory exposure amounts.
Article 436(c)	(c) a breakdown of assets and liabilities of the consolidated financial statements prepared in accordance with the requirements on regulatory consolidation pursuant to Sections 2 and 3 of Title II of Part One, broken down by type of risks as referred to under this Part;	Annual - Template EU LI1 – Differences between the accounting scope and the scope of prudential consolidation and mapping of financial statement categories with regulatory risk categories.

Article 436(d)	(d) a reconciliation identifying the main sources of differences between the carrying value amounts in the financial statements under the regulatory scope of consolidation as defined in Sections 2 and 3 of Title II of Part One, and the exposure amount used for regulatory purposes; that reconciliation shall be supplemented by qualitative information on those main sources of differences;	Annual - Template EU LI2 – Main sources of differences between regulatory exposure amounts and carrying values in financial statements. Annual - Table EU LIA - Explanations of differences between accounting and regulatory exposure amounts.
Article 436(e)	(e) for exposures from the trading book and the non-trading book that are adjusted in accordance with Article 34 and Article 105, a breakdown of the amounts of the constituent elements of an institution's prudent valuation adjustment, by type of risks, and the total of constituent elements separately for the trading book and non-trading book positions;	Annual - Template EU PV1 - Prudent valuation adjustments (PVA).
Article 436(f)	(f) any current or expected material practical or legal impediment to the prompt transfer of own funds or to the repayment of liabilities between the parent undertaking and its subsidiaries;	Annual - Table EU LIB - Other qualitative information on the scope of application.
Article 436(g)	(g) the aggregate amount by which the actual own funds are less than required in all subsidiaries that are not included in the consolidation, and the name or names of those subsidiaries;	Annual - Table EU LIB - Other qualitative information on the scope of application.
Article 436(h)	(h) where applicable, the circumstances under which use is made of the derogation referred to in Article 7 or the individual consolidation method laid down in Article 9.	Annual - Table EU LIB - Other qualitative information on the scope of application.
Article 437	Article 437 Disclosure of own funds	
Article 437	Institutions shall disclose the following information regarding their own funds:	See below for applicable disclosure requirements.
Article 437(a)	(a) a full reconciliation of Common Equity Tier 1 items, Additional Tier 1 items, Tier 2 items and the filters and deductions applied to own funds of the institution pursuant to Articles 32 to 36, 56, 66 and 79 with the balance sheet in the audited financial statements of the institution;	Semi annual - Template EU CC1 - Composition of regulatory own funds. Semi annual - Template EU CC2 - reconciliation of regulatory own funds to balance sheet in the audited financial statements.
Article 437(b)	(b) a description of the main features of the Common Equity Tier 1 and Additional Tier 1 instruments and Tier 2 instruments issued by the institution;	Annual - Template EU CCA - Main features of regulatory own funds instruments and eligible liabilities instruments.
Article 437(c)	(c) the full terms and conditions of all Common Equity Tier 1, Additional Tier 1 and Tier 2 instruments;	Annual - Template EU CCA - Main features of regulatory own funds instruments and eligible liabilities instruments.
Article 437(d)	(d) a separate disclosure of the nature and amounts of the following:	Semi annual - Template EU CC1 - Composition of regulatory own funds.
Article 437(d)(i)	(i) each prudential filter applied pursuant to Articles 32 to 35;	Semi annual - Template EU CC1 - Composition of regulatory own funds.
Article 437(d)(ii)	(ii) items deducted pursuant to Articles 36, 56 and 66;	Semi annual - Template EU CC1 - Composition of regulatory own funds.
Article 437(d)(iii)	(iii) items not deducted pursuant to Articles 47, 48, 56, 66 and 79;	Semi annual - Template EU CC1 - Composition of regulatory own funds.
Article 437(e)	(e) a description of all restrictions applied to the calculation of own funds in accordance with this Regulation and the instruments, prudential filters and deductions to which those restrictions apply;	Semi annual - Template EU CC1 - Composition of regulatory own funds.
Article 437(f)	(f) a comprehensive explanation of the basis on which capital ratios are calculated where those capital ratios are calculated by using elements of own funds determined on a basis other than the basis laid down in this Regulation.	Semi annual - Template EU CC1 - Composition of regulatory own funds.
Article 437a	Article 437a Disclosure of own funds and eligible liabilities	Not applicable.
Article 437a	Institutions that are subject to Article 92a or 92b shall disclose the following information regarding their own funds and eligible liabilities:	Not applicable.
Article 437a(a)	(a) the composition of their own funds and eligible liabilities, their maturity and their main features;	Not applicable.
Article 437a(b)	(b) the ranking of eligible liabilities in the creditor hierarchy;	Not applicable.
Article 437a(c)	(c) the total amount of each issuance of eligible liabilities instruments referred to in Article 72b and the amount of those issuances that is included in eligible liabilities items within the limits specified in Article 72b(3) and (4);	Not applicable.
Article 437a(d)	(d) the total amount of excluded liabilities referred to in Article 72a(2).	Not applicable.
Article 438	Article 438 Disclosure of own funds requirements and risk-weighted exposure amounts	
Article 438	Institutions shall disclose the following information regarding their compliance with Article 92 of this Regulation and with the requirements laid down in Article 73 and in point (a) of Article 104(1) of Directive 2013/36/EU:	See below for applicable disclosure requirements.
Article 438(a)	(a) a summary of their approach to assessing the adequacy of their internal capital to support current and future activities;	Annual - Table EU OVC – ICAAP information.
Article 438(b)	(b) the amount of the additional own funds requirements based on the supervisory review process as referred to in Article 104(1), point (a), of Directive 2013/36/EU to address risks other than the risk of excessive leverage and its composition;	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 exposure amount as calculated in accordance with Article 92(3) and the corresponding own funds requirements as determined in accordance with Article 92(2), to be broken down by the different risk categories or risk exposure classes, as applicable, set out in Part Three and, where applicable, an explanation of the effect on the calculation of the own funds and risk-weighted exposure amounts that results from applying capital floors and not deducting items from own funds;	<p>Quarterly - Template EU OV1 – Overview of total risk exposure amounts.</p> <p>Quarterly Template EU CMS1 Template EU CMS1 – Comparison of modelled and standardised risk weighted exposure amounts at risk level</p> <p>Quarterly Template EU CMS2 Template EU CMS2 – Comparison of modelled and standardised risk weighted exposure amounts for credit risk at asset class level</p> <p>Not applicable. Quarterly EU CVA4 – RWEA flow statements of credit valuation adjustment risk under the Standardised Approach</p> <p>Annual - Template EU OR2 - Business Indicator, components and subcomponents.</p> <p>Final operational risk disclosures to be confirmed under Step 2 of CRR3</p> <p>Annual - Template EU OR3 - Operational risk own funds requirements and risk exposure amounts.</p> <p>Final operational risk disclosures to be confirmed under Step 2 of CRR3</p> <p>Additional explanation is currently not relevant.</p>
Article 438(da)	(da) where required to calculate the un-floored total risk exposure amount as calculated in accordance with Article 92(4), and the standardised total risk exposure amount as calculated in accordance with Article 92(5), to be broken down by the different risk categories or risk exposure classes, as applicable, 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;	<p>Quarterly Template EU CMS1 Template EU CMS1 – Comparison of modelled and standardised risk weighted exposure amounts at risk level</p> <p>Quarterly Template EU CMS2 Template EU CMS2 – Comparison of modelled and standardised risk weighted exposure amounts for credit risk at asset class level</p> <p>Additional explanation is currently not relevant.</p>
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 Article 153(5) Table 1, and the on- and off-balance- sheet exposures and risk-weighted exposure amounts for the categories of equity exposures set out in Article 133(3) to (6), and Article 495a(3)	<p>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.</p> <p>Semi-annual - Template EU CR10.5 Equity exposures under Articles 133 (3) to (6) and 495a(3) CRR</p> <p>Note. The EBA will revise the Pillar 3 Disclosure Framework as part of Step 2 of the CRR3 implementation process, which is currently subject to public consultation.</p>
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.	<p>Quarterly - Template EU CR8 – RWEA flow statements of credit risk exposures under the IRB approach.</p> <p>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.</p> <p>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.</p> <p>Not applicable. Quarterly EU CVA4 – RWEA flow statements of credit valuation adjustment risk under the Standardised Approach</p>
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;	Annual - Template - EU CVA1 - Credit valuation adjustment risk under the Reduced Basic Approach
Article 439(i)	(i) the exposure value to central counterparties and the associated risk exposures within the scope of Section 9 of Chapter 6 of Title II of Part Three, separately for qualifying and non-qualifying central counterparties, and broken down by types of exposures;	Semi annual - Template EU CCR8 – Exposures to CCPs.
Article 439(j)	(j) the notional amounts and fair value of credit derivative transactions; credit derivative transactions shall be broken down by product type; within each product type, credit derivative transactions shall be broken down further by credit protection bought and credit protection sold;	Semi annual - Template EU CCR6 – Credit derivatives exposures.
Article 439(k)	(k) the estimate of alpha where the institution has received the permission of the competent authorities to use its own estimate of alpha in accordance with Article 284(9);	Semi annual - Template EU CCR1 – Analysis of CCR exposure by approach.
Article 439(l)	(l) separately, the disclosures included in point (e) of Article 444 and point (g) of Article 452;	Semi annual - Template EU CCR3 – standardised approach - CCR exposures by regulatory exposure class and risk weights. Semi annual - Template EU CCR4 – IRB approach – CCR exposures by exposure class and PD scale.
Article 439(m)	(m) for institutions using the methods set out in Sections 4 to 5 of Chapter 6 of Title II Part Three, the size of their on- and off-balance-sheet derivative business as calculated in accordance with Article 273a(1) or (2), as applicable.	Semi annual - Template EU CCR1 – Analysis of CCR exposure by approach.
Article 439	Where the central bank of a Member State provides liquidity assistance in the form of collateral swap transactions, the competent authority may exempt institutions from the requirements in points (d) and (e) of the first subparagraph where that competent authority considers that the disclosure of the information referred to therein could reveal that emergency liquidity assistance has been provided. For those purposes, the competent authority shall set out appropriate thresholds and objective criteria.	Not applicable. This would impact the following two templates if it were applicable to AIB: Semi annual - Template EU CCR1 – Analysis of CCR exposure by approach. Semi annual - Template EU CCR5 – Composition of collateral for CCR exposures.
Article 440	Article 440 Disclosure of countercyclical capital buffers	
Article 440	Institutions shall disclose the following information in relation to their compliance with the requirement for a countercyclical capital buffer as referred to in Chapter 4 of Title VII of Directive 2013/36/EU:	See below for applicable disclosure requirements.
Article 440(a)	(a) the geographical distribution of the exposure amounts and risk-weighted exposure amounts of its credit exposures used as a basis for the calculation of their countercyclical capital buffer;	Semi annual - Template EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer.
Article 440(b)	(b) the amount of their institution-specific countercyclical capital buffer.	Semi annual - Template EU CCyB2 - Amount of institution-specific countercyclical capital buffer.
Article 441	Article 441 Disclosure of indicators of global systemic importance	Not applicable. AIB is an O-SII.
Article 441	G-SIIs shall disclose, on an annual basis, the values of the indicators used for determining their score in accordance with the identification methodology referred to in Article 131 of Directive 2013/36/EU.	Not applicable. AIB is an O-SII.
Article 442	Article 442 Disclosure of exposures to credit risk and dilution risk	
Article 442	Institutions shall disclose the following information regarding their exposures to credit risk and dilution risk:	See below for applicable disclosure requirements.
Article 442(a)	(a) the scope and definitions that they use for accounting purposes of 'past due' and 'impaired' and the differences, if any, between the definitions of 'past due' and 'default' for accounting and regulatory purposes;	Annual - Table EU CRB - Additional disclosure related to the credit quality of assets.
Article 442(b)	(b) a description of the approaches and methods adopted for determining specific and general credit risk adjustments;	Annual - Table EU CRB - Additional disclosure related to the credit quality of assets.
Article 442(c)	(c) information on the amount and quality of performing, non-performing and forborne exposures for loans, debt securities and off-balance-sheet exposures, including their related accumulated impairment, provisions and negative fair value changes due to credit risk and amounts of collateral and financial guarantees received;	Semi annual - Template EU CR1- Performing and non-performing exposures and related provisions. Not applicable. Annual & threshold - Template EU CR2a - Changes in the stock of non-performing loans and advances and related net accumulated recoveries. AIB Group plc's NPL ratio is lower than 5%. Semi annual - Template EU CQ1 - Credit quality of forborne exposures. Not applicable. Annual & threshold - Template EU CQ2 - Quality of forbearance. AIB Group plc's NPL ratio is lower than 5%. Annual & threshold based (cols b and d); Semi annual (cols a, c, e, f and g only)- Template EU CQ4 - Quality of non-performing exposures by geography. Note column (b) and (d) are not applicable, because AIB Group plc's NPL ratio is lower than 5%. Annual & threshold based (cols b and d); Semi annual (cols a, c, e and f) - Template EU CQ5 - Credit quality of loans and advances by industry. Note column (b) and (d) are not applicable, because AIB Group plc's NPL ratio is lower than 5%. Not applicable. Annual & threshold - Template EU CQ6 - Collateral valuation - loans and advances. AIB Group plc's NPL ratio is lower than 5%. Semi annual - Template EU CQ7 - Collateral obtained by taking possession and execution processes. Not applicable. Annual & threshold - Template EU CQ8 - Collateral obtained by taking possession and execution processes – vintage breakdown. AIB Group plc's NPL ratio is lower than 5%.
Article 442(d)	(d) an ageing analysis of accounting past due exposures;	Annual - Template EU CQ3 - Credit quality of performing and non-performing exposures by past due days.

Article 442(e)	(e) the gross carrying amounts of both defaulted and non-defaulted exposures, the accumulated specific and general credit risk adjustments, the accumulated write-offs taken against those exposures and the net carrying amounts and their distribution by geographical area and industry type and for loans, debt securities and off- balance-sheet exposures;	Semi-annual - Template EU CR1 - Performing and non-performing exposures and related provisions. Annual & threshold based (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%. 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. Not applicable. Annual & threshold - Template EU CR2a: Changes in the stock of non-performing loans and advances and related net accumulated recoveries. AIB Group plc's NPL ratio is lower than 5%.
Article 442(g)	(g) the breakdown of loans and debt securities by residual maturity.	Semi annual - Template EU CR1-A - Maturity of exposures.
Article 443	Article 443 Disclosure of encumbered and unencumbered assets	
Article 443	Institutions shall disclose information concerning their encumbered and unencumbered assets. For those purposes, institutions shall use the carrying amount per exposure class broken down by asset quality and the total amount of the carrying amount that is encumbered and unencumbered. Disclosure of information on encumbered and unencumbered assets shall not reveal emergency liquidity assistance provided by central banks.	Annual - Template EU AE1 - Encumbered and unencumbered assets. Annual - Template EU AE2 - Collateral received and own debt securities issued. Annual - Template EU AE3 - Sources of encumbrance. Annual - Table EU AE4 - Accompanying narrative information.
Article 444	Article 444 Disclosure of the use of the Standardised Approach	
Article 444	Institutions calculating their risk-weighted exposure amounts in accordance with Chapter 2 of Title II of Part Three shall disclose the following information for each of the exposure classes set out in Article 112:	See below for applicable disclosure requirements.
Article 444(a)	(a) the names of the nominated ECAIs and ECAs and the reasons for any changes in those nominations over the disclosure period;	Annual - Table EU CRD – Qualitative disclosure requirements related to standardised approach.
Article 444(b)	(b) the exposure classes for which each ECAI or ECA is used;	Annual - Table EU CRD – Qualitative disclosure requirements related to standardised approach.
Article 444(c)	(c) a description of the process used to transfer the issuer and issue credit ratings onto items not included in the trading book;	Annual - Table EU CRD – Qualitative disclosure requirements related to standardised approach.
Article 444(d)	(d) the association of the external rating of each nominated ECAI or ECA with the risk weights that correspond to the credit quality steps as set out in Chapter 2 of Title II of Part Three, taking into account that it is not necessary to disclose that information where the institutions comply with the standard association published by EBA;	Annual - Table EU CRD – Qualitative disclosure requirements related to standardised approach.
Article 444(e)	(e) the exposure values and the exposure values after credit risk mitigation associated with each credit quality step as set out in Chapter 2 of Title II of Part Three, by exposure class, as well as the exposure values deducted from own funds.	Semi annual - Template EU CR4 – standardised approach - Credit risk exposure and CRM effects. Semi annual - Template EU CR5 – standardised approach. Semi annual - Template EU CCR3 – standardised approach - CCR exposures by regulatory exposure class and risk weights. Semi annual - Template EU CC1 - Composition of regulatory own funds.
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.	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 the new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Semi annual - Template EU MR1 – Market risk under the standardised approach.
Article 445	Disclosure of exposures to market risk under the standardised approach	
Article 445 (1)	Institutions that have not been granted permission by competent authorities to use the alternative internal model approach as set out in Article 325a, and that use the simplified standardised approach in accordance with Article 325a or the alternative standardised approach in accordance with Part Three, Title IV, Chapter 1a, shall disclose an overview of their trading book positions.	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 the new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Not Applicable - Template EU MR3 - Market risk under the simplified standardised approach (SSA). AIB does not use the simplified standardised approach.
Article 445 (2)	Institutions calculating their own funds requirements in accordance with Part Three, Title IV, Chapter 1a, shall disclose their total own funds requirements, own funds requirements for the sensitivities-based method, default risk charge and own funds requirements for residual risks. The disclosure of own funds requirements for the measures of the sensitivities-based method and for default risk shall be broken down into the following instruments:	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 the new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Template EU MR1 - Market risk under the alternative standardised approach (ASA). This template will become applicable to AIB when FRTB standards being to apply in the Union.

Article 445 (2)(a)	(a) financial instruments other than securitisation instruments held in the trading book, with a breakdown by risk class, and a separate identification of the own funds requirements for default risk;	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 the new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Template EU MR1 - Market risk under the alternative standardised approach (ASA). This template will become applicable to AIB when FRTB standards being to apply in the Union.
Article 445 (2)(b)	(b) securitisation instruments not held in the ACP, with a separate identification of the own funds requirements for credit spread risk and of the own funds requirements for default risk;	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 the new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Not applicable. AIB does not have securitised exposures in the trading book.
Article 445 (2)(c)	(c) securitisation instruments held in the ACP, with a separate identification of the own funds requirements for credit spread risk and of the own funds requirements for default risk.	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 the new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Not applicable. AIB does not have securitised exposures in the trading book.
Article 445a	Disclosure of CVA risk	
Article 445a (1)	Institutions subject to the own funds requirements for CVA risk shall disclose the following information:	See below for applicable disclosure requirements.
Article 445a (1)(a)	(a) an overview of their processes to identify, measure, hedge and monitor their CVA risk;	Annual - Template EU CVAA - Qualitative disclosure requirements related to credit valuation adjustment risk.
Article 445a (1)(b)	(b) whether institutions meet all of the conditions set out in Article 273a(2); where those conditions are met, whether institutions have chosen to calculate the own funds requirements for CVA risk using the simplified approach set out in Article 385; where institutions have chosen to calculate the own funds requirements for CVA risk using the simplified approach, the own funds requirements for CVA risk in accordance with that approach;	Annual - Template EU CVAA - Qualitative disclosure requirements related to credit valuation adjustment risk.
Article 445a (1)(c)	(c) the total number of counterparties for which the standardised approach is used, with a breakdown by counterparty types.	Not Applicable - Template - EU CVA3 - Credit valuation adjustment risk under the Standardised Approach. AIB Group plc does not use the standardised CVA (SCVA) approach. AIB Group plc applies the reduced basic approach.
Article 445a (2)	Institutions using the standardised approach set out in Article 383 for calculating the own funds requirements for CVA risk shall disclose, in addition to the information referred to in paragraph 1 of this Article, the following information:	Not Applicable - Template - EU CVAB - Qualitative disclosure requirements related to CVA risk for institutions using the Standardised Approach. Not Applicable - Template - EU CVA3 - Credit valuation adjustment risk under the Standardised Approach. AIB Group plc does not use the standardised CVA (SCVA) approach. AIB Group plc applies the reduced basic approach.
Article 445a (2)(a)	(a) the structure and the organisation of their internal CVA risk management function and governance;	Not Applicable - Template - EU CVAB - Qualitative disclosure requirements related to CVA risk for institutions using the Standardised Approach. AIB Group plc does not use the standardised CVA (SCVA) approach. AIB Group plc applies the reduced basic approach.
Article 445a (2)(b)	(b) their total own funds requirements for CVA risk under the standardised approach with a breakdown by risk class;	Not Applicable - Template - EU CVA3 - Credit valuation adjustment risk under the Standardised Approach. AIB Group plc does not use the standardised CVA (SCVA) approach. AIB Group plc applies the reduced basic approach.
Article 445a (2)(c)	(c) an overview of the eligible hedges used in that calculation, with a breakdown by type of instruments set out in Article 386(2).	Not Applicable - Template - EU CVA3 - Credit valuation adjustment risk under the Standardised Approach. AIB Group plc does not use the standardised CVA (SCVA) approach. AIB Group plc applies the reduced basic approach.
Article 445a (3)	Institutions using the basic approach set out in Article 384 for calculating the own funds requirements for CVA risk shall disclose, in addition to the information referred to in paragraph 1 of this Article, the following information:	Not Applicable - Annual - Template - EU CVA2 - Credit valuation adjustment risk under the Full Basic Approach AIB Group plc applies the reduced basic approach.
Article 445a (3)(a)	(a) their total own funds requirements for CVA risk under the basic approach, and the components BACVAtotal and BACVAcsr-hedged;	Annual - Template - EU CVA1 - Credit valuation adjustment risk under the Reduced Basic Approach Not Applicable - Annual - Template - EU CVA2 - Credit valuation adjustment risk under the Full Basic Approach
Article 445a (3)(b)	(b) an overview of the eligible hedges used in that calculation, with a breakdown by type of instruments set out in Article 386(3)	Not Applicable - Annual - Template - EU CVA2 - Credit valuation adjustment risk under the Full Basic Approach AIB Group plc applies the reduced basic approach.
Article 446	Article 446 Disclosure of operational risk	

Article 446 (1)	Institutions shall disclose the following information:	Annual - Table EU ORA - Qualitative information on operational risk. Annual - Template EU OR1 -Operational risk losses Annual - Template EU OR2 - Business Indicator, components and subcomponents Annual - Template EU OR3 - Operational risk own funds requirements and risk exposure amounts Final operational risk disclosures to be confirmed under Step 2 of CRR3
Article 446(1)(a)	(a) the main characteristics and elements of their operational risk management framework	Annual - Table EU ORA - Qualitative information on operational risk. Final operational risk disclosures to be confirmed under Step 2 of CRR3
Article 446(1)(b)	(b) their own funds requirement for operational risk equal to the business indicator component calculated in accordance with Article 313;	Annual - Template - EU OR3 - Operational risk own funds requirements and risk exposure amounts Final operational risk disclosures to be confirmed under Step 2 of CRR3
Article 446(1)(c)	(c) the business indicator, calculated in accordance with Article 314(1), and the amounts of each of the business indicator components and their sub-components for each of the three years relevant for the calculation of the business indicator;	Annual - Template - EU OR2 - Business Indicator, components and subcomponents Final operational risk disclosures to be confirmed under Step 2 of CRR3
Article 446(1)(d)	(d) the amount of the reduction of the business indicator for each exclusion from the business indicator in accordance with Article 315(2), as well as the corresponding justifications for such exclusions.	Annual - Template - EU OR2 - Business Indicator, components and subcomponents Final operational risk disclosures to be confirmed under Step 2 of CRR3
Article 446(2)	Institutions that calculate their annual operational risk losses in accordance with Article 316(1) shall disclose the following information in addition to the information referred to in paragraph 1 of this Article:	Annual - Template EU OR1 -Operational risk losses Final operational risk disclosures to be confirmed under Step 2 of CRR3.
Article 446(2)(a)	(a) their annual operational risk losses for each of the last 10 financial years, calculated in accordance with Article 316(1);	Annual - Template EU OR1 -Operational risk losses Final operational risk disclosures to be confirmed under Step 2 of CRR3.
Article 446(2)(b)	(b) the number of exceptional operational risk events and the amounts of the corresponding aggregated net operational risk losses that were excluded from the calculation of the annual operational risk loss in accordance with Article 320(1), for each of the last 10 financial years, and the corresponding justifications for those exclusions.	Annual - Template EU OR1 -Operational risk losses Final operational risk disclosures to be confirmed under Step 2 of CRR3.
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 risk-based capital ratios as calculated in accordance with Article 92(2);	Quarterly - Template EU KM1 – Key metrics template.
Article 447(aa)	(aa) where applicable, the risk-based capital ratios as calculated in accordance with Article 92(2), by using the un-floored total risk exposure amount instead of the total risk exposure amount	Quarterly - Template EU KM1 – Key metrics template.
Article 447(b)	(b) the total risk exposure amount as calculated in accordance with Article 92(3); and, where applicable, the un-floored total risk exposure amount as calculated in accordance with Article 92(4);	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) the combined buffer requirement which the institutions are required to hold in accordance with Chapter 4 of Title VII of Directive 2013/36/EU;	Quarterly - Template EU KM1 – Key metrics template.
Article 447(e)	(e) their leverage ratio and the total exposure measure as calculated in accordance with Article 429;	Quarterly - Template EU KM1 – Key metrics template.
Article 447(f)	(f) the following information in relation to their liquidity coverage ratio as calculated in accordance with the delegated act referred to in Article 460(1):	Quarterly - Template EU KM1 – Key metrics template.
Article 447(f)(i)	(i) the average or averages, as applicable, of their liquidity coverage ratio based on end-of-the-month observations over the preceding 12 months for each quarter of the relevant disclosure period;	Quarterly - Template EU KM1 – Key metrics template.
Article 447(f)(ii)	(ii) the average or averages, as applicable, of total liquid assets, after applying the relevant haircuts, included in the liquidity buffer pursuant to the delegated act referred to in Article 460(1), based on end-of-the- month observations over the preceding 12 months for each quarter of the relevant disclosure period;	Quarterly - Template EU KM1 – Key metrics template.
Article 447(f)(iii)	(iii) the averages of their liquidity outflows, inflows and net liquidity outflows as calculated pursuant to the delegated act referred to in Article 460(1), based on end-of-the-month observations over the preceding 12 months for each quarter of the relevant disclosure period;	Quarterly - Template EU KM1 – Key metrics template.
Article 447(g)	(g) the following information in relation to their net stable funding requirement as calculated in accordance with Title IV of Part Six:	Quarterly - Template EU KM1 – Key metrics template.
Article 447(g)(i)	(i) the net stable funding ratio at the end of each quarter of the relevant disclosure period;	Quarterly - Template EU KM1 – Key metrics template.
Article 447(g)(ii)	(ii) the available stable funding at the end of each quarter of the relevant disclosure period;	Quarterly - Template EU KM1 – Key metrics template.
Article 447(g)(iii)	(iii) the required stable funding at the end of each quarter of the relevant disclosure period;	Quarterly - Template EU KM1 – Key metrics template.
Article 447(h)	(h) their own funds and eligible liabilities ratios and their components, numerator and denominator, as calculated in accordance with Articles 92a and 92b and broken down at the level of each resolution group, where applicable.	Not applicable AIB is not a G-SII.

Article 448	Article 448 Disclosure of exposures to interest rate risk on positions not held in the trading book	
Article 448(1)	As from 28 June 2021, institutions shall disclose the following quantitative and qualitative information on the risks arising from potential changes in interest rates that affect both the economic value of equity and the net interest income of their non-trading book activities referred to in Article 84 and Article 98(5) of Directive 2013/36/EU:	Semi annual - Template EU IRRBB1 - Interest rate risks of non-trading book activities. Annual - Table EU IRRBBA - Qualitative Information on interest rate risks of non-trading book activities.
Article 448(1)(a)	(a) the changes in the economic value of equity calculated under the six supervisory shock scenarios referred to in Article 98(5) of Directive 2013/36/EU for the current and previous disclosure periods;	Semi annual - Template EU IRRBB1 - Interest rate risks of non-trading book activities.
Article 448(1)(b)	(b) the changes in the net interest income calculated under the two supervisory shock scenarios referred to in Article 98(5) of Directive 2013/36/EU for the current and previous disclosure periods;	Semi annual - Template EU IRRBB1 - Interest rate risks of non-trading book activities.
Article 448(1)(c)	(c) a description of key modelling and parametric assumptions, other than those referred to in points (b) and (c) of Article 98(5a) of Directive 2013/36/EU used to calculate changes in the economic value of equity and in the net interest income required under points (a) and (b) of this paragraph;	Annual - Table EU IRRBBA - Qualitative Information on interest rate risks of non-trading book activities.
Article 448(1)(d)	(d) an explanation of the significance of the risk measures disclosed under points (a) and (b) of this paragraph and of any significant variations of those risk measures since the previous disclosure reference date;	Semi annual - Template EU IRRBB1 - Interest rate risks of non-trading book activities. Annual - Table EU IRRBBA - Qualitative Information on interest rate risks of non-trading book activities.
Article 448(1)(e)	(e) the description of how institutions define, measure, mitigate and control the interest rate risk of their non-trading book activities for the purposes of the competent authorities' review in accordance with Article 84 of Directive 2013/36/EU, including:	Annual - Table EU IRRBBA - Qualitative Information on interest rate risks of non-trading book activities.
Article 448(1)(e)(i)	(i) a description of the specific risk measures that the institutions use to evaluate changes in their economic value of equity and in their net interest income;	Annual - Table EU IRRBBA - Qualitative Information on interest rate risks of non-trading book activities.
Article 448(1)(e)(ii)	(ii) a description of the key modelling and parametric assumptions used in the institutions' internal measurement systems that would differ from the common modelling and parametric assumptions referred to in Article 98(5a) of Directive 2013/36/EU for the purpose of calculating changes to the economic value of equity and to the net interest income, including the rationale for those differences;	Annual - Table EU IRRBBA - Qualitative Information on interest rate risks of non-trading book activities.
Article 448(1)(e)(iii)	(iii) a description of the interest rate shock scenarios that institutions use to estimate the interest rate risk;	Annual - Table EU IRRBBA - Qualitative Information on interest rate risks of non-trading book activities.
Article 448(1)(e)(iv)	(iv) the recognition of the effect of hedges against those interest rate risks, including internal hedges that meet the requirements laid down in Article 106(3);	Annual - Table EU IRRBBA - Qualitative Information on interest rate risks of non-trading book activities.
Article 448(1)(e)(v)	(v) an outline of how often the evaluation of the interest rate risk occurs;	Annual - Table EU IRRBBA - Qualitative Information on interest rate risks of non-trading book activities.
Article 448(1)(f)	(f) the description of the overall risk management and mitigation strategies for those risks;	Annual - Table EU IRRBBA - Qualitative Information on interest rate risks of non-trading book activities.
Article 448(1)(g)	(g) average and longest repricing maturity assigned to non-maturity deposits.	Annual - Table EU IRRBBA - Qualitative Information on interest rate risks of non-trading book activities.
Article 448(2)	By way of derogation from paragraph 1 of this Article, the requirements set out in points (c) and (e)(i) to (e)(iv) of paragraph 1 of this Article shall not apply to institutions that use the standardised methodology or the simplified standardised methodology referred to in Article 84(1) of Directive 2013/36/EU.	Paragraph 1 is fully complied with, no derogation applicable.
Article 449	Article 449 Disclosure of exposures to securitisation positions	
Article 449	Institutions calculating risk-weighted exposure amounts in accordance with Chapter 5 of Title II of Part Three or own funds requirements in accordance with Article 337 or 338 shall disclose the following information separately for their trading book and non-trading book activities:	See below for applicable disclosure requirements.
Article 449(a)	(a) a description of their securitisation and re-securitisation activities, including their risk management and investment objectives in connection with those activities, their role in securitisation and re-securitisation transactions, whether they use the simple, transparent and standardised securitisation (STS) as defined in point (10) of Article 242, and the extent to which they use securitisation transactions to transfer the credit risk of the securitised exposures to third parties with, where applicable, a separate description of their synthetic securitisation risk transfer policy;	Annual - Table EU SECA - Qualitative disclosure requirements related to securitisation exposures.
Article 449(b)	(b) the type of risks they are exposed to in their securitisation and re-securitisation activities by level of seniority of the relevant securitisation positions providing a distinction between STS and non-STs positions and:	Annual - Table EU SECA - Qualitative disclosure requirements related to securitisation exposures.
Article 449(b)(i)	(i) the risk retained in own-originated transactions;	Annual - Table EU SECA - Qualitative disclosure requirements related to securitisation exposures.
Article 449(b)(ii)	(ii) the risk incurred in relation to transactions originated by third parties;	Annual - Table EU SECA - Qualitative disclosure requirements related to securitisation exposures.
Article 449(c)	(c) their approaches for calculating the risk-weighted exposure amounts that they apply to their securitisation activities, including the types of securitisation positions to which each approach applies and with a distinction between STS and non-STs positions;	Annual - Table EU SECA - Qualitative disclosure requirements related to securitisation exposures.
Article 449(d)	(d) a list of SSPEs falling into any of the following categories, with a description of their types of exposures to those SSPEs, including derivative contracts:	Annual - Table EU SECA - Qualitative disclosure requirements related to securitisation exposures.
Article 449(d)(i)	(i) SSPEs which acquire exposures originated by the institutions;	Annual - Table EU SECA - Qualitative disclosure requirements related to securitisation exposures.
Article 449(d)(ii)	(ii) SSPEs sponsored by the institutions;	Annual - Table EU SECA - Qualitative disclosure requirements related to securitisation exposures.
Article 449(d)(iii)	(iii) SSPEs and other legal entities for which the institutions provide securitisation-related services, such as advisory, asset servicing or management services;	Annual - Table EU SECA - Qualitative disclosure requirements related to securitisation exposures.
Article 449(d)(iv)	(iv) SSPEs included in the institutions' regulatory scope of consolidation;	Annual - Table EU SECA - Qualitative disclosure requirements related to securitisation exposures.

Article 449(e)	(e) a list of any legal entities in relation to which the institutions have disclosed that they have provided support in accordance with Chapter 5 of Title II of Part Three;	Annual - Table EU SECA - Qualitative disclosure requirements related to securitisation exposures.
Article 449(f)	(f) a list of legal entities affiliated with the institutions and that invest in securitisations originated by the institutions or in securitisation positions issued by SSPEs sponsored by the institutions;	Annual - Table EU SECA - Qualitative disclosure requirements related to securitisation exposures.
Article 449(g)	(g) a summary of their accounting policies for securitisation activity, including where relevant a distinction between securitisation and re-securitisation positions;	Annual - Table EU SECA - Qualitative disclosure requirements related to securitisation exposures.
Article 449(h)	(h) the names of the ECAIs used for securitisations and the types of exposure for which each agency is used;	Annual - Table EU SECA - Qualitative disclosure requirements related to securitisation exposures.
Article 449(i)	(i) where applicable, a description of the Internal Assessment Approach as set out in Chapter 5 of Title II of Part Three, including the structure of the internal assessment process and the relation between internal assessment and external ratings of the relevant ECAI disclosed in accordance with point (h), the control mechanisms for the internal assessment process including discussion of independence, accountability, and internal assessment process review, the exposure types to which the internal assessment process is applied and the stress factors used for determining credit enhancement levels;	Annual - Table EU SECA - Qualitative disclosure requirements related to securitisation exposures.
Article 449(j)	(j) separately for the trading book and the non-trading book, the carrying amount of securitisation exposures, including information on whether institutions have transferred significant credit risk in accordance with Articles 244 and 245, for which institutions act as originator, sponsor or investor, separately for traditional and synthetic securitisations, and for STS and non-STS transactions and broken down by type of securitisation exposures;	Semi annual - Template EU SEC1 - Securitisation exposures in the non-trading book. Not Applicable. Semi-annual - Template EU SEC2 - Securitisation exposures in the trading book. AIB does not have securitised exposures in the trading book.
Article 449(k)	(k) for the non-trading book activities, the following information:	See below for applicable disclosure requirements.
Article 449(k)(i)	(i) the aggregate amount of securitisation positions where institutions act as originator or sponsor and the associated risk-weighted assets and capital requirements by regulatory approaches, including exposures deducted from own funds or risk weighted at 1 250 %, broken down between traditional and synthetic securitisations and between securitisation and re-securitisation exposures, separately for STS and non-STS positions, and further broken down into a meaningful number of risk-weight or capital requirement bands and by approach used to calculate the capital requirements;	Semi Annual - Template EU SEC3 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as originator or as sponsor.
Article 449(k)(ii)	(ii) the aggregate amount of securitisation positions where institutions act as investor and the associated risk-weighted assets and capital requirements by regulatory approaches, including exposures deducted from own funds or risk weighted at 1 250 %, broken down between traditional and synthetic securitisations, securitisation and re-securitisation positions, and STS and non-STS positions, and further broken down into a meaningful number of risk weight or capital requirement bands and by approach used to calculate the capital requirements;	Semi annual - Template EU SEC4 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as investor.
Article 449(l)	(l) for exposures securitised by the institution, the amount of exposures in default and the amount of the specific credit risk adjustments made by the institution during the current period, both broken down by exposure type.	This paragraph requires the following template to be disclosed: Template EU SEC5 - Exposures securitised by the institution - Exposures in default and specific credit risk adjustments Not applicable. AIB does not have exposures securitised that are in default or have specific credit risk adjustments.
Article 449a	Article 449a Disclosure of environmental, social and governance risks (ESG risks)	
Article 449a	<p>1. Institutions shall disclose information on ESG risks, distinguishing environmental, social and governance risks, and physical risks and transition risks for environmental risks.</p> <p>2. For the purposes of paragraph 1, institutions shall disclose information on ESG risks, including: (a) the total amount of exposures to fossil fuel sector entities; (b) how institutions integrate the identified ESG risks in their business strategy and processes, and governance and risk management.</p> <p>3. EBA shall develop draft implementing technical standards to specify uniform disclosure formats, as laid down in Article 434a, for ESG risks ensuring that they are consistent with and uphold the principle of proportionality while avoiding duplication of disclosure requirements already established in other applicable Union law. Those formats shall not require disclosure of information beyond the information to be reported to competent authorities in accordance with Article 430(1), point (h), and shall in particular take into account the size and complexity of the institution and the relative exposure of small and non-complex institutions subject to Article 433b to ESG risks.</p> <p>Power is conferred on the Commission to adopt the implementing technical standards referred to in the first subparagraph of this paragraph in accordance with Article 15 of Regulation (EU) No 1093/2010.</p>	<p>Semi-annual - Table 1 - Qualitative information on Environmental risk.</p> <p>Semi-annual - Table 2 - Qualitative information on Social risk.</p> <p>Semi-annual - Table 3 - Qualitative information on Governance risk.</p> <p>Semi-annual - Template 1 - Banking book- Indicators of potential climate Change transition risk: Credit quality of exposures by sector, emissions and residual maturity.</p> <p>Semi-annual - Template 2 - Banking book - Indicators of potential climate change transition risk: Loans collateralised by immovable property - Energy efficiency of the collateral.</p> <p>Semi-annual - Template 3 - Banking book - Indicators of potential climate change transition risk: Alignment metrics.</p> <p>Semi-annual - Template 4 - Banking book - Indicators of potential climate change transition risk: Exposures to top 20 carbon-intensive firms.</p> <p>Semi-annual - Template 5 - Banking book - Indicators of potential climate change physical risk: Exposures subject to physical risk.</p> <p>On 6th August 2025, EBA published a No Action Letter concerning the application of provisions related to Pillar 3 disclosures on ESG risks under the EBA Pillar 3 ITS. (EBA/Op/2025/11) It states 'the EBA recommends that, for the period starting from the reference date of 30 June 2025 until the amendments to the EBA disclosure ITS are adopted and enter into force: (a) for large institutions which have issued securities that are admitted to trading in a regulated market of any Member State, competent authorities do not prioritise the enforcement of: i. the disclosure of templates EU 6 to EU 10; Template 1 column c; and Template 4, column c of Commission Implementing Regulation (EU) 2024/3172'. AIB Group plc meets this criteria and has not published these specific templates and columns for this reporting date.</p>
Article 449b	Disclosure of aggregate exposure to shadow banking entities	

Article 449b	Institutions shall disclose the information concerning their aggregate exposure to shadow banking entities, as referred to in Article 394(2), second subparagraph.	Not a requirement until the Regulator stipulates reporting. The EBA will revise the Pillar 3 Disclosure Framework as part of Step 2 of the CRR3 implementation process, which is currently subject to public consultation.
Article 450	Article 450 Disclosure of remuneration policy	
Article 450(1)	Institutions shall disclose the following information regarding their remuneration policy and practices for those categories of staff whose professional activities have a material impact on the risk profile of the institutions:	See below for applicable disclosure requirements.
Article 450(1)(a)	(a) information concerning the decision-making process used for determining the remuneration policy, as well as the number of meetings held by the main body overseeing remuneration during the financial year, including, where applicable, information about the composition and the mandate of a remuneration committee, the external consultant whose services have been used for the determination of the remuneration policy and the role of the relevant stakeholders;	Annual - Table EU REMA - Remuneration policy.
Article 450(1)(b)	(b) information about the link between pay of the staff and their performance;	Annual - Table EU REMA - Remuneration policy.
Article 450(1)(c)	(c) the most important design characteristics of the remuneration system, including information on the criteria used for performance measurement and risk adjustment, deferral policy and vesting criteria;	Annual - Table EU REMA - Remuneration policy.
Article 450(1)(d)	(d) the ratios between fixed and variable remuneration set in accordance with point (g) of Article 94(1) of Directive 2013/36/EU;	Annual - Table EU REMA - Remuneration policy.
Article 450(1)(e)	(e) information on the performance criteria on which the entitlement to shares, options or variable components of remuneration is based;	Annual - Table EU REMA - Remuneration policy.
Article 450(1)(f)	(f) the main parameters and rationale for any variable component scheme and any other non-cash benefits;	Annual - Table EU REMA - Remuneration policy.
Article 450(1)(g)	(g) aggregate quantitative information on remuneration, broken down by business area;	Annual - Template EU REM5 - Information on remuneration of staff whose professional activities have a material impact on institutions' risk profile (identified staff).
Article 450(1)(h)	(h) aggregate quantitative information on remuneration, broken down by senior management and members of staff whose professional activities have a material impact on the risk profile of the institutions, indicating the following:	See below for applicable disclosure requirements.
Article 450(1)(h)(i)	(i) the amounts of remuneration awarded for the financial year, split into fixed remuneration including a description of the fixed components, and variable remuneration, and the number of beneficiaries;	Annual - Template EU REM1 - Remuneration awarded for the financial year.
Article 450(1)(h)(ii)	(ii) the amounts and forms of awarded variable remuneration, split into cash, shares, share-linked instruments and other types separately for the part paid upfront and the deferred part;	Annual - Template EU REM1 - Remuneration awarded for the financial year.
Article 450(1)(h)(iii)	(iii) the amounts of deferred remuneration awarded for previous performance periods, split into the amount due to vest in the financial year and the amount due to vest in subsequent years;	Annual - Template EU REM3 - Deferred remuneration.
Article 450(1)(h)(iv)	(iv) the amount of deferred remuneration due to vest in the financial year that is paid out during the financial year, and that is reduced through performance adjustments;	Annual - Template EU REM3 - Deferred remuneration.
Article 450(1)(h)(v)	(v) the guaranteed variable remuneration awards during the financial year, and the number of beneficiaries of those awards;	Annual - Template EU REM2 - Special payments to staff whose professional activities have a material impact on institutions' risk profile (identified staff).
Article 450(1)(h)(vi)	(vi) the severance payments awarded in previous periods, that have been paid out during the financial year;	Annual - Template EU REM2 - Special payments to staff whose professional activities have a material impact on institutions' risk profile (identified staff).
Article 450(1)(h)(vii)	(vii) the amounts of severance payments awarded during the financial year, split into paid upfront and deferred, the number of beneficiaries of those payments and highest payment that has been awarded to a single person;	Annual - Template EU REM2 - Special payments to staff whose professional activities have a material impact on institutions' risk profile (identified staff).
Article 450(1)(i)	(i) the number of individuals that have been remunerated EUR 1 million or more per financial year, with the remuneration between EUR 1 million and EUR 5 million broken down into pay bands of EUR 500 000 and with the remuneration of EUR 5 million and above broken down into pay bands of EUR 1 million;	Annual - Template EU REM4 - Remuneration of 1 million EUR or more per year.
Article 450(1)(j)	(j) upon demand from the relevant Member State or competent authority, the total remuneration for each member of the management body or senior management;	Annual - Not applicable. AIB will disclose relevant information on request.
Article 450(1)(k)	(k) information on whether the institution benefits from a derogation laid down in Article 94(3) of Directive 2013/36/EU. For the purposes of point (k) of the first subparagraph of this paragraph, institutions that benefit from such a derogation shall indicate whether they benefit from that derogation on the basis of point (a) or (b) of Article 94(3) of Directive 2013/36/EU. They shall also indicate for which of the remuneration principles they apply the derogation(s), the number of staff members that benefit from the derogation(s) and their total remuneration, split into fixed and variable remuneration.	Annual - Table EU REMA - Remuneration policy.
Article 450(2)	For large institutions, the quantitative information on the remuneration of institutions' collective management body referred to in this Article shall also be made available to the public, differentiating between executive and non-executive members. Institutions shall comply with the requirements set out in this Article in a manner that is appropriate to their size, internal organisation and the nature, scope and complexity of their activities and without prejudice to Regulation (EU) 2016/679 of the European Parliament and of the Council.	Annual - Table EU REMA - Remuneration policy.
Article 451	Article 451 Disclosure of the leverage ratio	
Article 451(1)	Institutions that are subject to Part Seven shall disclose the following information regarding their leverage ratio as calculated in accordance with Article 429 and their management of the risk of excessive leverage:	See below for applicable disclosure requirements.
Article 451(1) (a)	(a) the leverage ratio and how the institutions apply Article 499(2);	Annual (for rows 28 to 31a), Semi annual (for rows up to row 28) - Template EU LR2 - LRCom: Leverage ratio common disclosure.

Article 451(1)(b)	(b) a breakdown of the total exposure measure referred to in Article 429(4), as well as a reconciliation of the total exposure measure with the relevant information disclosed in published financial statements;	Semi annual - Template EU LR1 - LRSum: Summary reconciliation of accounting assets and leverage ratio exposure. Annual (for rows 28 to 31a), Semi annual (for rows up to row 28) - Template EU LR2 - LRCom: Leverage ratio common disclosure. Semi annual - Template EU LR3 - LRSpI: 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(1)(f)	(f) the amount of the additional own funds requirements based on the supervisory review process as referred to in Article 104(1), point (a), of Directive 2013/36/EU to address the risk of excessive leverage and its composition.	Annual disclosure requirement on Template EU KM1 – Key metrics template.
Article 451(2)	Public development credit institutions as defined in Article 429a(2) shall disclose the leverage ratio without the adjustment to the total exposure measure determined in accordance with point (d) of the first subparagraph of Article 429a(1).	Not applicable. AIB is not a public development credit institutions. This would impact the following table if it were applicable to AIB: Template EU LR2 - LRCom: Leverage ratio common disclosure.
Article 451(3)	In addition to points (a) and (b) of paragraph 1 of this Article, large institutions shall disclose the leverage ratio and the breakdown of the total exposure measure referred to in Article 429(4) based on averages calculated in accordance with the implementing act referred to in Article 430(7).	Annual (for rows 28 to 31a), Semi annual (for rows up to row 28) - Template EU LR2 - LRCom: Leverage ratio common disclosure.
Article 451a	Article 451a Disclosure of liquidity requirements	
Article 451a(1)	Institutions that are subject to Part Six shall disclose information on their liquidity coverage ratio, net stable funding ratio and liquidity risk management in accordance with this Article.	See below for applicable disclosure requirements.
Article 451a(2)	Institutions shall disclose the following information in relation to their liquidity coverage ratio as calculated in accordance with the delegated act referred to in Article 460(1):	Quarterly - Template EU LIQ1 - Quantitative information of LCR. Quarterly - Table EU LIQB on qualitative information on LCR, which complements template EU LIQ1.
Article 451a(2)(a)	(a) the average or averages, as applicable, of their liquidity coverage ratio based on end-of-the-month observations over the preceding 12 months for each quarter of the relevant disclosure period;	Quarterly - Template EU LIQ1 - Quantitative information of LCR. Quarterly - Table EU LIQB on qualitative information on LCR, which complements template EU LIQ1.
Article 451a(2)(b)	(b) the average or averages, as applicable, of total liquid assets, after applying the relevant haircuts, included in the liquidity buffer pursuant to the delegated act referred to in Article 460(1), based on end-of-the-month observations over the preceding 12 months for each quarter of the relevant disclosure period, and a description of the composition of that liquidity buffer;	Quarterly - Template EU LIQ1 - Quantitative information of LCR. Quarterly - Table EU LIQB on qualitative information on LCR, which complements template EU LIQ1.
Article 451a(2)(c)	(c) the averages of their liquidity outflows, inflows and net liquidity outflows as calculated in accordance with the delegated act referred to in Article 460(1), based on end-of-the-month observations over the preceding 12 months for each quarter of the relevant disclosure period and the description of their composition.	Quarterly - Template EU LIQ1 - Quantitative information of LCR. Quarterly - Table EU LIQB on qualitative information on LCR, which complements template EU LIQ1.
Article 451a(3)	Institutions shall disclose the following information in relation to their net stable funding ratio as calculated in accordance with Title IV of Part Six:	Semi annual - Template EU LIQ2 - Net Stable Funding Ratio.
Article 451a(3)(a)	(a) quarter-end figures of their net stable funding ratio calculated in accordance with Chapter 2 of Title IV of Part Six for each quarter of the relevant disclosure period;	Semi annual - Template EU LIQ2 - Net Stable Funding Ratio.
Article 451a(3)(b)	(b) an overview of the amount of available stable funding calculated in accordance with Chapter 3 of Title IV of Part Six;	Semi annual - Template EU LIQ2 - Net Stable Funding Ratio.
Article 451a(3)(c)	(c) an overview of the amount of required stable funding calculated in accordance with Chapter 4 of Title IV of Part Six.	Semi annual - Template EU LIQ2 - Net Stable Funding Ratio.
Article 451a(4)	Institutions shall disclose the arrangements, systems, processes and strategies put in place to identify, measure, manage and monitor their liquidity risk in accordance with Article 86 of Directive 2013/36/EU.	Annual - Table EU LIQA - Liquidity risk management.
Article 451b	Disclosure of crypto-asset exposures and related activities	
Article 451b (1)	Institutions shall disclose the following information on crypto-assets and crypto-asset services as well as any other activities related to crypto-assets:	Not applicable. AIB Group plc does not have crypto -asset exposures.
Article 451b (1)(a)	(a) the direct and indirect exposure amounts in relation to crypto-assets, including the gross long and short components of net exposures;	Not applicable. AIB Group plc does not have crypto -asset exposures.
Article 451b (1)(b)	(b) the total risk exposure amount for operational risk;	Not applicable. AIB Group plc does not have crypto -asset exposures.
Article 451b (1)(c)	(c) the accounting classification for crypto-asset exposures;	Not applicable. AIB Group plc does not have crypto -asset exposures.
Article 451b (1)(d)	(d) a description of the business activities related to crypto-assets and their impact on the risk profile of the institution;	Not applicable. AIB Group plc does not have crypto -asset exposures.
Article 451b (1)(e)	(e) a specific description of their risk management policies related to crypto-asset exposures and crypto-asset services.	Not applicable. AIB Group plc does not have crypto -asset exposures.
Article 451b (1)	For the purposes of the first subparagraph, point (d), of this paragraph, institutions shall provide more detailed information on material business activities, including on the issuance of significant asset-referenced tokens and of significant e-money tokens and on the provision of crypto-asset services under Articles 60 and 61 of Regulation (EU) 2023/1114.	Not applicable. AIB Group plc does not have crypto -asset exposures.
Article 451b (2)	Institutions shall not apply the exception laid down in Article 432 for the purposes of the disclosure requirements laid down in paragraph 1 of this Article.	Not applicable. AIB Group plc does not have crypto -asset exposures.
	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; For the purposes of point (b) of this Article, institutions shall use the exposure value as defined in Article 166.	Annual - Table EU CRE – Qualitative disclosure requirements related to IRB approach. Annual - Template EU CR6-A – Scope of the use of IRB and SA approaches.
Article 452(c)	(c) the control mechanisms for rating systems at the different stages of model development, controls and changes, which shall include information on:	Annual - Table EU CRE – Qualitative disclosure requirements related to IRB approach.
Article 452(c)(i)	(i) the relationship between the risk management function and the internal audit function;	Annual - Table EU CRE – Qualitative disclosure requirements related to IRB approach.
Article 452(c)(ii)	(ii) the rating system review;	Annual - Table EU CRE – Qualitative disclosure requirements related to IRB approach.
Article 452(c)(iii)	(iii) the procedure to ensure the independence of the function in charge of reviewing the models from the functions responsible for the development of the models;	Annual - Table EU CRE – Qualitative disclosure requirements related to IRB approach.
Article 452(c)(iv)	(iv) the procedure to ensure the accountability of the functions in charge of developing and reviewing the models;	Annual - Table EU CRE – Qualitative disclosure requirements related to IRB approach.
Article 452(d)	(d) the role of the functions involved in the development, approval and subsequent changes of the credit risk models;	Annual - Table EU CRE – Qualitative disclosure requirements related to IRB approach.
Article 452(e)	(e) the scope and main content of the reporting related to credit risk models;	Annual - Table EU CRE – Qualitative disclosure requirements related to IRB approach.
Article 452(f)	(f) a description of the internal ratings process by exposure class, including the number of key models used with respect to each portfolio and a brief discussion of the main differences between the models within the same portfolio, covering:	Annual - Table EU CRE – Qualitative disclosure requirements related to IRB approach.
Article 452(f)(i)	(i) the definitions, methods and data for estimation and validation of PD, which shall include information on how PDs are estimated for low default portfolios, whether there are regulatory floors and the drivers for differences observed between PD and actual default rates at least for the last three periods;	Annual - Table EU CRE – Qualitative disclosure requirements related to IRB approach.
Article 452(f)(ii)	(ii) where applicable, the definitions, methods and data for estimation and validation of LGD, such as methods to calculate downturn LGD, how LGDs are estimated for low default portfolio and the time lapse between the default event and the closure of the exposure;	Annual - Table EU CRE – Qualitative disclosure requirements related to IRB approach.
Article 452(f)(iii)	(iii) where applicable, the definitions, methods and data for estimation and validation of conversion factors, including assumptions employed in the derivation of those variables;	Annual - Table EU CRE – Qualitative disclosure requirements related to IRB approach.
Article 452(g)	(g) as applicable, the following information in relation to each exposure class referred to in Article 147:	Semi annual - Template EU CR6 - IRB approach - Credit risk exposures by exposure class and PD range.
Article 452(g)(i)	(i) their gross on-balance-sheet exposure;	Semi annual - Template EU CR6 - IRB approach - Credit risk exposures by exposure class and PD range.
Article 452(g)(ii)	(ii) their off-balance-sheet exposure values prior to the relevant conversion factor;	Semi annual - Template EU CR6 - IRB approach - Credit risk exposures by exposure class and PD range.
Article 452(g)(iii)	(iii) their exposure after applying the relevant conversion factor and credit risk mitigation;	Semi annual - Template EU CR6 - IRB approach - Credit risk exposures by exposure class and PD range.
Article 452(g)(iv)	(iv) any model, parameter or input relevant for the understanding of the risk weighting and the resulting risk exposure amounts disclosed across a sufficient number of obligor grades (including default) to allow for a meaningful differentiation of credit risk;	Semi annual - Template EU CR6 - IRB approach - Credit risk exposures by exposure class and PD range.
Article 452(g)(v)	(v) separately for those exposure classes in relation to which institutions have received permission to use own LGDs and conversion factors for the calculation of risk-weighted exposure amounts, and for exposures for which the institutions do not use such estimates, the values referred to in points (i) to (iv) subject to that permission;	Semi annual - Template EU CR6 - IRB approach - Credit risk exposures by exposure class and PD range.
Article 452(h)	(h) institutions' estimates of PDs against the actual default rate for each exposure class over a longer period, with separate disclosure of the PD range, the external rating equivalent, the weighted average and arithmetic average PD, the number of obligors at the end of the previous year and of the year under review, the number of defaulted obligors, including the new defaulted obligors, and the annual average historical default rate.	Annual - Template EU CR9 – IRB approach – Backtesting of PD per exposure class (fixed PD scale). Annual - Template EU CR9.1 –IRB approach – Back-testing of PD per exposure class (only for PD estimates according to point (f) of Article 180(1) CRR)
Article 453	Article 453 Disclosure of the use of credit risk mitigation techniques	
Article 453	Institutions using credit risk mitigation techniques shall disclose the following information:	See below for applicable disclosure requirements.
Article 453(a)	(a) the core features of the policies and processes for on- and off-balance-sheet netting and an indication of the extent to which institutions make use of balance sheet netting;	Annual - Table EU CRC – Qualitative disclosure requirements related to CRM techniques.
Article 453(b)	(b) the core features of the policies and processes for eligible collateral evaluation and management;	Annual - Table EU CRC – Qualitative disclosure requirements related to CRM techniques.
Article 453(c)	(c) a description of the main types of collateral taken by the institution to mitigate credit risk;	Annual - Table EU CRC – Qualitative disclosure requirements related to CRM techniques.
Article 453(d)	(d) for guarantees and credit derivatives used as credit protection, the main types of guarantor and credit derivative counterparty and their creditworthiness used for the purpose of reducing capital requirements, excluding those used as part of synthetic securitisation structures;	Annual - Table EU CRC – Qualitative disclosure requirements related to CRM techniques.
Article 453(e)	(e) information about market or credit risk concentrations within the credit risk mitigation taken;	Annual - Table EU CRC – Qualitative disclosure requirements related to CRM techniques.

Article 453(f)	(f) for institutions calculating risk-weighted exposure amounts under the Standardised Approach or the IRB Approach, the total exposure value not covered by any eligible credit protection and the total exposure value covered by eligible credit protection after applying volatility adjustments; the disclosure set out in this point shall be made separately for loans and debt securities and including a breakdown of defaulted exposures;	Semi annual - Template EU CR3 - CRM techniques overview: Disclosure of the use of credit risk mitigation techniques.
Article 453(g)	(g) the corresponding conversion factor and the credit risk mitigation associated with the exposure and the incidence of credit risk mitigation techniques with and without substitution effect;	Semi annual - Template EU CR4 – standardised approach - Credit risk exposure and CRM effects. Semi annual - Template EU CR7-A – IRB approach – Disclosure of the extent of the use of CRM techniques.
Article 453(h)	(h) for institutions calculating risk-weighted exposure amounts under the Standardised Approach, the on- and off-balance-sheet exposure value by exposure class before and after the application of conversion factors and any associated credit risk mitigation;	Semi annual - Template EU CR4 – standardised approach - Credit risk exposure and CRM effects.
Article 453(i)	(i) for institutions calculating risk-weighted exposure amounts under the Standardised Approach, the risk- weighted exposure amount and the ratio between that risk-weighted exposure amount and the exposure value after applying the corresponding conversion factor and the credit risk mitigation associated with the exposure; the disclosure set out in this point shall be made separately for each exposure class;	Semi annual - Template EU CR4 – standardised approach - Credit risk exposure and CRM effects.
Article 453(j)	(j) for institutions calculating risk-weighted exposure amounts under the IRB Approach, the risk-weighted exposure amount before and after recognition of the credit risk mitigation impact of credit derivatives; where institutions have received permission to use own LGDs and conversion factors for the calculation of risk- weighted exposure amounts, they shall make the disclosure set out in this point separately for the exposure classes subject to that permission.	Semi annual - Template EU CR7 – IRB approach – Effect on the RWEAs of credit derivatives used as CRM techniques.
Article 454	Article 454 Disclosure of the use of the Advanced Measurement Approaches to operational risk	
Article 454	The institutions using the Advanced Measurement Approaches set out in Articles 321 to 324 for the calculation of their own funds requirements for operational risk shall disclose a description of their use of insurance and other risk-transfer mechanisms for the purpose of mitigating that risk.	Not applicable for AIB, AIB do not use Advanced Measurement Approaches. Final operational risk disclosures to be confirmed under Step 2 of CRR3
Article 455	Article 455 Use of internal models for market risk	Not applicable. All market risk is treated under standardised approach. As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply.
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. As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply.
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. As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply.
Article 455(a)(i)	(i) the characteristics of the models used;	Not applicable. All market risk is treated under standardised approach. As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply.
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. As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply.
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. As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply.

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. As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply.
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. As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply.
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. As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply.
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. As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply.
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. As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply.
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. As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply.
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. As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply.
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. As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply.
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. As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply.
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. As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply.

Article 455 (1)	An institution using the internal models referred to in Article 325az for the calculation of the own funds requirements for market risk shall disclose:	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Not applicable. EU MR2-B - RWA flow statements of market risk exposures under the IMA. AIB Group plc treats all market risk exposures under the standardised approach.
Article 455 (1)(a)	(a) its objectives in undertaking trading activities and the processes implemented to identify, measure, monitor and control the market risk;	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Not applicable. EU MR2-B - RWA flow statements of market risk exposures under the IMA. AIB Group plc treats all market risk exposures under the standardised approach.
Article 455 (1)(b)	(b) the policies referred to in Article 104(1) for determining which position is to be included in the trading book;	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Not applicable. EU MR2-B - RWA flow statements of market risk exposures under the IMA. AIB Group plc treats all market risk exposures under the standardised approach.
Article 455 (1)(c)	(c) a general description of the structure of the trading desks covered by the internal models, including for each desk a broad description of the desk's business strategy, the instruments permitted therein and the main risk types in relation to that desk;	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Not applicable. EU MR2-B - RWA flow statements of market risk exposures under the IMA. AIB Group plc treats all market risk exposures under the standardised approach.
Article 455 (1)(d)	(d) an overview of the trading book positions not covered by the internal models, including a general description of the desk structure and of types of instruments included in the desks or in the desk categories in accordance with Article 104b;	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Not applicable. EU MR2-B - RWA flow statements of market risk exposures under the IMA. AIB Group plc treats all market risk exposures under the standardised approach.
Article 455 (1)(e)	(e) the structure and organisation of the market risk management function and governance;	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Not applicable. EU MR2-B - RWA flow statements of market risk exposures under the IMA. AIB Group plc treats all market risk exposures under the standardised approach.
Article 455 (1)(f)	(f) the scope, the main characteristics and the key modelling choices of the different internal models used to calculate the risk exposure amounts for the main models used at the consolidated level, and a description of the extent to which those internal models represent the models used at the consolidated level, including, where applicable, a broad description of the following:	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Not applicable. EU MR2-B - RWA flow statements of market risk exposures under the IMA. AIB Group plc treats all market risk exposures under the standardised approach.
Article 455 (1)(f)(i)	(i) the modelling approach used to calculate the expected shortfall referred to in Article 325ba(1), point (a), including the frequency of data update;	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Not applicable. EU MR2-B - RWA flow statements of market risk exposures under the IMA. AIB Group plc treats all market risk exposures under the standardised approach.
Article 455 (1)(f)(ii)	(ii) the methodology used to calculate the stress scenario risk measure referred to in Article 325ba(1), point (b), other than the specifications provided for in Article 325bk(3);	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Not applicable. EU MR2-B - RWA flow statements of market risk exposures under the IMA. AIB Group plc treats all market risk exposures under the standardised approach.
Article 455 (1)(f)(iii)	(iii) the modelling approach used to calculate the default risk charge referred to in Article 325ba(2), including the frequency of data update.	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Not applicable. EU MR2-B - RWA flow statements of market risk exposures under the IMA. AIB Group plc treats all market risk exposures under the standardised approach.

Article 455 (2)	Institutions shall disclose on an aggregate basis for all trading desks covered by the internal models referred to in Article 325az the following components, where applicable:	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Not applicable. Template EU MR2 - Market risk under the alternative internal model approach (AIMA). AIB Group plc treats all market risk exposures under the standardised approach.
Article 455 (2)(a)	(a) the most recent value as well as the highest, lowest and mean value for the previous 60 business days of:	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Not applicable. Template EU MR2 - Market risk under the alternative internal model approach (AIMA). AIB Group plc treats all market risk exposures under the standardised approach.
Article 455 (2)(a)(i)	(i) the unconstrained expected shortfall measure referred to in Article 325bb(1);	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Not applicable. Template EU MR2 - Market risk under the alternative internal model approach (AIMA). AIB Group plc treats all market risk exposures under the standardised approach.
Article 455 (2)(a)(ii)	(ii) the unconstrained expected shortfall measure referred to in Article 325bb(1) for each regulatory broad risk factor category;	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Not applicable. Template EU MR2 - Market risk under the alternative internal model approach (AIMA). AIB Group plc treats all market risk exposures under the standardised approach.
Article 455 (2)(b)	(b) the most recent value as well as the mean value for the previous 60 business days of:	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Not applicable. Template EU MR2 - Market risk under the alternative internal model approach (AIMA). AIB Group plc treats all market risk exposures under the standardised approach.
Article 455 (2)(b)(i)	(i) the expected shortfall risk measure referred to in Article 325bb(1);	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Not applicable. Template EU MR2 - Market risk under the alternative internal model approach (AIMA). AIB Group plc treats all market risk exposures under the standardised approach.
Article 455 (2)(b)(ii)	(ii) the stress scenario risk measure referred to in Article 325ba(1), point (b);	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Not applicable. Template EU MR2 - Market risk under the alternative internal model approach (AIMA). AIB Group plc treats all market risk exposures under the standardised approach.
Article 455 (2)(b)(iii)	(iii) the own funds requirement for default risk referred to in Article 325ba(2);	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Not applicable. Template EU MR2 - Market risk under the alternative internal model approach (AIMA). AIB Group plc treats all market risk exposures under the standardised approach.
Article 455 (2)(b)(iv)	(iv) the sum of the own funds requirements referred to in Article 325ba(3), including all components of the formula and the applicable multiplier factor;	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Not applicable. Template EU MR2 - Market risk under the alternative internal model approach (AIMA). AIB Group plc treats all market risk exposures under the standardised approach.
Article 455 (2)(c)	(c) the number of back-testing overshootings over the most recent 250 business days at the 99th percentile as referred to in Article 325bf(6).	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Not applicable. Template EU MR2 - Market risk under the alternative internal model approach (AIMA). AIB Group plc treats all market risk exposures under the standardised approach.

Article 455 (3)	Institutions shall disclose on an aggregate basis for all trading desks the own funds requirements for market risk that would be calculated in accordance with Part Three Title IV, Chapter 1a, had the institutions not been granted permission to use their internal models for those trading desks.	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Not applicable. Template EU MR2 - Market risk under the alternative internal model approach (AIMA). AIB Group plc treats all market risk exposures under the standardised approach.
Article 468	Temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income	Not Applicable. Quarterly - Table IFRS 9/Article 468-FL: Comparison of institutions' own funds and capital and leverage ratios with and without the application of transitional arrangements for IFRS 9 or analogous ECLs, and with and without the application of the temporary treatment in accordance with Article 468 of the CRR. The Group is not applying the temporary treatment specified in Article 468. Own funds, capital and leverage ratios reflect the full impact of unrealised gains and losses measured at fair value through other comprehensive income. Note this derogation ended on the 31 December 2022.
Article 473a (8)	Introduction to IFRS 9	Not applicable. Quarterly - Table IFRS 9/Article 468-FL: Comparison of institutions' own funds and capital and leverage ratios with and without the application of transitional arrangements for IFRS 9 or analogous ECLs, and with and without the application of the temporary treatment in accordance with Article 468 of the CRR. AIB Group 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 ended on 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. Annual - Template EU TLAC3b: 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. Annual - Template EU TLAC1 - Composition - MREL and, where applicable, the G-SII Requirement for own funds and eligible liabilities.