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you're after



# For the life you're after

AIB Group plc  
Pillar 3 Disclosures  
31 December 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 18 in the 2025 Annual 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 18 of the 2025 Annual 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).

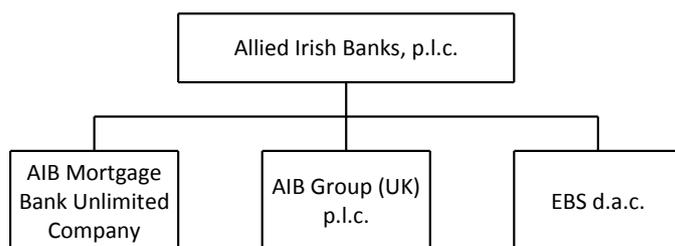
Under Article 4 (1) (29) of the CRR, AIB Group plc is an EU parent institution. Under Article 13 (1) of the CRR, disclosure obligations as laid down in Part Eight of the CRR are on the basis of the consolidated situation of the EU parent institution (i.e. AIB Group plc).

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, Seneral 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 31 December 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 2025.

### Licensed banks within AIB Group as at 31 December 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 licenced subsidiaries is carried out quarterly to determine if they meet the definition of a large subsidiary. The only large subsidiary in AIB Group at 31 December 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 31 December 2025 and the reference period 1 January 2025 to 31 December 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 September to December 2025 are as follows:

Available own funds:

- CET1, Tier 1 and Total capital decreased by € 0.3 bn primarily due to the warrant cancellation. Capital includes full year profit substantially offset by total dividends and share buyback.

Risk-weighted exposure amounts decreased by € 0.6 bn primarily driven by a reduction in Credit Risk of € 0.8 bn due to the residential retail mortgage significant risk transfer 'SRT' (€ 0.8 bn) partly offset by an increase in operational risk of € 0.2 bn due to inclusion of 2025 with higher 3-year average assets.

Capital ratios decreased due to lower capital partly offset by lower Risk-weighted exposure amounts.

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

Liquidity and Funding:

- The December 2025 liquidity coverage ratio 'LCR' remains very strong with the ratio at 203.66%, well in excess of the ratio requirement of 100%. The average of the preceding 12 months LCR is 206.85% per row 17 on the template below.
- The net stable funding ratio 'NSFR' remains very strong with the ratio at 162.86%, well in excess of the ratio requirement of 100%.

	a	b	c	d	e	
	31/12/2025	30/09/2025	30/06/2025	31/03/2025	31/12/2024	
<b>Available own funds (amounts)</b>						
1	Common Equity Tier 1 (CET1) capital	8,943	9,270	9,330	9,418	9,375
2	Tier 1 capital	10,253	10,579	10,639	10,730	10,613
3	Total capital	11,928	12,244	12,293	12,443	12,282
<b>Risk-weighted exposure amounts</b>						
4	Total risk exposure amount	54,178	54,746	55,731	55,884	62,030
4a	Total risk exposure pre-floor	54,178	54,746	55,731	55,884	
<b>Capital ratios (as a percentage of risk-weighted exposure amount)</b>						
5	Common Equity Tier 1 ratio (%)	16.51%	16.93%	16.74%	16.85%	15.11%
5a	Not applicable					
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	16.51%	16.93%	16.74%	16.85%	
6	Tier 1 ratio (%)	18.92%	19.32%	19.09%	19.20%	17.11%
6a	Not applicable					
6b	Tier 1 ratio considering unfloored TREA (%)	18.92%	19.32%	19.09%	19.20%	
7	Total capital ratio (%)	22.02%	22.36%	22.06%	22.27%	19.80%
7a	Not applicable					
7b	Total capital ratio considering unfloored TREA (%)	22.02%	22.36%	22.06%	22.27%	
<b>Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)</b>						
EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	2.40%	2.40%	2.40%	2.40%	2.60%
EU 7e	of which: to be made up of CET1 capital (percentage points)	1.35%	1.35%	1.35%	1.35%	1.46%
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	1.80%	1.80%	1.80%	1.80%	1.95%
EU 7g	Total SREP own funds requirements (%)	10.40%	10.40%	10.40%	10.40%	10.60%
<b>Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)</b>						
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 (%)	1.44%	1.43%	1.45%	1.45%	1.44%
EU 9a	Systemic risk buffer (%) <sup>1</sup>	—%	—%	—%	—%	—%
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 (%)	5.44%	5.43%	5.45%	5.45%	5.44%
EU 11a	Overall capital requirements (%)	15.84%	15.83%	15.85%	15.85%	16.04%
12	CET1 available after meeting the total SREP own funds requirements (%)	10.66%	11.08%	10.89%	11.00%	9.15%
<b>Leverage ratio</b>						
13	Total exposure measure	152,781	150,193	148,957	148,468	145,609
14	Leverage ratio (%)	6.71%	7.04%	7.14%	7.23%	7.29%
<b>Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)</b>						
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%) <sup>2</sup>	—%	—%	—%	—%	—%
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%
<b>Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)</b>						
EU 14d	Leverage ratio buffer requirement (%) <sup>3</sup>	—%	—%	—%	—%	—%
EU 14e	Overall leverage ratio requirement (%)	3.00%	3.00%	3.00%	3.00%	3.00%
<b>Liquidity Coverage Ratio<sup>4</sup></b>						
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	46,507	45,499	44,668	43,649	42,824
EU 16a	Cash outflows - Total weighted value	23,671	23,068	23,057	22,742	22,571
EU 16b	Cash inflows - Total weighted value	1,169	1,120	1,214	1,178	1,164
16	Total net cash outflows (adjusted value)	22,502	21,949	21,843	21,564	21,407
17	Liquidity coverage ratio (%)	206.85%	207.32%	204.71%	202.66%	200.27%
<b>Net Stable Funding Ratio</b>						
18	Total available stable funding	114,101	112,478	111,746	109,530	108,145
19	Total required stable funding	70,059	68,437	67,819	67,905	66,836
20	NSFR ratio (%)	162.86%	164.35%	164.77%	161.30%	161.81%

<sup>1</sup> To date the Group has no conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State nor a Systemic risk buffer.

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

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

<sup>4</sup> Average of the preceding 12 months for each quarter of the relevant disclosure period.

## 2: Template EU KM2: Key metrics - MREL and, where applicable, G-SII requirement for own funds and eligible liabilities

As per Article 45i (3), points (a) and (c) of the Bank Recovery and Resolution Directive 'BRRD II', published in the Official Journal of the EU as Directive 2014/59/EU, amended by Directive (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-SIIs'.

The current MREL requirement for the Group is the higher of 23.05% of Total Risk Exposure Amount 'TREA' (28.49% including the Combined Buffer Requirement) and 7.52% of the leverage exposure. As of 31 December 2025, the Group exceeds these requirements.

		Minimum requirement for own funds and eligible liabilities (MREL)	G-SII Requirement for own funds and eligible liabilities (TLAC)				
			a	b	c	d	e
		31/12/2025	31/12/2025	30/09/2025	30/06/2025	31/03/2025	31/12/2024
<b>Own funds and eligible liabilities, ratios and components</b>							
1	Own funds and eligible liabilities	19,059					
EU-1a	Of which own funds and subordinated liabilities	19,059					
2	Total risk exposure amount of the resolution group (TREA)	54,178					
3	Own funds and eligible liabilities as a percentage of the TREA	35.18 %					
EU-3a	Of which own funds and subordinated liabilities	35.18 %					
4	Total exposure measure (TEM) of the resolution group	152,781					
5	Own funds and eligible liabilities as percentage of the TEM	12.47 %					
EU-5a	Of which own funds or subordinated liabilities	12.47 %					
6a	Does the subordination exemption in Article 72b(4) of Regulation (EU) No 575/2013 apply? (5% exemption)						
6b	Aggregate amount of permitted non-subordinated eligible liabilities instruments if the subordination discretion in accordance with Article 72b(3) of Regulation (EU) No 575/2013 is applied (max 3.5% exemption)						
6c	If a capped subordination exemption applies in accordance with Article 72b (3) of Regulation (EU) No 575/2013, the amount of funding issued that ranks <i>pari passu</i> with excluded liabilities and that is recognised under row 1, divided by funding issued that ranks <i>pari passu</i> with excluded liabilities and that would be recognised under row 1 if no cap was applied (%)						
<b>Minimum requirement for own funds and eligible liabilities (MREL)</b>							
EU-7	MREL expressed as a percentage of the TREA	23.05 %					
EU-8	Of which to be met with own funds or subordinated liabilities	13.50 %					
EU-9	MREL expressed as a percentage of the TEM	7.52 %					
EU-10	Of which to be met with own funds or subordinated liabilities	7.52 %					

### 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 between September to December 2025 :

- Credit risk decreased € 1.2 bn primarily driven by the SRT completed in quarter 4, continuation of slotting approach onboarding (€ 0.2 bn) partially offset by new business net of redemptions (€ 0.3 bn).
- Market risk increased € 0.1 bn primarily due to movement in FX swaps and increased trading bonds activity.
- Securitisation risk increased primarily driven by the SRT transacted in quarter 4.
- Operational risk increased due to inclusion of 2025 with higher 3-year average assets.

		Total risk exposure amounts (TREA)		Total own funds requirements
		a	b	c
		31/12/2025	30/09/2025	31/12/2025
1	Credit risk (excluding CCR)	44,807	45,982	3,585
2	Of which the standardised approach	24,015	23,924	1,921
3	Of which the Foundation IRB (F-IRB) approach <sup>1</sup>	14,227	15,843	1,138
4	Of which slotting approach <sup>1</sup>	1,737	191	139
EU 4a	Of which equities under the simple risk weighted approach			
5	Of which the Advanced IRB (A-IRB) approach	4,824	6,012	386
6	Counterparty credit risk - CCR	719	648	57
7	Of which the standardised approach	293	233	23
8	Of which internal model method (IMM)			
EU 8a	Of which exposures to a CCP	39	39	3
9	Of which other CCR	387	376	31
10	Credit valuation adjustments risk - CVA risk	66	44	5
EU 10a	Of which the standardised approach (SA)			
EU 10b	Of which the basic approach (F-BA and R-BA)	66	44	5
EU 10c	Of which the simplified approach			
11	Not applicable			
12	Not applicable			
13	Not applicable			
14	Not applicable			
15	Settlement risk	4	2	0
16	Securitisation exposures in the non-trading book (after the cap)	1,072	833	86
17	Of which SEC-IRBA approach	349	74	28
18	Of which SEC-ERBA (including IAA)	415	461	33
19	Of which SEC-SA approach	308	298	25
EU 19a	Of which 1250% / deduction	—	—	—
20	Position, foreign exchange and commodities risks (Market risk) <sup>2</sup>	426	356	34
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	7,084	6,880	567
EU 24a	Exposures to crypto-assets			
25	Amounts below the thresholds for deduction (subject to 250% risk weight) <sup>3</sup>	622	606	50
26	Output floor applied (%)	50 %	50 %	
27	Floor adjustment (before application of transitional cap)	—	—	
28	Floor adjustment (after application of transitional cap)	—	—	
29	<b>Total</b>	<b>54,178</b>	<b>54,746</b>	<b>4,334</b>

<sup>1</sup>Correction from the mapping indicated by supervisor.

<sup>2</sup>Due to delayed implementation of FRTB rows 21, 21a, 22 and 23 are not applicable.

<sup>3</sup>The 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 RWEA calculated according to the full standardised approach (SA) as compared to actual RWEA at risk level.

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

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

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

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

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

Column EUd reflects total RWEA of the IRB portfolio calculated under the SA (using the transitional output floor calculation i.e. corporate ungraded exposures with PD of less than 0.05% are risk weighted at 65% until 31 December 2032) and the actual SA RWEA 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)	20,792	24,015	44,807	50,942	48,928
2	Counterparty credit risk	607	111	719	1,499	1,499
3	Credit valuation adjustment		66	66	66	66
4	Securitisation exposures in the banking book	349	722	1,072	1,185	1,045
5	Market risk		426	426	465	465
6	Operational risk		7,084	7,084	7,084	7,084
7	Other risk weighted exposure amounts		4	4	4	4
8	Total	21,749	32,429	54,178	61,245	59,092

## 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 RWEA computed under the standardised and the internally modelled approaches at an asset class level.

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

The template below shows credit risk (excluding counterparty credit risk) RWEA broken down by regulatory standard approach exposure classes as per Article 112 CRR. For this purpose, RWEA 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 EUd are the same as CMS1 for credit risk row 1.

Column b reflects the RWEA of the IRB portfolio calculated under the SA approach (using the transitional output floor calculation i.e. corporate ungraded exposures with PD of less than 0.05% are 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 <sup>1</sup>	RWEAs that is the base of the output floor <sup>1</sup>
1	Central governments and central banks			355	355	355
EU 1a	Regional governments or local authorities			2	2	2
EU 1b	Public sector entities			14	14	14
EU 1c	Categorised as Multilateral Development Banks in SA			—	—	—
EU 1d	Categorised as International organisations in SA					
2	Institutions	1,030	330	1,047	347	347
3	Equity			529	529	529
4	Not applicable					
5	Corporates	14,934	15,747	18,387	22,855	20,842
5.1	Of which: F-IRB is applied	14,934	15,747	13,292	17,760	15,747
5.2	Of which: A-IRB is applied					
EU 5a	Of which: Corporates - General	10,686	11,132	13,911	17,395	15,998
EU 5b	Of which: Corporates - Specialised lending	4,248	4,615	4,476	5,460	4,843
EU 5c	Of which: Corporates - Purchased receivables					
6	Retail	4,824		3,282	3,282	3,282
6.1	Of which: Retail - Qualifying revolving					
EU 6.1a	Of which: Retail - Purchased receivables					
EU 6.1b	Of which: Retail - Other			3,282	3,282	3,282
6.2	Of which: Retail - Secured by residential real estate	4,824	5,549	10,914	11,639	11,639
7	Not applicable					
EU 7a	Categorised as secured by immovable properties and ADC exposures in SA <sup>2</sup>		6,368	17,219	18,639	18,639
EU 7b	Collective investment undertakings (CIU)			537	537	537
EU 7c	Categorised as exposures in default in SA		410	1,087	1,255	1,255
EU 7d	Categorised as subordinated debt exposures in SA		1,535	886	1,535	1,535
EU 7e	Categorised as covered bonds in SA		519	390	519	519
EU 7f	Categorised as claims on institutions and corporates with a short-term credit assessment in SA					
8	Other non-credit obligation assets	5	5	1,073	1,073	1,073
9	Total	20,792	24,914	44,807	50,942	48,928

<sup>1</sup>AIB 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.

## 6: Table EU OVC - ICAAP information

As per Article 438 points (a) and (c) the following table below provides information on the Internal Capital Adequacy Assessment Process and ongoing assessment of the bank's risks and how the bank intends to mitigate those risks.

Legal basis	Row number	Qualitative information	
Article 438(a) CRR	(a)	Approach to assessing the adequacy of the internal capital.	<p>An annual material risk assessment (MRA) is conducted to identify all relevant (current and anticipated) material risks which are then assessed from a capital perspective. The sub risks are identified as part of the MRA process including risks surrounding the quality and composition of capital as well as measurement and forecasting risk. Capital adequacy risk is primarily evaluated through the annual financial planning and the Group's ICAAP processes where the level of capital required to support growth plans and meet regulatory requirements is assessed over the three-year planning horizon. Plans are assessed across a range of scenarios ranging from base case and moderate downside scenarios to a severe but plausible stress using the Group's stress testing methodologies.</p> <p>The ICAAP is fully integrated and embedded in the strategic, financial and risk management processes of the Group. The Capital Adequacy (CA) Framework sets out the key processes, governance arrangements and roles and responsibilities which support the ICAAP. The Stress Testing Policy and Capital Adequacy Policy were updated to reflect the work of the Climate Stress Testing project regarding Climate Stress Testing models, roles and responsibilities and governance requirements relating to climate stress testing across the Group. Embedding of the ICAAP is facilitated through capital planning, the setting of risk appetite and risk adjusted performance monitoring. In addition to the capital plan, a capital contingency plan is in place which identifies and quantifies actions which are available to the Group in order to mitigate against the impact of a stress event. Trigger points at which these actions will be considered are also identified. The impact of changing regulatory requirements, changes in the risk profile of the Group's balance sheet, other internal factors, and changing external risks are regularly assessed by first and second line of defence teams via regular monitoring of performance against the agreed financial plan, monthly capital updates to ALCo and Group Risk Committees and are also assessed via quarterly internal stress testing.</p> <p>A further set of triggers and capital options are set out in the Group's Recovery Plan, which presents the actions available to the Group to restore viability in the event of extreme stress.</p> <p>The Group uses risk adjusted return on capital (RAROC) for capital allocation purposes and to determine a risk based return which is a key performance metric for the business unit. The use of RAROC for portfolio management and in new lending decisions continues to be an area of focus and a key consideration for the pricing of lending products, both at portfolio level and individually for large transactions.</p> <p>The Board reviews and approves the ICAAP on an annual basis and is also responsible for approving a capital adequacy statement attesting that the Board has reviewed and is satisfied with the capital adequacy of the Group.</p>
Article 438(c) CRR	(b)	Upon demand from the relevant competent authority, the result of the institution's internal capital adequacy assessment process.	Not applicable as the competent authority has not requested disclosure of the results of the ICAAP.

## 7: Template EU TLAC1 Composition - MREL and, where applicable, G-SII requirement for own funds and eligible liabilities

As per Article 45i (3), point (b) 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 the composition of own funds and eligible liabilities for the Group as of 31 December 2025. The available own funds and eligible liabilities of the Group amounted to € 19.0 bn, consisting of € 11.9 bn own funds and € 7.1 bn subordinated liabilities.

The Group is not subject to the Total Loss-Absorbing Capacity 'TLAC' requirements which only applies to Global Systemically Important Institutions 'G-SIIs' and therefore columns b and c are not applicable.

		a	b	c
		Minimum requirement for own funds and eligible liabilities (MREL)	G-SII requirement for own funds and eligible liabilities (TLAC)	Memo item: Amounts eligible for the purposes of MREL, but not TLAC
<b>Own funds and eligible liabilities and adjustments</b>				
1	Common Equity Tier 1 capital (CET1)	8,943		
2	Additional Tier 1 capital (AT1)	1,309		
6	Tier 2 capital (T2)	1,676		
11	Own funds for the purpose of Articles 92a of Regulation (EU) No 575/2013 and 45 of Directive 2014/59/EU	11,928		
<b>Own funds and eligible liabilities: Non-regulatory capital elements</b>				
12	Eligible liabilities instruments-issued directly by the resolution entity that are subordinated to excluded liabilities (not grandfathered)	7,136		
EU-12a	Eligible liabilities instruments issued by other entities within the resolution group that are subordinated to excluded liabilities (not grandfathered)			
EU-12b	Eligible liabilities instruments that are subordinated to excluded liabilities issued prior to 27 June 2019 (subordinated grandfathered)			
EU-12c	Tier 2 instruments with a residual maturity of at least one year to the extent they do not qualify as Tier 2 items			
13	Eligible liabilities that are not subordinated to excluded liabilities (not grandfathered pre-cap)			
EU-13a	Eligible liabilities that are not subordinated to excluded liabilities issued prior to 27 June 2019 (pre-cap)			
14	Amount of non subordinated eligible liabilities instruments, where applicable after application of Article 72b (3) CRR			
17	Eligible liabilities items before adjustments	7,136		
EU-17a	Of which subordinated liabilities items	7,136		
<b>Own funds and eligible liabilities: Adjustments to non-regulatory capital elements</b>				
18	Own funds and eligible liabilities items before adjustments	19,065		
19	(Deduction of exposures between multiple point of entry (MPE) resolution groups)			
20	(Deduction of investments in other eligible liabilities instruments)	(6)		
22	Own funds and eligible liabilities after adjustments	19,059		
EU-22a	Of which: own funds and subordinated liabilities	19,059		
<b>Risk-weighted exposure amount and leverage exposure measure of the resolution group</b>				
23	Total risk exposure amount (TREA)	54,178		
24	Total exposure measure (TEM)	152,781		
<b>Ratio of own funds and eligible liabilities</b>				
25	Own funds and eligible liabilities as a percentage of TREA	35.18 %		
EU-25a	Of which own funds and subordinated liabilities	35.18 %		
26	Own funds and eligible liabilities as a percentage of TEM	12.47 %		
EU-26a	Of which own funds and subordinated liabilities	12.47 %		
27	CET1 (as a percentage of the TREA) available after meeting the resolution group's requirements	12.01 %		
28	Institution-specific combined buffer requirement			
29	of which: capital conservation buffer requirement			
30	of which: countercyclical buffer requirement			
31	of which: systemic risk buffer requirement			
EU-31a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer			
<b>Memorandum items</b>				
EU-32	Total amount of excluded liabilities referred to in Article 72a(2) of Regulation (EU) No 575/2013			

Note: Rows in the template with "Empty set in EU" are not required to be populated and hidden

## 8: Template EU TLAC3b Creditor ranking - resolution entity

As per Article 45i (3), point (b) 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 captures only own funds and liabilities eligible to meet the requirements of Article 45 of Directive 2014/59/EU in accordance with Article 45e of that Directive. It presents, at the level of the resolution entity AIB Group plc (the Holding Company), a breakdown of own funds and liabilities based on their maturities and MREL eligibility, as well as their ranking in the creditor hierarchy in normal insolvency proceedings. Insolvency rankings shall be those communicated by the competent resolution authority in compliance with the standardised presentation specified in Article 8 of this Regulation.

		Insolvency ranking			Sum of 1 to 3
		1	2	3	
		(most junior)		(most senior)	
1	Description of insolvency rank (free text)	Equity	Subordinated claims	Unsecured claims	
5	Own funds and liabilities potentially eligible for meeting MREL	10,634	3,011	7,140	20,785
6	of which residual maturity $\geq$ 1 year < 2 years		0	750	750
7	of which residual maturity $\geq$ 2 year < 5 years		0	3,351	3,351
8	of which residual maturity $\geq$ 5 years < 10 years		1,686	2,739	4,425
9	of which residual maturity $\geq$ 10 years, but excluding perpetual securities		0	300	300
10	of which perpetual securities	10,634	1,325	0	11,959

Note: Rows in the template with "Empty set in EU" are not required to be populated and hidden

## Chapter 2. Disclosure of risk management objectives and policies

## 9: Table EU OVA - Institution risk management approach

As per Article 435(1) see table below:

Legal basis	Row number	Qualitative information	
Point (f) of Article 435(1) CRR	(a)	Disclosure of concise risk statement approved by the management body.	<p>The Group's Risk Management Framework (RMF) sets out how risk is managed and articulates the integrated approach to risk management within the Group including its licenced subsidiaries. The RMF supports the Group in achieving its strategic ambitions by providing a clear, concise and comprehensive approach to the governance, implementation and embedding of risk management practices. The RMF 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.</p> <p>Risk management is central to how the Group conducts its business while safeguarding the Group. The risk management structure in the Group includes defined lines of authority and accountability, effective processes to identify, manage, monitor and report the risks to which the Group is or might be exposed to. Clear responsibilities for the management of risk are defined across the Group through a three lines of defence model which ensures effective independent oversight and assurance in respect of key decisions. Under the three lines of defence model, the primary responsibility for risk management 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 Risk function provides the second line of defence, providing independent oversight, support and constructive challenge to the first line. Oversight involves regular monitoring of Business Units risk management activities and reporting. The third line of defence is the Group Internal Audit function (GIA) which provides independent assurance to the Board through the Board Audit Committee on the effectiveness of the system of internal control. GIA carries out its corporate governance responsibilities by providing an independent view on the key risks facing the Group, and on the adequacy and effectiveness of the system of governance, risk management and internal controls in managing these risks. All activities undertaken within, and on behalf of, the Group are within the scope of GIA. This includes the activities of subsidiaries, joint ventures and associates, the risk and control functions including Group Risk and first and second line assurance activities established by the Group.</p> <p>One of the key processes required by the RMF is the Material Risk Assessment (MRA) which identifies the key risks to which the Group is exposed. The MRA is a top down process performed on an least annual basis for the Group which identifies the key principal and emerging 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 Group applies a common taxonomy of risk through its MRA. Separate material risk assessments are also undertaken for the licenced subsidiaries. The Board is responsible for the annual approval of the Group material risk assessment. Additionally, the transmission channel analysis is conducted annually to analyse how different C&amp;E risk drivers transmit through micro and macroeconomic factors and impact on the Group's principal risks.</p> <p>The following are considered the Principal risks facing the Group and fall into two broad categories:</p> <p><b>Financial Risks:</b> Risks that the Group takes intentionally in order to earn a return as part of its business activities. These generally arise through exposure to individuals or corporates, or to market prices and economic conditions. Risks falling into this category include Credit Risk, Market Risk, Liquidity &amp; Funding Risk and Capital Adequacy Risk.</p> <p><b>Non-Financial Risks:</b> Risks that the Group faces as a direct or indirect consequence of its business activities/operations and which it mitigates as appropriate. These risks generally arise from operational errors, failures to comply with regulatory requirements or generally accepted ethical business standards, or from changes in external market conditions (e.g. increased competition from new entrants). Risks falling into this category are Operational and Resilience Risk, Conduct Risk and Culture Risk, Climate &amp; Environmental Risk, Model &amp; AI Risk, Regulatory Compliance Risk, Business Model Risk and Information Security (including Cyber) Risk.</p> <p>The Group Risk Committee is responsible for the annual review of the Group MRA and recommendation to the Board Risk Committee, which in turn recommends to the Board for approval.</p> <p>The Group faces 11 Principal Risks which are key areas of management focus including: Credit Risk; Market and Equity Risk; Capital Adequacy Risk; Liquidity and Funding Risk; Information Security (including Cyber) Risk; Business Model Risk; Operational and Resilience Risk; Climate and Environmental Risk; Model &amp; AI Risk; Culture Risk and Conduct Risk; Regulatory Compliance Risk. In addition, reputation risk may emerge as an outcome risk from any of these areas.</p> <p>From 1 January 2025 Information Security (including Cyber) risk was deemed a principal risk for the Group and is no longer a sub risk of Operational Risk.</p>

<p>Point (f) of Article 435(1) CRR</p>	<p>(a)</p>	<p>Disclosure of concise risk statement approved by the management body (continued)</p>	<p>This risk profile interaction with the risk tolerance is managed through the Risk Appetite Statement (RAS) process. The Board sets the risk appetite for the Group informed by the material risk assessment. Risk appetite is the nature and extent of risk that the Group is willing to take, accept, or tolerate, in pursuit of its business objectives and strategy. It also informs the Group's strategy, and as part of the Risk Management Framework, is a boundary condition to strategy and guides the Group in its risk taking and related business activities. The financial plan is tested to ensure risk appetite adherence.</p> <p>The Group RAS is an articulation of the Group's appetite for, and tolerance of risk, expressed through qualitative statements and quantitative limits and thresholds. The Group RAS seeks to encourage appropriate risk taking to ensure that risks are consistent with the Group strategy and risk appetite. The Group RAS cascades into key business segments with separate Risk Appetite Statements for each licenced subsidiary reflecting the risk appetite of the subsidiary as a standalone entity.</p> <p>In accordance with Article 432(1) on materiality, the key metrics and ratios that have been included to outline the management of the risk profile through the Risk Appetite process are set out below:</p> <p>Financial</p> <ul style="list-style-type: none"> <li>- Credit Risk: Asset class concentration risk metrics; Country concentration risk metrics; Non-Performing Exposures (NPE) as a % of customer loans and ECL cover rates.</li> <li>- Market &amp; Equity Risk: Earnings Sensitivity; Interest Rate Capital at Risk; Pension Capital at Risk; Equity nominal investment; Credit Spread Capital at Risk.</li> <li>- Liquidity and Funding Risk: Liquidity Coverage Ratio (LCR); Survival Period; Net Stable Funding Ratio (NSFR).</li> <li>- Capital Adequacy Risk: Fully Loaded CET1 Ratio; Fully Loaded Total Capital Ratio; Aggregate Group RAROC on New Business.</li> </ul> <p>Non Financial</p> <ul style="list-style-type: none"> <li>- Information Security (including Cyber) Risk: Time to detect Cyber Incidents; Reportable Cyber Incidents; Phishing simulations involving High Risk Users.</li> <li>- Business Model Risk: Operating profit % variance to plan; Return on tangible Equity; Net interest margin (NIM).</li> <li>- Operational and Resilience Risk: Cumulative operational risk losses; Number of Tier 1 &amp; Tier 2 Third Party providers with a poor Vendor Security rating; The availability of Critical Information Systems to enable business operations.</li> <li>- Climate &amp; Environmental Risk: Physical risk data capture; % of new lending non-green or transition; Environmental Risk - Sector Breaches.</li> <li>- Model &amp; AI Risk: Quarterly risk assessment of approved models in use.</li> <li>- Culture Risk and Conduct Risk: Completion of mandatory training courses; Critical &amp; high customer impacting conduct issues ; Three key culture risk indicators (reported as culture composite).</li> <li>- Regulatory Compliance Risk: Regulatory breaches; Impact assessment for delayed delivery of regulatory directive change initiatives; Number of data protection incidents that resulted in a significant personal data breach.</li> </ul>
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<p>Point (b) of Article 435(1) CRR</p>	<p>(b)</p>	<p>Information on the risk governance structure for each type of risk.</p>	<p>The overall control framework in place is the RMF. This sets out the risk management requirements for the Group and there are supporting frameworks and policies in place for each material risk. The supporting executive committees that are key to the management of the material risks are:</p> <p>Group Risk Committee (GRC): The Group Risk Committee is the most senior management risk committee and is accountable to the Executive Leadership Team (ELT) to set policy and monitor all risk types across the Group to enable delivery of the Group's risk strategy.</p> <p>The roles and responsibilities of the Group Risk Committee are:</p> <ul style="list-style-type: none"> <li>- Reviewing and approving (or recommending to the Board and/or its subcommittees where appropriate) risk frameworks, risk appetite statements, risk policies and thresholds in order to manage the risk profile of the Group; Monitoring and reviewing the Group's risk profile (enterprise wide);</li> <li>- Periodically reviewing the effectiveness of the Group's risk management policies in identifying, evaluating, monitoring, managing and measuring significant risks;</li> <li>- Providing oversight and challenge of regulatory, operational and conduct risk related matters;</li> <li>- Providing oversight and challenge of credit risk management related matters and periodically reviewing the credit portfolio exposures and trends;</li> <li>- Providing oversight and challenge of risk measurement matters;</li> <li>- Overseeing the development of the Group's risk management culture;</li> <li>- Monitoring and reviewing the Group's risk profile and the business segment limits for equity risk;</li> <li>- Considering the annual Money Laundering Reporting Officer's report; and</li> <li>- Considering and assessing management's response to Group Internal Audit findings.</li> </ul> <p>The sub-committees of the GRC are as follows:</p> <ul style="list-style-type: none"> <li>- The Group Credit Committee (GCC) (and its sub-committees) is responsible for developing and monitoring credit policy within the Group and approval of all large credit transactions. The Credit Committees under GCC exercise approval authority in line with the relevant Credit Approval and Review Authorities for the business areas;</li> <li>- The Group IRB Committee ensures delivery of the commitments set out in the IRB Enterprise Plan;</li> <li>- The Regulatory Culture and Conduct Risk Committee is responsible for the governance and oversight of regulatory and conduct risks;</li> <li>- The Model Risk Committee reviews the technical and methodological aspects of the Group's material models as well as maintenance of existing material models and approval of less material models;</li> <li>- The Operational Risk Committee is responsible for the governance and oversight of operational risks.</li> </ul>
			<p>Risk Management Framework - Continued</p> <p>Group Asset and Liability Management Committee (ALCo) ALCo has been established as a sub-committee of the ELT. ALCo is the Group's strategic and business decision making forum for balance sheet management matters. ALCo is tasked with decision-making in respect of the Group's balance sheet structure, including capital, funding, liquidity, interest rate risk in the banking book from an economic value and net interest margin ('NIM') perspective, foreign exchange (FX) risks and other market risks to ensure it enables the delivery of the Group's Strategic Plan. ALCo provides oversight of funding and liquidity, capital, market and equity/investments risk as well as balance sheet pricing in line with the relevant risk frameworks and policies in accordance with risk appetite. ALCo also monitors, reviews and makes decisions regarding key legal, regulatory and accounting developments affecting the measurement and control of balance sheet risks and capital. ALCo is supported by its three subcommittees, Equity Investment Committee, the Stress Testing Committee and the Asset and Liability Management Technical Committee (ALMTC).</p> <p>Approved Limits: The approved metrics and ratios used in setting the risk appetite are detailed above.</p> <p>Risk Culture Risk culture is an integral part of the Group's overall culture and plays a crucial role for the Group to achieve its strategic objectives. The risk culture defines how risk is managed and owned throughout the Group. It is the values, behaviours, beliefs, knowledge, attitudes, awareness and understanding of, and towards risk shared by individuals. It sets the foundation for how the Group manages risk in a consistent and coherent manner. An effective Group RAS is highly dependent on risk culture. Risk culture is one of the key elements of the Group's RMF. It is through the risk framework and policy documents that an awareness of risk and control is set and cascaded throughout the Group including a Culture and Conduct Risk Framework which emphasises the criticality of ensuring fair customer outcomes. The Group's promotion of risk learning through recommended risk training and education supports the embedding of risk culture. These ongoing activities are supported by an annual Group wide risk awareness week to reinforce key risk themes.</p>

<p>Point (e) of Article 435(1) CRR</p>	<p>(c)</p>	<p>Declaration approved by the management body on the adequacy of the risk management arrangements.</p>	<p><b>Directors' Statement on Risk Management and Internal Controls</b></p> <p>The Board of Directors is responsible for the Group's system of internal controls, which is designed to manage the risk of failure to achieve business objectives and can provide only reasonable and not absolute assurance against material misstatement or loss. The Group has implemented a framework and policy architecture covering business and financial planning, corporate governance and risk management. The system of internal controls is designed to ensure that there is thorough and regular evaluation of the Group's risks in order to mitigate accordingly, rather than to eliminate risk. This is done through a process of identification, assessment, management, measurement, monitoring and reporting. This process includes an assessment of the effectiveness of internal controls, which was in place for the full-year under review up to the date of approval of the financial statements and which accords with the Central Bank of Ireland's Corporate Governance requirements for Credit Institutions 2015 and the UK Code 2024. The Board will continue to strengthen its oversight of the effectiveness of the Group's internal controls and risk management framework and the Group is progressing its preparations to support future reporting aligned with the UK Code, including Provision 29.</p> <p>The Board is ultimately responsible for corporate governance, encompassing leadership, direction and control and is accountable for the effective management of risks and for the system of internal controls within the Group. Some matters are reserved for decision by the Board, including the approval of designated Frameworks and Policies, Risk Appetite and reviewing the effectiveness of the system of internal controls. The Board is assisted in fulfilling its duties by a number of sub-committees, including the Board Audit Committee (BAC), Board Risk Committee (BRC), Sustainable Business Advisory Committee (SBAC), Technology and Data Advisory Committee (TDAC), Remuneration Committee (RemCo) and Nomination &amp; Corporate Governance Committee (NomCo). Each committee operates under Terms of Reference approved by the Board.</p> <p>The BAC is appointed by the Board to assist it in fulfilling its independent oversight responsibilities in relation to the quality and integrity of the Group's accounting policies, financial and narrative reports, non-financial disclosures and disclosure practices. The Committee also ensures the effectiveness of the Group's internal control, risk management and accounting and financial reporting systems and the adequacy of arrangements by which staff may, in confidence, raise concerns about possible improprieties in matters of financial reporting or other matters. It also ensures the independence and performance of the internal and external auditors. The BAC works to ensure that this purpose is fully aligned to the Group's strategy and values, considering the interests of stakeholders while operating within all applicable regulatory and statutory requirements. The BAC is composed of Independent Non-Executive Directors and operates under Board-approved terms of reference. Neither the Chair of the Board nor the CEO are permitted to be members of the BAC. The CFO, the CRO, the Head of Group Internal Audit and the External Auditor attend the meetings of the BAC, where appropriate.</p> <p>The BRC is appointed by the Board to assist and advise the Board in fulfilling its oversight responsibilities. It is responsible for fostering sound risk governance across all of the Group's finances and operations (including all operations, legal entities and branches in ROI, the UK and the USA), taking a forward-looking perspective and anticipating changes in business conditions. The BRC discharges its responsibilities in ensuring that risks within the Group are appropriately identified, reported, assessed, managed and controlled to include the commission, receipt and consideration of reports on key strategic and operational risk issues. It ensures that the Group's overall actual and future risk appetite and strategy, taking into account all types of risks, are aligned with the business strategy, objectives, corporate culture and values of the institution, while promoting a risk awareness culture within the Group. The BRC oversees and challenges the risk management function, which is managed on a day-to-day basis by the Chief Risk Officer (CRO) and liaises regularly with the CRO to ensure the development and on-going maintenance of a risk management system within the Group that is effective and proportionate to the nature, scale and complexity of the risks inherent in the business. The BRC provides qualitative and quantitative input to the RemCo on the alignment of variable remuneration to risk performance for material risk-takers. The Dodd Frank Act establishes prudential standards and early remediation requirements applicable to Foreign Banking Organisations (FBOs) having a significant presence in the USA. The BRC acts as the risk committee for the Company's USA operations as required under the Act. The BRC is composed of Independent Non-Executive Directors and operates under Board-approved terms of reference. The Chief Financial Officer (CFO), the CRO, the Head of Group Internal Audit and the External Auditor attend the meetings of the BRC, where appropriate.</p>
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|  |  | <ul style="list-style-type: none"><li>- The RemCo is appointed by the Board to ensure the Group's overall Remuneration Policy for employees and directors, is designed to support the long-term business strategy, values and culture of the Group, as well as to promote effective risk management and reward fairly and responsibly, with a clear link to corporate and individual performance in compliance with applicable legal and regulatory requirements. It oversees the operation of Group-wide remuneration policies and practices for all employees, with specific reference to the Company's Executive Directors, the Chief Executive Officer, Group Executive Leadership Team (ELT) members, Heads of Control Functions, the Group Company Secretary and Material Risk Takers. It also performs any other functions appropriate to a remuneration committee or assigned to it by the Board. The RemCo is composed of Independent Non-Executive Directors and the Chair of the Board and operates under Board-approved terms of reference.</li><li>- The SBAC was established by the Board to act as an advisory committee, supporting the execution of the Group's sustainable business strategy in accordance with the approved Group Strategic and Financial Plan. The Strategy includes the development and safeguarding of the Group's social licence to operate through Environmental, Social and Governance activities and the Group's Pledge to Do More. The SBAC is composed of Non-Executive Directors and members of Senior Management and operates under Board-approved term of reference.</li><li>- The TDAC was established by the Board as an advisory committee to assist the Board in fulfilling its oversight responsibilities by reviewing and challenging the strategy, governance and execution of matters relating to technology, data and cyber security and to review and assess technology-related deliverables for key change projects. The TDAC is composed of Non-Executive Directors and members of Senior Management and operates under Board-approved term of reference.</li><li>- The NomCo is appointed by the Board to support and advise it in fulfilling its oversight responsibilities in relation to the composition of the Board. It does this by ensuring that the Board comprises of individuals who are best able to discharge the duties and responsibilities of Directors, by leading the process for nominations and appointments to the Board and Board Committees, as appropriate and making the recommendations in this regard to the Board for its approval. It also supports and advises the Board in fulfilling its oversight responsibilities in relation to the composition of the Group's ELT members and the composition of the Boards of its material subsidiaries. It recommends to the Board suitable candidates for the role of Group Company Secretary and Heads of Control Functions. It supports succession planning for the Board and Group ELT by ensuring that plans are in place for orderly succession and oversees the development of a diverse pipeline, bearing in mind the future demands of the business. It keeps Board governance arrangements, corporate governance compliance and related policies under review and makes appropriate recommendations to the Board to ensure that corporate governance practices are consistent with best practice standards. The NomCo is composed of Independent Non-Executive Directors and the Chair of the Board and operates under Board-approved terms of reference.</li></ul> |
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			<p>Directors' Statement on Risk Management and Internal Controls - Continued</p> <p>Executive risk management and controls</p> <p>The ELT is the most senior executive leadership team of the Group. The ELT comprises the group of senior executives selected by the CEO to advise and assist him or her in discharging his or her responsibilities as CEO. Subject to the financial and risk limits set by the Board and excluding those matters that are reserved specifically for the Board, the ELT has primary authority and responsibility for the day-to-day operations of and the development of strategy for, the Group. The ELT works with and advises the CEO, ensuring a collaborative approach to decision-making and collective ownership of strategy development and implementation, including promoting action to address performance issues as required. The ELT has delegated certain functions to a number of executive sub-committees, which operate under terms of reference approved by the ELT and subject to formal review every two years.</p> <p>The Group Risk Committee (GRC) is the most senior management risk committee of the Group. It was established by and is accountable to, the ELT, further information on GRC's roles and responsibilities are set out on page 182.</p> <p>The Group Asset and Liability Committee (ALCo) is a sub-committee of the ELT. Further details can be found on page 183.</p> <p>There is a centralised risk control function headed by the CRO, who is responsible for independent challenge, ensuring that risks are understood, managed, measured, monitored and reported on and for reporting on risk mitigation actions.</p> <p>The centralised credit function is headed by a Chief Credit Officer, who reports to the CRO. Compliance, which is part of the Risk function, provides the interpretation and assessment of compliance risk, specifically those laws, regulations, rules and codes of conduct applicable to its banking activities.</p> <p>Group Internal Audit is an independent and effective function responsible for assisting the Board, through the BAC, in carrying out their corporate governance responsibilities by providing an independent view and objective assurance on the key risks facing the Group including outsourcing and on the adequacy and effectiveness of governance, risk management and the internal control environment in managing these risks. The Head of Internal Audit is responsible for the audit function across the Group.</p> <p>AIB employees who perform pre-approved controlled functions/controlled functions meet the required standards as outlined in the Group's Fitness and Probity programme.</p> <p>In the event that material failings or weaknesses in the systems of risk management or internal control are identified, Management are required to attend the relevant Board forum to provide an explanation of the issue and to present a proposed remediation plan. Agreed remediation plans are tracked to conclusion, with regular status updates provided to the relevant Board forum.</p> <p>Given the work of the Board, BRC and BAC and representations made by the ELT during the year, the Board is satisfied that the necessary actions to address any material failings or weaknesses identified through the operation of the Group's risk management and internal control framework have been taken, or are currently being undertaken.</p> <p>Taking this and all other information into consideration, as outlined above, the Board is satisfied that there has been an effective system of control in place throughout the year.</p>
Point (c) of Article 435(1) CRR	(d)	Disclosure on the scope and nature of risk disclosure and/or measurement systems.	<p>Risk reporting processes are in place for each of the principal risks under the relevant risk frameworks and policies. This enables management, governance committees and other stakeholders to oversee the effectiveness of the risk management processes, adherence to risk Policies and to regulatory requirements. Each of the material risks has a specific approach to how the risk is measured. The Group RAS and the separate risk appetite statements for the business segments and licenced subsidiaries contain metrics which are measured on a monthly basis against the limits set. Metrics for Group RAS and any deviations to appetite for Group, segments and subsidiaries are reported to Group Risk Committee and Board Risk Committee through the CRO report. The Group CRO has unrestricted access to the Chair of the Board and BRC. The CRO provides extensive reporting on the risks through the CRO report, including extensive detail on each of the principal risks and details of mitigants/controls and management actions in place to address areas of concern. It also presents the Group's risk profile against its risk appetite. Material breaches of risk appetite are escalated to the Board and reported to the Central Bank of Ireland/Joint Supervisory Team (JST).</p>

Point (c) of Article 435(1) CRR	(e)	Disclose information on the main features of risk disclosure and measurement systems.	<p>The risk strategy, articulated through the annual risk plan and the risk objectives, is a key element of the Board's understanding of how risk is to be managed in the short, medium and long term. The Group has a set of strategic risk objectives which support the delivery of the Group's strategy, with a specific focus on the Risk and Capital pillar.</p> <p>The key processes which support the Group's approach to risk management are set out below:</p> <p>Identification and assessment: through various assessments and processes including analysis and testing across material risks;</p> <p>Monitoring, escalating and reporting : the continuous monitoring of risks to ensure that the key risks remain within risk appetite; and</p> <p>Assurance testing: an objective examination of evidence for the purpose of providing an independent assessment of governance, risk management and control processes for the Group in relation to all risk types.</p> <p>Identification and assessment</p> <p>Risk is identified and assessed in the Group through a combination of the following:</p> <p>Material risk assessment (MRA);</p> <p>Risk and control assessments (RCA);</p> <p>Annual Financial Plan;</p> <p>Stress testing &amp; Scenario Analysis;</p> <p>Annual Internal Capital Adequacy Assessment Process (ICAAP);</p> <p>Annual Internal Liquidity Adequacy Assessment Process (ILAAP);</p> <p>Recovery and resolution planning</p>
			<p>Material risk assessment (MRA)</p> <p>The MRA is a top down process performed on at least an annual basis for the Group which identifies the key principal 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 MRA.</p> <p>Risk and control assessments (RCA)</p> <p>The first line of defence is responsible for ensuring that detailed bottom up RCAs are undertaken for all businesses or business processes falling under their responsibility. These assessments are performed regularly and whenever there is a material change in organisation, business processes or business environment.</p> <p>Integrated Annual Financial Plan</p> <p>The financial plan is integral to how the Group manages its business and monitors performance. It informs the delivery of the Group's Strategy and is reviewed and challenged by the Risk function to ensure that it is aligned to the Group's risk appetite. It enables realistic business objectives to be set for management, identifies accountability in the Group's delivery of planning targets and identifies the risks to the delivery of the Group's strategic goals and the mitigants of those risks. The plan is produced under a base scenario and assessed under a range of alternative scenarios. This assessment forms the basis for consideration of business model risk and internal capital adequacy.</p>

		<p><b>Risk Strategy - Continued</b></p> <p><b>Internal Capital Adequacy Assessment Process (ICAAP)</b>  This 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. The ICAAP 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. Multiple scenarios are considered in the ICAAP including both systemic and idiosyncratic stress tests ranging from moderate to extreme and are informed by the Group's material risks as identified through its MRA. The stress time horizon of three years is aligned with the planning horizon.</p> <p><b>Internal Liquidity Adequacy Assessment Process (ILAAP)</b>  The Internal Liquidity Adequacy Assessment Process (ILAAP) 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 sufficient liquid resources of appropriate quality to meet both internal objectives and external regulatory requirements. Multiple scenarios are considered for each ILAAP including both firm specific and systemic risk events and a combination of both to ensure the continued stability of the Group's liquidity position within the Group's pre-defined liquidity risk tolerance levels. The stress time horizon of three years is aligned with the planning horizon.</p> <p><b>Recovery planning</b>  The Group's recovery plan sets out the arrangements and measures that the Group could adopt in the event of severe financial stress to restore the Group to long term viability. A suite of indicators and options are included in the Group's recovery plan, which together presents the identification of stress events and the tangible mitigating actions available to the Group to restore viability.</p> <p><b>Resolution planning</b>  Resolution is the restructuring of a bank (by a resolution authority) given that the Bank has failed or is likely to fail, through the use of resolution tools in order to:</p> <ul style="list-style-type: none"> <li>- safeguard the public interest;</li> <li>- ensure the continuity of the Group's critical functions;</li> <li>- ensure financial stability in the economy in which it operates; and</li> <li>- minimise costs to taxpayers.</li> </ul>
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		<p>Risk Strategy - Continued</p> <p>Monitoring, escalating and reporting</p> <p>Setting risk appetite The Board sets the risk appetite for the Group informed by the MRA. Risk appetite is the nature and extent of risk that the Group is willing to take, accept, or tolerate in pursuit of its business objectives and strategy. It also informs the Group's strategy, and as part of the RMR, is a boundary condition to strategy and guides the Group in its risk taking and related business activities. The financial plan is tested to ensure it is within the risk appetite. The Group's risk profile is measured against its risk appetite and exceptions are reported to the GRC and BRC through the CRO report.</p> <p>The Group RAS is an articulation of the Group's appetite for, and tolerance of risk expressed through qualitative statements and quantitative limits and thresholds. The Group RAS seeks to encourage appropriate risk taking to ensure that risks are consistent with the Group strategy and risk appetite. The Group RAS cascades into key business segments with separate Risk Appetite Statements for each licenced subsidiary reflecting the risk appetite of the subsidiary as a standalone entity.</p> <p>Risk measurement Each of the material risks has a specific approach to how the risk is measured. The Group Risk Appetite Statement and the separate risk appetite statements for the business segments and licenced subsidiaries contain metrics which are measured on a monthly basis against the thresholds set.</p> <p>Risk management The material risk types are actively managed and measured against their respective frameworks, policies and processes on an ongoing basis. Risk models are used to measure credit, market, liquidity and funding risk, and where appropriate, capital is allocated (taking account of risk concentrations) to mitigate material risks. The management and measurement of the Group's risk profile also informs the Group's strategic and operational planning processes. Any deviations to risk appetite are escalated through appropriate governance, with management actions to address where possible.</p> <p>The Group has designed risk appetite statement metrics for each of its material risk categories. Material risks are actively monitored under their respective frameworks and policies to ensure material risks are managed effectively in line with the Group's Risk Management Framework and Risk Appetite Statement. The Risk Appetite Policy sets out the process for the escalation of the relevant risk appetite statement limit breaches. On a regular basis, the CRO reports actual performance against Risk Appetite Statements to the Board Risk Committee and material breaches of risk appetite are reported to the Board and the Group's regulator, where appropriate.</p> <p>Assurance Testing The Group has implemented testing and assurance activities with the objective to provide assurance to the Board, and its delegated sub-committees on the design and operating effectiveness of the control environment within the Group. The material risk types are continuously tested and assured in line with the Group assurance methodology, which distinguishes between risk management, risk control and risk assurance. Each line of defence is responsible for preparing business controls testing plans with consideration of the adequacy of the risk identified and the design and effectiveness of the controls in place. The combined assurance is the alignment of governance, risk and assurance activities, linked with the Group's strategy with the objective to provide better co-ordinated efforts, risk reporting, and to continuously improve performance and resilience.</p>
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Point (a) of Article 435(1) CRR	(f)	Strategies and processes to manage risks for each separate category of risk.	<p>Row (e) provides additional information on the key processes which supports the Group's approach for managing risks.</p> <p>Stress testing</p> <p>Stress testing is recognised as a key risk management process within the Group. It seeks to ensure that risk assessment is dynamic and forward looking, and considers not only existing risks but also potential and emerging threats. Stress test methodologies are developed to assess the material risks identified in the MRA process.</p> <p>The Group's stress testing programme embraces a range of forward looking stress tests and takes all the Group's material risks into account. The type of stress tests include:</p> <ul style="list-style-type: none"> <li>- ICAAP stress testing undertaken on an annual basis and is integrated with the Group's annual financial planning process. This aims to highlight the key vulnerabilities of the Group and inform potential future capital needs including capital buffers, in excess of minimum regulatory capital requirements, and internal capital requirements under both base and stressed conditions over the planning horizon;</li> <li>- Internal capital stress tests on all of the material risks of the Group. These consider the implications of a severe shock across the Group's material risks and additional supporting scenarios as deemed appropriate;</li> <li>- Annual ILAAP stress testing applied to the funding and liquidity plan to formally assess the Group's liquidity risks;</li> <li>- Internal liquidity stress tests which are performed weekly;</li> <li>- The climate stress testing approach considers the impact of physical and transition risks across a number of scenarios on the Group's exposures. The initial scope of climate stress testing activities and climate modelling in the Group is primarily focused on the credit risk implications for the loan portfolio;</li> <li>- Reverse stress testing undertaken at least annually to explore the vulnerabilities of the Group's strategies and plans in extreme adverse events that would cause the Group to fail. If necessary the Group will adopt an action plan to prevent and mitigate these risks;</li> <li>- Annual recovery stress tests which use scenarios to assess the adequacy of recovery indicators of both capital and liquidity in identifying the onset of a period of stress and the recovery plan options used to exit that stress;</li> <li>- Ad hoc stress testing on key core portfolios as required. This can include emerging risks identified from the MRA process and as well as in response to regulatory requests;</li> <li>- Sensitivity analysis assesses the marginal impact of an incremental change in one risk parameter on the Group's capital and liquidity position; and</li> <li>- Subsidiary stress tests conducted on in-scope subsidiaries subject to individual regulatory capital requirements</li> </ul> <p>Stress Testing Methodology</p> <p>Across all of the Group's material risks, the methodology is an appropriate blend of model based and expert judgement approaches. Assumptions and outputs are reviewed by impacted businesses and central functions, and via Risk review, to ensure they are plausible and intuitive. All models used in the stress testing process are subject to model validation as per the Group's Model and AI Risk Management Framework. The stress tests comply with all regulatory requirements, achieved through the comprehensive review and challenge of macroeconomic scenarios and stress test outcomes, as well as the ongoing validation requirements of stress testing models.</p>
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<p>Points (a) and (d) of Article 435(1) CRR</p>	<p>(g)</p>	<p>Information on the strategies and processes to manage, hedge and mitigate risks, as well as on the monitoring of the effectiveness of hedges and mitigants.</p>	<p>When a financial instrument is designated as a hedge, the Group formally documents the relationship between the hedging instrument and hedged item as well as its risk management objectives and its strategy for undertaking the various hedging transactions. The Group also documents its assessment, both at hedge inception and on an ongoing basis, of whether the derivatives that are used in hedging transactions are highly effective in offsetting changes in fair values or cash flows of the hedged items.</p> <p>The Group discontinues hedge accounting when:</p> <ul style="list-style-type: none"> <li>a) it is determined that a derivative is not, or has ceased to be, highly effective as a hedge;</li> <li>b) the derivative expires, or is sold, terminated, or exercised;</li> <li>c) the hedged item matures or is sold or repaid; or</li> <li>d) a forecast transaction is no longer deemed highly probable.</li> </ul> <p>To the extent that the changes in the fair value of the hedging derivative differ from changes in the fair value of the hedged risk in the hedged item, or the cumulative change in the fair value of the hedging derivative differs from the cumulative change in the fair value of expected future cash flows of the hedged item, ineffectiveness arises. The amount of ineffectiveness, (taking into account the timing of the expected cash flows, where relevant) provided it is not so great as to disqualify the entire hedge for hedge accounting, is recorded in the income statement.</p> <p>An interest rate Structural Hedging Programme (SHP) is used by AIB which aims to ensure a stable Net Interest Income. The first line of defence makes proposals to ALCo on how this interest rate management strategy should be effected, outlining the expected net interest income impacts. The second line provide an accompanying review and challenge to ALCo.</p> <p>The perceived strength of a borrower's repayment capacity is the primary factor in granting a loan. However, the Group uses various approaches to help mitigate risks relating to individual credits, including transaction structure, collateral and guarantees. The main types of collateral for loans and advances to customers are described under the section on collateral. Credit policy and credit management standards are controlled and set centrally by the Credit Risk function. Occasionally, credit derivatives are purchased to hedge credit risk. Current levels are modest and their use is subject to the normal credit approval process.</p> <p>The Group enters into netting agreements for derivatives with certain counterparties, to ensure, that in the event of default, all amounts outstanding with those counterparties will be settled on a net basis. Derivative transactions with wholesale counterparties are typically collateralised under a Credit Support Annex in conjunction with the International Swaps and Derivatives Association (ISDA) Master Agreement.</p>
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## 10: Table EU OVB - Disclosure on governance arrangements

As per Article 435(2) the following table provides information on the Group's governance arrangements.

Legal basis	Row number	Qualitative information	
Article 435(2) CRR		Governance arrangements.	<p>The Group's governance framework underpins effective decision-making and accountability. It is the basis on which the Group conducts its business and engages with customers and other stakeholders. It ensures that organisational and control arrangements are appropriate for the governance of the Group's strategy and operations and the mitigation of related material risks. This framework encompasses AIB Group plc and its subsidiaries (collectively referred to as "AIB Group" or the "Group").</p> <p>The Group's corporate governance practices meet the statutory and regulatory obligations that apply to the Group, including various corporate governance codes, regulations and best practice standards and guidelines, Irish company law, the listing rules of the main securities market of the Euronext Dublin and the London Stock Exchange, the UK Corporate Governance Code 2024 and, for the UK business, UK company law.</p> <p>The Group's governance arrangements include a Board of Directors of sufficient size and expertise, the majority of whom are Independent Non-Executive Directors, to oversee the operations of the Group. At 31 December 2025, the Board consisted of the Chair, who was deemed independent on appointment, ten Independent Non-Executive Directors and two Executive Directors, being the Chief Executive Officer ("CEO") and the Chief Financial Officer.</p> <p>The Group is headed by an effective Board which is collectively responsible for the long term, sustainable success of the Group, generating value for shareholders and contributing to wider society. The Board has delegated the day to day running of the Group to the CEO, who is in turn supported by the Executive Leadership Team, being the most senior management committee of the Group. The Executive Leadership Team has primary responsibility for the day-to-day operations of, and the development of strategy for the Group.</p> <p>The Board supports, and strives to operate in accordance with, the Group's purpose and values at all times and challenges Management as to whether the purpose, values and strategic direction of the Group align with its desired culture, or if they do not, whether there are options to mitigate negative stakeholder impacts.</p> <p>The Board ensures a clear division of responsibilities between the Chair, who is responsible for the overall leadership of the Board and for ensuring its effectiveness, and the CEO, who manages and leads the business. The governance framework and organisational structure is sufficient to ensure that no one individual has unfettered powers of decision or exercises excessive influence. Key roles and responsibilities are clearly defined, documented and communicated to key stakeholders via the Group's website <a href="http://www.aib.ie/investorrelations">www.aib.ie/investorrelations</a>.</p> <p>Whilst arrangements have been made by the Directors for the delegation of the management, organisation and administration of the Group's affairs, certain matters are reserved specifically for decision by the Board. These matters are kept under review to ensure that they remain relevant and are available on the Group's website <a href="http://www.aib.ie/investorrelations">www.aib.ie/investorrelations</a>.</p> <p>The Board is assisted in the discharge of its duties by a number of Board and Advisory Committees, whose purpose is to consider, in greater depth than would be practicable at Board meetings, matters for which the Board retains responsibility. The Board has established a Board Risk Committee, Board Audit Committee, Nomination and Corporate Governance Committee and Remuneration Committee comprised of Non-Executive Directors. In addition to the four main Board Committees, the Board has a Sustainable Business Advisory Committee and a Technology and Data Advisory Committee. Each of the advisory committees comprise of Non-Executive Directors and members of senior management from relevant business areas. Each Committee operates under terms of reference approved by the Board.</p> <p>The term management body is frequently used in relevant European Banking Authority guidelines and in AIB Group is understood to be the Board of Directors and the Board Committees.</p>

Point (a) of Article 435(2) CRR	(a)	The number of directorships held by members of the management body.	<p>The number of directorships held by members of the Board as at 31 December 2025 is listed below.</p> <table border="1" data-bbox="571 257 1093 593"> <thead> <tr> <th data-bbox="571 257 790 286">Director</th> <th data-bbox="790 257 1093 286">Number of Directorships*</th> </tr> </thead> <tbody> <tr> <td data-bbox="571 302 790 324">Andy Maguire</td> <td data-bbox="790 302 1093 324">3 Non-Executive Directorships</td> </tr> <tr> <td data-bbox="571 324 790 347">Anik Chaumartin</td> <td data-bbox="790 324 1093 347">4 Non-Executive Directorships</td> </tr> <tr> <td data-bbox="571 347 790 369">Basil Geoghegan</td> <td data-bbox="790 347 1093 369">2 Non-Executive Directorships</td> </tr> <tr> <td data-bbox="571 369 790 392">Brendan McDonagh</td> <td data-bbox="790 369 1093 392">2 Non-Executive Directorships</td> </tr> <tr> <td data-bbox="571 392 790 414">Colin Hunt</td> <td data-bbox="790 392 1093 414">1 Executive Directorship</td> </tr> <tr> <td data-bbox="571 414 790 436">Donal Galvin</td> <td data-bbox="790 414 1093 436">1 Executive Directorship</td> </tr> <tr> <td data-bbox="571 436 790 459">Elaine MacLean</td> <td data-bbox="790 436 1093 459">1 Non-Executive Directorship</td> </tr> <tr> <td data-bbox="571 459 790 481">Fergal O'Dwyer</td> <td data-bbox="790 459 1093 481">3 Non-Executive Directorships</td> </tr> <tr> <td data-bbox="571 481 790 504">Jan Sijbrand</td> <td data-bbox="790 481 1093 504">2 Non-Executive Directorships</td> </tr> <tr> <td data-bbox="571 504 790 526">Jim Pettigrew</td> <td data-bbox="790 504 1093 526">2 Non-Executive Directorships</td> </tr> <tr> <td data-bbox="571 526 790 548">Sandy Kinney Pritchard</td> <td data-bbox="790 526 1093 548">2 Non-Executive Directorships</td> </tr> <tr> <td data-bbox="571 548 790 571">Tanya Horgan</td> <td data-bbox="790 548 1093 571">2 Non-Executive Directorships</td> </tr> <tr> <td data-bbox="571 571 790 593">Anne Sheehan</td> <td data-bbox="790 571 1093 593">1 Non-Executive Directorships</td> </tr> </tbody> </table> <p>*Directorships have been counted under CRD Article 91(3) and (4) and are reflective of any Group company as one directorship, and exclude directorships in non-commercial entities.</p>	Director	Number of Directorships*	Andy Maguire	3 Non-Executive Directorships	Anik Chaumartin	4 Non-Executive Directorships	Basil Geoghegan	2 Non-Executive Directorships	Brendan McDonagh	2 Non-Executive Directorships	Colin Hunt	1 Executive Directorship	Donal Galvin	1 Executive Directorship	Elaine MacLean	1 Non-Executive Directorship	Fergal O'Dwyer	3 Non-Executive Directorships	Jan Sijbrand	2 Non-Executive Directorships	Jim Pettigrew	2 Non-Executive Directorships	Sandy Kinney Pritchard	2 Non-Executive Directorships	Tanya Horgan	2 Non-Executive Directorships	Anne Sheehan	1 Non-Executive Directorships
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Anne Sheehan	1 Non-Executive Directorships																														
Point (b) of Article 435(2) CRR	(b)	Information regarding the recruitment policy for the selection of members of the management body and their actual knowledge, skills and expertise.	<p>The review of the appropriateness of the composition of the Board and Board Committees is a continuous process, and recommendations are made based on merit and objective criteria, having regard to the collective skills, experience, independence and knowledge of the Board along with its diversity requirements. The Board Succession Plan is reviewed alongside the Board Skills Matrix by the Nomination and Corporate Governance Committee at each scheduled meeting to allow for proactive and continuous succession planning and, in turn, the timely commencement of Director search processes.</p> <p>The Board Succession Plan details planned Board composition as well as Board Committee membership, the likely tenure of Non-Executive Directors and upcoming actions to be undertaken. The skills included in the Board Skills Matrix were identified taking into account the Group's strategic priorities and relevant regulatory requirements. Each Non-Executive Director was selected for appointment on the basis of their knowledge, skills and experience which enable them to effectively discharge their duties, ensure the effective governance of the Group, and contribute to its long-term, sustainable success. A Board-approved Policy is in place for the assessment of the suitability of members of the Board, which outlines the Board appointment process, and is in compliance with applicable joint guidelines issued by the European Securities and Markets Authority and the European Banking Authority.</p> <p>In addressing appointments to the Board, a role profile for the proposed new Directors is prepared by the Group Company Secretary on the basis of the criteria laid down by the Nomination and Corporate Governance Committee, taking into account the existing skills and expertise of the Board and the anticipated time commitment required. The services of experienced third party professional search firms are retained for Non-Executive Director appointments where required and deemed necessary by the Nomination and Corporate Governance Committee. In all Director selection activity, the Group ensures a formal and rigorous process.</p> <p>Prior to a recommendation for appointment of any given candidate, a comprehensive due diligence process is undertaken, which includes the candidate's self-certification of probity and financial soundness, external checks and enhanced due diligence. The due diligence process enables the Nomination and Corporate Governance Committee to satisfy itself as to the candidate's independence, fitness and probity, and capacity to devote sufficient time to the role. A final recommendation is made to the Board by the Nomination and Corporate Governance Committee.</p>																												

Point (c) of Article 435(2) CRR	(c)	Information on the diversity policy with regard of the members of the management body.	<p>A formal Board Diversity Policy is in place which sets out the approach to diversity on the Board and is available on the Group’s website at <a href="http://www.aib.ie/investorrelations">www.aib.ie/investorrelations</a>.</p> <p>The Nomination and Corporate Governance Committee (the “Committee”) is responsible for developing measurable objectives to effect the implementation of this Policy and for monitoring progress towards achievement of the objectives. The Policy and performance relative to the target is reviewed annually by the Committee, in conjunction with Board succession and skills planning, and any proposed changes to the Policy are presented to the Board for approval. The Board’s target, as set out in its Diversity Policy, is that it shall maintain at least 40% female representation and at least one Board member shall be from a minority ethnic group. Throughout 2025, the Board maintained a gender balance of 40%. However, at 31 December 2025, following the departures of Ann O’Brien and Raj Singh with effect from that date, female representation on the Board decreased to 38%, falling below the stated target. The female INED representation was 45%. At 31 December in addition, the departure of Raj Singh resulted in the Board no longer meeting the target of having at least one member from a minority ethnic background. The Board remains committed to these diversity objectives, and the selection process for future appointments will take both factors into consideration to restore compliance with the policy. Additionally, in compliance with the UK Listing rule requirement, at least one senior Board position (Chair, Chief Executive Officer, Senior Independent Director or Chief Financial Officer), was held by a female.</p> <p>The Board recognises that diversity in its widest sense is important, is inclusive of all individuals and is focused on ensuring a truly diverse board. The Board embraces the benefits of diversity among its members and through its succession planning is committed to achieving the most appropriate blend and balance of diversity possible over time.</p> <p>In terms of implementation of the Board Diversity Policy, the Committee reviews and assesses the Group Board composition and has responsibility for leading the process for identifying and nominating, for approval by the Board, candidates for appointment as Directors. In reviewing the Board composition, balance and appointments, the Committee considers candidates on merit against objective criteria and with due regard for the benefits of diversity, in order to maintain an appropriate range and balance of skills, experience and background on the Board and in consideration of the Group’s future strategic plans. Where external search firms are engaged to assist in a candidate search, they are requested to aim for a fair representation of both genders to be included in the initial list of potential candidates so the Committee have a balanced list from which to select candidates for interview. All Board succession planning processes during 2025 were conducted in line with the Policy.</p>
Point (d) of Article 435(2) CRR	(d)	Information whether or not the institution has set up a separate risk committee and the frequency of the meetings.	<p>As at 31 December 2025, the Board Risk Committee (the “Committee”) comprised six Non-Executive Directors all considered by the Board to be independent. The Board has determined that the Committee members have the collective skills and relevant experience to enable the Committee to discharge its responsibilities. The Committee met on eleven occasions during 2025.</p>
Point (e) Article 435(2) CRR	(e)	Description on the information flow on risk to the management body.	<p>Risk reporting processes are in place for each of the material risks under the relevant risk frameworks and policies. This enables management, governance committees and other stakeholders to oversee the effectiveness of the risk management processes, adherence to risk policies and to regulatory requirements. Each of the material risks has a specific approach to how the risk is measured. The Group Risk Appetite Statement and the separate risk appetite statements for the licensed subsidiaries contain metrics which are measured on a monthly basis against the limits set. These are reported to Group Risk Committee and Board Risk Committee (“BRC”) through the Chief Risk Officer’s (“CRO”) report. The Group has appointed an independent CRO with unrestricted access to the Chair of the BRC. The CRO provides extensive reporting on the risks to the Group through the CRO report, and the CRO report provides extensive detail and assurance on each of the material risks including details of mitigants/controls and management actions in place to address areas of concern. It also presents the Group’s risk profile against its risk appetite, which represents the Board’s defined position on the amount of risk it is willing for the Group to take in pursuit of its strategic objectives.</p>

## Chapter 3. Disclosure of the scope of application

## 11: Template EU LI1 - Differences between the accounting scope and the scope of prudential consolidation and mapping of financial statement categories with regulatory risk categories

As per Article 436 point (c) the following template shows both the Group's consolidated balance sheet as at 31 December 2025 on an accounting consolidated basis and the Group's consolidated balance sheet under the regulatory scope of consolidation. The difference between the accounting scope of consolidation and the regulatory scope of consolidation is outlined in template EU LI3. Movements in the consolidated balance sheet are outlined in AIB's Annual Financial Report. Trading derivative financial instruments are the only exposures that are treated under both counterparty credit risk and market risk frameworks subject to capital requirements.

		a	b	Carrying values of items				g
		Carrying values as reported in published financial statements	Carrying values under scope of prudential consolidation	Subject to the credit risk framework	Subject to the CCR framework	Subject to the securitisation framework	Subject to the market risk framework	
	<b>Breakdown by asset classes according to the balance sheet in the published financial statements</b>							
1	Cash and balances at central banks	40,571	40,571	40,571	—	—	—	—
2	Trading portfolio financial assets	286	286	—	—	—	286	—
3	Derivative financial instruments	1,641	1,641	—	1,641	—	334	—
4	Loans and advances to banks	601	601	581	20	—	—	—
5	Loans and advances to customers	71,200	71,332	68,643	91	2,598	—	—
6	Securities financing	7,339	7,339	—	7,339	—	—	—
7	Investment securities	21,548	21,548	19,092	—	2,456	—	—
8	Investments accounted for using the equity method	196	196	196	—	—	—	—
9	Intangible assets and goodwill	987	908	283	—	—	—	625
10	Property, plant and equipment	517	514	514	—	—	—	—
11	Other assets	591	564	564	—	—	—	—
12	Current taxation	1	1	1	—	—	—	—
13	Deferred tax assets	2,074	2,073	142	—	—	—	1,931
14	Prepayments and accrued income	580	580	580	—	—	—	—
15	Retirement benefit assets	19	19	—	—	—	—	19
16	Investments in Group undertakings	—	102	102	—	—	—	—
17	<b>Total assets</b>	<b>148,151</b>	<b>148,275</b>	<b>131,269</b>	<b>9,091</b>	<b>5,054</b>	<b>621</b>	<b>2,575</b>
	<b>Breakdown by liability classes according to the balance sheet in the published financial statements</b>							
1	Deposits by central banks and banks	156	156	—	69	—	—	87
2	Customer accounts	117,671	117,950	—	422	—	—	117,528
3	Securities financing	682	682	—	682	—	—	—
4	Trading portfolio financial liabilities	525	525	—	—	—	525	—
5	Derivative financial instruments	1,408	1,408	—	1,408	—	298	—
6	Debt securities in issue	8,183	8,070	—	—	—	—	8,070
7	Lease liabilities	241	240	—	—	—	—	240
8	Fair value changes of hedged items in portfolio hedges of interest rate risk	(175)	(175)	—	—	—	—	(175)
9	Current taxation	9	9	—	—	—	—	9
10	Deferred tax liabilities	17	16	—	—	—	—	16
11	Retirement benefit liabilities	7	7	—	—	—	—	7
12	Other liabilities	1,232	1,205	—	—	—	—	1,205
13	Accruals and deferred income	740	722	—	—	—	—	722
14	Provisions for liabilities and commitments	138	138	—	—	—	—	138
15	Subordinated liabilities and other capital instruments	2,626	2,626	—	—	—	—	2,626
16	<b>Total liabilities</b>	<b>133,460</b>	<b>133,579</b>	<b>—</b>	<b>2,581</b>	<b>—</b>	<b>823</b>	<b>130,473</b>
	<b>Equity</b>							
16	Share capital	1,335	1,335	—	—	—	—	1,335
17	Reserves	12,053	12,058	—	—	—	—	12,058
18	Other equity interests	1,314	1,314	—	—	—	—	1,314
19	Non-controlling interests	(11)	(11)	—	—	—	—	(11)
20	<b>Total equity</b>	<b>14,691</b>	<b>14,696</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>14,696</b>
21	<b>Total liabilities and equity</b>	<b>148,151</b>	<b>148,275</b>	<b>—</b>	<b>2,581</b>	<b>—</b>	<b>823</b>	<b>145,169</b>

## 12: Template EU LI2 - Main sources of differences between regulatory exposure amounts and carrying values in financial

As per Article 436 point (d) the following template below provides information on the main sources of differences between the financial statements' carrying value amounts and the exposure amounts used for regulatory framework purposes. There are fundamental technical differences in the basis of calculation between financial statement information based on International Financial Reporting Standards (IFRS) accounting standards and regulatory information based on CRR. This is most relevant for credit risk disclosures.

There are two different types of templates included in this document, those compiled based on accounting standards (sourced from the Group's Annual Financial Report 2025) and those compiled using CRR methodologies. The specific methodology used is indicated where applicable.

	a	b	c	d		e
				Items subject to		
	Total	Credit risk framework	Securitisation framework	CCR framework	Market risk framework	
1	Assets carrying value amount under the scope of regulatory consolidation (as per template EU LI1)	145,700	131,269	5,054	9,091	621
2	Liabilities carrying value amount under the regulatory scope of consolidation (as per template EU LI1)	3,106	—	—	2,581	823
3	Total net amount under the regulatory scope of consolidation	142,594	131,269	5,054	6,510	(202)
4	Off-balance-sheet amounts	18,472	18,472	—	—	
5	Differences in valuations	—	—	—	—	
6	Differences due to different netting rules, other than those already included in row 2	2,617	—	—	2,617	
7	Differences due to consideration of provisions	314	314	—	—	
8	Differences due to the use of credit risk mitigation techniques (CRMs)	5,832	—	—	5,832	
9	Differences due to credit conversion factors	(13,719)	(13,719)	—	—	
10	Differences due to Securitisation with risk transfer	(2,598)	—	(2,598)	—	
11	Other differences <sup>1</sup>	139	139	—	—	
12	Exposure amounts considered for regulatory purposes	153,651	136,475	2,456	14,959	(202)

<sup>1</sup> Other differences include 3 months projected interest included in Advanced IRB Mortgage Model.

### 13: Template EU LI3 - Outline of the differences in the scopes of consolidation (entity by entity)

As per Article 436 point (b) the following template provides information on entities which are treated differently under the accounting and regulatory scope of consolidation. In October 2019, Allied Irish Banks, p.l.c. acquired a majority stake in Seneral Limited a holding company for Payzone Ireland. The exposure to holdings in non-financial sector entities are subject to RWEA treatment.

a	b	c	d	e	f	g	h
Name of the entity	Method of accounting consolidation	Method of prudential consolidation					Description of the entity
		Full consolidation	Proportional consolidation	Equity method	Neither consolidated nor deducted	Deducted	
<i>Seneral Limited</i>	<i>Full consolidation</i>				X		<i>Investment holding company</i>
<i>Payzone Ireland Limited</i>	<i>Full consolidation</i>				X		<i>Technology/payments platform</i>
<i>Burlington Mortgages No.1 - Designated Activity Company</i>	<i>Full consolidation</i>				X		<i>A securitisation special purpose entity</i>
<i>Setanta Finance 2024 d.a.c.</i>	<i>Full consolidation</i>				X		<i>A securitisation special purpose entity</i>
<i>Burlington Mortgages No.2 - Designated Activity Company</i>	<i>Full consolidation</i>				X		<i>A securitisation special purpose entity</i>

## 14: Table EU LIA - Explanations of differences between accounting and regulatory exposure amounts

As per Article 436, points (b) and (d), the table below provides information on the differences between accounting and regulatory exposure amounts.

Legal basis	Row number	Qualitative information	
Article 436(b) CRR	(a)	Differences between columns (a) and (b) in template EU L11	The difference between accounting and regulatory exposure amounts is due to entities which are treated differently under the accounting and regulatory scope of consolidation. Seneral Limited a holding company for Payzone Ireland is fully consolidated for accounting purposes. For regulatory purposes the exposure is subject to RWEA treatment as a holding in a non-financial sector entity. Relevant Securitisation Special Purpose Entities ("SSPEs") are fully consolidated for accounting purposes and neither consolidated nor deducted for regulatory purposes.
Article 436(d) CRR	(b)	Qualitative information on the main sources of differences between the accounting and regulatory scope of consolidation shown in template EU L12	The main sources of differences between the accounting and regulatory scope of consolidation shown in template EU L12 are off balance sheet amounts, mainly netting, consideration of provisions, use of credit risk mitigation techniques, credit conversion factors and IFRS9 transitional adjustment.

## 15: Table EU LIB - Other qualitative information on the scope of application

As per Article 436, points (f), (g) and (h), the table below provides information on the scope of application.

Legal basis	Row number	Qualitative information	
Article 436(f) CRR	(a)	Impediment to the prompt transfer of own funds or to the repayment of liabilities within the group	Allied Irish Banks, p.l.c. is the parent company of a number of licenced subsidiary banks which are subject to individual capital adequacy requirements. Each of the licenced subsidiaries are subject to minimum capital requirements imposed by their individual regulators. In order to maintain capital and/or liquidity ratios at or above the levels set down by their regulators, the licenced subsidiaries are unable to remit capital to the parent when to do so would result in such ratios being breached.
Article 436(g) CRR	(b)	Subsidiaries not included in the consolidation with own funds less than required	Not applicable, AIB has no subsidiaries not included in consolidation with own funds less than required.
Article 436(h) CRR	(c)	Use of derogation referred to in Article 7 CRR or individual consolidation method laid down in Article 9 CRR	AIB does not apply the derogation referred to in Article 7  The Central Bank of Ireland has adopted the national discretion under Article 9 of CRR concerning the ability of institutions to include certain subsidiaries in their individual regulatory returns. This treatment, termed 'solo consolidation', in effect, treats such subsidiaries as if they were branches of the parent rather than separate entities in their own right. There are certain criteria that must be met before the Central Bank will approve the inclusion of non-authorized subsidiaries in the 'solo consolidation'. Allied Irish Banks, p.l.c. has approval to prepare regulatory returns on a solo consolidation basis.
Article 436(g) CRR	(d)	Aggregate amount by which the actual own funds are less than required in all subsidiaries that are not included in the consolidation	Not applicable, AIB has no subsidiaries not included in consolidation with own funds less than required.

## 16: Template EU PV1 - Prudent valuation adjustments (PVA)

As per Article 436 point (e), the template below provides a granular breakdown of the Prudent Valuation Adjustment (PVA).

Prudential Valuations (PV) require banks to consider an additional valuation adjustment (AVA) on top of their reported fair values, for prudential purposes. PVA captures valuation uncertainty. AIB use the Core approach for PVA measurement. PVA is a Common Equity Tier 1 capital deduction. CRR Articles 34 & 105 define regulatory principles that are applied to all fair valued assets and liabilities in order to determine a prudent valuation. The PVA is the difference between the financial statement fair valuation and the prudent valuation.

Increase in AVA between December 2024 and December 2025 is mainly due to an increase in Close-out cost AVA.

		a	b	c	d	e	EU e1	EU e2	f	g	h
		Risk category					Category level AVA - Valuation uncertainty		Total category level post-diversification	Of which: Total core approach in the trading book	Of which: Total core approach in the banking book
Category level AVA		Equity	Interest Rates	Foreign exchange	Credit	Commodities	Unearned credit spreads AVA	Investment and funding costs AVA			
1	Market price uncertainty	—	—	—	37	5	2	1	22	4	19
2	Not applicable										
3	Close-out cost	—	18	—	—	—	—	—	18	—	18
4	Concentrated positions	—	—	—	3	—	—	—	3	—	3
5	Early termination	—	—	—	—	—	—	—	—	—	—
6	Model risk	—	—	—	—	—	—	—	—	—	—
7	Operational risk	—	2	—	4	0	—	—	6	1	5
8	Not applicable										
9	Not applicable										
10	Future administrative costs	—	—	—	—	—	—	—	—	—	—
11	Not applicable										
12	<b>Total Additional Valuation Adjustments (AVAs)</b>								<b>49</b>	<b>4</b>	<b>45</b>

**Chapter 4. Disclosure of own funds**

## 17: 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 June to December 2025 for CET1 decreases are as follows:

- Capital decreased by € 0.3 bn mainly due to warrant cancellation.

Main movements between June to December 2025 for total risk exposures amounts (decreased by € 1.5 bn) as detailed below:

- Credit risk decreased € 1.8 bn primarily driven by the SRT (€ 0.8 bn), sale AIB's minority stake in AIB Merchant Services (€ 0.5 bn) and new slotting approach (€ 0.3 bn).
- Operational risk increased by € 0.2 bn due to inclusion of 2025 with higher 3-year average assets.
- Securitisation risk increased by € 0.2 bn primarily driven by the SRT transacted during the period.
- Market risk decreased € 0.1 bn primarily due to movement in FX swaps.

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

- The Group applies an Article 3 deduction of € 69 m at 31 December 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
<b>Common Equity Tier 1 (CET1) capital: instruments and reserves</b>			
1	Capital instruments and the related share premium accounts	1,335	39
	Of which: Ordinary stock	1,335	
2	Retained earnings	12,844	41
3	Accumulated other comprehensive income (and other reserves)	(2,934)	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	115	42
<b>6</b>	<b>Common Equity Tier 1 (CET1) capital before regulatory adjustments</b>	<b>11,361</b>	
<b>Common Equity Tier 1 (CET1) capital: regulatory adjustments</b>			
7	Additional value adjustments (negative amount)	(49)	
8	Intangible assets (net of related tax liability) (negative amount)	(626)	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)	(1,932)	15
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	321	44
12	Negative amounts resulting from the calculation of expected loss amounts	(39)	
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)	(17)	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	(71)	
<b>28</b>	<b>Total regulatory adjustments to Common Equity Tier 1 (CET1)</b>	<b>(2,417)</b>	
<b>29</b>	<b>Common Equity Tier 1 (CET1) capital</b>	<b>8,943</b>	
<b>Additional Tier 1 (AT1) capital: instruments</b>			
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	—	
<b>36</b>	<b>Additional Tier 1 (AT1) capital before regulatory adjustments</b>	<b>1,314</b>	
<b>Additional Tier 1 (AT1) capital: regulatory adjustments</b>			
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	—	
<b>43</b>	<b>Total regulatory adjustments to Additional Tier 1 (AT1) capital</b>	<b>(5)</b>	
<b>44</b>	<b>Additional Tier 1 (AT1) capital</b>	<b>1,309</b>	

45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	<b>10,253</b>	
<b>Tier 2 (T2) capital: instruments</b>			
46	Capital instruments and the related share premium accounts	1,681	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	—	
51	<b>Tier 2 (T2) capital before regulatory adjustments</b>	<b>1,681</b>	
<b>Tier 2 (T2) capital: regulatory adjustments</b>			
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	<b>Total regulatory adjustments to Tier 2 (T2) capital</b>	<b>(5)</b>	
58	<b>Tier 2 (T2) capital</b>	<b>1,676</b>	
59	<b>Total capital (TC = T1 + T2)</b>	<b>11,928</b>	
60	<b>Total Risk exposure amount</b>	<b>54,178</b>	
<b>Capital ratios and requirements including buffers</b>			
61	Common Equity Tier 1 capital	16.51%	
62	Tier 1 capital	18.92%	
63	Total capital	22.02%	
64	Institution CET1 overall capital requirement	11.29%	
65	of which: capital conservation buffer requirement	2.50%	
66	of which: countercyclical buffer requirement	1.44%	
67	of which: systemic risk buffer requirement	—%	
EU-67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer	1.50%	
EU-67b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage	1.35%	
68	<b>Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount) available after meeting the minimum capital requirements</b>	<b>10.66%</b>	
<b>Amounts below the thresholds for deduction (before risk weighting)</b>			
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)	18	
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)	107	
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)	142	
<b>Applicable caps on the inclusion of provisions in Tier 2</b>			
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	302	
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	—	
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	128	
<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)</b>			
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)	—	

## 18: Template EU CC2 - reconciliation of regulatory own funds to balance sheet in the audited financial statements

As per Article 437 point (a), the following template outlines the differences between the scope of accounting consolidation and the scope of regulatory consolidation, showing the link between AIB's balance sheet in the 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	
<b>Assets - Breakdown by asset classes according to the balance sheet in the published financial statements</b>				
1	Cash and balances at central banks	40,571	40,571	
2	Trading portfolio financial assets	286	286	
3	Derivative financial instruments	1,641	1,641	
4	Loans and advances to banks	601	601	
5	Loans and advances to customers	71,200	71,332	
6	Securities financing	7,339	7,339	
7	Investment securities	21,548	21,548	
8	Investments accounted for using the equity method	196	196	
9	Intangible assets and goodwill	987	908	
10	<i>Intangible assets and goodwill, of which are deducted from Own funds</i>		626	8
11	Property, plant and equipment	517	514	
12	Other assets	591	564	
13	Current taxation	1	1	
14	Deferred tax assets	2,074	2,073	
15	<i>Deferred tax assets, of which are deducted from Own funds</i>		1,932	10
16	Prepayments and accrued income	580	580	
17	Retirement benefit assets	19	19	
18	<i>Retirement benefit assets, of which are deducted from Own funds</i>		17	15
19	Investments in Group undertakings	—	102	
20	<b>Total assets</b>	<b>148,151</b>	<b>148,275</b>	
<b>Liabilities - Breakdown by liability classes according to the balance sheet in the published financial statements</b>				
21	Deposits and advances from banks	156	156	
22	Deposits and advances from customers	117,671	117,950	
23	Securities financing	682	682	
24	Trading portfolio financial liabilities	525	525	
25	Derivative financial instruments	1,408	1,408	
26	Debt securities in issue	8,183	8,070	
27	Lease liabilities	241	240	
28	Fair value changes of hedged items in portfolio hedges of interest rate risk	(175)	(175)	
29	Current taxation	9	9	
30	Deferred tax liabilities	17	16	
31	Retirement benefit liabilities	7	7	
32	Other liabilities	1,232	1,205	
33	Accruals and deferred income	740	722	
34	<i>Accruals and deferred income, of which are allowable for own funds purposes</i>		5	46
35	Provisions for liabilities and commitments	138	138	
36	Tier 2 subordinated liabilities and other capital instruments	2,626	2,626	
37	<i>Subordinated liabilities and other capital instruments, of which are allowable for own funds purposes</i>		1,676	46
38	<b>Total liabilities</b>	<b>133,460</b>	<b>133,579</b>	
<b>Equity</b>				
39	Share capital	1,335	1,335	1
40	Reserves	12,053	12,058	
41	<i>Reserves, of which retained earnings</i>		12,844	2
42	<i>Reserves, of which Current year Profit less foreseeable charges</i>		115	EU-5a
43	<i>Reserves, of which AOCI and other Reserves</i>		(2,934)	3
44	<i>Reserves, of which Cash flow hedges deducted from own funds</i>		(321)	11
45	<b>Total shareholders' equity</b>	<b>13,388</b>	<b>13,393</b>	
46	Other equity interests	1,314	1,314	
47	<i>Other equity interest, of which are allowable for own funds purposes</i>		1,314	30
48	Non-controlling interests	(11)	(11)	
49	<b>Total equity</b>	<b>14,691</b>	<b>14,696</b>	
50	<b>Total liabilities and equity</b>	<b>148,151</b>	<b>148,275</b>	

**19: Table EU CCA - Main features of regulatory own funds instruments and eligible liabilities**

As per Article 437 points (b) and (c) the following template outlines the main features of Common Equity Tier 1 instruments, Additional Tier 1 instruments and Tier 2 instruments.

	Instrument name	Ordinary shares	€500m callable subordinated step-up floating rate notes due October 2017 (maturity extended to 2035 as a result of the SLO)	£368m subordinated notes due June 2019 (maturity extended to 2035 as a result of the SLO)	£500m subordinated callable fixed/ floating rate notes due March 2025 (maturity extended to 2035 as a result of the SLO)	€1,000m subordinated tier 2 notes due 2031, callable 2026	€625m additional tier 1 perpetual contingent temporary write down securities	€650m subordinated tier 2 notes due 2035, callable 2030	€700m additional tier 1 perpetual contingent temporary write down securities	€1,000m subordinated tier 2 notes due 2036, callable 2031
1	Issuer	AIB Group plc	Allied Irish Banks, p.l.c.	Allied Irish Banks, p.l.c.	Allied Irish Banks, p.l.c.	AIB Group plc				
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	IE00BF0L3536	XS0232498393	XS0435957682	XS0214107053	XS2230399441	XS2808268390	XS2823235085	XS2959514519	XS3237229193
2a	Public or private placement	Public	Public	Public	Public	Public	Public	Public	Public	Public
3	Governing law(s) of the instrument	Irish Law	English Law, with subordination governed by Irish law	English Law, with subordination governed by Irish law	English Law, with subordination governed by Irish law	Irish Law	Irish Law	Irish Law	Irish Law	Irish Law
3a	Contractual recognition of write down and conversion powers of resolution authorities	N/A	N/A	N/A	N/A	Yes	Yes	Yes	Yes	Yes
<b>Regulatory treatment</b>										
4	Current treatment taking into account, where applicable, transitional CRR rules	Common Equity Tier 1	N/A	Tier 2	Tier 2	Tier 2	Additional Tier 1	Tier 2	Additional Tier 1	Tier 2
5	Post-transitional CRR rules	Common Equity Tier 1	N/A	Tier 2	Tier 2	Tier 2	Additional Tier 1	Tier 2	Additional Tier 1	Tier 2
6	Eligible at solo/ (sub-)consolidated/solo & (sub-)consolidated	Group and solo	Group and solo	Group and solo	Group and solo	Group and solo (the external issuance is downstreamed to Allied Irish Banks, p.l.c. in similar format)	Group and solo (the external issuance is downstreamed to Allied Irish Banks, p.l.c. in similar format)	Group and solo (the external issuance is downstreamed to Allied Irish Banks, p.l.c. in similar format)	Group and solo (the external issuance is downstreamed to Allied Irish Banks, p.l.c. in similar format)	Group and solo (the external issuance is downstreamed to Allied Irish Banks, p.l.c. in similar format)
7	Instrument type (types to be specified by each jurisdiction)	Ordinary shares	Subordinated notes	Subordinated notes	Subordinated notes	Tier 2	Additional Tier 1	Tier 2	Additional Tier 1	Tier 2
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	€1,355 m	NIL	NIL	NIL	€1,000 m	€620 m (net of transaction costs)	€650 m	€694 m (net of transaction costs)	Nil as of December 2025, as the permission to call the existing instrument had not been finalised by year-end. Permission to call has since been received, and the new instrument will be recognised in the March 2026 Pillar 3 disclosures
9	Nominal amount of instrument	€1,355 m	€0.2 m	€1.7 m	€0.1 m	€1,000 m	€625 m	€650 m	€700 m	€1,000 m
EU-9a	Issue price	€0.625 each (current issue price)	99.935	100	99.321	99.952	Par	99.559	Par	99.384
EU-9b	Redemption price	Non-redeemable	Nominal amount	Nominal amount	Nominal amount	Par	Par	Par	Par	Par
10	Accounting classification	Shareholders' equity	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Equity - other equity interest	Liability - amortised cost	Equity - other equity interest	Liability - amortised cost
11	Original date of issuance	Multiple (ordinary shares)	24/10/2005	25/06/2009	10/03/2005	30/09/2020	30/04/2024	20/05/2024	14/01/2025	02/12/2025
12	Perpetual or dated	Perpetual	Dated	Dated	Dated	Dated	Perpetual	Dated	Perpetual	Dated
13	Original maturity date	No maturity	24/10/2035	25/06/2035	10/03/2035	30/05/2031	No maturity	20/05/2035	No maturity	02/12/2031

14	Issuer call subject to prior supervisory approval	N/A	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	N/A	From interest payment date October 2012	N/A	From interest payment date March 2020	30/05/2026	30/10/2029	20/05/2030	14/07/2031	02/12/2036
16	Subsequent call dates, if applicable	N/A	Quarterly thereafter	N/A	Quarterly thereafter	N/A	30 October 2029 to First Reset Date (30 April 2030) or any Interest Payment Date thereafter	N/A	14 July 2031 to First Reset Date (14 January 2032) or any Interest Payment Date thereafter	N/A
<b>Coupons / dividends</b>										
17	Fixed or floating dividend/coupon	N/A	N/A	N/A	N/A	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	N/A	N/A	N/A	N/A	0.02875	0.07125	0.04625	0.06	0.0375
19	Existence of a dividend stopper	No	No	No	No	No	No however payment of coupon on AT1 is fully discretionary	No	No however payment of coupon on AT1 is fully discretionary	No
EU-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Mandatory	Fully discretionary	Mandatory	Fully discretionary	Mandatory
EU-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Mandatory	Fully discretionary	Mandatory	Fully discretionary	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No	No
22	Non-cumulative or cumulative	N/A	N/A	N/A	N/A	Cumulative	Non-cumulative	Cumulative	Non-cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
30	Write-down features	No	No	No	No	No	Yes	No	Yes	No
31	If write-down, write-down trigger(s)	N/A	N/A	N/A	N/A	N/A	If the consolidated CET1 ratio of AIB Group plc. at any time falls below 7% (a trigger event), subject to certain conditions, the AT1 instrument will be written down in whole or in part	N/A	If the consolidated CET1 ratio of AIB Group plc. at any time falls below 7% (a trigger event), subject to certain conditions, the AT1 instrument will be written down in whole or in part	N/A
32	If write-down, full or partial	N/A	N/A	N/A	N/A	N/A	Fully or partially	N/A	Fully or partially	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A	N/A	N/A	Temporary	N/A	Temporary	N/A

34	Ranking of write-down, description of write-up mechanism	N/A	N/A	N/A	N/A	N/A	To the extent permitted in order to comply with regulatory capital and other requirements, AIB Group plc. may at its sole and full discretion reinstate any previously written down amount.	N/A	To the extent permitted in order to comply with regulatory capital and other requirements, AIB Group plc. may at its sole and full discretion reinstate any previously written down	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	1	2(b)	2(b)	2(b)	2(b)	2(a)	2(b)	2(a)	2(b)
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Most junior Instrument type immediately senior: AT1	Subordinated in right of payment to ordinary creditors, including depositors. Instrument type immediately senior: Senior Non Preferred Notes	Subordinated in right of payment to ordinary creditors, including depositors. Instrument type immediately senior: Senior Non Preferred Notes	Subordinated in right of payment to ordinary creditors, including depositors. Instrument type immediately senior: Senior Non Preferred Notes	Senior to Tier 1 instruments and junior to Senior Creditors Instrument type immediately senior: Senior Non Preferred Notes	The securities, which do not carry voting rights, rank pari passu with holders of other tier 1 instruments (excluding ordinary shares). They rank ahead of the holders of ordinary share capital but junior to the claims of Tier 2 investors and Senior Creditors. Instrument type immediately senior: Dated Subordinated Notes	Senior to Tier 1 instruments and junior to Senior Creditors Instrument type immediately senior: Senior Non Preferred Notes	The securities, which do not carry voting rights, rank pari passu with holders of other tier 1 instruments (excluding ordinary shares). They rank ahead of the holders of ordinary share capital but junior to the claims of Tier 2 investors and Senior Creditors. Instrument type immediately senior: Dated	Senior to Tier 1 instruments and junior to Senior Creditors Instrument type immediately senior: Senior Non Preferred Notes
36	Non-compliant transitioned features	No	No	No	No	No	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
37a	Link to the full term and conditions of the instrument (signposting)	Please see excel Pillar 3 book for link: 1. AIB HoldCo Prospectus	Please see excel Pillar 3 book for link: SERIES 50 ISIN XS232498393 EMTN 2005	Please see excel Pillar 3 book for link: EMTN.090623.Final Terms (Series 109)	Please see excel Pillar 3 book for link: EMTN.050308.Final Terms (Series 43)	<a href="#">€1,000m subordinated tier 2 notes due 2031, callable 2026</a>	<a href="#">€625m additional tier 1 perpetual contingent temporary write down securities</a>	<a href="#">€650m subordinated tier 2 notes due 2035, callable 2030</a>	<a href="https://aib.ie/content/dam/frontdoor/investorrelations/docs/debt-investors/aib-termsheet-january-2025-vF.pdf">https://aib.ie/content/dam/frontdoor/investorrelations/docs/debt-investors/aib-termsheet-january-2025-vF.pdf</a>	<a href="https://aib.ie/content/dam/frontdoor/investorrelations/docs/issuance%20programm e/XS3237229193.pdf">https://aib.ie/content/dam/frontdoor/investorrelations/docs/issuance%20programm e/XS3237229193.pdf</a>

**Chapter 5. Disclosure of countercyclical capital buffers**

20: 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						Risk-weighted exposure amounts	Own fund requirements (%)	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 <sup>1</sup>	Value of trading book exposures for internal models	Relevant credit risk exposures – Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book	Total																									
	Ireland : 001	30,981	27,818	1,658				4,027	64,484	2,268	3	72	2,343	29,291	65.98%	1.50%																		
	United Kingdom : 002	7,092	3,454						10,546	665			665	8,310	18.72%	2.00%																		
	Algeria : 003	0							0	0			0	0	0.00%																			
	Andorra : 004	0							0	0			0	0	0.00%																			
	Angola : 005	0							0	0			0	0	–%																			
	Australia : 006	10	1						11	0			0	4	0.01%	1.00%																		
	Austria : 007	0	0						0	0			0	0	0.00%	0.00%																		
	Bahamas : 008	150							150	6			6	69	0.16%																			
	Bahrain : 009	0	0						0	0			0	0	0.00%																			
	Bangladesh : 010	0							0	0			0	0	–%																			
	Barbados : 011	0							0	0			0	0	0.00%																			
	Belgium : 012	1	76						77	5			5	68	0.15%	1.00%																		
	Bermuda : 013	0	0						0	0			0	0	0.00%																			
	Bosnia and Herzegovina : 014	0							0	0			0	0	0.00%																			
	Brazil : 015	0	0						0	0			0	0	0.00%	0.00%																		
	Brunei Darussalam : 016	0							0	0			0	0	–%																			
	Bulgaria : 017	0							0	0			0	0	0.00%	2.00%																		
	Canada : 018	3	295						298	12			12	149	0.34%	0.00%																		
	Cayman Islands : 019	131						52	183	10		1	11	139	0.31%																			
	Chile : 020		2						2	0			0	2	0.00%	0.50%																		
	China : 021	0							0	0			0	0	0.00%	0.00%																		
	Croatia : 022	0							0	0			0	0	0.00%	1.50%																		
	Cuba : 023	0							0	0			0	0	0.00%																			
	Cyprus : 024	0	0						0	0			0	0	0.00%	1.00%																		
	Czech Republic : 025	0	0						0	0			0	0	0.00%	1.25%																		
	Denmark : 026	0	83						83	5			5	61	0.14%	2.50%																		
	Egypt : 027	0							0	0			0	0	–%																			
	Estonia : 028	0							0	0			0	0	0.00%	1.50%																		
	Finland : 029	0	180						180	9			9	110	0.25%	0.00%																		
	France : 030	53	1,072					25	1,149	63		0	63	791	1.78%	1.00%																		
	Georgia : 031	0							0	0			0	0	0.00%																			
	Germany : 032	14	348						362	27			27	336	0.76%	0.75%																		
	Greece : 033	0							0	0			0	0	0.00%	0.25%																		
	Guernsey : 034	15	44						58	4			4	45	0.10%																			
	Guinea : 035	0							0	0			0	0	0.00%																			
	Holy See (Vatican City State) : 036	0							0	0			0	0	–%																			
	Hong Kong : 037	1	0						1	0			0	1	0.00%	0.50%																		
	Hungary : 038	0							0	0			0	0	0.00%	1.00%																		
	India : 039	0	0						0	0			0	0	0.00%	0.00%																		
	Isle Of Man : 040	69	103						172	13			13	162	0.36%																			
	Israel : 041	0							0	0			0	0	0.00%																			
	Italy : 042	1	104						105	3			3	36	0.08%	0.00%																		
	Japan : 043	0	0						0	0			0	0	0.00%	0.00%																		
	Jersey : 044	118	35						153	11			11	137	0.31%																			
	Kazakhstan : 045	0							0	0			0	0	0.00%																			
	Kenya : 046	0							0	0			0	0	0.00%																			
	Korea, Republic Of : 047	0							0	0			0	0	0.00%	1.00%																		
	Kuwait : 048		0						0	0			0	0	–%																			
	Latvia : 049	0							0	0			0	0	0.00%	1.00%																		
	Lithuania : 050	0							0	0			0	0	0.00%	1.00%																		
	Luxembourg : 051	182	432						614	35			35	443	1.00%	0.50%																		
	Macao : 052	0							0	0			0	0	–%																			
	Malaysia : 053	0	0						1	0			0	0	0.00%																			
	Malta : 054	0							0	0			0	0	0.00%	0.00%																		
	Marshall Islands : 055	1							1	0			0	1	0.00%																			
	Mayotte : 056	0							0	0			0	0	0.00%																			
	Mexico : 057	0							0	0			0	0	–%	0.00%																		
	Monaco : 058	0							0	0			0	0	0.00%																			
	Namibia : 059	0	0						0	0			0	0	0.00%																			
	Netherlands : 060	54	513					58	626	37		1	39	483	1.09%	2.00%																		
	New Zealand : 061	1							1	0			0	0	0.00%																			
	Nicaragua : 062	0							0	0			0	0	0.00%																			
	Nigeria : 063	0							0	0			0	0	0.00%																			
	Norway : 064	0	50						50	3			3	41	0.09%	2.50%																		
	Oman : 065	0							0	0			0	0	0.00%																			
	Pakistan : 066	0	0						0	0			0	0	0.00%																			
	Paraguay : 067	0							0	0			0	0	0.00%																			
	Peru : 068	0							0	0			0	0	0.00%																			
	Philippines : 069	0							0	0			0	0	0.00%	0.00%																		
	Poland : 070	12	15						27	2			2	19	0.04%	1.00%																		
	Portugal : 071	0	50						50	3			3	36	0.08%	0.00%																		
	Puerto Rico : 072	0							0	0			0	0	–%																			
	Qatar : 073	0							0	0			0	0	0.00%																			
	Romania : 074	0							0	0			0	0	0.00%	1.00%																		
	Russian Federation : 075	0							0	0			0	0	0.00%																			
	Saudi Arabia : 076	0							0	0			0	0	0.00%	0.00%																		
	Singapore : 077	2							2	0			0	0	0.00%	0.00%																		
	Slovakia : 078	0							0	0			0	0	0.00%	1.50%																		
	Slovenia : 079	0							0	0			0	0	0.00%	1.00%																		
	South Africa : 080	0							0	0			0	0	0.00%	0.00%																		
	Spain : 081	78	258						337	25			25	309	0.70%	0.50%																		
	Sweden : 082	50	153						202	16			16	206	0.46%	2.00%																		
	Switzerland : 083	4	92						95	6			6	77	0.17%	0.00%																		
	Thailand : 084	0							0	0			0	0	0.00%																			

	Turkey : 085	0	—	—	—	0	0	—	—	0	0	0.00%	0.00%
	Uganda : 086	0	—	—	—	0	0	—	—	0	0	—%	
	Ukraine : 087	0	—	—	—	0	0	—	—	0	0	0.00%	
	United Arab Emirates : 088	2	0	—	—	2	0	—	—	0	1	0.00%	
	United States : 089	126	4,002	—	—	892	5,020	234	—	11	245	3,062	6.90%
	Vietnam : 090	0	—	—	—	0	0	—	—	0	0	0.00%	
	Virgin Islands, British : 091	0	—	—	—	0	0	—	—	0	0	0.00%	
	Zambia : 092	0	—	—	—	0	0	—	—	0	0	—%	
	Zimbabwe : 093	0	—	—	—	0	0	—	—	0	0	0.00%	
20.00	Total	39,155	39,179	1,658		5,054	85,046	3,463	3	85	3,551	44,393	100.00%

<sup>1</sup>Includes 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.

## 21: 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 <sup>1</sup>	54,178
2	Institution specific countercyclical capital buffer rate	1.44%
3	Institution specific countercyclical capital buffer requirement	778

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

## Chapter 6. Disclosure of the leverage ratio

## 22: 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.

Main movements between June 2025 to December 2025 are as follows:

- Total assets increased € 3.8 bn primarily driven by increased Cash balances at central banks (€ 3.1 bn), customer loans (€ 0.9 bn) and Investment securities (€ 0.7 bn) partially offset by decrease in derivatives (€ 0.5 bn) and loans to Banks (€ 0.4 bn).

		a
		Applicable amount
1	Total assets as per published financial statements	148,151
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	125
3	(Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	—
4	(Adjustment for temporary exemption of exposures to central banks (if applicable))	—
5	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the total exposure measure in accordance with point (i) of Article 429a(1) CRR)	—
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	—
7	Adjustment for eligible cash pooling transactions	—
8	Adjustment for derivative financial instruments	1,689
9	Adjustment for securities financing transactions (SFTs)	46
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	5,248
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 <sup>1</sup>	(2,477)
13	<b>Total exposure measure</b>	<b>152,781</b>

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

## 23: 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 and lower Tier 1 capital.

		CRR leverage ratio exposures	
		a	b
		31/12/2025	30/06/2025
<b>On-balance sheet exposures (excluding derivatives and SFTs)</b>			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	139,505	135,420
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)	(2,686)	(2,739)
7	<b>Total on-balance sheet exposures (excluding derivatives and SFTs)</b>	<b>136,819</b>	<b>132,681</b>
<b>Derivative exposures</b>			
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)	2,300	2,960
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	1,029	907
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	<b>Total derivatives exposures</b>	<b>3,329</b>	<b>3,867</b>
<b>Securities financing transaction (SFT) exposures</b>			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	8,689	8,230
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(1,350)	(1,118)
16	Counterparty credit risk exposure for SFT assets	46	85
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	<b>Total securities financing transaction exposures</b>	<b>7,385</b>	<b>7,197</b>

<b>Other off-balance sheet exposures</b>			
19	Off-balance sheet exposures at gross notional amount	18,240	17,979
20	(Adjustments for conversion to credit equivalent amounts)	(12,943)	(12,715)
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated with off-balance sheet exposures)	(49)	(51)
22	<b>Off-balance sheet exposures</b>	<b>5,248</b>	<b>5,212</b>
<b>Excluded exposures</b>			
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)	—	—
<b>Capital and total exposure measure</b>			
23	<b>Tier 1 capital</b>	10,253	10,639
24	<b>Total exposure measure</b>	<b>152,781</b>	<b>148,957</b>
<b>Leverage ratio</b>			
25	Leverage ratio	6.71 %	7.14 %
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	6.71 %	7.14 %
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	6.71 %	7.14 %
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 %
<b>Choice on transitional arrangements and relevant exposures</b>			
EU-27b	Choice on transitional arrangements for the definition of the capital measure	Fully loaded	Fully loaded
<b>Disclosure of mean values</b>			
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	7,282	6,724
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	7,339	7,112

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)	152,724	148,569
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)	152,724	148,569
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)	6.71 %	7.16 %
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)	6.71 %	7.16 %

## 24: 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.

		a
		CRR leverage ratio exposures
<b>EU-1</b>	<b>Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:</b>	<b>139,505</b>
EU-2	Trading book exposures	286
EU-3	Banking book exposures, of which:	139,218
EU-4	Covered bonds	5,193
EU-5	Exposures treated as sovereigns	51,353
EU-6	Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	—
EU-7	Institutions	2,119
EU-8	Secured by mortgages of immovable properties	43,162
EU-9	Retail exposures	4,883
EU-10	Corporates	21,279
EU-11	Exposures in default	1,082
EU-12	Other exposures (e.g. equity, securitisations, and other non-credit obligation assets)	10,147

## 25: Table EU LRA - Disclosure of LR qualitative information

As per Article 435(1), points (d) and (e) the table below provides qualitative information the management of the risk of excessive leverage and factors that had an impact on the leverage ratio during the period.

Row number	Qualitative information	
(a)	Description of the processes used to manage the risk of excessive leverage	As per Article 451(1)(d) the Group ensures the avoidance of excessive leverage through its capital allocation process as part of the annual financial planning process. The use of capital and risk adjusted return on capital by business area is monitored at the Asset & Liability Committee ("ALCo") at each meeting, and updates are provided by the CFO to the Board on a quarterly basis. In addition to limits for usage of capital, the ALCo monitors an overall Group leverage risk appetite limit.
(b)	Description of the factors that had an impact on the leverage ratio during the period to which the disclosed leverage ratio refers	<p>As per Article 451(1)(e) the transitional leverage ratio decreased to 6.7% at 31 December 2025 from 7.1% at 30 June 2025.</p> <p>Main movements between June to December 2025 are as follows:</p> <ul style="list-style-type: none"> <li>• Total assets increased € 3.8 bn primarily driven by increased Cash balances at central banks (€ 3.1 bn), customer loans (€ 0.9 bn) and Investment securities (€ 0.7 bn) partially offset by decrease in derivatives (€ 0.5 bn) and loans to Banks (€ 0.4 bn).</li> </ul>

**Chapter 7. Disclosure of liquidity requirements**

## 26: Table EU LIQA - Liquidity risk management

As per Article 435(1) and Article 451a(4) the table below provides information on the Groups liquidity risk management.

Row number	Qualitative Information	
(a)	Strategies and processes in the management of the liquidity risk, including policies on diversification in the sources and tenor of planned funding,	<ul style="list-style-type: none"> <li>• Liquidity and Funding risk is identified and assessed by the Groups MRA process in support of the ILAAP. The MRA process is a 'Top-Down' assessment performed on at least an annual basis and identifies the key material risks to the Group, taking into account its strategic objectives, in addition to internal and external risk information.</li> <li>• The Group RAS is an articulation of the nature and extent of risk that the Group is willing to take, accept or tolerate in pursuit of its business objectives and strategy as set by the Board. The Group's risk profile is measured against its risk appetite and adherence to the Group RAS is reported to the Board on a monthly basis.</li> <li>• The Group RAS consists of a series of Level 1 RAS metrics and supporting Level 2 KRIs. Group Level 1 metrics address the key strategic risks to the Group, reflecting business model, size and complexity of the Group and which require oversight by the Board. Group Level 1 metrics are supported by a series of Group Level 2 metrics or KRIs. Level 2 Group KRIs support Level 1 Group RAS metrics by providing additional breakdown of the key strategic risks. The escalation process as stipulated under the Risk Management Framework is commenced in the event of a breach of either the RAS watch trigger or limit for any of the metrics. This ensures Board and Regulator notification within approved timeframes.</li> <li>• The ILAAP is fully integrated and embedded in the strategic, financial and risk management processes of the Group. Embedding of the ILAAP is facilitated through the setting of risk appetite, liquidity and funding planning and the dynamic review thereof in light of key strategic decisions.</li> <li>• The Group has a comprehensive ILAAP Framework for managing the Group's liquidity risk and complying with the Board's risk appetite as well as evolving regulatory standards. This is delivered through a combination of policy formation, governance, analysis, stress testing and limit setting and monitoring, and is part of the wider Group RMF. The Funding and Liquidity Risk Policy serves as a key policy document within the ILAAP Framework.</li> <li>• The management of Liquidity and Funding Risk ensures that the Group has robust strategies, policies, processes and systems for the identification, measurement, management and monitoring of liquidity risk, ensure that all significant and emerging risks to the Groups liquidity position are identified and appropriately managed as part of the MRA process and maintains sufficient and sustainable financial resources to ensure the Group can meet its commitments as they fall due.</li> <li>• The Funding and Liquidity Risk Policy outlines the Group's requirement for a diversified funding profile. This is facilitated through a range of funding concentration limits by which the associated concentration risk is identified and managed. Compliance with these limits is assessed on a forward looking basis as part of the Group's Funding and Liquidity Plan and under a range of adverse scenarios.</li> </ul>

(b)	Structure and organisation of the liquidity risk management function (authority, statute, other arrangements).	<ul style="list-style-type: none"> <li>• The risk management structure in the Group includes defined lines of authority and accountability, effective processes to identify, manage, monitor and report the risks to which the Group is or might be exposed to. Clear responsibilities for the management of risk are defined across the Group through a three lines of defence model which ensures effective independent oversight and assurance in respect of key decisions.</li> <li>• Under the three lines of defence model, the primary responsibility for risk management lies with the business management who are the first line of defence. The Risk function provides the second line of defence, providing independent oversight, support and challenge to business line managers. The third line of defence is the GIA function which provides independent assurance to the Board Audit Committee on the effectiveness of the system of internal control.</li> <li>• The Group's RMF sets out how risk is managed in the Group, it provide the foundations and organisational arrangement for risk management practices, and articulates the integrated approach to risk management within the Group including its licenced subsidiaries. The RMF ensures that all classes of risk are managed in a single consistent and cohesive manner. The Risk Management Framework supports the Group in achieving its strategic ambitions by providing a clear, concise and comprehensive approach to the governance, implementation and embedding of risk management practices. This, in turn, will enable the Group across the Three Lines of Defence (3LOD), to have a common understanding of the Group's approach to each stage of the Risk Management life cycle (risk identification, assessment, management, measurement, monitoring, escalation and reporting).</li> <li>• The objective of liquidity management is to ensure that, at all times, the Group holds sufficient funds to meet its contracted and contingent commitments to customers and counterparties at an economic price. The ILAAP framework and supporting Funding and Liquidity risk policy set out the key requirements for managing the risk. These include: <ul style="list-style-type: none"> <li>◦ adherence to both internal limits and regulatory defined liquidity ratios including the LCR and the NSFR. The LCR is designed to promote short term resilience of the Group's liquidity risk profile by ensuring that it has sufficient high quality liquid resources to survive an acute stress scenario lasting for 30 days. The NSFR has a time horizon of one year and has been developed to promote a sustainable maturity structure of assets and liabilities;</li> <li>◦ performing a multi-year projection of the Group's funding sources taking into account its baseline scenario, strategy and operational plans as outlined in the Group's Funding and Liquidity Plan. The purpose of this Plan is to set out a comprehensive, forward looking liquidity and funding strategy for the Group including material subsidiary companies;</li> <li>◦ assessing the funding plan under a range of adverse scenarios, the outcomes of which should ensure sufficient liquidity to implement a sustainable strategy even in a stressed environment;</li> <li>◦ maintaining a Contingency Funding Plan (CFP) that identifies and quantifies actions that are available to the Group in deteriorating liquidity conditions and emerge from a temporary liquidity crisis as a credit worthy institution;</li> <li>◦ monitoring a further set of triggers and liquidity options outlined in the Group's Recovery Plan, which presents the actions available to the Group to restore viability in the event of extreme stress; and</li> <li>◦ having an approved liquidity cost-benefit allocation mechanism in place to attribute funding costs, benefits and risks to the Group's business lines.</li> </ul> </li> </ul>
(c)	A description of the degree of centralisation of liquidity management and interaction between the group's units	<ul style="list-style-type: none"> <li>• The Central Bank of Ireland has granted a derogation to the application of liquidity requirements on an individual basis under Article 8 of the CRR for AIB Mortgage Bank u.c. and EBS d.a.c.. Through a Liquidity Management Agreement the respective Boards of these subsidiaries have appointed Allied Irish Banks p.l.c. as their Liquidity Manager (LM). The agreement provides for the free movement of funds between the entities to enable them to meet their individual and joint obligations as they come due. The LM will oversee at all times the consolidated liquidity position of these subsidiaries and the individual liquidity position of each party in order to ensure that the subsidiary has sufficient liquidity.</li> <li>• AIB Group (UK) p.l.c. is a subsidiary regulated by the Prudential Regulation Authority (PRA) and manages liquidity and funding requirements in accordance with UK/EU regulatory requirements and its business objectives.</li> </ul>
(d)	Scope and nature of liquidity risk reporting and measurement systems.	<ul style="list-style-type: none"> <li>• The Group liquidity and funding position is reported regularly to the Finance and Risk functions, Group ALCO, GRC and BRC. In addition, the ELT and the Board are briefed on liquidity and funding on an ongoing basis.</li> <li>• On an annual basis, the Board attests to the Group's liquidity adequacy via the liquidity adequacy statement as part of ILAAP. The Group's ILAAP encompasses all aspects of liquidity and funding management, including planning, analysis, stress testing, control, governance, policy and contingency planning. This document is submitted to the Joint Supervisory Team and forms the basis of their supervisory review and evaluation process.</li> <li>• The information systems used by the Group provides timely and relevant liquidity information that is in line with the nature and complexity of the Group's business. This information monitors compliance with policies, procedures and limits, facilitate monitoring of individual foreign currency exposures and accommodate the performance of appropriate stress testing and scenario analysis.</li> </ul>
(e)	Policies for hedging and mitigating the liquidity risk and strategies and processes for monitoring the continuing effectiveness of hedges and mitigants.	<ul style="list-style-type: none"> <li>• The Funding and Liquidity Risk Policy serves as a key policy document within the ILAAP Framework. The objective of liquidity management is to ensure that at all times the Group holds sufficient funds to meet its contracted and contingent commitments to customers and counterparties at an economic price.</li> <li>• This policy details the roles and responsibilities within the Group with regard to the identification, assessment, management, reporting, control and oversight of liquidity and funding risk. This policy is aligned with the Group RAS and all appropriate qualitative statements and metrics, as outlined within the Group RAS, are reflected either directly within this policy and / or supporting guidelines and procedures.</li> </ul>

(f)	An outline of the bank's contingency funding plans.	<ul style="list-style-type: none"> <li>• The Group CFP is designed to ensure that the Group can manage its business in deteriorating liquidity conditions and emerge from a temporary liquidity crisis as a creditworthy institution. A key objective of the CFP is to ensure the Group has the capacity to meet all of its liquidity requirements as set out in the RAS in a stressed environment.</li> <li>• The CFP sets out the operational framework under which the liquidity of the Group will be managed in the event of an adverse operating environment as a result of company specific or systemic events. The Plan is designed to: <ul style="list-style-type: none"> <li>◦ enable the Group to maintain its core business in deteriorating liquidity conditions by ensuring that sufficient liquid financial resources are available to meet liabilities as they fall due;</li> <li>◦ ensure clarity of management action in a crisis situation by having clearly defined roles and responsibilities, management information, infrastructure, and communication strategy;</li> <li>◦ ensure clarity on co-ordination between AIB and the regulatory authorities;</li> <li>◦ provide a holistic approach to liquidity management encompassing a broad range of metrics and measurements across the business that will enable a swift response to early warning signs; and</li> <li>◦ incorporate the key regulatory guidelines as set out by the European Banking Authority (EBA).</li> </ul> </li> <li>• A further set of triggers and liquidity options are set out in the Group's Recovery Plan, which presents the actions available to the Group to restore viability in the event of extreme stress.</li> </ul>
(g)	An explanation of how stress testing is used.	<ul style="list-style-type: none"> <li>• Liquidity stress testing is a key component of the ILAAP framework. The Group undertakes liquidity stress testing that includes both firm specific and systemic risk events and a combination of both as a key liquidity control.</li> <li>• Stressed assumptions are applied to the Group's liquidity buffer and liquidity risk drivers. This estimates the potential impact of a range of stress scenarios on the Group's liquidity position including its available liquid assets. Actions and strategies available to mitigate the impacts of the stress scenarios are evaluated as to their appropriateness. The purpose of these tests is to ensure the continued stability of the Group's liquidity position within the Group's pre-defined liquidity risk tolerance levels.</li> <li>• Liquidity stress test results are reported to ALCo, the Executive Leadership Team and the Board. The Group also monitors a suite of Recovery Plan Triggers and Early Warning Indicators in order to identify the potential emergence of a liquidity stress. As part of its contingency and recovery planning, the Group has identified a suite of potential liquidity and funding options which could be exercised to help the Group to restore its liquidity position on the occurrence of a major stress event.</li> </ul>
(h)	A declaration approved by the management body on the adequacy of liquidity risk management arrangements of the institution providing assurance that the liquidity risk management systems put in place are adequate with regard to the institution's profile and strategy.	On an annual basis, the Board attests to the Group's liquidity adequacy via the Liquidity Adequacy Statement.
(i)	<p>A concise liquidity risk statement approved by the management body succinctly describing the institution's overall liquidity risk profile associated with the business strategy. This statement shall include key ratios and figures (other than those already covered in the EU LIQ1 template under this ITS ) providing external stakeholders with a comprehensive view of the institution's management of liquidity risk, including how the liquidity risk profile of the institution interacts with the risk tolerance set by the management body.</p> <p>These ratios may include:</p> <ul style="list-style-type: none"> <li>· Concentration limits on collateral pools and sources of funding (both products and counterparties)</li> <li>· Customised measurement tools or metrics that assess the structure of the bank's balance sheet or that project cash flows and future liquidity positions, taking into account off-balance sheet risks which are specific to that bank</li> <li>· Liquidity exposures and funding needs at the level of individual legal entities, foreign branches and subsidiaries, taking into account legal, regulatory and operational limitations on the transferability of liquidity</li> <li>· Balance sheet and off-balance sheet items broken down into maturity buckets and the resultant liquidity gaps.</li> </ul>	<ul style="list-style-type: none"> <li>• The objective of liquidity management is to ensure that, at all times, the Group holds sufficient funds to meet its contracted and contingent commitments to customers and counterparties at an economic price. Liquidity and Funding risk is identified and assessed using a range of liquidity stress testing scenarios and ensuring adherence to limits based on both internal limits and the regulatory defined liquidity ratios, the LCR and the NSFR.</li> <li>• As outlined in part (a), the MRA process identifies the key material risks to the Group which in turn informs the Group's appetite for, and tolerance of risk in the Group RAS process. The Group's risk profile is measured against the risk appetite and adherence to the Group RAS is reported to the Board on a monthly basis.</li> <li>• The qualitative articulation of the Group's tolerance to liquidity and funding risk is for the Group's funding strategy to deliver a sustainable, diversified and robust customer deposit base at economic pricing and to further enhance and strengthen the wholesale funding franchise with appropriate access to term markets to support core lending activities. The strategy aims to deliver a solid funding structure that complies with internal and regulatory policy requirements and reduces the probability of a liquidity stress, i.e. an inability to meet funding obligations as they fall due.</li> <li>• The quantitative articulation of the Group's tolerance to liquidity and funding risk consists of a series of RAS metrics for the material risks identified as per the Group MRA process. This includes but is not limited to a series of concentration metrics on the Group's sources of funding. This is complemented with a metric that determines the survival period (in months) for which the Group has sufficient liquidity to survive a pre-determined stressed scenario.</li> <li>• The Group manages the liquidity pool on a centralised basis and is primarily comprised of government guaranteed bonds, balances with central banks and internal and external covered bonds. The composition of the liquidity pool is subject to limits recommended by the Risk function and approved by the Board. At 31 December 2025, the Group held € 76,080 m (2024: € 69,063 m) in qualifying liquid assets ('QLA') of which € 8,807 m (2024: € 7,599 m) was not available due to repurchase, secured loans and other restrictions. The Group's available QLA was € 67,273 m (2024: € 61,464 m).</li> </ul>

## 27: 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)	31/12/2025	30/09/2025	30/06/2025	31/03/2025	31/12/2025	30/09/2025	30/06/2025	31/03/2025
EU 1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
<b>HIGH-QUALITY LIQUID ASSETS</b>									
1	Total high-quality liquid assets (HQLA)					46,507	45,499	44,668	43,649
<b>CASH - OUTFLOWS</b>									
2	Retail deposits and deposits from small business customers, of which:	80,281	78,717	77,131	75,963	6,523	6,419	6,288	6,220
3	<i>Stable deposits</i>	41,052	40,233	39,772	39,583	2,053	2,012	1,989	1,979
4	<i>Less stable deposits</i>	31,447	31,034	30,374	30,030	4,380	4,335	4,238	4,186
5	Unsecured wholesale funding	29,774	29,940	30,188	29,908	13,605	13,633	13,701	13,465
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	—	—	—	—	—	—	—	—
7	<i>Non-operational deposits (all counterparties)</i>	29,241	29,350	29,621	29,567	13,072	13,044	13,134	13,123
8	<i>Unsecured debt</i>	533	589	567	342	533	589	567	342
9	<i>Secured wholesale funding</i>					40	36	34	33
10	Additional requirements	10,824	11,808	12,041	12,269	2,033	1,856	1,836	1,832
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	744	779	791	799	744	779	791	799
12	<i>Outflows related to loss of funding on debt products</i>	—	—	—	—	—	—	—	—
13	<i>Credit and liquidity facilities</i>	10,080	11,029	11,250	11,470	1,289	1,077	1,045	1,034
14	Other contractual funding obligations	719	641	840	936	290	246	432	526
15	Other contingent funding obligations	8,292	6,783	6,369	5,953	1,181	877	765	666
16	TOTAL CASH OUTFLOWS					23,671	23,068	23,057	22,742
<b>CASH - INFLOWS</b>									
17	Secured lending (e.g. reverse repos)	264	269	358	361	172	199	316	325
18	Inflows from fully performing exposures	943	922	914	876	639	632	640	626
19	Other cash inflows	858	789	761	737	358	288	258	228
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	2,065	1,981	2,033	1,974	1,169	1,120	1,214	1,178
EU 20a	<i>Fully exempt inflows</i>								
EU 20b	<i>Inflows Subject to 90% Cap</i>								
EU 20c	<i>Inflows subject to 75% cap</i>	1,979	1,865	1,876	1,818	1,169	1,120	1,214	1,178
<b>TOTAL ADJUSTED VALUE</b>									
EU-21	LIQUIDITY BUFFER					46,507	45,499	44,668	43,649
22	TOTAL NET CASH OUTFLOWS					22,502	21,949	21,843	21,564
23	LIQUIDITY COVERAGE RATIO					206.85%	207.32%	204.71%	202.66%

## 28: 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 increased over the quarter (Retail deposits increased by € 1.0 bn and corporate deposits increased by € 2.0 bn). All amounts are averages of the preceding 12 months for each quarter of the relevant disclosure period.
(b)	Explanations on the changes in the LCR over time	The Group LCR for 31 December 2025 is 203.66%. The average LCR for the 12 months to 31 December 2025 decreased -0.47% to 206.85% for the period under review. The increase in 12 month average for High Quality Liquid Assets is primarily by an increase in withdrawable central bank reserves between Oct-Dec 2025 and Oct-Dec 2024. December 2025 reserves increased due to customer deposit increase and a new Tier 2 Issuance € 1.0 bn.
(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 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.

## 29: 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 December 2025 NSFR decreased by 1.91% to 162.86% from June 2025. Available Stable Funding ('ASF') increased by € 2.4 bn mainly due to retail deposits up € 1.7 bn. ASF wholesale funding increased € 0.8 bn primarily due to the new Tier 2 issuance €1.0 bn settled in December. Required Stable Funding increased by € 2.2 bn mainly due to the high-quality liquid assets up € 1.0 bn and performing loans and securities € 1.8 bn.

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

31st December 2025

(in currency amount)		a	b	c	d	e
		Unweighted value by residual maturity				
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
<b>Available stable funding (ASF) Items</b>						
1	Capital items and instruments	12,606	1,000	0	1,657	14,263
2	Own funds	12,606	1,000	0	1,657	14,263
3	Other capital instruments	—	—	—	—	—
4	Retail deposits	—	77,971	2,793	1,970	77,056
5	Stable deposits	—	46,664	1,296	895	46,457
6	Less stable deposits	—	31,307	1,496	1,075	30,598
7	Wholesale funding:	—	34,896	1,862	6,855	22,542
8	Operational deposits	—	—	—	—	—
9	Other wholesale funding	—	34,896	1,862	6,855	22,542
10	Interdependent liabilities	—	—	—	—	—
11	Other liabilities:	208	2,454	—	240	240
12	NSFR derivative liabilities	208	—	—	—	—
13	All other liabilities and capital instruments not included in the above categories	—	2,454	—	240	240
14	<b>Total available stable funding (ASF)</b>					<b>114,101</b>
<b>Required stable funding (RSF) Items</b>						
15	Total high-quality liquid assets (HQLA)	—	—	—	—	4,248
EU-15a	Assets encumbered for more than 12m in cover pool	—	1	2	24	23
16	Deposits held at other financial institutions for operational purposes	—	—	—	—	—
17	Performing loans and securities:	—	7,000	6,049	69,098	57,605
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut	—	242	—	246	246
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions	—	2,794	1,925	3,076	4,198
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:	—	2,741	2,820	24,543	23,605
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	—	78	67	184	193
22	Performing residential mortgages, of which:	—	1,009	1,185	36,368	25,211
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	—	836	865	33,993	22,946
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	—	214	118	4,866	4,345
25	Interdependent assets	—	—	—	—	—
26	Other assets:	—	3,140	—	5,602	5,827
27	Physical traded commodities	—	—	—	—	—
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	—	16	—	—	13
29	NSFR derivative assets	—	—	—	—	—
30	NSFR derivative liabilities before deduction of variation margin posted	—	1,380	—	—	69
31	All other assets not included in the above categories	—	1,744	—	5,602	5,745
32	Off-balance sheet items	—	44	—	20,082	2,355
33	<b>Total RSF</b>					<b>70,059</b>
34	<b>Net Stable Funding Ratio (%)</b>					<b>162.86 %</b>

30th September 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	
<b>Available stable funding (ASF) Items</b>						
1	Capital items and instruments	13,097	—	993	670	14,264
2	Own funds	13,097	—	993	670	14,264
3	Other capital instruments		—	—	—	—
4	Retail deposits		77,320	2,733	1,773	76,010
5	Stable deposits		42,551	1,248	816	42,426
6	Less stable deposits		34,768	1,485	956	33,584
7	Wholesale funding:		33,828	833	7,675	21,967
8	Operational deposits		—	—	—	—
9	Other wholesale funding		33,828	833	7,675	21,967
10	Interdependent liabilities					
11	Other liabilities:	227	2,869	—	238	238
12	NSFR derivative liabilities	227				
13	All other liabilities and capital instruments not included in the above categories		2,869	—	238	238
14	<b>Total available stable funding (ASF)</b>					<b>112,478</b>
<b>Required stable funding (RSF) Items</b>						
15	Total high-quality liquid assets (HQLA)					3,281
EU-15a	Assets encumbered for more than 12m in cover pool		2	1	24	23
16	Deposits held at other financial institutions for operational purposes		—	—	—	—
17	Performing loans and securities:		7,525	5,817	67,961	56,553
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		466	—	146	146
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		2,986	2,033	2,460	3,646
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		2,871	2,654	24,391	23,450
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		83	74	224	224
22	Performing residential mortgages, of which:		947	1,039	36,089	24,955
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		853	839	33,569	22,666
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		255	90	4,874	4,356
25	Interdependent assets					
26	Other assets:	—	4,107	—	6,060	6,743
27	Physical traded commodities					—
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		724	—	—	615
29	NSFR derivative assets		—			—
30	NSFR derivative liabilities before deduction of variation margin posted		1,352			68
31	All other assets not included in the above categories		2,031	—	6,060	6,060
32	Off-balance sheet items		43	—	17,886	1,836
33	<b>Total RSF</b>					<b>68,437</b>
34	<b>Net Stable Funding Ratio (%)</b>					<b>164.35 %</b>

30th June 2025

		a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
		(in currency amount)	No maturity	< 6 months	6 months to < 1yr	
<b>Available stable funding (ASF) Items</b>						
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	<b>Total available stable funding (ASF)</b>					<b>111,746</b>
<b>Required stable funding (RSF) Items</b>						
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	<b>Total RSF</b>					<b>67,819</b>
34	<b>Net Stable Funding Ratio (%)</b>					<b>164.77 %</b>

31st March 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	
<b>Available stable funding (ASF) Items</b>						
1	Capital items and instruments	13,175	620	0	1,678	14,853
2	Own funds	13,175	620	0	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	<b>Total available stable funding (ASF)</b>					109,530
<b>Required stable funding (RSF) Items</b>						
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:		—	—	—	—
27	Physical traded commodities		5,028	—	6,523	7,178
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	<b>Total RSF</b>					67,905
34	<b>Net Stable Funding Ratio (%)</b>					161.30 %

## Chapter 8. Disclosure of exposures to credit risk, dilution risk and credit quality

### 30: Table EU CRA - General qualitative information about credit risk

As per Article 435(1), points (a), (b), (d) and (f) the table below provides a description of AIB risk management objectives and policies for credit risk by providing the following information:

Legal basis	Row number	Qualitative information	
Point (f) of Article 435(1) CRR	(a)	<p>In the concise risk statement in accordance with point (f) of Article 435(1) CRR, how the business model translates into the components of the institution's credit risk profile.</p>	<p>One of the Group's main sources of income arises from granting credit. Accordingly, this exposes it to its most significant risk, namely credit risk. The most significant credit risk in AIB Group arises from traditional lending activities to corporate, commercial and personal customers and to sovereigns and banks. Credit risk also arises through the use of derivatives, off-balance sheet guarantees and commitments and through the Group's investment securities.</p> <p>The Group Credit Risk Framework is the overarching Board approved document which sets out the principles of how the Group identifies, assesses, approves, monitors and reports credit risk to ensure that robust credit risk management is in place. This document contains the minimum standards and principles that are applied across the Group to provide a common, robust and consistent approach to the management of credit risk. The Group Credit Risk Framework is supported by a suite of credit policies, standards and guidelines which define in greater detail the minimum standards and credit risk metrics to be applied for specific products, business lines, and market segments.</p> <p><b>Internal credit ratings</b> One of the objectives of credit risk management is to accurately quantify the level of credit risk to which the Group is exposed through the initial credit approval and ongoing review process. All relevant exposures are assigned to a rating model and within that to an internal risk grade (rating). A grade is assigned on the basis of rating criteria within each rating model from which estimates of probability of default ('PD') are derived.</p> <p>Internal credit grades are fundamental in assessing the credit quality of loan exposures, and for assessing capital requirements for portfolios where prior regulatory approval has been received. Internal credit grades are key to management reporting, credit portfolio analysis, credit quality monitoring and in determining the level and nature of management attention applied to exposures. Changes in the objective information are reflected in the credit grade of the borrower/loan with the resultant grade influencing the management of individual loans. In line with the Group's credit management lifecycle, heightened credit management and special attention is paid to lower quality performing loans or 'criticised' loans and non-performing/defaulted loans, which are defined below.</p> <p>Using internal models, the Group utilises a credit grading masterscale that gives it the ability to categorise credit risk across different rating models and portfolios in a consistent manner. The masterscale consolidates complex credit information into a single attribute, aligning the output from the risk models with the Group's Forbearance and Definition of Default and Credit Impairment policies. The masterscale grades are driven by grading model appropriate through-the-cycle PDs combined with other asset quality indicators such as default, forbearance and arrears in order to provide the Group with a mechanism for ranking and comparing credit risk associated with a range of customers. The masterscale categorises loans into a broad range of grades which can be summarised into the following categories: strong/satisfactory grades; criticised grades; and non-performing/default loans.</p> <p>The IFRS 9 PD modelling approach uses a combination of rating grades and scores obtained from these credit risk models along with key factors such as the current/recent arrears status or the current/recent forbearance status and macroeconomic factors to obtain the relevant IFRS 9 12 month and Lifetime PDs (i.e. point-in-time).</p> <p><b>Strong/satisfactory</b> Accounts are considered strong/satisfactory if they have no current or recent credit distress and the probability of default is typically less than 6.95%, they are not in arrears and there are no indications that they are unlikely to repay. Strong (typically with a PD less than 0.99%): Strong credit with no weakness evident. Satisfactory (typically with a PD greater than or equal to 0.99% and less than 6.95%): Satisfactory credit with no weakness evident.</p> <p><b>Criticised</b> Accounts of lower credit quality and considered as less than satisfactory are referred to as criticised and include the following: Criticised watch: The credit is exhibiting weakness in terms of credit quality and may need additional management attention; the credit may or may not be in arrears. Criticised recovery: Includes forbore cases that are classified as performing including those which have transitioned from non-performing forbore, but still require additional management attention to monitor for re-default and continuing improvement in terms of credit quality.</p> <p><b>Non-performing/Default</b> The Group's definition of default is aligned with the EBA's 'Guidelines on the application of the definition of default' under Article 178 of the Capital Requirements Regulation and the ECB Banking Supervision Guidance to banks on non-performing loans. The Group has aligned the definitions of 'non-performing', 'classification of default' and IFRS 9 Stage 3 'credit impaired', with the exception of loans measured at fair value through profit and loss, and those loans which have been derecognised and newly originated in Stage 1 or POCI (purchased or originated credit impaired) which are no longer classified as credit impaired but continue to be classified as non-performing and in default. This alignment ensures consistency with the Group's internal credit risk management and assessment practices.</p> <p>Loans are identified as non-performing or defaulted by a number of characteristics. The key criteria resulting in a classification of non-performing are:</p> <ul style="list-style-type: none"> <li>- Where the Group considers a borrower to be unlikely to pay their loans in full without realisation of collateral, regardless of the existence of any past-due amount; or</li> <li>- The borrower is 90 days or more past due on any material loan. Day count starts when any material amount of principal, interest or fee has not been paid by a borrower on the due date.</li> </ul> <p>The criteria for the definition of financial distress and forbearance are included in the Group's Forbearance Policy. Criteria for the identification of non-performing exposures and unlikelihood to pay are included in the Group's Definition of Default and Credit Impairment Policy.</p> <p><b>Credit risk management consideration of Climate and Environmental (C&amp;E) risks</b> The Group's year-end 2025 assessment concluded that C&amp;E risks are not materially affecting credit quality or ECLs, with portfolio performance remaining stable and no adverse movements attributable to climate-related factors. Physical risks, notably flood risk, are well understood and managed through underwriting standards, collateral controls and established governance, while transition risks remain concentrated in a small number of sectors and are subject to enhanced monitoring, with no material credit impacts observed to date.</p> <p>The Group's Climate and Environmental Risk Framework, including scenario analysis, ESG governance and credit underwriting/limits, remains aligned with prevailing supervisory expectations and continues to strengthen as data and modelling improve. While work to enhance climate-related data remains ongoing, current assessments do not indicate under-capture of risk, and therefore no climate-specific PMA is required for year-end 2025.</p>
Point (a) and (d) of Article 435(1) CRR	(b)	<p>When discussing their strategies and processes to manage credit risk and the policies for hedging and mitigating that risk in accordance with points (a) and (d) of Article 435(1) CRR, the criteria and approach used for defining the credit risk management policy and for setting credit risk limits.</p>	<p>Credit risk is the risk that the Group will incur losses as a result of a customer or counterparty being unable or unwilling to meet their contractual obligations and associated bank credit exposure in respect of loans or other financial transactions.</p> <p>Based on the annual risk identification and materiality assessment process, credit risk is grouped into the following three sub categories:</p> <ol style="list-style-type: none"> <li>I. Credit default risk: The risk of losses arising as a result of the borrower, issuer, or derivative counterparty not meeting their contractual obligations in full and on time and the resulting credit default risk/risk of loss leading to a risk to capital including residual risk (which is the risk that credit risk mitigation techniques used by the Group prove less effective than expected);</li> <li>II. Concentration risk: The risk of excessive credit concentration including to an individual, counterparty, group of connected counterparties, industry sector, a geographic region, country, a type of collateral or a type of credit facility; and</li> <li>III. Country risk: The risk of having exposure to a country, arising from possible changes in the business environment that may adversely affect operating profits or the value of assets related to the country.</li> </ol> <p>Credit risk exposure derives from standard on-balance sheet products such as mortgages, loans, overdrafts and credit cards. However, credit risk also arises from other products and activities including, but not limited to: 'off-balance sheet' guarantees and commitments; securities financing; investment securities; asset backed securities and partial failure of a trade in a settlement or payment system.</p>

		<p><b>Group Risk Appetite Statement</b></p> <p>The Group's Risk Appetite Statement (RAS) sets out the total amount and types of risk the Group is willing to accept in order to achieve its business goals, as determined by the Board. It acts as a boundary for strategy and guides all risk-taking and business activities. The Board defines credit risk appetite, which is described, tracked, and reported using both qualitative and quantitative metrics. These metrics cover credit default risk, concentration risk, and country risk, and include limits on new lending, total exposure, and credit quality. The Group regularly stress tests its risk appetite to ensure it stays within its capacity for risk. The credit risk appetite is reviewed and approved by the Board at least once a year.</p> <p><b>Group Credit Risk Framework</b></p> <p>The Group implements and operates policies to govern the identification, assessment, approval, monitoring and reporting of credit risk. The Group Credit Risk Framework is the overarching Board approved document which set out the principles of how the Group identifies, assesses, approves, monitors and reports credit risk to ensure that robust credit risk management is in place. This document contains the minimum standards and principles that are applied across the Group to provide a common, robust and consistent approach to the management of credit risk. The Group Credit Risk Framework is supported by a suite of credit policies, standards and guidelines which define in greater detail the minimum standards and credit risk metrics to be applied for specific products, business lines, and market segments.</p> <p><b>Credit risk management</b></p> <p>Credit Risk, as an independent risk management function, monitors key credit risk metrics and trends, including policy exceptions and breaches, reviews the overall quality of the loan book, challenges variances to planned outcomes and tracks portfolio performance against agreed credit risk indicators. This allows the Group, if required, to take early and proactive mitigating actions for any potential areas of concern.</p> <p><b>Credit approval overview</b></p> <p>The Group operates credit approval criteria which:</p> <ul style="list-style-type: none"> <li>- Include a clear indication of the Group's target market(s), in line with Group and segment risk appetite statements;</li> <li>- Require a thorough understanding and assessment of the borrower or counterparty, as well as the purpose and structure of credit, and the source of repayment; and</li> <li>- Enforce compliance with minimum credit assessment and facility structuring standards.</li> </ul> <p>Credit risk approval is undertaken by professionals operating within a defined delegated authority framework. However, for certain selected retail portfolios, scorecards and automated strategies (together referred to as 'score enabled decisions') are deployed to automate and to support credit decisions and credit management (e.g. score enabled auto-renewal of overdrafts).</p> <p>The Board is the ultimate credit approval authority in the Group. The Board has delegated credit authority to various credit committees and to the Chief Credit Officer (CCO). The CCO is permitted to further delegate this credit authority to individuals within the Group on a risk appropriate basis. Credit limits are approved in accordance with the Group's risk policies and guidelines.</p> <p>All exposures above certain levels require approval by the Group Credit Committee (GCC) and/or Board. Other exposures are approved according to a structure of tiered individual authorities which reflect credit competence, proven judgement and experience. Depending on the borrower/connection, grade or weighted average facility grade and the level of exposure, limits are sanctioned by the relevant credit authority. Material lending proposals are referred to credit units for independent assessment/approval or formulation of a recommendation and subsequent adjudication by the applicable approval authority.</p> <p>The Group also has in place an Interbank Exposure Policy which establishes the maximum exposure for each counterparty bank, depending on credit grade rating. Each bank is assessed for the appropriate maximum exposure limit in line with the policy. Risk generating business units in each segment are required to have an approved bank and country limit prior to granting any credit facility, or approving any credit obligation or commitment which has the potential to create interbank or country exposure.</p> <p><b>Credit risk organisation and structure</b></p> <p>The Group's credit risk management structure operates through a hierarchy of lending authorities. All customer loan requests are subject to a credit assessment process. The role of the Credit Risk function is to provide direction, independent oversight of and challenge to credit risk-taking.</p> <p><b>Credit risk mitigants</b></p> <p>The perceived strength of a borrower's repayment capacity is the primary factor in granting a loan. However, the Group uses various approaches to help mitigate risks relating to individual credits, including transaction structure, collateral and guarantees. The main types of collateral for loans and advances to customers are described under the section on collateral. Credit policy and credit management standards are controlled and set centrally by the credit risk function.</p> <p>Occasionally, credit derivatives are purchased to hedge credit risk. Current levels are modest and their use is subject to the normal credit approval process.</p> <p>The Group enters into netting agreements for derivatives with certain counterparties, to ensure that in the event of default, all amounts outstanding with those counterparties will be settled on a net basis. Depending on the size of the potential exposure derivative transactions with wholesale counterparties are typically collateralised under a Credit Support Annex in conjunction with the International Swaps and Derivatives Association (ISDA) Master Agreement.</p> <p><b>Collateral</b></p> <p>Collateral and/or guarantees are generally taken as a secondary source of repayment in the event of borrower default, in accordance with Group lending policies.</p> <p>The principal collateral types for loans and advances are:</p> <ul style="list-style-type: none"> <li>- Charges over business assets such as premises, inventory and receivables;</li> <li>- Charges over other plant and machinery and marine vessels;</li> <li>- Mortgage or legal charge over residential and commercial property;</li> <li>- Charges over financial instruments such as debt securities and equities.</li> </ul> <p>Collateral requirements vary by facility type, term, and exposure amount. Debt securities and treasury products are typically unsecured, except for asset backed securities, which are secured by a portfolio of financial assets.</p> <p>Collateral is not usually held against loans/advances to banks or central banks, except where securities are held within reverse repurchase or securities borrowing transactions, where collateral agreement is governed by master netting agreements or where the bank purchases covered bonds.</p> <p>Where collateral is taken for non-mortgage/non-property lending, it will typically include a charge over the business assets such as inventory and accounts receivable. A charge over property collateral or a personal guarantee supported by a lien over personal assets may also be taken.</p> <p>Valuations or business appraisals from independent external professionals are utilised in many cases where cash flows arising from the realisation of collateral are included in the expected credit loss assessments.</p> <p><b>Credit risk mitigation for regulatory capital requirements calculation</b></p> <p>For non-retail foundation IRB exposures, supervisory LGDs are used for minimum regulatory capital requirement calculation purposes as is required under the CRR. These LGDs are either applied directly to obligors, or are reduced through the recognition of the risk-mitigating impact of qualifying collateral held. For the Retail mortgage IRB exposures, the LGD model incorporates collateral so there is no separate credit risk mitigation.</p> <p>For counterparty credit risk, the Group uses eligible financial collateral for derivatives and securities financing transactions.</p>
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Point (b) of Article 435(1) CRR	(c)	When informing on the structure and organisation of the risk management function in accordance with point (b) of Article 435(1) CRR, the structure and organisation of the credit risk management and control function.	<p>The Group operates a 3LOD model where each line plays a distinct role in the Group's wider risk governance, management, oversight, and assurance responsibilities. The 3LOD model applies to the identification, assessment, measurement, management, monitoring, and reporting of credit risk. The roles and responsibilities supporting the effective management of credit risk across the 3LOD are outlined below:</p> <p>The First Line of Defence (1LOD) business units have primary responsibility for the identification, assessment, measurement, management, monitoring and reporting of credit risk.</p> <p>The First Line of Defence (1LOD) is responsible for embedding a strong credit risk culture, ensuring credit exposures are assessed, managed, and approved in line with policies and delegated authorities, and maintaining accurate customer and credit data to support correct staging and SICR identification. It monitors and reports credit performance, identifies and escalates breaches with appropriate root-cause analysis and action plans, and applies suitable methodologies to aggregate and manage credit risk across portfolios. 1LOD also oversees asset quality and early warning indicators, maintains effective MI systems and collateral monitoring processes, and ensures robust controls, procedures, and first-line testing are in place to mitigate credit risk. Additionally, it implements processes to identify, record, and escalate policy exceptions and deviations, and provides ongoing training to ensure staff can effectively fulfil their credit risk management responsibilities.</p> <p>The Second Line of Defence (2LOD) is an independent Risk function, under the direction of the CRO that monitors, controls and supports risk-taking activities across the Group, and provides advice and guidance in relation to risk, including independent oversight and reporting on the Group's risk profile. Credit Risk is a key function within Risk, led by the CCO, responsible for the undertaking of these 2LOD responsibilities with regards to the identification, assessment, measurement, management, monitoring and reporting of credit risk. The key responsibilities across the various Credit Risk teams are as follows:</p> <p><b>Credit Policy</b></p> <ul style="list-style-type: none"> <li>- Developing and maintaining, on behalf of the CCO, the Credit Risk Policy Architecture in line with the Group's Risk Appetite and regulatory requirements.</li> <li>- Completing, in conjunction with Compliance, credit policy regulatory gap analyses and, as required, providing guidance to the 1LOD on regulatory requirements underpinning credit policy.</li> <li>- Ensuring credit policies are supported by appropriate Implementation &amp; Communications Plans.</li> <li>- Providing guidance and support to the CCO and CRO, and relevant Credit Risk/Risk governance fora, on credit risk policy matters.</li> <li>- Providing sign-off, on behalf of the CCO, on new/revised credit products in line with the Group Product and Proposition Risk Policy.</li> <li>- Providing advice and guidance, as required, to support the implementation of the Credit Risk Policy Architecture to include credit policy training materials.</li> <li>- Providing a 2LOD review and challenge of 1LOD Related party and Top 30 exposure reporting.</li> </ul> <p><b>Credit Units</b></p> <ul style="list-style-type: none"> <li>- Ensuring credit decisions incorporate detailed credit assessment and robust 2LOD challenge, where required.</li> <li>- Approving Credit Exposure under their delegated Credit Relevant Credit Authority (RCA) discretion in line with the relevant Credit Approval &amp; Review Authorities ROI / UK (CARA).</li> <li>- Ensuring independent review and dual approval of all Non-retail credit grades.</li> <li>- Ensuring credit decisions are consistent with policy rules and credit standards (where applicable) through credit approval under their own delegated credit authority and participation in credit committee fora.</li> <li>- Embedding credit policies, credit standards (where applicable) and relevant credit guidance and procedures within the relevant Credit Units.</li> <li>- Providing advice and guidance, as required, to support the implementation of the Credit Risk Policy Architecture, the relevant CARA ROI / UK, and the automated credit strategies (where relevant).</li> </ul> <p><b>Credit Risk Portfolio (CRP)</b></p> <ul style="list-style-type: none"> <li>- Designing and setting credit risk metrics for the Group RAS, including overarching qualitative statements and quantitative credit risk limits, watch triggers and Key Risk Indicators (KRIs).</li> <li>- Performing oversight of the credit risk portfolio ensuring independent 'top down' portfolio monitoring.</li> <li>- Reviewing, monitoring, and reporting on asset quality.</li> <li>- Reviewing and challenging 1LOD MI and insights in respect of the credit risk portfolio, supported by independent review of data and key credit risk segment RAS metrics.</li> <li>- Reviewing and challenging relevant Credit Risk inputs to the financial plan and Internal Capital Adequacy Assessment Process (ICAAP).</li> <li>- Review and challenge of the methodologies and practices to allow for the aggregation of credit risk exposures to support the identification of credit risk concentrations.</li> <li>- Reviewing and challenging the automated credit strategies (where relevant).</li> </ul> <p><b>Credit Risk Expected Credit Loss (ECL) Team:</b></p> <ul style="list-style-type: none"> <li>- Reviewing and challenging the ECL outcomes on at least a bi-annual basis by submitting a 2LOD risk opinion to the Executive Leadership Team, ECL Group Credit Committee, and to BAC where appropriate.</li> <li>- Producing the qualitative Credit Risk inputs into the Group's Interim and Annual Financial Report, Pillar 3 reporting and reviewing and challenging the 1LOD quantitative Credit Risk disclosure inputs.</li> <li>- Reviewing and challenging the qualitative inputs included in the annual subsidiary disclosures.</li> <li>- Submit semi-annual 2LOD review of subsidiary outcomes to the respective subsidiary boards and provide quarterly updates as part of the subsidiary CRO reporting process in conjunction with CRP.</li> </ul> <p>Group Valuations Oversight (GVO) is a centralised 2LOD team in Enterprise Risk, which includes qualified Chartered Surveyors and Royal Institution of Chartered Surveyors Registered Valuers, responsible for the independent oversight of Group Property collateral.</p> <p>The Risk Assurance &amp; Validation (RAV) team provides oversight and independent assurance on the effectiveness of risk management, internal controls and compliance with regulations.</p> <p>Compliance: Compliance reports to the Group Chief Compliance Officer within Risk, and to the CRO.</p> <p>Enterprise Risk is responsible for the management, reporting, control and oversight of model risk, including the validation of credit risk models.</p>

			<p>Third Line of Defence (3LOD)</p> <p>Group Internal Audit's (GIA) primary responsibility is to AIB Group's (the Group) Board of Directors through the Board Audit Committee (BAC). GIA helps them to carry out their corporate governance responsibilities by providing 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. All activities undertaken within, and on behalf of the Group, are within the scope of GIA. This includes the activities of subsidiaries and the risk and control functions (including Group Risk and Compliance functions) and 1LOD and 2LOD assurance activities established by the Group. GIA provide independent assurance on the management of credit risk and the control environment on a risk prioritised basis over a three-year cycle which can include:</p> <ul style="list-style-type: none"> <li>- The assessment by the first line of defence of credit applications,</li> <li>- The role of the 2LOD in the review and challenge of the credit applications,</li> <li>- The credit management process through the credit lifecycle in 1LOD/2LOD.</li> </ul>
Point (b) of Article 435(1) CRR	(d)	When informing on the authority, status and other arrangements for the risk management function in accordance with point (b) of Article 435(1) CRR, the relationships between credit risk management, risk control, compliance and internal audit functions.	As outlined under section (c).

### 31: Table EU CRB - Additional disclosure related to the credit quality of assets

As per Article 442, points (a) and (b) the table below provides additional qualitative and quantitative information:

Legal basis	Row number	Qualitative information	
Article 442 (a) and (b) CRR	a	<p>The scope and definitions of 'past-due' and 'impaired' exposures used for accounting purposes and the differences, if any, between the definitions of past due and default for accounting and regulatory purposes as specified by the EBA Guidelines on the application of the definition of default in accordance with Article 178 CRR.</p>	<p>The Group's definition of default is aligned with the EBA's 'Guidelines on the application of the definition of default' under Article 178 of the Capital Requirements Regulation and the ECB Banking Supervision Guidance to banks on non-performing loans.</p> <p>The Group has aligned the definitions of 'non-performing', 'classification of default' and IFRS 9 Stage 3 'credit impaired', with the exception of loans measured at fair value through profit or loss, and those loans which have been derecognised and newly originated in Stage 1 or POCI (purchased or originated credit impaired) which are no longer classified as credit impaired but continue to be classified as non-performing and in default. This alignment ensures consistency with the Group's internal credit risk management and assessment practices.</p> <p>Loans are identified as non-performing or defaulted by a number of characteristics. The key criteria resulting in a classification of non-performing are:</p> <ul style="list-style-type: none"> <li>- Where the Group considers a borrower to be unlikely to pay their loans in full without realisation of collateral, regardless of the existence of any past-due amount; or</li> <li>- The borrower is 90 days or more past due on any material loan. Day count starts when any material amount of principal, interest or fee has not been paid by a borrower on the due date.</li> </ul> <p>The criteria for the definition of financial distress and forbearance are included in the Group's Forbearance Policy. Criteria for the identification and treatment of non-performing exposures and unlikelihood to pay are included in the Group's Definition of Default and Credit Impairment Policy.</p> <p>Further details on the Group's non-performing loans are outlined under template 34: EU CR2: Changes in the stock of non-performing loans and advances.</p>
Article 442 (a) and (b) CRR	b	<p>The extent of past-due exposures (more than 90 days) that are not considered to be impaired and the reasons for this.</p>	<p>In line with the Group's definition of default which is aligned to the EBA's 'Guidelines on the application of the definition of default' under Article 178 of the Capital Requirements Regulation and the ECB Banking Supervision Guidance to banks on Non-performing loans, all exposures 90 DPD are deemed impaired.</p>
Article 442 (a) and (b) CRR	c	<p>Description of methods used for determining general and specific credit risk adjustments.</p>	<p>The Group, in estimating its ECL allowance, does so in line with the expected credit loss impairment model as set out by the International Financial Reporting Standard (IFRS) 9 Financial Instruments ('the standard'). This model requires a timely recognition of ECL across the Group.</p> <p>The standard does not prescribe specific approaches to be used in estimating ECL allowances, but stresses that the approach must reflect the following:</p> <ul style="list-style-type: none"> <li>- An unbiased and probability weighted amount that is determined by evaluating a range of possible outcomes;</li> <li>- Underlying models should be point-in-time and forward looking – recognising economic conditions;</li> <li>- The ECL must reflect the time value of money;</li> <li>- A lifetime ECL is calculated for financial assets in Stages 2 and 3 and Purchased or Originated Credit Impaired (POCI); and</li> <li>- The ECL calculation must incorporate reasonable and supportable information that is available without undue cost or effort at the reporting date about past events, current conditions and forecasts of future economic conditions.</li> </ul> <p>The standard defines credit loss as the difference between all contractual cash flows that are due to an entity in accordance with the contract and all the cash flows that the entity expects to receive (i.e. all cash shortfalls), discounted at the original effective interest rate (EIR) or an approximation thereof (see 'Measurement' section below).</p> <p>ECLs are defined in the standard as the weighted average of credit losses across multiple macroeconomic scenarios, with weights assigned based on the probability of each scenario occurring and are an estimate of credit losses over the life of a financial instrument.</p> <p>The ECL model applies to financial instruments measured at amortised cost or at fair value through other comprehensive income. In addition, the ECL approach applies to lease receivables, loan commitments and financial guarantee contracts that are not measured at fair value through profit or loss.</p> <p>A key principle of the ECL model is to reflect any relative deterioration or improvement in the credit quality of financial instruments occurring (e.g. change in the risk of default). The ECL amount recognised as a loss allowance or provision depends on the extent of credit deterioration since initial recognition together with the impact on credit risk parameters.</p> <p><b>Bases of Measurement</b> Under the standard, there are two measurement bases:</p> <ul style="list-style-type: none"> <li>- 12-month ECL (Stage 1), which applies to all financial instruments from initial recognition as long as there has been no significant increase in credit risk; and</li> <li>- Lifetime ECL (Stages 2 and 3 and POCI), which applies when a significant increase in credit risk has been identified on an account (Stage 2), an account has been identified as being credit-impaired (Stage 3) or when an account meets the POCI criteria.</li> </ul> <p><b>Staging</b> Financial assets are allocated to stages dependent on credit quality relative to when assets were originated. A financial asset, including financial assets acquired by the Group, can only originate in either Stage 1 or POCI.</p>

		<p>Credit risk at origination Credit risk at origination (CRAO) is a key input into the staging allocation process. The origination date of an account is determined by the date on which the Group became irrevocably committed to the contractual obligation and the account was first graded on an appropriate model.</p> <p>For undrawn credit facilities, the Group uses the date of origination as the date when it becomes party to the irrevocable contractual arrangements or irrevocable commitment. For overdrafts which have both drawn and undrawn components, the date of origination is the same for both.</p> <p>The Group uses best available information for facilities which originated prior to a credit risk rating model or scorecard being in place.</p> <p>For accounts that originated prior to 1 January 2018, a neutral view of the macroeconomic outlook at the time is used, i.e. where macroeconomic variables are used in the Lifetime PD models, long-run averages are used instead of historical forecasts.</p> <p><b>Stage 1 characteristics</b> Obligations are classified Stage 1 at origination or at acquisition by the Group, unless POCI, with a 12 month ECL being recognised. These obligations remain in Stage 1 unless there has been a significant increase in credit risk.</p> <p>Accounts can also return to Stage 1 if they no longer meet either the Stage 2 or Stage 3 criteria, subject to satisfaction of the appropriate probation periods, in line with regulatory requirements.</p> <p><b>Stage 2 characteristics</b> Obligations where there has been a 'significant increase in credit risk' (SICR) since initial recognition but do not have objective evidence of credit impairment are classified as Stage 2. For these assets, lifetime ECLs are recognised.</p> <p>The Group assesses at each reporting date whether a significant increase in credit risk has occurred on its financial obligations since their initial recognition. This assessment is performed on individual obligations however where appropriate, a collective assessment at a portfolio level can be undertaken. If the increase is considered significant, the obligation will be allocated to Stage 2 and a lifetime ECL will apply to the obligation. If the change is not considered significant, a 12 month ECL will continue to apply and the obligation will remain in Stage 1.</p> <p><b>SICR assessment</b> The Group's SICR assessment is determined based on both quantitative and qualitative measures:</p> <p><b>Quantitative measure:</b> This measure reflects an arithmetic assessment of the change in credit risk arising from changes in the probability of default. The Group compares each obligation's annualised average probability weighted residual origination lifetime probability of default (LTPD) (see Credit risk at origination) to its current estimated annualised average probability weighted residual LTPD at the reporting date. If the difference between these two LTPDs meets the quantitative definition of SICR, the Group transfers the financial obligation into Stage 2. Increases in LTPD may be due to credit deterioration of the individual obligation or due to macroeconomic factors or a combination of both. The Group has determined that an account had met the quantitative measure if the average residual LTPD at the reporting date was at least double the average residual LTPD at origination, and the difference between the LTPDs was at least 50bps or 85bps in the case of residential mortgages. For lower default models, such as Treasury Debt Securities or Project Finance, individual calibrated thresholds are applied. The appropriateness of these thresholds are kept under review by the Group.</p> <p><b>Qualitative measure:</b> This measure reflects the assessment of the change in credit risk based on the Group's credit management and the individual characteristics of the financial asset. This is not model driven and seeks to capture any change in credit quality that may not be already captured by the quantitative criteria. The qualitative assessment reflects proactive credit management including monitoring of account activity on an individual or portfolio level, knowledge of client behaviour, and cognisance of industry and economic trends.</p> <p>The criteria for this qualitative trigger include, for example:</p> <ul style="list-style-type: none"> <li>- A downgrade to watch grade of the borrower's/facility's credit grade reflecting the increased credit management focus on these accounts; and/or</li> <li>- Forbearance has been provided and the account is within the probationary period and the forbearance treatment does not result in Stage 3 classification.</li> <li>- Lender assessed SICR triggers: For non-retail portfolios, a suite of lender assessed triggers are in place to ensure appropriate and timely identification of increased credit risk, which when occur, trigger a SICR event.</li> </ul> <p>The criteria for this lender assessed trigger include, for example:</p> <ul style="list-style-type: none"> <li>- A post distressed restructure payment default occurs where the borrower is neither in default nor forborne;</li> <li>- A material adverse event has occurred for the borrower which may impact the borrower's ability to repay such as: adverse publicity which raises concerns over the viability of a business; loss of key personnel (CEO/CFO/COO) which raises concerns over the strategy/viability of the business or significant negative macroeconomic events (including but not limited to economic or market volatility, changes in legislation and technological threats to an industry, changes in access to markets) where the financial impact to the borrower is deemed material.</li> </ul> <p><b>Backstop indicators:</b> The Group has adopted the rebuttable presumption within IFRS 9 that loans greater than 30 days past due represent a significant increase in credit risk.</p> <p>Where SICR criteria are no longer a trigger, the account can exit Stage 2 and return to Stage 1.</p> <p><b>Stage 3 characteristics</b> Defaulted loans (with the exception of newly originated loans that are in Stage 1 or POCI) are classed as credit impaired and allocated to Stage 3. Where default criteria are no longer met, the borrower exits Stage 3 subject to a probation period, in line with regulatory requirements.</p> <p>The key criteria resulting in a classification of default are:</p> <ul style="list-style-type: none"> <li>- Where the Group considers a borrower to be unlikely to pay their loans in full without realisation of collateral, regardless of the existence of any past-due amount; or</li> <li>- The borrower is 90 days or more past due on any material loan (day count starts when any material amount of principal, interest or fee has not been paid by a borrower at the date it was due).</li> </ul> <p>Identification of non-performing exposures and unlikelihood to pay are included in the Group's Definition of Default and Credit Impairment Policy.</p>
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		<p><b>Purchased or originated credit impaired (POCI)</b>  POCIs are assets originated credit impaired and have a discount to the contractual value when measured at fair value. The Group uses an appropriate discount rate for measuring ECL in the case of POCIs which is the credit-adjusted effective interest rate. This rate is used to discount the expected cash flows of such assets to fair value on initial recognition.</p> <p>POCI obligations remain outside of the normal stage allocation process for the lifetime of the obligation. The ECL for POCI obligations is always measured at an amount equal to lifetime expected credit losses. The amount recognised as a loss allowance for these assets is the cumulative change in lifetime expected credit losses since the initial recognition of the assets rather than the total amount of lifetime expected credit losses.</p> <p><b>Measurement of expected credit loss</b>  The measurement of ECL is estimated through one of the following approaches:</p> <p>i) Standard approach: This approach is used for the majority of exposures where each ECL input parameter (Probability of Default - PD, Loss Given Default - LGD, Exposure at Default - EAD, and Prepayments - PP) is developed in line with standard modelling methodology. The Group's IFRS 9 models have been developed and approved in line with the Group's Model Risk Management Framework.</p> <p>ii) Simplified approach: For portfolios not on the standard approach, the Group has followed a simplified approach. This approach consists of applying portfolio level ECL averages, drawn from similar portfolios, where it is not possible to estimate individual parameters. These generally relate to portfolios where specific IFRS 9 models have not been developed due to immateriality, low volumes or where there are no underlying grading models. As granular PDs are not available for these portfolios, a non-standard approach to staging is required with reliance on the qualitative criteria (along with the 30 days past due back-stop).</p> <p>iii) Discounted cash-flows (DCFs): DCFs are used as an input to the ECL calculation for Stage 3 credit-impaired exposures where gross credit exposure is <math>\geq</math> €1 million in the Republic of Ireland or <math>\geq</math> £500,000 in the UK. For higher-value cases, multiple DCFs are prepared to ensure that expected losses appropriately reflect forward looking outcomes. This approach is required where gross credit exposure is <math>\geq</math> €5 million (Republic of Ireland), <math>\geq</math> €5 million (UK), or where exposures fall within the Group Leveraged Lending Policy. This approach captures borrower specific impacts under base, downside and upside conditions, with each scenario probability weighted to derive the final scenario weighted ECL. Collateral valuation assumptions and the estimated time to realisation of collateral are key drivers of the DCF approach. Forward looking information is incorporated through the Group's credit assessment process and applied consistently across scenarios. Where the calculated ECL is very low, a minimum ECL floor is applied. This is benchmarked against relevant model outputs to ensure consistency and prudence in ECL recognition.</p> <p>iv) Management judgement: Where the estimate of ECL does not adequately capture all available forward looking information about the range of possible outcomes, or where there is a significant degree of uncertainty, management judgement may be considered appropriate for an adjustment to ECL. The management adjustment must consider all relevant and supportable information, including but not limited to, historical data analysis, predictive modelling and management experience. The methodology to incorporate the adjustment should consider the degree of any relevant over collateralisation (headroom) and should not result in a zero overall ECL unless there is sufficient headroom to support this.</p> <p><b>Effective interest rate</b>  ECLs are discounted to the reporting date using the effective interest rate (EIR) set at initial recognition, or a suitable approximation. The Group applies an account-level interest rate as an approximation for both drawn and undrawn commitments. This approach is reviewed annually to ensure it remains appropriate and does not materially misstate ECL. Testing has confirmed that using current interest rates provides an appropriate approximation for ECL discounting.</p> <p><b>Policy elections and simplifications</b>  <b>Low credit risk exemption</b>  The Group utilises practical expedients, as allowed by IFRS 9, for the stage allocation of particular financial instruments which are deemed 'low credit risk'. This practical expedient permits the Group to assume, without more detailed analysis, that the credit risk on a financial instrument has not increased significantly since initial recognition if the financial instrument is determined to have 'low credit risk' at the reporting date. The Group allocates such assets to Stage 1.</p> <p>Under IFRS 9, the credit risk on a financial instrument is considered low if:</p> <ul style="list-style-type: none"> <li>- The financial instrument has a low risk of default;</li> <li>- The borrower has a strong capacity to meet its contractual cash flow obligations in the near term; and</li> <li>- Adverse changes in economic business conditions in the longer term may, (but will not necessarily) reduce the ability of the borrower to fulfil its contractual cash flow obligations.</li> </ul> <p>This low credit risk exemption is applied to particular assets within the Treasury Debt Securities Portfolio, Capital Markets Securitisation Bonds and for Loans and Receivables to Banks, specifically assets which have an internal grade equivalent to an external investment grade rating (BBB-) or higher.</p> <p>The Group applies a quantitative backstop trigger of tripling of probability of default subject to a minimum threshold movement of 30bps to determine whether assets subject to the low credit risk exemption should be allocated to Stage 2. Additionally, if any of such assets are on a watch list based on agreed criteria, they are allocated to Stage 2.</p> <p><b>Short term cash</b>  The Group's IFRS 9 Impairment Policy does not require calculation of an ECL for short term cash at central banks and other banks which have a low risk of default with a very low risk profile. The calculation of the ECL at each reporting date would be immaterial given these exposures' short term nature and their daily management.</p> <p><b>Lease receivables and trade receivables</b>  For lease receivables, the Group has elected to use its standard approach for both stage allocation and the ECL calculation and has elected to use an expedient (simplified approach) for trade receivables.</p>
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		<p><b>IFRS 9 ECL Credit risk models</b> The IFRS 9 ECL models provide the risk parameters which are the inputs into the model driven estimate of ECL which used across all Stage 1 and Stage 2 assets plus all non-DCF Stage 3 exposures on the standard approach to ECL.</p> <p><b>IFRS 9 Portfolio Delineation</b> The IFRS 9 models are delineated into retail and non-retail portfolios. The retail IFRS 9 portfolios provide exposure level risk parameter estimates which take into account facility, or borrower level characteristics and metrics where appropriate, whilst the non-retail portfolios provide metrics which are either borrower, facility or connection level estimates.</p> <p><b>Probability of default</b> Probability of default (PD) is the likelihood that an account or borrower defaults over an observation period, given that they are not currently in default, for each year of the expected contractual lifetime of the exposure. The PD is a point-in-time estimate which is reflective of the current and expected economic conditions.</p> <p>In order to capture the appropriate risk dynamics across the lifetime of the exposure the development process considers:</p> <ul style="list-style-type: none"> <li>• Macroeconomic effects captured through factors such as unemployment rate and GDP;</li> <li>• Cross-sectional risk discriminators in particular the internal rating model outputs plus other factors such as forbearance and days past due; and</li> <li>• Seasoning factors such as product type, delinquency and forbearance status.</li> </ul> <p><b>Loss given default</b> Loss given default (LGD) is a current assessment of the amount that will not be recovered in the event of default, taking account of future conditions. It can be thought of as the difference between the amount owed to the Group (i.e. the exposure) and the net present value of future cash flows less any relevant costs expected to be incurred in the recovery process. If an account returns to performing from default (excluding any loss making concession) or if the discounted post-default recoveries are equal to or greater than the exposure, the realised loss is (close to) zero.</p> <p>The LGD modelling approach generally depends on whether the facility has underlying security and, if so, the nature of that security. The following sets out the general approaches to the portfolios:</p> <ul style="list-style-type: none"> <li>– Retail portfolios For unsecured loans, a cash flow curve, which estimates the cumulative cash received following default until the loan is written-off or returns to performing, is used to estimate the future recovery amount. This is discounted at the effective interest rate and compared to the current outstanding balance. Any shortfall between the recovery amount and the outstanding balance is the LGD used to estimate ECL. Where appropriate, this may then be adjusted to reflect economic conditions. For secured loans the following may be considered: <ul style="list-style-type: none"> <li>• The value of underlying collateral is estimated at the forecasted time of disposal (taking into account forecasted market price growth/falls and haircuts on market values that are expected at the date of sale plus associated costs) in order to calculate the future recovery amount;</li> <li>• The potential for the exposure to be deleveraged through a portfolio sale taking into account the costs associated with same; and</li> <li>• Paths for returning to the performing portfolios such as forbearance and self-cure.</li> </ul> </li> <li>– Non-retail portfolios For unsecured loans, characteristics such as borrower sector and nature of collateral linked to affiliated accounts under the same customer group are used to determine future losses based on historical experience of discounted recoveries. For secured loans, the value of the underlying property collateral is estimated at the reporting date. This is used to estimate the ECL based on historical experience of discounted recoveries.</li> </ul> <p><b>Exposure at default</b> Exposure at default (EAD) is defined as the exposure amount that will be owed by a customer at the time of default. This will comprise changes in the exposure amount between the reporting date and the date that the customer defaults. This may be due to repayments, interest and fees charged and additional drawdowns by the customer.</p> <p><b>Prepayments</b> For term credit products, prepayment occurs where a customer fully prepays an account prior to the end of its contractual term. For revolving credit products, 'prepayment' is defined as the cessation of use and withdrawal of the facility provided that the account was not in default prior to closure.</p> <p>Prepayment is used in the lifetime ECL calculation for Stage 2 loans to account for the proportion of the facilities/customers that prepay each year.</p> <p><b>Determining the period over which to measure ECL</b> Both the origination date and the expected maturity of a facility must be determined for ECL purposes. The origination date is used to measure credit risk at origination.</p> <p>The expected maturity is used for assets in Stage 2, where the ECL must be estimated over the remaining life of the facility. The expected maturity approach is:</p> <ul style="list-style-type: none"> <li>– Term credit products: the contractual maturity date, with exposure and survival probability adjusted to reflect behaviour i.e. amortisation and prepayment;</li> <li>– Revolving credit products: the period may extend beyond the contractual period i.e. behavioural lifetime estimate over which the Group is exposed to credit risk, e.g. overdrafts and credit cards.</li> </ul> <p><b>Forward looking indicators in the models</b> For ECL calculations reliant on models in the standard and simplified approaches, forward looking indicators are incorporated into the models through the use of macroeconomic variables. These have been identified statistically as the key macroeconomic variables that drive the parameter being assessed (e.g. PD or LGD). The final model structure incorporates these as inputs with the 12 month and lifetime calculations utilising the macroeconomic forecasts for each scenario. In circumstances where there is a risk that the modelled output fails to capture the appropriate response to changes in the macroeconomic environment such as inflation and interest rate changes, these risks are captured through the use of post model adjustments.</p>
Article 442 (a) and (b) CRR	d	<p>The institution's own definition of a restructured exposure used for the implementation of point (d) of Article 178(3) CRR specified by the EBA Guidelines on default in accordance with Article 178 CRR when different from the definition of forborne exposure defined in Annex V to Commission Implementing Regulation (EU) 680/2014.</p> <p>The definition of restructured exposures is aligned to the definition of forborne exposures.</p>

32: 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 June to December 2023 are as follows:

- Cash balances at central banks and other demand deposits<sup>1</sup> increased by € 3.1 bn. This is primarily driven by an increase in customer deposits.
- Loans and advances performing exposures increased by € 0.6 bn. This is primarily driven by new lending exceeding redemptions.
- The increase in off-balance sheet exposures is primarily due to underlying business activity.

		Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						m	Collateral and financial guarantees received		
		Performing exposures		Non-performing exposures				Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				Accumulated partial write-off	On performing exposures	On non-performing exposures
		Of which stage 1	Of which stage 2	Of which stage 1	Of which stage 2	Of which stage 3	Of which stage 1	Of which stage 2	Of which stage 3	Of which stage 1	Of which stage 2	Of which stage 3					
005	Cash balances at central banks and other demand deposits	40,253	40,252	1	—	—	—	(0)	(0)	—	—	—	—	—	—	0	—
010	Loans and advances <sup>2</sup>	78,660	70,691	7,808	1,596	—	1,514	(665)	(174)	(499)	(478)	—	(487)	(94)	55,454	862	
020	Central banks	230	230	—	—	—	—	—	—	—	—	—	—	—	—	—	
030	General governments	77	76	0	—	—	—	(0)	(0)	(0)	—	—	—	—	0	—	
040	Credit institutions	5,616	5,616	—	—	—	—	(0)	(0)	—	—	—	—	—	5,569	—	
050	Other financial corporations	5,091	4,266	798	34	—	34	(75)	(15)	(60)	(22)	—	(22)	(0)	3,047	12	
060	Non-financial corporations	25,649	21,234	4,356	716	—	714	(445)	(119)	(327)	(248)	—	(250)	(32)	9,215	243	
070	Of which SMEs	5,438	3,346	2,091	281	—	279	(232)	(31)	(202)	(116)	—	(117)	(31)	3,042	132	
080	Households	41,997	39,269	2,653	846	—	766	(144)	(39)	(112)	(208)	—	(216)	(62)	37,623	607	
090	Debt securities	21,466	21,466	—	—	—	—	(6)	(6)	—	—	—	—	—	2,799	—	
100	Central banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
110	General governments	9,936	9,936	—	—	—	—	(2)	(2)	—	—	—	—	—	19	—	
120	Credit institutions	7,941	7,941	—	—	—	—	(3)	(3)	—	—	—	—	—	324	—	
130	Other financial corporations	2,531	2,531	—	—	—	—	(0)	(0)	—	—	—	—	—	2,456	—	
140	Non-financial corporations	1,058	1,058	—	—	—	—	(1)	(1)	—	—	—	—	—	—	—	
150	Off-balance-sheet exposures	18,085	16,654	1,426	156	—	153	36	13	23	12	—	11	—	—	—	
160	Central banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
170	General governments	341	341	0	—	—	—	0	0	0	—	—	—	—	—	—	
180	Credit institutions	417	416	2	—	—	—	0	0	0	—	—	—	—	—	—	
190	Other financial corporations	538	527	12	0	—	0	0	0	0	0	—	0	—	—	—	
200	Non-financial corporations	11,607	10,450	1,154	134	—	132	26	10	16	11	—	11	—	—	—	
210	Households	5,181	4,921	259	21	—	21	10	3	7	1	—	1	—	—	—	
220	<b>Total</b>	<b>158,464</b>	<b>149,064</b>	<b>9,235</b>	<b>1,752</b>	<b>—</b>	<b>1,667</b>	<b>(707)</b>	<b>(192)</b>	<b>(522)</b>	<b>(490)</b>	<b>—</b>	<b>(499)</b>	<b>(94)</b>	<b>58,253</b>	<b>862</b>	

<sup>1</sup>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.

### 33: 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 June to December 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	2,045	8,835	23,635	44,599	—	79,113
2	Debt securities	—	1,750	7,985	11,725	—	21,460
<b>3</b>	<b>Total</b>	<b>2,045</b>	<b>10,585</b>	<b>31,619</b>	<b>56,324</b>	—	<b>100,574</b>

### 34.Template EU CR2 - Changes in the stock of non-performing loans and advances

As per point (f) of Article 442 the template below presents movements of gross carrying amounts (including accrued interest) of non-performing loans and advances (NPL) between December 2024 to December 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 and loan sales throughout the year.

		a
		Gross carrying amount
<b>010</b>	<b>Initial stock of non-performing loans and advances</b>	<b>2,007</b>
020	Inflows to non-performing portfolios	1,036
030	Outflows from non-performing portfolios	(1,447)
040	Outflows due to write-offs	(114)
050	Outflow due to other situations	(1,333)
<b>060</b>	<b>Final stock of non-performing loans and advances</b>	<b>1,596</b>

### 35: 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 remained static and non-performing forborne loans decreased by € 0.2 bn from June to December 2025.

		a	b	c	d	e	f	g	h
		Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forborne exposures	
		Performing forborne	Non-performing forborne		On performing forborne exposures	On non-performing forborne exposures			Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
			Of which defaulted	Of which impaired					
05	Cash balances at central banks and other demand deposits	—	—	—	—	—	—	—	—
010	Loans and advances	790	630	630	630	(90)	(146)	940	367
020	Central banks	—	—	—	—	—	—	—	—
030	General governments	—	—	—	—	—	—	—	—
040	Credit institutions	—	—	—	—	—	—	—	—
050	Other financial corporations	122	0	0	0	(20)	(0)	97	—
060	Non-financial corporations	502	267	267	267	(66)	(79)	402	76
070	Households	166	363	363	363	(4)	(67)	441	292
080	Debt Securities	—	—	—	—	—	—	—	—
090	Loan commitments given	46	13	13	13	0	0	—	—
<b>0100</b>	<b>Total</b>	<b>836</b>	<b>643</b>	<b>643</b>	<b>643</b>	<b>(90)</b>	<b>(146)</b>	<b>940</b>	<b>367</b>

36: Template EU CQ3 - Credit quality of performing and non-performing exposures by past due days

As per Article 442 point (d) the template below presents the gross carrying amount/nominal amount (including accrued interest) of performing and non-performing exposures according to the scope of regulatory consolidation. For the on-balance sheet exposures, the template shows the breakdown by past-due band.

The gross non-performing loan ("NPL") ratio at 31 December 2025 of 1.99%, decreased from 2.54% at December 2024. This ratio is calculated, in accordance with Regulation (EU) 2024/3117, as the ratio of the gross value of non-performing loans and advances to the gross value of total loans and advances.

- The main movements between December 2024 to December 2025 are as follows:
- Increase in Cash and Balances with Central Banks of € 3.2 bn mainly due to an increase in customer accounts.
  - Performing loans and advances gross carrying amount increased by € 1.7 bn. This is primarily driven by new business outstripping redemptions and other movements.
  - Increase in Debt securities of € 2.9 bn. This is primarily driven by the purchase of Government and Supranational securities.
  - Off-balance sheet exposures increased by € 0.4 bn primarily due to increased business activity.

	a	b	c	d	Gross carrying amount/nominal amount							k	l			
					Performing exposures			Non-performing exposures								
					Not past due or past due < 30 days	Past due > 30 days < 90 days		Unlikely to pay that are not past due or are past due < 90 days	Past due > 90 days < 180 days	Past due > 180 days < 1 year	Past due > 1 year < 2 years			Past due > 2 years < 5 years	Past due > 5 years < 7 years	Past due > 7 years
005	Cash balances at central banks and other demand deposits	40,253	40,253	—	—	—	—	—	—	—	—	—	—	—	—	—
010	Loans and advances	78,660	78,587	73	1,596	1,075	84	113	132	151	7	34	1,596	—	—	—
020	Central banks	230	230	—	—	—	—	—	—	—	—	—	—	—	—	—
030	General governments	77	77	—	—	—	—	—	—	—	—	—	—	—	—	—
040	Credit institutions	5,616	5,616	—	—	—	—	—	—	—	—	—	—	—	—	—
050	Other financial corporations	5,091	5,091	—	34	34	0	0	—	0	—	0	34	—	—	34
060	Non-financial corporations	25,645	25,625	24	716	626	16	23	25	18	1	9	716	—	—	716
070	Of which SMEs	5,438	5,414	24	281	210	9	15	24	15	1	8	281	—	—	281
080	Households	41,997	41,948	49	846	416	68	90	107	133	6	26	846	—	—	846
090	Debt securities	21,466	21,466	—	—	—	—	—	—	—	—	—	—	—	—	—
100	Central banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
110	General governments	9,936	9,936	—	—	—	—	—	—	—	—	—	—	—	—	—
120	Credit institutions	7,941	7,941	—	—	—	—	—	—	—	—	—	—	—	—	—
130	Other financial corporations	2,531	2,531	—	—	—	—	—	—	—	—	—	—	—	—	—
140	Non-financial corporations	1,058	1,058	—	—	—	—	—	—	—	—	—	—	—	—	—
150	Off-balance-sheet exposures	18,085	—	—	156	—	—	—	—	—	—	—	156	—	—	156
160	Central banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
170	General governments	341	—	—	—	—	—	—	—	—	—	—	—	—	—	—
180	Credit institutions	417	—	—	—	—	—	—	—	—	—	—	—	—	—	—
190	Other financial corporations	538	—	—	—	—	—	—	—	—	—	—	—	—	—	—
200	Non-financial corporations	11,607	—	—	134	—	—	—	—	—	—	—	134	—	—	134
210	Households	5,181	—	—	21	—	—	—	—	—	—	—	21	—	—	21
220	<b>Total</b>	<b>158,464</b>	<b>140,306</b>	<b>73</b>	<b>1,752</b>	<b>1,075</b>	<b>84</b>	<b>113</b>	<b>132</b>	<b>151</b>	<b>7</b>	<b>34</b>	<b>1,752</b>	<b>—</b>	<b>—</b>	<b>1,752</b>

### 37: 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 includes 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 94% of total exposure.

The main movement between June to December 2025 is as follows:

- The increase is primarily driven by the inclusion of cash balances at central banks and other demand deposits as per the revised EBA mapping.

		a	b	c	d	e	f	g
		Gross carrying/nominal amount				Accumulated impairment	Provisions on off-balance-sheet commitments and financial guarantees given	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			Of which non-performing <sup>1</sup>		Of which subject to impairment <sup>1</sup>			
010	<b>On-balance-sheet exposures</b>		<b>141,976</b>			<b>1,596</b>		<b>(1,149)</b>
020	<i>Ireland</i>	98,006		1,281		(899)		—
030	<i>United Kingdom</i>	17,958		220		(127)		—
040	<i>United States</i>	5,128		1		(20)		—
050	<i>France</i>	4,591		0		(4)		—
060	<i>Canada</i>	2,158		1		(3)		—
070	<i>Spain</i>	1,679		0		(4)		—
080	<i>Netherlands</i>	997		0		(8)		—
090	<i>Belgium</i>	1,072		—		(0)		—
100	<i>Germany</i>	939		2		(3)		—
110	<i>Finland</i>	854		—		(0)		—
120	<i>Other countries<sup>2</sup></i>	8,593		91		(80)		—
130	<b>Off-balance-sheet exposures</b>	<b>18,240</b>		<b>156</b>			<b>48</b>	
140	<i>Ireland</i>	13,372		83			35	
150	<i>United Kingdom</i>	3,408		65			11	
160	<i>United States</i>	521		0			0	
170	<i>France</i>	192		0			0	
180	<i>Canada</i>	22		0			0	
190	<i>Spain</i>	30		0			0	
200	<i>Netherlands</i>	90		0			0	
210	<i>Belgium</i>	1		—			0	
220	<i>Germany</i>	132		0			0	
230	<i>Finland</i>	7		—			0	
240	<i>Other countries<sup>2</sup></i>	466		8			1	
250	<b>Total</b>	<b>160,216</b>		<b>1,752</b>		<b>(1,149)</b>	<b>48</b>	—

<sup>1</sup> In line with the requirements for large institutions with an NPL ratio (in accordance with Regulation (EU) 2024/3117) lower than 5%, columns "Of which non-performing" and "of which subject to impairment" are not required to be disclosed.

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

<sup>3</sup> Andorra, 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, 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.

### 38: 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 June to December 2025 is as follows:

- The gross carrying amount increase of € 0.2 bn is primarily due to increased activity in the water supply industry offset by decreased activity in real estate and construction industries.

	a	b	c	d	e	f
		Gross carrying amount			Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
		Of which non-performing <sup>1</sup>	Of which loans and advances subject to impairment <sup>1</sup>			
		Of which defaulted				
010	Agriculture, forestry and fishing	686		43	(16)	—
020	Mining and quarrying	70		1	(1)	—
030	Manufacturing	2,719		62	(41)	—
040	Electricity, gas, steam and air conditioning supply	4,474		45	(32)	—
050	Water supply	810		0	(3)	—
060	Construction	1,064		34	(61)	—
070	Wholesale and retail trade	2,017		45	(56)	—
080	Transport and storage	1,471		16	(24)	—
090	Accommodation and food service activities	2,070		30	(71)	—
100	Information and communication	1,427		164	(70)	—
110	Financial and insurance activities	—		—	—	—
120	Real estate activities	5,379		246	(270)	—
130	Professional, scientific and technical activities	650		7	(10)	—
140	Administrative and support service activities	1,512		10	(17)	—
150	Public administration and defence, compulsory social security	—		—	—	—
160	Education	160		0	(1)	—
170	Human health services and social work activities	1,367		9	(14)	—
180	Arts, entertainment and recreation	433		3	(4)	—
190	Other services	57		1	(1)	—
<b>200</b>	<b>Total</b>	<b>26,366</b>		<b>716</b>	<b>(694)</b>	<b>—</b>

<sup>1</sup> In line with the requirements for large institutions with an NPL ratio (in accordance with Regulation (EU) 2024/3117) lower than 5%, columns "Of which non-performing" and "Of which loans and advances subject to impairment" are not required to be disclosed.

### 39: 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>	—	—
<b>080</b>	<b>Total</b>	<b>2</b>	<b>—</b>

## Chapter 9. Disclosure of the use of credit risk mitigation techniques

#### 40: Table EU CRC – Qualitative disclosure requirements related to CRM techniques

As per Article 453, points (a) to (e), table EU CRC provides qualitative information on the mitigation of credit risk.

Legal basis	Row number	Qualitative information	
Article 453(a)	(a)	A description of 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;	<p>Risk mitigation techniques, as set out in credit policies, are used in the management of credit portfolios.</p> <p>Financial assets and financial liabilities are offset and the net amount reported on the statement of financial position if, and only if, there is a currently enforceable legal right to set off the recognised amounts and there is an intention to settle on a net basis, or to realise the asset and settle the liability simultaneously.</p> <p>AIB mitigates counterparty credit risk arising from derivative and repurchase exposures through the use of market standard netting agreements and collateral in the case of repurchase agreements (for example, International Swaps and Derivatives Association ('ISDA') master agreements and Global Master Repurchase Agreements ('GMRA')). Where supported by legal analysis on enforceability, AIB exposure to the counterparty is netted against amounts the counterparty owes AIB in accordance with relevant regulatory and internal policies.</p>
Article 453(b)	(b)	The core features of policies and processes for eligible collateral evaluation and management;	<p>Methodologies for valuing immovable property collateral Details on the valuation rule methodologies applied and processes used to assess the value of immovable property assets taken as collateral are described in the Group Property Valuation Policy and is subject to an annual review.</p> <p>As property loans, including residential mortgages, represent a significant concentration within the Group's loans and advances to customer's portfolio, some key principles have been applied in respect of the valuation of property collateral held by the Group.</p> <p>The value of immovable property collateral is assessed at loan origination and at certain stages throughout the credit lifecycle in accordance with the Group Property Valuation Policy e.g. at annual review where required.</p> <p>In accordance with the Group Property Valuation Policy, the valuation approaches follow Global International Valuation Standards for secured lending purposes. All valuations undertaken by the Group's panel of valuers must adhere to the valuation approaches outlined in these standards. The Group employs a number of methods to assist in reaching appropriate valuations for property collateral held:</p> <ol style="list-style-type: none"> <li>a. External valuation firms on the Group's Valuers Panel, are engaged by the Group to undertake valuations of immovable property collateral in accordance with the rules set out in the Group Property Valuation Policy.</li> <li>b. Independent professional internal valuations are completed in limited circumstances (e.g. agricultural land) using a desktop valuation approach by professional qualified internal valuers who are independent of the credit process in the second line of defence. The assets being valued by this means must have an independent professional external valuation completed within the past 3 years.</li> </ol> <p>Methodologies for valuing movable property collateral Details on the valuation rule methodologies applied and processes used to assess the value of movable property assets such as marine vessels taken as collateral are described in the Movable Property Valuation Guidance &amp; Operational Procedures.</p> <p>The value of movable property collateral is assessed at loan origination and at certain stages throughout the credit life cycle in accordance with the Group Property Valuation Policy e.g. at annual review where required.</p> <p>In accordance with the Group Property Valuation Policy &amp; Operational Procedures, the Group employs a number of methods to assist in reaching appropriate valuations for movable property collateral held:</p> <p>External Valuation firms are engaged by the Group to undertake valuations of movable collateral and for marine vessel assets the firms must be on the Group's Valuers Panel, and in accordance with the rules set out in the Group Property Valuation Policy.</p> <p>In certain circumstance Internal valuations are completed by first line of defence Case Managers for monitoring purposes pursuant to the rules set out in the Group Property Valuation Policy.</p>

Article 453(c)	(c)	A description of the main types of collateral taken by the institution to mitigate credit risk;	<p>Collateral and/or guarantees are generally taken as a secondary source of repayment in the event of borrower default, in accordance with Group lending policies.</p> <p>The principal collateral types for loans and advances are:</p> <ul style="list-style-type: none"> <li>–Charges over business assets such as premises, inventory and receivables;</li> <li>–Charges over other plant and machinery and marine vessels;</li> <li>–Mortgage or legal charge over residential and commercial property;</li> <li>–Charges over financial instruments such as debt securities and equities</li> </ul> <p>Collateral requirements vary by facility type, term, and exposure amount. Debt securities and treasury products are typically unsecured, except for asset backed securities, which are secured by a portfolio of financial assets.</p> <p>Collateral is not usually held against loans/advances to banks or central banks, except where securities are held within reverse repurchase or securities borrowing transactions, where collateral agreement is governed by master netting agreements or where the bank purchases covered bonds.</p> <p>Where collateral is taken for non-mortgage/non-property lending, it will typically include a charge over the business assets such as inventory and accounts receivable. A charge over property collateral or a personal guarantee supported by a lien over personal assets may also be taken.</p> <p>Valuations or business appraisals from independent external professionals are utilised in many cases where cash flows arising from the realisation of collateral are included in the expected credit loss assessments</p> <p>Credit risk mitigation for regulatory capital requirements calculation For non-retail foundation IRB exposures, supervisory LGDs are used for minimum regulatory capital requirement calculation purposes as is required under the CRR. These LGDs are either applied directly to obligors, or are reduced through the recognition of the risk-mitigating impact of qualifying collateral held. For the Retail mortgage IRB exposures, the LGD model incorporates collateral so there is no separate credit risk mitigation.</p> <p>For counterparty credit risk, the Group uses eligible financial collateral for derivatives and securities financing transactions</p>
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 purposes of reducing capital requirements, excluding those used as part of synthetic securitisation structures;	<p>The perceived strength of a borrower’s repayment capacity is the primary factor in granting a loan. The Group uses various approaches to help mitigate risks relating to individual credits, including transaction structure, collateral and guarantees. Collateral and/or guarantees are usually required as a secondary source of repayment in the event of a borrower’s default. At a portfolio level, credit risk is assessed in relation to the degree of name, sector and geographic concentration. Changes in concentrations are tracked on a regular basis across the Group’s loan portfolio. Where potential risk concentrations are identified, the risk capital implications are assessed and, where appropriate, risk mitigation options (e.g. disposals, securitisations, hedging strategies) are considered. The main types of collateral for loans and advances to customers are described under point (c) above. Credit policy and credit management standards are controlled and set centrally by the credit risk function. As per EU CR3 nil exposures are secured by credit derivatives at 31 December 2025.</p>
Article 453(e)	(e)	Information about market or credit risk concentrations within the credit mitigation taken;	See point (d) above.

#### 41: 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 movements between June to December 2025 are as follows:

- Loans and advances unsecured carrying amount has increased by € 2.9 bn.
- Loans and advances secured carrying amount has increased by € 0.5 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	63,050	56,316	55,783	533	—
2	Debt securities	18,661	2,799	2,456	343	—
3	Total	81,712	59,115	58,239	876	—
4	<i>Of which non-performing exposures</i>	256	862	827	35	—
EU-5	<i>Of which defaulted</i>	256	862			

## Chapter 10. Disclosure of the use of the standardised approach

## 42: Table EU CRD – Qualitative disclosure requirements related to standardised approach

As per Article 444, points (a) to (d), the table below outlines AIB's use of external credit ratings under the standardised approach for credit risk.

Legal basis	Row number	Qualitative information	
Article 444 (a) CRR	(a)	Names of the external credit assessment institutions (ECAIs) and export credit agencies (ECAs) nominated by the institution, and the reasons for any changes over the disclosure period;	Under CRD, institutions are permitted to determine the risk weight of an exposure with reference to the credit assessments of ECAIs.  AIB uses the following ECAIs to assess the credit risk of certain exposures under the standardised approach: - Standard & Poor's Rating Services ("S&P") - Fitch Ratings ("Fitch") - Moody's Investors Service ("Moody's") - Dominion Bond Rating Service ("DBRS")
Article 444 (b) CRR	(b)	The exposure classes for which each ECAI or ECA is used;	ECAIs are used for the calculation of RWEA for standardised institutions balances with external banks.
Article 444 (c) CRR	(c)	A description of the process used to transfer the issuer and issue credit ratings onto comparable assets items not included in the trading book;	Not applicable there is no transfer of issuer and issue credit ratings onto comparable assets.
Article 444 (d) CRR	(d)	The association of the external rating of each nominated ECAI or ECA (as referred to in row (a)) with the risk weights that correspond with the credit quality steps as set out in Chapter 2 of Title II of Part Three CRR (except where the institution complies with the standard association published by the EBA).	AIB uses a combination of the credit weightings assigned by the ECAIs and mapping guidelines issued by the Central Bank of Ireland to map the exposures to the appropriate credit quality assessment step. These guidelines are identical to those issued by the European Banking Authority ("EBA"). The ratings applied to the credit quality assessment steps are outlined in the table below. Where there are no available credit assessments to map to a credit quality assessment step, the Group assigns risk weights to these exposures in accordance with the CRD requirements for unrated exposures.

Credit Quality Step	S&P/Fitch/DBRS	Moody's
Credit quality assessment step 1	AAA to AA	Aaa to Aa3
Credit quality assessment step 2	A+ to A-	A1 to A3
Credit quality assessment step 3	BBB+ to BBB-	Baa1 to Baa3
Credit quality assessment step 4	BB+ to BB-	Ba1 to Ba3
Credit quality assessment step 5	B+ to B-	B1 to B3
Credit quality assessment step 6	CCC+ and below	Caa1 and below

### 43: 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 June to December 2025 as detailed below:

The RWA density of 26.3% decreased by 2.25% primarily due increase in central government exposures which are risk weighted at zero percent.

CRM measures reflect a number of government issued guarantee schemes that result in exposures after the use of CRM moving from corporate, retail 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	48,651	—	49,121	—	355	0.72%
2	Non-central government public sector entities	1,927	297	1,927	0	15	0.80%
EU 2a	Regional government or local authorities	1,183	297	1,183	0	2	0.13%
EU 2b	Public sector entities	744	—	744	—	14	1.86%
3	Multilateral development banks	775	—	971	—	—	—%
EU 3a	International organisations	—	—	—	—	—	—
4	Institutions	86	—	86	—	17	20.00%
5	Covered bonds	—	—	—	—	—	—
6	Corporates	4,685	2,438	4,627	837	5,095	93.25%
6.1	Of which: Specialised Lending	213	35	213	16	229	100.00%
7	Subordinated debt exposures and equity	316	—	316	—	529	167.51%
EU 7a	Subordinated debt exposures	—	—	—	—	—	—
EU 7b	Equity	316	—	316	—	529	167.51%
8	Retail	4,883	4,112	4,741	51	3,282	68.50%
9	Secured by mortgages on immovable property and ADC exposures	24,720	2,371	24,719	929	12,270	47.84%
9.1	Secured by mortgages on residential immovable property - non IPRE	17,463	573	17,463	229	5,061	28.61%
9.2	Secured by mortgages on residential immovable property - IPRE	1,803	213	1,803	83	1,028	54.54%
9.3	Secured by mortgages on commercial immovable property - non IPRE	90	461	90	184	260	94.73%
9.4	Secured by mortgages on commercial immovable property - IPRE	4,720	482	4,719	186	4,586	93.49%
9.5	Acquisition, Development and Construction (ADC)	644	642	644	246	1,335	150.00%
10	Exposures in default	761	99	741	32	845	109.41%
EU 10a	Claims on institutions and corporates with a short-term credit assessment	—	—	—	—	—	—
10b	Collective investment undertakings	286	144	286	72	537	150.00%
EU 10c	Other items	1,845	—	1,845	—	1,068	57.89%
11	Not applicable	—	—	—	—	—	—
12	<b>TOTAL</b>	<b>88,936</b>	<b>9,461</b>	<b>89,380</b>	<b>1,920</b>	<b>24,015</b>	<b>26.30%</b>



**Chapter 11. Disclosure of use of the IRB approach to credit risk**

#### 45: Table EU CRE – Qualitative disclosure requirements related to IRB approach

As per Article 452 the table below outlines AIB’s use of the IRB Approach to credit risk.

Legal basis	Row number	Qualitative information	
Article 452 (a) CRR	(a)	The competent authority’s permission of the approach or approved transition	The Group is approved by the Central Bank of Ireland and European Central bank to use the internal ratings based (IRB) approach for a number of portfolios. Portfolios approved for IRB use are detailed in more detail in row (e) below. All other credit risk related exposure is covered under the Standardised approach (see table EU CR6-A for full breakdown of exposures using the standardised approach).
Article 452 (c) CRR	(b)	(c) The control mechanisms for rating systems at the different stages of model development, controls and changes, which shall include information on: (i) the relationship between the risk management function and the internal audit function; (ii) the rating system review; (iii) procedure to ensure the independence of the function in charge of reviewing the models from the functions responsible for the development of the models; (iv) the procedure to ensure the accountability of the functions in charge of developing and reviewing the models	AIB has a Group Model and AI Risk Management Framework and underpinning Model Risk Policies which include rules across the Model Risk lifecycle which align to regulatory requirements. AIB operates a 3 Lines of Defence (LOD) model in which Model Development is classified as a first line of defence (1LOD) activity with Model Validation sitting in the second line of defence (2LOD) and Group Internal Audit sitting in the third line of defence (3LOD). The Head of Model Validation reports to the Head of Risk Assurance and Validation with the Head of IRB Development reporting to the Head of Group Risk Analytics. Regarding the rating system review, the policies describe minimum rules & criteria that model development and validation must follow. The IRB Model Validation Standard sets out the tests and thresholds required for IRB models. The Group Model Risk and AI Management Policy clarifies that the Head of Validation signs off on the Model Validation report and presents the validation information to committee for information to inform a decision on model use. AIB operates under a Model Risk lifecycle which covers: initiation, data, development, validation, implementation, use and monitoring. There are governance steps and controls at every stage of the lifecycle. For model approval the key control is Model Validation independently assessing a model to ensure it is fit for purpose. Each role holder across the model lifecycle is accountable for ensuring adherence to the Group Model and AI Risk Management Framework. There must be a representative from Model Development, Validation and Model Owner present at committees when the models are for approval ensuring accountability of the role holder.
Article 452 (d) CRR	(c)	The role of the functions involved in the development, approval and subsequent changes of the credit risk models;	Model Development in conjunction with the Model Owner are responsible for bringing a model that is fit for business use for approval. This model is then assessed independently by Model Validation. These are the three key role holders for IRB models. The outcome of the validation review plays a key role in advising committee members on its approval for use. Material changes to IRB models must be validated and reported to the highest approval authority for approval. Clear rules for IRB model changes are in place, via the Group IRB Model Risk Policy supported by an IRB Rating System Change Standard, with a quarterly submission to the regulator to notify of any non-material changes to the IRB Rating systems. Any Material change to an IRB model must be approved by the highest approval authority which is Group Risk Committee (GRC) prior to submission to the ECB for regulatory approval. GRC is mandated as the designated committee by the management body and approves the Group IRB Model Risk Policy.
Article 452 (e) CRR	(d)	The scope and main content of the reporting related to credit risk models;	IRB Models are subject to annual Periodic Validation as well as quarterly Model Monitoring. Outputs from these activities are communicated through the model risk governance committees. The reporting typically covers: Overall Model Performance, Stability, Model Overrides, and Calibration.

Article 452 (f) CRR	(e)	<p>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:</p> <p>(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;</p> <p>(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;</p> <p>(iii) where applicable, the definitions, methods and data for estimation and validation of credit conversion factors, including assumptions employed in the derivation of those variables.</p>	<p>AIB has approval to operate IRB models covering the following portfolios: 1) Mortgages (Advanced) – PDx2, LGD &amp; EAD 2) Commercial SME (Foundation) - PD 3) Corporate (Foundation) - PDx2 &amp; Project Finance (Foundation) 4) and 5) Banks (Foundation). AIB has approval for Permanent Partial Use (PPU) for certain portfolios. Notable portfolios categorised as PPU are as follows: 1.Exposure to Sovereign 2.Non-Retail Portfolios including corporate exposures not within the scope of the IRB Corporate PD model and 3. UK retail portfolios 4. Not for profit. These portfolios are subject to Standardised capital treatment. As part of the Phase 2 IRB Rollout plan a number of portfolios are expected to transition to IRB including: EBS Mortgages, Investment Property, ROI Retail Portfolios and UK Corporate Portfolio, noting that the Phase 1 Rollout plan covers updates to live models prior to the Phase 2 complement. An IRB rating system encompasses all of the methods, processes, controls, data collection and IT systems that support the assessment of credit risk, and assignment of exposures to rating grades, in addition to the PD, EAD and LGD models. Probability of default (PD) is the probability of default of an obligor (customer) (Non Retail) or exposure (Retail) over a one year period. The models in the Retail/ Commercial portfolios are historically high default areas and as such have a common core methodology. These models consist of credit scorecards for risk differentiation with the output calibrated to long run average default rates. The models use behaviour on AIB accounts (Retail and Commercial) and Financial/Qualitative (Non-Retail) data. The non-Retail portfolios tend to be more low default portfolios and as such typically follow a common methodology using statistical techniques supported by human expertise and judgement. Where external rating agency grades are available (primarily Bank and Large Corporate) these are used in both the estimation and validation of estimates. For the Corporate Portfolio there are 3 PD models: two Corporate models, Large Corporate and Mid-Corporate covering the majority of exposure and one specialised lending model which is Project Finance (Project Finance deals include, but are not limited to, Public Private Partnerships (schools, hospitals and prisons), toll roads, power plants and pipelines). Loss given default (LGD) is the ratio of the loss on an exposure due to the default of a counterparty to the amount outstanding at default. A workout approach for LGD models is the Group’s preferred approach. AIB currently has permission to use LGD models for the AIB ROI Mortgage portfolio, which are calibrated to allow for economic downturn conditions. Exposure at default (EAD) is the amount outstanding to a counterparty at the time of default. Credit conversion factor (CCF) is the ratio of the currently undrawn amount of a commitment that is expected to be drawn and that would therefore be outstanding at default to the currently undrawn amount of the commitment. The only CCF model currently approved is the Pipeline Mortgage model; this is primarily based on the length of time that the facility has been committed but remains undrawn. All models will use the latest available internal AIB definition of default at the time of model build. Scalars are in place pending the development / approval of new models where there is an underestimation of the relevant risk parameters. New models covering the Bank and Project Finance portfolios were implemented in 2025. Scalars are applied on a model-by-model basis and thus removed as each model is updated, implemented and fully remediated. The Model Development Team review the adequacy of any scalars on a semi-annual basis. Model Validation perform an annual periodic validation on IRB models (PD, LGD, EAD &amp; Supervisory Slotting) which includes a review of: model performance, model use, and data quality checks. For new models or for material changes to existing models an initial validation takes place. The initial validation includes a review of: model design, documentation, representativeness, data inputs, performance testing, and model use. The approach to validation of each of these portfolios is specified in the IRB Model Validation Standard which ensures that each regulatory requirement for model validation testing is met.</p>
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46: Template EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range

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

The total IRB portfolio decreased between June 2025 to December 2025 predominantly due to the following:  
 • SRT in quarter 4.  
 • Slotting approach rollout for specialised lending.

A-IRB	PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
		a	b	c	d	e	f	g	h	i	j	k	l
Retail exposures - Secured by residential real estate - with own estimates of LGD or conversion factors	0.00 to <0.15	---	381	40.00%	152	0.07%	1,219	45.23%		13	8.24%	0	---
	0.00 to <0.10	---	381	40.00%	152	0.07%	1,219	45.23%		13	8.24%	0	---
	0.10 to <0.15	---	---	---	---	---	---	---		---	---	---	---
	0.15 to <0.25	2,702	3	40.00%	2,703	0.16%	20,722	30.41%		276	10.20%	1	(0)
	0.25 to <0.50	10,620	225	40.00%	10,710	0.35%	68,922	33.99%		2,158	20.15%	13	(2)
	0.50 to <0.75	2,722	11	40.00%	2,726	0.71%	20,411	31.50%		855	31.37%	6	(1)
	0.75 to <2.50	1,216	171	40.00%	1,284	1.47%	13,004	31.19%		634	49.33%	6	(3)
	0.75 to <1.75	825	123	40.00%	874	1.16%	7,985	31.49%		377	43.17%	3	---
	1.75 to <2.5	391	48	40.00%	410	2.15%	5,019	30.56%		256	62.47%	3	(2)
	2.50 to <10.00	382	25	40.00%	392	6.64%	4,164	30.03%		437	111.58%	8	(10)
	2.5 to <5	194	18	40.00%	202	4.65%	2,329	30.20%		193	95.74%	3	(4)
	5 to <10	188	7	40.00%	190	8.76%	1,835	29.86%		244	128.38%	5	(6)
	10.00 to <100.00	125	2	40.00%	125	24.86%	1,160	29.33%		211	168.28%	9	(6)
	10 to <20	8	2	40.00%	9	14.24%	136	28.65%		13	147.96%	0	(0)
	20 to <30	110	0	40.00%	110	24.72%	966	29.57%		189	171.49%	8	(5)
	30.00 to <100.00	6	0	40.00%	6	44.15%	58	25.82%		8	139.12%	1	(0)
	100.00 (Default)	164	1	40.00%	164	100.00%	1,688	46.45%		241	146.68%	57	(34)
	Subtotal (exposure class)	17,930	818	40.00%	18,257	1.65%	131,290	32.98%		4,824	26.42%	100	(55)
	Total (all exposures classes)	17,930	818	40.00%	18,257		131,290			4,824	26.42%	100	(55)

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
Institutions without own estimates	0.00 to <0.15	6,477	255	7.11%	6,495	0.08%	142	18.99%	2.5	908	13.98%	1	(3)
	0.00 to <0.10	4,610	96	7.51%	4,617	0.06%	74	17.26%	2.5	478	10.35%	0	(3)
	0.10 to <0.15	1,866	159	6.87%	1,877	0.12%	68	23.26%	2.5	430	22.91%	1	(0)
	0.15 to <0.25	188	12	2.66%	188	0.17%	10	17.73%	2.5	30	16%	0	(0)
	0.25 to <0.50	108	3	---	108	0.32%	13	33.30%	2.5	59	54.91%	0	(0)
	0.50 to <0.75	0	---	---	0	0.60%	1	45.00%	2.5	0	98%	0	---
	0.75 to <2.50	22	1	16.88%	22	1.37%	6	45.00%	2.5	26	115.50%	0	---
	0.75 to <1.75	22	1	16.88%	22	1.37%	5	45.00%	2.5	25	115.28%	0	---
	1.75 to <2.5	0	---	---	0	2.32%	1	45.00%	2.5	0	162.27%	0	---
	2.50 to <10.00	1	---	---	1	3.65%	1	45.00%	2.5	1	164.71%	0	---
	2.5 to <5	1	---	---	1	3.65%	1	45.00%	2.5	1	164.71%	0	---
	5 to <10	---	---	---	---	---	---	---	---	---	---	---	---
	10.00 to <100.00	2	---	---	2	16.73%	2	45.00%	2.5	5	262.72%	0	---
	10 to <20	1	---	---	1	11.12%	1	45.00%	2.5	4	256.45%	0	---
	20 to <30	1	---	---	1	29.59%	1	45.00%	2.5	2	277%	0	---
	30.00 to <100.00	---	---	---	---	---	---	---	---	---	---	---	---
	100.00 (Default)	---	---	---	---	---	---	---	---	---	---	---	---
	Subtotal (exposure class)	6,798	270	6.87%	6,816	0.09%	175	19.28%		1,030	15.11%	1	(3)

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 - Specialised Lending without own estimates	0.00 to <0.15	30	21	40.00%	39	0.10%	1	40.00%	2.5	15	39.70%	0	(0)
	0.00 to <0.10	---	---	---	---	---	---	---	---	---	---	---	---
	0.10 to <0.15	30	21	40.00%	39	0.10%	1	40.00%	2.5	15	39.70%	0	(0)
	0.15 to <0.25	306	41	45.98%	325	0.20%	12	41.74%	2.5	188	57.98%	0	(1)
	0.25 to <0.50	1,046	433	42.80%	1,231	0.34%	31	41.11%	2.5	821	66.65%	2	(1)
	0.50 to <0.75	1,017	271	45.99%	1,141	0.56%	25	44.72%	2.5	1,038	90.98%	3	(7)
	0.75 to <2.50	231	60	73.74%	275	1.13%	11	42.77%	2.5	319	115.94%	1	(1)
	0.75 to <1.75	160	55	77.03%	203	0.79%	9	43.76%	2.5	229	113.17%	1	---
	1.75 to <2.5	70	5	40.00%	73	2.00%	2	40.00%	2.5	90	124%	1	(1)
	2.50 to <10.00	61	1	40.00%	61	4.30%	3	46.52%	2.5	129	211.39%	1	---
	2.5 to <5	17	1	40.00%	17	2.50%	1	40.00%	2.5	21	122.65%	---	---
	5 to <10	44	---	---	44	5.00%	2	49.07%	2.5	108	246.10%	1	---
	10.00 to <100.00	---	---	---	---	---	---	---	---	---	---	---	---
	10 to <20	---	---	---	---	---	---	---	---	---	---	---	---
	20 to <30	---	---	---	---	---	---	---	---	---	---	---	---
	30.00 to <100.00	---	---	---	---	---	---	---	---	---	---	---	---
	100.00 (Default)	---	---	---	---	---	---	---	---	---	---	---	---
	Subtotal (exposure class)	2,691	827	46.19%	3,073	0.55%	83	42.76%		2,511	81.72%	8	(11)

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	1,081	899	33.88%	1,385	0.10%	88	39.84%	2.5	367	26.51%	1	(0)
	0.00 to <0.10	645	347	38.73%	779	0.08%	22	40.00%	2.5	184	23.57%	0	(0)
	0.10 to <0.15	436	552	30.84%	606	0.13%	66	39.64%	2.5	184	30.29%	0	(0)
	0.15 to <0.25	155	199	41.25%	237	0.19%	8	40.49%	2.5	92	38.77%	0	(0)
	0.25 to <0.50	2,185	633	39.95%	2,438	0.40%	97	40.27%	2.5	1,358	55.73%	4	(4)
	0.50 to <0.75	1,608	1,204	36.52%	2,047	0.68%	143	38.81%	2.5	1,398	68.28%	5	(3)

0.75 to <2.50	4,261	2,373	24.98%	4,854	1.29%	2,332	39.51%	2.5	3,877	79.87%	25	(27)
0.75 to <1.75	3,356	2,004	27.66%	3,910	1.10%	973	39.52%	2.5	3,178	81.27%	17	(8)
1.75 to <2.5	905	369	10.49%	944	2.07%	1,359	39.46%	2.5	699	74.09%	8	(19)
2.50 to <10.00	2,308	586	21.33%	2,433	4.19%	999	38.44%	2.5	2,621	107.75%	39	(67)
2.5 to <5	1,556	397	20.84%	1,639	3.27%	606	37.30%	2.5	1,628	99.32%	20	(30)
5 to <10	752	189	22.36%	794	6.09%	393	40.79%	2.5	994	125.13%	20	(37)
10.00 to <100.00	513	263	8.26%	535	25.12%	221	39.20%	2.5	973	181.88%	53	(60)
10 to <20	168	31	15.04%	173	12.00%	144	37.30%	2.5	212	122.71%	8	(25)
20 to <30	112	36	9.89%	116	24.21%	37	40.34%	2.5	237	204.42%	11	(21)
30.00 to <100.00	232	195	6.86%	246	34.79%	40	40.00%	2.5	523	212.89%	34	(14)
100.00 (Default)	262	39	17.19%	269	100.00%	198	40.00%	2.5	—	—%	108	(78)
Subtotal (exposure class)	12,372	6,196	29.46%	14,198	4.18%	4,086	39.40%	2.5	10,686	75.27%	235	(239)
<b>Total (all exposures classes)</b>	<b>21,861</b>	<b>7,292</b>	<b>30.52%</b>	<b>24,087</b>		<b>4,344</b>		<b>2.5</b>	<b>14,227</b>	<b>59.07%</b>	<b>245</b>	<b>(253)</b>

#### 47: Template EU CR6-A – Scope of the use of IRB and SA approaches

As per Article 452, point (b) the template below presents for each exposure class referred to in Article 147, the percentage of the total exposure value subject to the standardised approach (SA) and to the IRB approach, as well as the part of each exposure class subject to a roll-out plan. The template discloses the exposure value of IRB exposures in accordance with Article 166 CRR and, in order to provide an exposure measure valid for both SA exposures and IRB exposures, the aggregate exposure value of IRB and SA exposures uses the leverage ratio exposure methodology.

A revised IRB roll-out plan was approved by the AIB Board and submitted to the ECB in July 2025. Reporting on the basis of the revised roll-out plan and associated permanent partial use, exemptions will take effect once the roll-out plan has been approved by the ECB.

		Total exposure value as defined in Article 166 CRR for exposures subject to IRB approach	Total exposure value for exposures subject to the Standardised approach and to the IRB approach	Percentage of total exposure value subject to the permanent partial use of the SA (%)	Percentage of total exposure value subject to IRB approach (%)	Percentage of total exposure value subject to a roll-out plan (%)
		a	b	c	d	e
1	Central governments or central banks		51,346	100.00 %	— %	— %
2	Regional governments or local authorities		37	92.77 %	— %	7.23 %
3	Public sector entities		—	— %	— %	— %
4	Institutions		7,243	— %	98.57 %	1.43 %
5	Corporates	20,235	33,685	10.53 %	60.07 %	29.40 %
5.1	Of which Corporates - General		27,580	12.18 %	51.91 %	35.91 %
5.2	Of which Corporates - Specialised lending		6,105	3.07 %	96.93 %	— %
5.2.1	Of which Corporates - Specialised lending, excluding slotting approach		3,260	5.75 %	94.25 %	— %
5.2.2	Of which Corporates - Specialised lending under slotting approach		2,844	— %	100.00 %	— %
5.3	Of which Corporates - Purchased Receivables		—	— %	— %	— %
6	Retail	18,257	41,825	6.16 %	43.65 %	50.19 %
6.1	of which Retail – Qualifying revolving		—	— %	— %	— %
6.2	of which Retail – Secured by residential immovable property		36,338	10.21 %	50.24 %	39.54 %
6.3	Of which Retail - Purchased Receivables		—	— %	— %	— %
6.4	of which Retail - Other retail exposures <sup>1</sup>		5,488	1.91 %	— %	98.09 %
7	Equity		316	100.00 %	— %	— %
EU 7a	Collective investment undertakings (CIU)		358	100.00 %	— %	— %
8	Other non-credit obligation assets	8	1,853	99.43 %	0.43 %	0.14 %
9	<b>Total</b>	<b>45,640</b>	<b>136,663</b>	<b>43.99 %</b>	<b>33.40 %</b>	<b>22.62 %</b>

<sup>1</sup>Correction from the mapping indicated by supervisor.

## 48: 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	1,030	1,030
4	not applicable		
5	Corporates – F-IRB	14,934	14,934
EU 5a	Corporates - General	10,686	10,686
EU 5b	Corporates - Specialised lending	4,248	4,248
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	4,824	4,824
9	Retail – Qualifying revolving (QRRE)	—	—
10	Retail – Secured by residential immovable property	4,824	4,824
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	<b>Exposures under F-IRB</b>	15,963	15,963
18	<b>Exposures under A-IRB</b>	4,824	4,824
19	<b>Total Exposures</b>	20,788	20,788

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

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

	A-IRB	Total exposures	Credit risk Mitigation techniques										Credit risk Mitigation methods in the calculation of RWEAs						
			Funded credit Protection (FCP)										Unfunded credit Protection (UFCP)		RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and substitution effects)			
			Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by Immovable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)	Part of exposures covered by Other funded credit protection (%)	Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)	Part of exposures covered by Guarantees (%)	Part of exposures covered by Credit Derivatives (%)						
														a			b	c	d
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	18,257	—	111.31 %	111.31 %	—	—	—	—	—	—	—	—	—	—	—	—	4,824	4,824
6.1	Retail – Qualifying revolving	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6.2	Retail – secured by residential immovable property	18,257	—	111.31 %	111.31 %	—	—	—	—	—	—	—	—	—	—	—	—	4,824	4,824
6.3	Retail - Purchased Receivables	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6.4	Retail - Other retail exposures	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	Total	18,257	—	111.31 %	111.31 %	—	—	—	—	—	—	—	—	—	—	—	—	4,824	4,824

	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
1	Central governments and central banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2	Regional governments and local authorities	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
3	Public sector entities	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4	Institutions	6,816	—	—	—	—	—	—	—	—	—	—	4.75 %	—	—	—	—	1,109	1,030
5	Corporates	20,115	—	3.66 %	3.66 %	—	—	—	—	—	—	—	0.60 %	—	—	—	—	15,043	14,934
5.1	Corporates – General	14,198	—	5.18 %	5.18 %	—	—	—	—	—	—	—	0.84 %	—	—	—	—	10,796	10,686
5.2	Corporates – Specialised lending	5,917	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	4,248	4,248
5.3	Corporates - Purchased Receivables	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Total	26,931	—	2.73 %	2.73 %	—	—	—	—	—	—	—	1.65 %	—	—	—	—	16,152	15,963

## 50: 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 (September 2025: € 0.5 bn).

Main movements between September to December 2025 are as follows:

- Model updates movement relates to the continuous rollout of Slotting approach.
- Methodology movement primarily driven by SRT.

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
		31/12/2025	30/09/2025	30/06/2025	31/03/2025
1	<b>Risk weighted exposure amount as at the end of the previous reporting period</b>	<b>22,058</b>	<b>21,572</b>	<b>21,224</b>	<b>24,713</b>
2	Asset size (+/-)	55	592	890	(144)
3	Asset quality (+/-)	20	(5)	(88)	(160)
4	Model updates (+/-)	(247)	(166)	(99)	—
5	Methodology and policy (+/-)	(1,095)	143	(49)	(3,038)
6	Acquisitions and disposals (+/-)	—	—	—	—
7	Foreign exchange movements (+/-)	1	(77)	(306)	(147)
8	Other (+/-)	—	—	—	—
9	<b>Risk weighted exposure amount as at the end of the reporting period</b>	<b>20,792</b>	<b>22,058</b>	<b>21,572</b>	<b>21,224</b>

## 51: Template EU CR9 – IRB approach – Back-testing of PD per exposure class (fixed PD scale)

As per Article 452(h) of the CRR, the template below provides back-testing data to validate the reliability of PD calculations. The A-IRB exposures are rated by two PD models, an application mortgage model used at application stage and an ongoing mortgage model which estimates PDs for facilities after they drawdown and thereafter. For these models, as they are retail, the back-testing is shown at facility level as the calibration is at facility level. For the other non-retail models, the back-testing is shown at an obligor level. For Corporates - SME, 93% of the exposures are rated on a SME model and 7% on a Corporate model. For Corporates - Other, 96% of exposures are rated on a Corporate model and 4% are rated on a SME model. For Corporates - Specialised Lending, all exposures are rated on a Project Finance model. This template covers the € 26.1 bn of RWEA rated by the IRB models at the end of 2024. The average historical annual default rate is calculated using 5 years of non-overlapping data. With respect to short term contracts, these only materially feature in the Corporates-Other portfolio where 7.6% of borrowers have only short term contracts.

### A-IRB

Exposure class	PD range	Number of obligors at the end of the previous year		Observed average default rate (%)	Exposures weighted average PD (%)	Average PD (%)	Average historical annual default rate (%)
			of which: number of obligors which defaulted in the year				
a	b	c	d	e	f	g	h
Retail - Secured by residential real estate	0.00 to <0.15	1,239	0	0.00 %	0.07 %	0.07 %	0.08 %
	0.00 to <0.10	1,239	0	0.00 %	0.07 %	0.07 %	0.08 %
	0.10 to <0.15	0	0	0.00 %	0.00 %	0.00 %	0.00 %
	0.15 to <0.25	21,240	5	0.16 %	0.16 %	0.16 %	0.11 %
	0.25 to <0.50	72,656	81	0.35 %	0.35 %	0.35 %	0.23 %
	0.50 to <0.75	22,378	76	0.71 %	0.71 %	0.71 %	0.33 %
	0.75 to <2.50	15,403	79	1.58 %	1.56 %	1.58 %	0.50 %
	0.75 to <1.75	9,260	38	1.19 %	1.16 %	1.19 %	0.33 %
	1.75 to <2.50	6,143	41	2.18 %	2.17 %	2.18 %	0.67 %
	2.50 to <10.00	5,144	106	6.38 %	6.35 %	6.38 %	2.09 %
	2.50 to <5.00	2,929	43	4.64 %	4.65 %	4.64 %	0.86 %
	5.00 to <10.00	2,215	63	8.67 %	8.70 %	8.67 %	2.53 %
	10.00 to <100.00	1,532	208	24.11 %	24.05 %	24.11 %	12.72 %
	10.00 to <20.00	202	10	14.07 %	14.19 %	14.07 %	8.78 %
	20.00 to <30.00	1,261	184	24.62 %	24.65 %	24.62 %	16.04 %
30.00 to <100.00	69	14	44.15 %	44.15 %	44.15 %	22.18 %	
100.00 (Default)		2,632			100.00 %	100.00 %	

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Exposure class	PD range	Number of obligors at the end of the previous year		Observed average default rate (%)	Exposures weighted average PD (%)	Average PD (%)	Average historical annual default rate (%)
			of which: number of obligors which defaulted in the year				
a	b	c	d	e	f	g	h
Institutions	0.00 to <0.15	143	0	0.00 %	0.09 %	0.10 %	0.00 %
	0.00 to <0.10	34	0	0.00 %	0.04 %	0.04 %	0.00 %
	0.10 to <0.15	109	0	0.00 %	0.12 %	0.12 %	0.00 %
	0.15 to <0.25	0	0	0.00 %	0.00 %	0.00 %	0.00 %
	0.25 to <0.50	17	0	0.00 %	0.35 %	0.35 %	0.00 %
	0.50 to <0.75	0	0	0.00 %	0.00 %	0.00 %	0.00 %
	0.75 to <2.50	4	0	0.00 %	1.09 %	1.11 %	0.00 %
	0.75 to <1.75	4	0	0.00 %	1.09 %	1.11 %	0.00 %
	1.75 to <2.50	0	0	0.00 %	0.00 %	0.00 %	0.00 %
	2.50 to <10.00	1	0	0.00 %	4.38 %	4.38 %	0.00 %
	2.50 to <5.00	1	0	0.00 %	4.38 %	4.38 %	0.00 %
	5.00 to <10.00	0	0	0.00 %	0.00 %	0.00 %	0.00 %
	10.00 to <100.00	1	0	0.00 %	11.12 %	11.12 %	0.00 %
	10.00 to <20.00	1	0	0.00 %	11.12 %	11.12 %	0.00 %
	20.00 to <30.00	0	0	0.00 %	0.00 %	0.00 %	0.00 %
30.00 to <100.00	0	0	0.00 %	0.00 %	0.00 %	0.00 %	
100.00 (Default)		0					

Exposure class	PD range	Number of obligors at the end of the previous year		Observed average default rate (%)	Exposures weighted average PD (%)	Average PD (%)	Average historical annual default rate (%)
			of which: number of obligors which defaulted in the year				
a	b	c	d	e	f	g	h
Corporates - Specialised Lending	0.00 to <0.15	9	0	0.00 %	0.10 %	0.10 %	0.00 %
	0.00 to <0.10	0	0	0.00 %	0.00 %	0.00 %	0.00 %
	0.10 to <0.15	9	0	0.00 %	0.10 %	0.10 %	0.00 %
	0.15 to <0.25	18	0	0.00 %	0.20 %	0.20 %	0.00 %
	0.25 to <0.50	58	0	0.00 %	0.34 %	0.34 %	0.00 %
	0.50 to <0.75	29	0	0.00 %	0.57 %	0.57 %	0.00 %
	0.75 to <2.50	17	0	0.00 %	0.93 %	1.01 %	0.00 %
	0.75 to <1.75	16	0	0.00 %	0.90 %	0.93 %	0.00 %
	1.75 to <2.50	1	0	0.00 %	2.25 %	2.25 %	0.00 %
	2.50 to <10.00	2	0	0.00 %	5.00 %	5.00 %	0.00 %
	2.50 to <5.00	0	0	0.00 %	0.00 %	0.00 %	0.00 %
	5.00 to <10.00	2	0	0.00 %	5.00 %	5.00 %	0.00 %
	10.00 to <100.00	0	0	0.00 %	0.00 %	0.00 %	20.00 %
	10.00 to <20.00	0	0	0.00 %	0.00 %	0.00 %	20.00 %
	20.00 to <30.00	0	0	0.00 %	0.00 %	0.00 %	0.00 %
30.00 to <100.00	0	0	0.00 %	0.00 %	0.00 %	0.00 %	
100.00 (Default)		0					

Exposure class	PD range	Number of obligors at the end of the previous year		Observed average default rate (%)	Exposures weighted average PD (%)	Average PD (%)	Average historical annual default rate (%)
			of which: number of obligors which defaulted in the year				
a	b	c	d	e	f	g	h
Corporates - Other	0.00 to <0.15	108	0	0.00 %	0.08 %	0.09 %	0.00 %
	0.00 to <0.10	36	0	0.00 %	0.02 %	0.04 %	0.00 %
	0.10 to <0.15	72	0	0.00 %	0.11 %	0.12 %	0.00 %
	0.15 to <0.25	34	0	0.00 %	0.18 %	0.18 %	0.36 %
	0.25 to <0.50	169	1	0.59 %	0.37 %	0.34 %	0.32 %
	0.50 to <0.75	136	1	0.74 %	0.63 %	0.62 %	0.75 %
	0.75 to <2.50	2227	9	0.40 %	1.34 %	1.69 %	0.69 %
	0.75 to <1.75	900	3	0.33 %	1.09 %	1.17 %	0.45 %
	1.75 to <2.50	1327	6	0.45 %	2.04 %	2.04 %	1.04 %
	2.50 to <10.00	884	22	2.49 %	3.93 %	4.47 %	3.01 %
	2.50 to <5.00	550	11	2.00 %	3.30 %	3.43 %	1.48 %
	5.00 to <10.00	334	11	3.29 %	6.19 %	6.19 %	4.78 %
	10.00 to <100.00	245	18	7.35 %	21.49 %	22.71 %	10.64 %
	10.00 to <20.00	162	9	5.56 %	13.45 %	13.17 %	8.27 %
	20.00 to <30.00	39	5	12.82 %	27.07 %	28.71 %	11.20 %
30.00 to <100.00	44	4	9.09 %	37.86 %	52.52 %	18.27 %	
100.00 (Default)		218			100.00 %	100.00 %	

**52: 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)**

As per Article 452(h) of the CRR the table below provides back testing data to validate the reliability of PD calculations. These tables are completed for all portfolios where there is a mapping to External ratings as per CRR Article 180(1)(f).  
The historical average observed default rate is calculated using 5 years of non-overlapping data.

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Exposure class	PD range	External rating equivalent			Number of obligors at the end of the previous year		Observed average default rate (%)	Average PD (%)	Average historical annual default rate (%)
						of which: number of obligors which defaulted in the year			
a	b	c			d	e	f	g	h
		S&P	Fitch	Moody's					
Institutions	0.00 to <0.05	AAA to AA-	AAA to AA-	Aaa to Aa3	34	0	0.00%	0.04%	0.00%
	0.10 to <0.15	A+ to A-	A+ to A-	A1 to A3	109	0	0.00%	0.12%	0.00%
	0.25 to <0.50	BBB+ to BBB-	BBB+ to BBB-	Baa1 to Baa3	17	0	0.00%	0.35%	0.00%
	0.75 to <1.75	BB+ to B+	BB+ to B+	Ba1 to B1	4	0	0.00%	1.11%	0.00%
	1.75 to <2.5	B	B	B2	0	0			
	2.5 to <5.0	B-	B-	B3	1	0	0.00%	4.38%	0.00%
10.0 to <20.0	CCC+	CCC+	Caa1	1	0	0.00%	11.12%	0.00%	

### 53. Template EU CR10.1 Specialised lending : Project finance (Slotting approach)

As per Article 438, point (e) the following template discloses slotting approach exposure for specialized lending for project finance. Group does not treat any further exposures under the slotting approach and does not disclose tables for “income-producing real estate and high volatility commercial real estate”, “object finance” or “commodities finance”. The template presents the on and off-balance sheet exposures, the EAD and RWEA as well as the associated regulatory expected losses.

From September 2025, there has been a continuous roll-out of the IRB slotting approach according to the supervisory approach for specialised lending exposures. To date approximately € 3.2 bn in on and off-balance sheet exposures with an RWEA of € 1.8 bn have moved to the new slotting approach.

Specialised lending : Project finance (Slotting approach) <sup>1</sup>							
Regulatory categories	Remaining maturity	On-balance sheet exposure	Off-balance sheet exposure	Risk weight	Exposure value	Risk weighted exposure amount	Expected loss amount
		a	b	c	d	e	f
Category 1	Less than 2.5 years	68	23	50%	77	31	—
	Equal to or more than 2.5 years	1,089	192	70%	1,175	662	5
Category 2	Less than 2.5 years	229	88	70%	265	148	1
	Equal to or more than 2.5 years	1,108	315	90%	1,249	860	10
Category 3	Less than 2.5 years	—	—	115%	—	—	—
	Equal to or more than 2.5 years	64	8	115%	67	66	2
Category 4	Less than 2.5 years	—	—	250%	—	—	—
	Equal to or more than 2.5 years	—	—	250%	—	—	—
Category 5	Less than 2.5 years	43	7	—	48	—	24
	Equal to or more than 2.5 years	—	—	—	—	—	—
Total	Less than 2.5 years	340	118		390	179	25
	Equal to or more than 2.5 years	2,261	515		2,491	1,588	17

<sup>1</sup>Includes both credit risk and counterparty credit risk

## Chapter 12. Disclosure of equity exposures

#### 54: 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)<sup>1</sup> 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 <sup>2</sup>	Exposure value	Risk weighted exposure amount	Expected loss amount
Categories	a	b	c	d	e	f
Total	209	—	125.14%	209	261	

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

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

## Chapter 13. Disclosure of exposures to counterparty credit risk

## 55: Table EU CCRA – Qualitative disclosure related to CCR

As per Article 439 the table below provides information on the Group's counterparty credit risk management.

Legal basis	Row Number	Qualitative information	
Article 439 (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	<p>The Group is predominantly exposed to counterparty credit exposure through its portfolio of derivatives and repurchase agreements ('repos').</p> <p>Derivatives: The credit risk on derivative contracts is the risk that the Group's counterparty in the contract defaults prior to maturity at a time when AIB has a claim on the counterparty under the contract. AIB would then have to replace the contract at the current market rate, which may result in a loss.</p> <p>The credit exposure on derivatives is managed in the same way as other types of credit exposure. The Group applies the same credit control and risk management policies as relate to counterparty credit approval, limit setting and monitoring procedures.</p> <p>Counterparty credit exposure ("CCE") consists partly of current replacement cost (or mark-to-market) of the contracts and partly of potential future exposure. The potential future exposure component is an estimation which reflects possible changes in market values during the remaining life of the individual contract. The CCE for an individual counterparty will take into account the existence of valid bilateral netting or collateral agreements, where these are in place.</p> <p>The Group applies the Standardised approach for counterparty credit risk (SA-CCR) for calculating the Pillar 1 capital for derivatives.</p> <p>Pre-settlement CCE limits must be approved in advance of any transactions being entered into by the appropriate credit approval authority. This forms part of the normal credit management and review process. Settlement and maturity limits must conform to general credit policy requirements. Limits on the maximum residual maturity of derivative activities are governed by individual counterparty maturity constraints.</p> <p>Those sanctioning CCE limits must be satisfied that they sufficiently understand the risks involved in the proposed transactions. It is Group practice, where possible and relevant, that all appropriate documentation, such as facility letters or international swaps and derivatives association ("ISDA") agreements be put in place before any limits are made available for use.</p> <p>For repos, reverse repos, collateral swaps and securities lending transactions, CCE is measured as the sum of current replacement cost plus an additional amount to reflect potential future losses that might be incurred due to adverse market movements that can occur in the time taken to replace a position. This additional amount is calculated by using an add-on-factor (AOF) approach. AOFs increase as the 'riskiness' of the underlying collateral increases. AOFs are derived by applying conservative overlays to the volatility-adjustments specified in article 224 of CRR IV. Pre-settlement CCE limits for derivative transactions are established by reference to the specific transaction's add-on-factors equivalent.</p> <p>Credit Support Annexes ("CSAs") are taken into consideration when setting the internal credit risk utilisation for derivative counterparties. CSAs and netting are also recognised as credit risk mitigation for reducing the exposure at default on derivatives. Regulatory netting is currently recognised for 12 bank counterparties. GMRAs/PSAs and netting are not recognised as credit risk mitigation for repo transactions in the pillar 1 regulatory capital calculations.</p> <p>The Group has established the capacity to clear derivatives in line with European Markets Infrastructure Regulation ("EMIR") requirements for central counterparty clearing. Clearing of certain derivative transactions is now mandatory for AIB under Article 4 of EMIR (clearing obligation). The clearing obligation requires AIB to clear certain derivatives with an authorised central clearing party (termed a 'CCP'; AIB uses LCH SwapClear, Eurex, LCH (SA) for CDS) which is completed through a 'Clearing Broker'; AIB's clearing brokers are HSBC France, BNP and Barclays Bank Ireland. Cleared derivatives eliminate exposure to bilateral counterparties, replacing these counterparties with the CCP.</p> <p>Repurchase agreements: AIB Group is active in repurchase transactions in capital market instruments. This is achieved through repo/reverse repo products (together called repurchase transactions). Repurchase transactions are undertaken on both a bilateral and tri-party basis.</p> <p>Where appropriate netting documentation is in place, both sets of products also become legally equivalent from a credit mitigation perspective. The Group only engages in such transactions once the appropriate documentation has been executed. The transactions are executed by authorised personnel in the treasury function.</p> <p>An independent middle office function in the finance department has responsibility for managing the margining of the Group's bilateral repo/reverse repo activities. Margining has been predominantly cash-based although the documentation in general allows for securities to be used as collateral. Tri-party margining is managed through Euroclear, JP Morgan Luxembourg S.A. and Bank of New York SA/NV Tri-party and custodian agents. The associated credit risk is managed in the same way as other types of credit exposure. Exposures are calculated to take account of historical price volatility reflecting the maturity of both the collateral and repurchase transaction. The exposures are aggregated with all other exposures to the counterparty.</p>

			<p>In addition to the normal credit control and risk management policies relating to counterparty credit approval, limit setting and monitoring procedures, the following credit criteria receive additional focus for repurchase transactions:</p> <ul style="list-style-type: none"> <li>• Acceptable collateral;</li> <li>• Acceptable counterparties;</li> <li>• Appropriate nominal exposure limits by counterparty;</li> <li>• Appropriate risk weighted exposure limits by counterparty; and</li> <li>• Haircut amounts (where appropriate).</li> </ul> <p>AIB applies the financial collateral comprehensive method for the purposes of calculating Pillar 1 capital for counterparty credit exposure for repurchase type transactions.</p>
Article 439 (b)	(b)	Description of policies related to guarantees and other credit risk mitigants, such as the policies for securing collateral and establishing credit reserves	<p>It is Group practice, where possible and relevant, that ISDA Master Agreements are put in place to cover derivatives business on a counterparty specific basis. It is also Group practice in relation to wholesale market counterparts to supplement ISDA documentation with a CSA to accommodate the reduction of net exposure on an agreed basis, and in line with market practice, by way of transferring a margin amount, typically cash (as opposed to securities).</p> <p>AIB employs robust procedures and processes to control the residual risk that may arise when taking financial collateral, including strategy, consideration of the underlying credit and collateral management/valuation process. In addition, the Group has established standards to ensure legal certainty exists and the degree of correlation between the credit quality of the obligor and the collateral value must be considered and mitigated.</p>
Article 439 (c)	(c)	Description of policies with respect to Wrong-Way risk as defined in Article 291 of the CRR	<p>AIB's measurement of counterparty credit risk exposure against limits for foreign exchange, interest rate, inflation and equity derivatives does not include a consideration for wrong way risk. Wrong way risk is unlikely to be a feature of such transactions. AIB's measurement of counterparty credit exposure against limits for reverse repurchase agreements and for collateral swaps requires that consideration be given to the correlation between collateral value and the counterparty default probability when determining the add on factor.</p>
Article 439 (d)	(d)	Any other risk management objectives and relevant policies related to CCR	As above, see Article 439 (b).
Article 439 (e)	(e)	The amount of collateral the institution would have to provide if its credit rating was downgraded	<p>A downgrade in the Group's credit rating could have the effect of triggering a CSA to come into effect for a cohort of ISDAs with corporate clients which contractually have this feature should the Group be downgraded below a contractually specified level. However, due to the small number of ISDAs with this feature, this is not deemed a significant risk for the Group. In addition, a downgrade in the Group's credit rating could lead to an increase in the haircuts that would be demanded by counterparties in repurchase transactions. This would lead to an increase in the quantum of securities being pledged by the Group as collateral. The mark-to-market on these trades at 31 December 2025 was approximately €56m.</p>

## 56: 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 which was € 3 bn at 31 December 2025.

Increase in RWEA between June to December 2025 is due to an increase in Securities Financing Transaction 'SFT' RWEA, partially offset by a decrease in 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)	90	278		1.4	1,186	516	515	293
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)					12,402	12,489	12,489	387
5	VaR for SFTs					—	—	—	—
6	<b>Total</b>					<b>13,588</b>	<b>13,005</b>	<b>13,004</b>	<b>680</b>

## 57: 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 June 2025 and December 2025 are as follows:

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

	Exposure classes	Risk weight											Total exposure value
		a	b	c	d	e	f	g	h	i	j	k	
		0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	Others	
1	Central governments or central banks	—	—	—	—	—	—	—	—	—	—	—	—
2	Regional government or local authorities	—	—	—	—	—	—	—	—	—	—	—	—
3	Public sector entities	—	—	—	—	—	—	—	—	—	—	—	—
4	Multilateral development banks	—	—	—	—	—	—	—	—	—	—	—	—
5	International organisations	—	—	—	—	—	—	—	—	—	—	—	—
6	Institutions	—	1,955	—	—	—	—	—	—	—	—	—	1,955
7	Corporates	—	—	—	—	—	—	—	—	76	—	—	76
8	Retail	—	—	—	—	—	—	—	—	—	—	—	—
9	Institutions and corporates with a short-term credit assessment	—	—	—	—	—	—	—	—	—	—	—	—
10	Other items	—	—	—	—	—	—	—	—	—	—	—	—
11	<b>Total exposure value</b>	—	<b>1,955</b>	—	—	—	—	—	—	<b>76</b>	—	—	<b>2,031</b>

## 58: 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 June to December 2025 are as follows:

- Increases in exposure values and RWEAs of institutions.
- Decreases 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	12,543	0.11 %	49	7.48 %	1	508	4.05 %
2	0.15 to <0.25	0	0.17 %	2	45.00 %	2	0	40.07 %
3	0.25 to <0.50	268	0.26 %	1	6.27 %	1	11	4.26 %
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))	12,811	0.11 %	52	7.45 %	1	519	4.05 %

		a	b	c	d	e	f	g
	PD scale	Exposure value	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	RWEA	Density of risk weighted exposure amount
Corporates (F-IRB) Specialised Lending								
1	0.00 to <0.15	—	—	—	—	—	—	—
2	0.15 to <0.25	3	0.20 %	6	40.00 %	2	2	54.69 %
3	0.25 to <0.50	13	0.34 %	13	40.00 %	2	9	70.02 %
4	0.50 to <0.75	8	0.56 %	11	40.00 %	2	8	97.81 %
5	0.75 to <2.50	1	0.78 %	4	40.00 %	2	1	112.28 %
6	2.50 to <10.00	—	—	—	—	—	—	—
7	10.00 to <100.00	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
	Sub-total (Corporates (F-IRB) Specialised Lending)	25	0.41 %	34	40.00 %	2	20	78.61 %

		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	11	0.13 %	13	40.18 %	2	3	30.38 %
2	0.15 to <0.25	—	—	—	—	—	—	—
3	0.25 to <0.50	13	0.28 %	3	40.00 %	2	6	46.52 %
4	0.50 to <0.75	11	0.67 %	10	40.00 %	2	8	69.50 %
5	0.75 to <2.50	16	1.07 %	21	40.31 %	2	14	84.53 %
6	2.50 to <10.00	1	4.00 %	10	41.14 %	2	1	127.76 %
7	10.00 to <100.00	2	32.84 %	3	43.03 %	2	5	236.81 %
8	100.00 (Default)	0	100.00 %	1	40.00 %	2	0	— %
	Sub-total (Corporates (F-IRB) Other)	55	2.09 %	61	40.28 %	2	38	68.61 %

	<b>Total (all CCR relevant exposure classes)</b>	<b>12,892</b>	<b>0.12 %</b>	<b>147</b>	<b>7.66 %</b>	<b>1</b>	<b>577</b>	<b>4.48 %</b>
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### 59: 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 June to December 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	401	17	5	14	–	–	–	–
2	Cash – other currencies	79	–	77	–	–	–	–	–
3	Domestic sovereign debt	–	–	–	–	–	21	–	2,021
4	Other sovereign debt	–	–	–	–	–	460	–	1,694
5	Government agency debt	–	–	–	–	–	16	–	–
6	Corporate bonds	–	–	–	–	–	4,720	–	294
7	Equity securities	–	–	–	–	–	3,560	–	–
8	Other collateral	–	–	–	–	–	–	–	–
9	<b>Total</b>	<b>480</b>	<b>17</b>	<b>82</b>	<b>14</b>	<b>–</b>	<b>8,777</b>	<b>–</b>	<b>4,010</b>

## 60: 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
<b>Notionals</b>			
1	Single-name credit default swaps	3	—
2	Index credit default swaps	35	—
3	Total return swaps	—	—
4	Credit options	—	—
5	Other credit derivatives	—	—
6	<b>Total notionals</b>	38	—
<b>Fair values</b>			
7	Positive fair value (asset)	—	—
8	Negative fair value (liability)	(1)	—

## 61: 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 June to December 2025 primarily due to reduction in replacement cost values with QCCPs.

		a	b
		Exposure value	RWEA
<b>1</b>	<b>Exposures to QCCPs (total)</b>		<b>39</b>
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	1,955	39
3	(i) OTC derivatives	1,955	39
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	—	—
<b>11</b>	<b>Exposures to non-QCCPs (total)</b>		<b>—</b>
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 14. Disclosure of exposures to counterparty credit risk**

## 62: Table EU CVAA - Qualitative disclosure requirements related to credit valuation adjustment risk

As per Article 445a (1), points (a) and (b) the table below provides information on the Group's credit valuation adjustment risk management .

Legal basis	Row	Qualitative Information	
Point (a) of Article 445a(1) CRR	(a)	<p>A description of the institution's processes to manage credit valuation adjustment risk, including:</p> <ul style="list-style-type: none"> <li>- a description of the processes implemented to identify, measure, monitor and control the institution's credit valuation adjustment risks;</li> <li>- a description of their policies for hedging and mitigating risk and strategies and processes for monitoring the continuing effectiveness of hedges.</li> </ul>	<p>The Group is exposed to credit valuation adjustment (CVA) risk arising from changes in market rates and creditworthiness of uncollateralised customer OTC derivative transactions. The CVA accounting fair value, measured using a simulation based approach, is monitored and reported on a daily basis including the CVA risk sensitivities and any hedging instruments. Interest rate and credit spread hedging (using ITRAXX indices) are used to mitigate CVA risk sensitivities and manage accounting fair value volatility.</p> <p>Regulatory CVA is measured using the reduced basic approach for CVA in accordance with Article 384 CRR. Regulatory CVA mitigation relies on netting, collateralisation and central clearing rather than hedging. These practices reduce both the level and volatility of expected exposures and reduces the CVA's sensitivity to changes in counterparty credit spreads.</p> <p>The Group does not maintain a dedicated portfolio of CVA hedges that are recognised in the regulatory CVA capital calculation. Accordingly under the reduced BA-CVA approach, CVA hedges are not considered for mitigation of own funds requirements. Economic hedging activity is undertaken for accounting and risk-management purposes only.</p>
Point (b) of Article 445a(1) CRR	(b)	<p>An explanation whether the institution meets all the conditions set out in Article 273a(2); where those conditions are met, whether institution has 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.</p>	<p>The Group does not meet the conditions set out in Article 273a(2) CRR for the application of the simplified approach for CVA risk, primarily due to the level of its derivative activity. Consequently, the Group does not use the simplified approach under Article 385 CRR and calculates its own funds requirements for CVA risk exclusively under the reduced basic approach for CVA in accordance with Article 384(3) CRR.</p>

### 63: Template EU CVA 1 – Credit valuation adjustment risk under the Reduced Basic Approach (R-BA)

As per Article 445a (3), point (a) the template below provides an overview of the credit valuation adjustment risk under the reduced basic approach (R-BA):

		a	b
		Components of Own Funds Requirements	Own Funds Requirements
1	Aggregation of systematic components of CVA risk	14	
2	Aggregation of idiosyncratic components of CVA risk	5	
3	Total		5

## Chapter 15. Disclosure of exposures to securitisation positions

## 64: Table EU SECA - Qualitative disclosure requirements related to securitisation exposures

As per Article 449, points (a) to (i) see table below:

Legal basis	Row number	Qualitative information	
Article 449(a) CRR	(a)	<p>Description of securitisation and re-securitisation activities; including institutions' 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 (STS) securitisation framework 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</p>	<p>The Group is an originator of securitisations (retained) and Significant Risk Transfer (SRT) Securitisations, and an investor in securitisations. The Group is not currently a sponsor of any securitisation positions.</p> <p>All investment securitisation positions are recorded in the Group plc's banking book, and are measured at fair value through Other Comprehensive Income (OCI) or Amortised Cost under the 'Investment Securities' classification in the financial statements.</p> <p><b>Risk Management:</b>            Originated SRT Transactions: AIB's "Significant Risk Transfer (SRT) - Risk Principles" sets out the Groups approach to securitisations which seek to achieve regulatory SRT, and outlines the key principles to be applied to the assessment and structuring of both funded and unfunded transactions which seek to achieve SRT (and in some instances STS also), the additional operational requirements and risk assessment required prior to execution of a transaction, the expectations for ongoing monitoring and review post execution, roles and responsibilities across the 3 lines of defence, and governance requirements which apply, including the risk review of the key items detailed above. This is supported by a SRT Operating Framework which articulates the over-arching end-to-end process for SRT, including setup, execution and ongoing management, and to ensure organisational alignment and adherence with transaction specific contractual terms and regulatory requirements, as well as Information Barriers.</p> <p><b>Investment Portfolio:</b> In accordance with its credit risk policy, the Group invests in traditional securitisations. There is a specific Securitisation Credit policy which outlines and governs the risk appetite of the bank from an investor perspective, and is aligned to Article 5 of the Regulation (EU) No 2017/ 2402. Origination and management of ABS securitisation investments can only be conducted by specified areas of AIB, which have the relevant skills and experience to manage the portfolio. Origination of ABS investments are approved by credit committees in line with the bank's policies and approval frameworks. Initial credit assessment includes an assessment of structure and structural protections, cashflow assessment under base and stress cases, performance of underlying assets over time, regulatory environment in the specific jurisdictions (if applicable), assessment of track record of key parties to the transaction etc as required by credit policy and regulation. From a monitoring perspective, credit assessments are undertaken regularly and approved by the independent risk function on at least an annual basis in line with the Group's credit policies.</p> <p>The Group's Investment objectives in relation securitisations are as follows:            As an investor, the Group invests directly in traditional transactions that offer an appropriate risk-adjusted return opportunity and for liquidity purposes. The Group is an investor in Senior and Investment Grade notes of Securitisations, including Residential Mortgage Backed Securities ("RMBS") transactions, Collateralised Loan Obligations ("CLOs"), and Commercial Mortgage Backed Securities ("CMBS"), some of these investments qualify as STS securitisations.</p> <p>As an originator, the Group uses securitisations to support its funding, capital and credit risk management activities activities.  <b>Traditional Securitisations:</b> The Group sold loans and advances to customers, mainly mortgages, to securitisation special purpose entities ("SSPEs"), which, in turn, issued notes or deposits to external investors. The notes or deposits issued by the SSPEs are on terms which resulted in the Group retaining the majority of ownership risks and rewards and therefore, the loans continue to be recognised on the Group's statement of financial position with all the notes being eliminated on consolidation. See point d for full list of SSPEs.  <b>SRT Securitisations:</b> the bank uses SRT securitisations to transfer the credit risk associated with a portfolio of loans to third party investors. Where the level of risk transferred is deemed significant a reduction in the regulatory capital requirements commensurate with the credit risk transferred, can be achieved.</p>

			<p>AIB Group (UK) p.l.c. Pension Scheme interest in the AIB PFP Scottish Limited Partnership.</p> <p>In December 2013, the Group agreed with the Trustee of the AIB UK Defined Benefit Pension Scheme (“the UK scheme”) a restructure of the funding of the deficit in the UK scheme. The Group established a pension funding partnership, AIB PFP Scottish Limited Partnership (“SLP”) under which a portfolio of loans was transferred to the SLP from another Group entity, AIB UK Loan Management Limited (“UKLM”) for the purpose of ring-fencing the repayments on these loans and providing security in respect of future pension payments to the UK scheme. The LP structure is still in place, however we note that because there was sufficient cash in the SLP to provide the required security in respect of future payment obligations, all the ring-fenced loans were transferred from the SLP back to UKLM during 2023.</p>
Article 449(b) CRR	(b)	<p>The type of risk that institutions 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:</p> <p>i) risk retained in own-originated transactions;</p> <p>ii) risk incurred in relation to transactions originated by third parties</p>	<p>The Group is exposed to the following risks in respect of its securitisation activities:</p> <p>(i) Risk retained in own-originated transactions:</p> <p>a) traditional securitisations - residential mortgage portfolios originated from the Group’s operations, with primary risk being credit risk attached to the underlying asset pool. Liquidity Risk may apply where insufficient funds are received by the SSPE to service payments to the noteholders as they fall due. The underlying asset pools may also be exposed to non-trading interest rate risk and foreign exchange risk.</p> <p>b) SRT transactions - corporate and residential portfolios originated from Groups originations, wherein AIB retains first loss and senior tranche. Credit risk associated with first loss tranche, credit risk on retained senior tranche is low as attachment point is much higher than expected losses on this portfolio under stressed scenarios. Counterparty risk eliminated as investment in notes is fully cash funded. Underlying asset pool may be subject to some interest rate and foreign exchange risk.</p> <p>(ii) Risk incurred, where the Group acts as in investor in transactions originated by third-parties, is primarily the credit risk associated with the underlying asset portfolios. Credit risk is mitigated by the structural features of the securitisations, the levels of credit enhancement for AIB’s investments and the fact that the Group does not invest in securitisation notes rated below investment grade. Liquidity risk and market risk are typically fully mitigated by structural features and hedging within the SSPE. The Group adopts the same approach for risk assessment of STS and non-STS transactions, and for senior and non-senior securitisation tranches. All securitisation investments, both senior and non-senior, are subject to initial and on-going due diligence in accordance with Article 5 of Regulation (EU) 2017/2402 and AIB’s Credit Risk Policy.</p> <p>The management of securitisation transactions entails operational activities incremental to those activities related to the servicing and management of the underlying loans. Arising from these unique securitisation activities are a variety of operational risks. In the case of SRT an Operating Framework is in place which addresses operational risk at an overarching level ensuring organisational alignment amongst impact internal stakeholders, and adherence with transaction specific contractual terms and regulatory requirements, supported by Operating Procedures at local business unit level.</p>

Article 449(c) CRR	(c)	<p>Institutions' approaches to calculating the risk-weighted exposure amounts that they apply to their securitisation activities, including the types of securitisation positions to which each approach applies with a distinction between STS and non-STS positions</p>	<p>Effective 1 January 2020, all securitisation positions moved onto the new securitisation framework introduced through amendments to the CRR (Regulation (EU) 2017/2401). The Group applies the hierarchy as set out therein as follows:</p> <p>SEC-IRBA, the internal rating based (IRB) approach, is applied to the retained tranches of SRT transactions where the underlying asset portfolios are IRB.</p> <p>SEC-SA, the standardised approach applies to all investments into senior securitisation positions, and uses the standardised credit risk treatment of the underlying exposures as the main input to determine the RWA of the securitisation position based on levels of credit enhancement.</p> <p>SEC-ERBA, the external ratings based approach is applied into non-senior securitisation positions as prescribed by the regulations. This uses the external rating as provided by the listed credit rating agencies, plus additional data requirements, to determine the RWA.</p> <p>Lower risk weights apply to positions which qualify as STS securitisations.</p> <p>As at 31 Dec 2025, the Group's traditional STS securitisation positions are risk weighted using the SEC-SA approach in accordance with Article 261 of Regulation (EU) No 575/2013 as amended by Regulation (EU) No 2017/ 2401. The Group's traditional non-STS securitisation positions are risk weighted using the SEC-SA and SEC-ERBA approaches in accordance with Articles 261 and 263 of Regulation (EU) No 575/2013 as amended by Regulation (EU) No 2017/ 2401.</p>
Article 449(d) CRR	(d)	<p>A list of SSPEs falling into any of the following categories, with a description of their types of exposures to those SSPEs, including derivatives contracts:</p> <p>(i) SSPEs which acquire exposures originated by the institutions;</p> <p>(ii) SSPEs sponsored by the institutions;</p> <p>(iii) SSPEs and other legal entities for which the institutions provide securitisation-related services, such as advisory, asset servicing or management services;</p> <p>(iv) SSPEs included in the institutions' regulatory scope of consolidation</p>	<p>(i) In its role as an originator the Group has the following SSPE's:</p> <p>a) Burlington Mortgages No. 1 d.a.c. - a residential mortgage loan portfolio comprising loans from 2 of its subsidiaries, EBS d.a.c. and Haven Mortgages Limited. In order to fund the acquired mortgages, Burlington issued eleven classes of notes to EBS d.a.c. and Haven in the same proportion as the mortgages securitised. These notes are retained by AIB Group.</p> <p>b) Burlington Mortgage No. 2 d.a.c. – a residential mortgage loan portfolio comprising loans from 2 of its subsidiaries, EBS d.a.c. and Haven Mortgages Limited. In order to fund the acquired mortgages, Burlington issued seven classes of notes to EBS d.a.c. and Haven in the same proportion as the mortgages securitised. These notes are retained by AIB Group.</p> <p>c) AIB Group (UK) p.l.c. Pension Scheme interest in the AIB PFP Scottish Limited Partnership. In December 2013, the Group agreed with the Trustee of the AIB UK Defined Benefit Pension Scheme ("the UK scheme") a restructure of the funding of the deficit in the UK scheme. The Group established a pension funding partnership, AIB PFP Scottish Limited Partnership ("SLP") under which a portfolio of loans was transferred to the SLP from another Group entity, AIB UK Loan Management Limited ("UKLM") for the purpose of ring-fencing the repayments on these loans and providing security in respect of future pension payments to the UK scheme. The LP structure is still in place, however we note that because there was sufficient cash in the SLP to provide the required security in respect of future payment obligations, all the ring-fenced loans were transferred from the SLP back to UKLM during 2023.</p> <p>d) Setanta Finance 2024 DAC - SSPE set up to issue notes associated with the SRT securitisation programme.</p> <p>(ii) There are no SSPEs sponsored by the Group at this time.</p> <p>(iii) The Group has provided securitisation related services to the third party entity Beara Finance d.a.c. These comprised mortgage servicing and cash management services related to portfolio of residential mortgage loans held by Beara and the related Profit Participation Note (PPN) issued by Beara. All the loans held in Beara were re-acquired by the Group on 25 July 2025 and hence the mortgage servicing ceased from that date. The Group continued to provide other securitisation related services to Beara pending redemption and cancellation of the PPN in 2026.</p> <p>(iv) Burlington Mortgages No. 1 d.a.c., Burlington Mortgage No. 2 d.a.c and Setanta Finance 2024 DAC are the three SSPEs, noting these are not included in AIB Groups regulatory scope of consolidation.</p>

Article 449(e) CRR	(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 CRR	There are no contractual arrangements that could require the Group or its subsidiaries to provide financial support to the consolidated structured entities. During the year, neither the Group nor any of its subsidiaries provided financial support to a consolidated structured entity and there is no current intention to provide financial support.
Article 449(f) CRR	(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	<p>(i) In its role as an originator the Group has the following SSPEs:</p> <p>a) Burlington Mortgages No. 1 d.a.c. - Notes are issued to EBS d.a.c. and Haven Mortgages Limited;</p> <p>b) Burlington Mortgages No. 2 d.a.c. - Notes are issued to EBS d.a.c. and Haven Mortgages Limited.</p> <p>c) Setanta Finance 2024 DAC - SSPE set up to issue notes associated with the SRT securitisation programme. AIB retains senior and first loss tranches.</p> <p>(ii) The Group is not currently a sponsor of securitisation positions.</p>
Article 449(g) CRR	(g)	A summary of their accounting policies for securitisation activity, including where relevant a distinction between securitisation and re-securitisation positions	<p>Securitisations: Securitisations may require Group companies to enter into transactions to transfer assets to a Structured Entity (SE). Under IFRS, a structured entity is consolidated in the Group's financial statements when the substance of the relationship between the Group and the structured entity indicates that the structured entity is controlled by the Group and meets the criteria set out in IFRS 10 Consolidated Financial Statements. The Group's accounting policy for consolidation is set out under 'Basis of consolidation' in the Group's financial statements. The Group controls a SE where the Group is exposed to, or has rights to, variable returns from its involvement with the SE and has the ability to affect those returns through its power to direct the activities of the entity. An SE is fully consolidated from the date on which control is transferred to the Group. They are derecognised from the date that control ceases.</p> <p>The Group derecognises a financial asset when the contractual rights to the cash flows from the assets expire or it transfers the rights to receive the contractual cash flows in a transaction in which substantially all of the risks and rewards of ownership of the assets are transferred or in which the Group neither transfers nor retains substantially all of the risks and rewards of ownership and it does not retain control of the assets. The Group's accounting policy for derecognition is set out under 'Derecognition' in the Group's financial statements.</p> <p>When an SE is consolidated by the Group or if transferred assets fail to meet the derecognition test, the Group's balance sheet will include the assets prior to and post transfer to the SE.</p> <p>Synthetic securitisations: In a synthetic securitisation transaction, the underlying assets are not sold into the relevant SE. Instead, their performance can be transferred either into the vehicle through a synthetic instrument such as a credit linked note or a financial guarantee, or directly to a third party (via the issue of a credit linked note) or on an unfunded basis via an insurance contract. The Group's accounting policy for 'Financial guarantees purchased by the Group' in the Group's financial statements as well as the accounting policies outlined above will apply to synthetic securitisations.</p> <p>Re-securitisation: The Group did not have any re-securitisation positions in 2025.</p> <p>Investments in third-party Securitisations: Investments in third party securitisations are accounted for under IFRS 9 as either (i) hold-to-collect and measured at amortised cost or (ii) hold-to-collect and sell and measured at fair value through Other Comprehensive Income. SPPI testing is applied at the point of origination for all new securitisation investments.</p>

Article 449(h) CRR	(h)	The names of the ECAIs used for securitisations and the types of exposure for which each agency is used	<p>The Group utilises the ratings services of several ECAIs, noting that under AIB's Credit Policy for ABS Investments, all securitisation investments made by AIB must have an external credit rating from at least one of the following ECAIs: S&amp;P Global, Moody's, Fitch Ratings, DBRS and KBRA.</p> <p>External ratings are used to determine RWEA for securitisations where the SEC-ERBA approach is deemed to apply.</p> <p>The Notes in Burlington No.1 d.a.c and Burlington No. 2 d.a.c (retained securitisations) are rated by Moody's and DBRS, while some of the notes in AIB's issued SRT securitisations are rated by S&amp;P and KBRA.</p>
Article 449(i) CRR	(i)	Where applicable, a description of the Internal Assessment Approach as set out in Chapter 5 of Title II of Part Three CRR 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	AIB does not hold any securitisation positions wherein it applies the Internal Assessment approach as set out in Chapter 5 of Title II of Part Three CRR.







## Chapter 16. Disclosure of exposures to interest rate risk on positions not held in the trading book

**68: Table EU MRA - Qualitative disclosure requirements related to market risk**

As per Article 435(1) the table below provides information on the Group's market risk management.

<p>a</p>	<p>Points (a) and (d) of Article 435 (1) CRR</p> <p>A description of the institution's strategies and processes to manage market risk, including:</p> <ul style="list-style-type: none"> <li>- An explanation of management's strategic objectives in undertaking trading activities, as well as the processes implemented to identify, measure, monitor and control the institution's market risks</li> <li>- A description of their policies for hedging and mitigating risk and strategies and processes for monitoring the continuing effectiveness of hedges</li> </ul>	<p>Market risk is managed against a range of Board approved limits which cover market risk in the trading book, interest rate risk in the banking book and credit spread risk in the banking book. The Board approved limits are supplemented by a range of ALCo approved limits.</p> <p>Market risk is identified and assessed using portfolio sensitivities, Value at Risk ("VaR") and stress testing. Interest rate gaps and sensitivities to various risk factors are measured and reported on a daily basis. In terms of the VaR metric, AIB calculates a daily historical simulation VaR to a 95% confidence level, using a one day holding period and based on one year of historic data. In addition to VaR, Capital at Risk ("CaR") is also measured to a one year (1) time horizon, a 99% confidence level and a longer set of data. Nominal, sensitivity and 'stop loss' limits are also used.</p> <p>Market risk is taken on by the bank as a consequence of the bank facilitating its customer requirements for derivatives and to a lesser extent in pursuit of a return. As stated in the bank's Risk Appetite Statement (RAS), the bank does not have an appetite for large proprietary market risk positions in the Trading Book, and has a low appetite for income volatility instead targeting steady, sustainable earnings. Market risk strategy is aligned to the RAS.</p> <p>When a financial instrument is designated as a hedge, the Group formally documents the relationship between the hedging instrument and hedged item as well as its risk management objectives and its strategy for undertaking the various hedging transactions. The Group also documents its assessment, both at hedge inception and on an ongoing basis, of whether the derivatives that are used in hedging transactions are highly effective in offsetting changes in fair values or cash flows of the hedged items.</p> <p>A Structural Interest rate Hedging Programme is used by AIB to ensure stable Net Interest Income. 1LOD make proposals to ALCo on how this interest rate management strategy should be effected, outlining the expected net interest income impacts. 2LOD provide an accompanying review and challenge to ALCo.</p>
<p>b</p>	<p>Point (b) of Article 435 (1) CRR</p> <p>A description of the structure and organisation of the market risk management function, including a description of the market risk governance structure established to implement the strategies and processes of the institution discussed in row (a) above, and that describes the relationships and the communication mechanisms between the different parties involved in market risk management.</p>	<p>The Group implements a strong risk management approach to protect its customers and mitigate risks. The Group achieve this through identifying the Principal Risks and Uncertainties, including the key Emerging Risk Drivers, which could adversely impact its customers, business, stakeholders and the delivery of the Group's strategic objectives.</p> <p>The Group operates a three lines of defence model for risk management. For market risk 1LOD comprises the Finance and Treasury functions who report to the CFO. The Group's Finance function is responsible for the identification, measurement and reporting of the Group's aggregate market risk profile.</p> <p>The Group's Treasury function is responsible for the management of the majority of market risk in the Bank, with a small amount of market risk existing in the Goodbody Stockbrokers subsidiary.</p> <p>1LOD documents an annual Market Risk Strategy and Appetite statement as part of the annual financial planning cycle which ensures market risk aligns with the Group's strategic business plan.</p> <p>2LOD provides review and challenge, risk oversight and proposes and maintains the Market Risk Management Framework and Policies as the basis of the Group's control architecture for market risk activities, including the annual agreement of market risk limits (subject to the Board approved Risk Appetite Statement). All subsidiaries within the Group which are exposed to market risk must align to the Market Risk Management Framework.</p> <p>3LOD comprises Group Internal Audit which provides third line assurance on market risk.</p> <p>The Group has implemented a strong risk management approach to identifying, assessing and managing risks. To support this approach, a number of frameworks and policies approved by the Board (or Board delegation) are in place which set out the key principles, roles and responsibilities and governance arrangements through which the Group's material risks are managed and mitigated. These frameworks and policies are subject to annual review by the respective risk owners. The monthly Chief Risk Officer ("CRO") Report provides qualitative and quantitative information on the management of the material risks to which the Group is exposed.</p> <p>The core aspects of the Group's risk management framework including Risk strategy and culture, Risk identification and assessment, Risk measurement and management, Risk monitoring, escalating and reporting are set out in the Annual Financial Report 2025.</p> <p>The Group undertakes quarterly stress testing on all the Group's exposures including loans and receivables, the investment securities book, equity investments and other exposures related to our Treasury business and the macroeconomic scenarios used for planning and internal stress testing purposes are reviewed by the Asset and Liability Committee (ALCo) and by the Board Risk Committee.</p> <p>An important part of the Group's Risk Management Framework is the setting of the Group Risk Appetite Statement ("RAS"). The RAS is a blend of qualitative statements and quantitative limits and triggers linked to the Group's strategic objectives. The overarching qualitative statements for the RAS are reflected in the Annual Financial Report 2025. The Group's risk profile is measured against its risk appetite and during 2025 the Group RAS was reported to the Group Risk Committee and Board Risk Committee.</p>

c	<p>Point (c) of Article 435 (1) CRR</p> <p>Scope and nature of risk reporting and measurement systems</p>	<p>The Group assumes market risk as a result of its banking and trading book activities. The main components of market risk are:</p> <ul style="list-style-type: none"> <li>• Credit spread risk is the exposure of the Group’s financial position to adverse movements in the credit spreads of bonds held in the hold-to-collect-and-sell (“HTCS”) and hold-to-collect (“HTC”) securities portfolio. Credit spreads are defined as the difference between bond yields and interest rate swap rates of equivalent maturity;</li> <li>• Interest rate risk in the banking book (“IRRBB”) is the current or prospective risk to both the earnings and capital of the Group as a result of adverse movements in interest rates. Changes in interest rates impact the underlying value of the Group’s assets, liabilities and off-balance sheet instruments and, hence, its economic value (or capital position). Similarly, interest rate changes will impact the Group’s net interest income (NII) through interest-sensitive income and expense effects; and</li> <li>• The Group also assumes market risk through its trading book activities which relate to all positions in financial instruments (principally derivatives) that are held with trading intent or in order to hedge positions held with trading intent. Risks associated with valuation adjustments such as credit value adjustment (“CVA”) and funding value adjustment (“FVA”) are managed by the trading unit in the Group’s Treasury function.</li> </ul> <p>Market risk is identified and assessed using portfolio sensitivities, Value at Risk (“VaR”) and stress testing. Interest rate gaps and sensitivities to various risk factors are measured and reported on a daily basis. In terms of the VaR metric, AIB calculates a daily historical simulation VaR to a 95% confidence level, using a one day holding period and based on one year of historic data. In addition to VaR, Capital at Risk (“CaR”) is also measured to a one year(1) time horizon, a 99% confidence level and a longer set of data.</p> <p>Market risk is managed against a range of Board approved VaR limits which cover market risk in the trading book, interest rate risk in the banking book and credit spread risk in the banking book. The Board approved limits are supplemented by a range of ALCo approved limits which include VaR limits, nominal and sensitivity limits and ‘stop loss’ limits.</p> <p>On a daily basis front office and risk functions receive a range of valuation, sensitivity and market risk measurement reports, while ALCo receives a monthly market risk commentary and summary risk profile. Market risk exposures are reported to the Group Risk Committee (“GRC”) and Board Risk Committee (“BRC”) on a monthly basis through the CRO Report.</p>
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## 69: 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 June 2025 to December 2025 is primarily driven by an decrease in:

- Interest rate RWEA of € 0.1 bn due to movement in FX swaps.

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
	<b>Outright products</b>	
1	Interest rate risk (general and specific)	354
2	Equity risk (general and specific)	20
3	Foreign exchange risk	—
4	Commodity risk	50
	<b>Options</b>	
5	Simplified approach <sup>1</sup>	
6	Delta-plus approach	2
7	Scenario approach <sup>2</sup>	
8	Securitisation (specific risk) <sup>3</sup>	
9	<b>Total</b>	<b>426</b>

<sup>1</sup>AIB does not have approval for the simplified approach.

<sup>2</sup>AIB does not use the scenario approach.

<sup>3</sup>AIB does not have trading securitisation instruments or correlation trading portfolios.

## Chapter 17. Disclosure of operational risk

## 70: Table EU ORA - Qualitative information on operational risk

As per Articles 446(1) points (a) and Article 435 (1) points (a), (b), (c) and (d) see the table below:

Legal basis	Row	Qualitative information	
Article 446(1)(a) and Article 435(1)(a) CRR	(a)	Disclosure of the risk management objectives and policies	<p>Operational &amp; Resilience Risk is the risk arising from inadequate or failed internal processes, people and systems, or from external events. This includes model risk (1) , information and communication technology (ICT) risk, legal risk, the potential for loss arising from the uncertainty of legal proceedings and potential legal proceedings but excludes strategic risk and reputational risk. This also includes resilience risk including the failure to identify and prepare for, respond and adapt to, recover and learn from operational disruptions which may result in a failure to deliver critical services in the Service Resilience Model through disruption.</p> <p>Operational &amp; Resilience Risk is identified and assessed by the Group's MRA which also identifies the following sub risks: change and transformation risk, physical safety &amp; property risk, continuity risk, technology risk, third party risk, legal risk, data risk, product &amp; proposition risk, people risk, fraud risk and transaction execution &amp; delivery risk. The risk and control assessment is the Group's core bottom-up process for the identification and assessment of Operational &amp; Resilience Risk across the Group.</p> <p>The Operational Risk Management Framework sets out the principles, supporting policies roles and responsibilities, governance arrangements and the processes for Operational &amp; Resilience risk management across the Group. Operational and Resilience and its sub risks are carefully overseen within our Operational Risk Management Framework and supporting policies, ensuring that key risks are identified, monitored, and managed in line with the Group's risk appetite and governance standards.</p> <p>This approach helps us maintain robust control and supports the ongoing resilience of our organisation. The Operational Risk Management Framework and policies set out the process for risk and control assessments, identification of the key non-financial risks arising from key business processes and activities. If risk thresholds are breached, there is a defined process to ensure these issues are promptly escalated and addressed at the appropriate level within the organisation</p> <p>(1) Model Risk forms part of Operational Risk as defined by Basel IV requirements. However, within the AIB Group Model Risk is covered under the Group Model and AI Risk Management Framework and Group Model and AI Risk Management policy owned by Enterprise Risk.</p>
Article 446(1)(a) and Article 435(1)(b) CRR	(b)	Disclosure of the structure and organisation of the operational risk management function	<p>The Group Head of Operational Risk reports directly to the Chief Risk Officer and has primary responsibility for the Operational Risk Function. The Operational &amp; Resilience Risk objectives which support delivery of their Group's overall strategic objectives are:</p> <ul style="list-style-type: none"> <li>• Formulate the Group's Risk Appetite for Operational &amp; Resilience Risk and ensure that Group's Operational &amp; Resilience Risk profile and business and financial plans are consistent with it;</li> <li>• Promote a strong risk culture throughout the organisation;</li> <li>• Establish and maintain the operational risk management architecture of the Group, ensuring that the Group has robust processes in place to identify, assess, monitor, manage and report its key Operational &amp; Resilience Risks and risk drivers, where relevant;</li> <li>• Ensure the Group has a strong risk governance and internal control environment in place;</li> <li>• Ensure through its risk assessment techniques that the Group has sufficient resilience to withstand a range of adverse scenarios;</li> <li>• Support improvements in operational and strategic decisions throughout the Group; and,</li> <li>• Foster an environment of continuous improvement and learning from mist.</li> </ul>

Article 446(1)(a) and Article 435(1) (c) CRR	(c)	Description of the scope and nature of the measurement system	<p>The risk and control assessment process serves to ensure that key Operational &amp; Resilience Risks are proactively identified, assessed, recorded, and reported, and that appropriate action is taken for risk mitigation. Self-assessment of risks is completed at a business unit level and recorded on SHIELD, which is the Group's governance, risk and compliance system. Service assessments and risk assessments are performed on all critical or important outsourcing arrangements and are recorded on SHIELD. SHIELD provides all areas with one consistent view of the operational &amp; resilience risks, controls, actions and events across the Group. Risk and control assessments are regularly reviewed and updated by business unit management.</p> <p>Each business area is primarily responsible for managing its own risks. Operational and Resilience and its sub risks are carefully overseen within our Operational Risk Management Framework and supporting policies, ensuring that key risks are identified, monitored, and managed in line with the Group's risk appetite and governance standards. Additionally sub risks are measured through a series of metrics which track performance over the previous 12 months e.g. operational risk losses, RCA monitoring, Operational Risk events reporting, cyber security, change initiatives, quality &amp; accessibility of priority data, service availability and the risk appetite statement.</p> <p>The Operational Risk model used to forecast operational risk capital needs utilises a number of inputs which include internal operational risk event loss data, external operational risk event loss data and loss scenarios which are developed in collaboration with relevant business areas to forecast risk capital needs for operational risk through the Internal Capital Adequacy Assessment Process (ICAAP). The potential impact of the identified risks are then assessed through the ICAAP and stress-testing processes where scenarios relating to this risk (such as internal/external fraud, key man dependency risks, legacy product issues, property damage, IT changes and manual processes, system outages and cyber-attack, and data quality issues in ESG reporting) are developed and incorporated into the overall outcomes.</p>
Article 446(1)(a) and Article 435(1) (c) CRR	(d)	Description of the scope and nature of the operational risk reporting framework	<p>In addition to risk appetite measures and limits, Operational and Resilience risk is monitored on a regular basis via the Group's risk governance committees. This provides senior management, through the Operational Risk Committee and Group Risk Committee and the Board (through Board Risk Committee), with timely updates on the Group's Operational and Resilience risk profile. The profile update details the current status of the Group's key operational &amp; resilience risks and includes an overview of current trends. It also includes an update on recent major risk events, and any remediation actions / lessons identified following events</p>
Article 446(1)(a) and Article 435(1) (d) CRR	(e)	Description of the policies and strategies of the risk mitigation and risk hedge	<p>Operational risk is partially hedged through an insurance programme in place, including a self-insured retention, to cover a number of risk events which would fall under the operational &amp; resilience risk umbrella. These include financial lines policies such as:</p> <ul style="list-style-type: none"> <li>• Comprehensive crime/computer-crime/cyber/professional indemnity/civil liability;</li> <li>• Employment practices liability;</li> <li>• Directors' and officers' liability; and</li> <li>• A suite of general insurance policies to cover such things as property and business interruption, terrorism, employers and public liability and personal accident.</li> </ul>



## 72: Template EU OR2 – Business Indicator, components and subcomponents

As per Articles 446(1), points (c) and (d), this template provides information on the calculation of the Business Indicator Component (BIC), in accordance with Article 313, and on the calculation of the Business Indicator (BI), components and subcomponents, in accordance with Article 314. In addition, this template also provides information on the amounts included and excluded from the business indicator related to mergers and disposals of entities or activities, in accordance with Articles 315(1) and 315(2). The Group have not applied the derogations available under Article 314(3) or 314(4) and have not reduced the business indicator for any exclusions under Article 315(2).

Figures used in the calculation of the own funds requirement are based on the audited financial statements for AIB Group for each of the relevant years (2025-2023). This is the first time that the EU OR2 template has been prepared due to the implementation of CRR3.

		a	b	c	d
	BI and its subcomponents	2025	2024	2023	Average value
<b>1</b>	<b>Interest, lease and dividend component (ILDC)</b>				3,105
<b>EU 1</b>	<b>ILDC related to the individual institution/consolidated Group (excluding entities considered by Article 314(3))</b>				3,105
1a	Interest and lease income	4,929	5,378	4,646	4,984
1b	Interest and lease expense	1,210	1,287	841	1,113
1c	Total assets/Asset component	144,124	137,234	132,506	137,955
1d	Dividend income/dividend component	0	1	2	1
<b>2</b>	<b>Services component (SC)</b>				759
2a	Fee and commission income	713	717	668	700
2b	Fee and commission expense	169	164	151	162
2c	Other operating income	15	43	23	27
2d	Other operating expense	—	48	70	59
<b>3</b>	<b>Financial component (FC)</b>				114
3a	Net profit or loss applicable to trading book (TB)	11	66	205	94
3b	Net profit or loss applicable to banking book (BB)	38	6	17	20
EU 3c	Approach followed to determine the TB/BB boundary (PBA or accounting approach)				Accounting Approach
<b>4</b>	<b>Business Indicator (BI)</b>				3,978
<b>5</b>	<b>Business indicator component (BIC)</b>				567

### Disclosure on the BI:

		a
6a	BI gross of excluded divested activities	3,978
6b	Reduction in BI due to excluded divested activities	—
EU 6c	Impact in BI of mergers/acquisitions	3

### 73:Template EU OR3 - Operational risk own funds requirements and risk exposure amounts

As per Articles 446(1), point (b), this template provides information on the calculation of own funds requirements for operational risk in accordance with Articles 312 to 315. The group have not applied the Alternative Standardised Approach(ASA) own funds requirements (OROF) under Article 314(4).

Figures used in the calculation of own funds requirements is based on the Group's audited figures for each relevant year (2025-2023) and increased due to higher 3-year average assets.

		a
1	Business Indicator Component (BIC)	567
EU1	Alternative Standardised Approach (ASA) Own Funds Requirements (OROF) under Article 314(4)	
2	Not applicable	
3	Minimum Required Operational Risk Own Funds Requirements (OROF)	567
4	Operational Risk Exposure Amounts (REA)	7,084

**Chapter 18. Disclosure of exposures to interest rate risk on positions not held in the trading book**

## 74: Table EU IRRBBA - Qualitative information on interest rate risks of non-trading book activities

As per Article 448(1), points (c) to (g) see table below.

Legal basis	Row number	Qualitative information	
Article 448 (1) (e)	(a)	A description of how the institution defines IRRBB for purposes of risk control and measurement.	<p>Non-trading interest rate risk (also referred to as interest rate risk in the banking book 'IRBB') is defined as the current or prospective risk to both the Group's capital and earnings arising from movements in interest rates that effect the banking book positions.</p> <p>IRBB results from the structure of the Group's balance sheet due to normal banking activity with customers and from treasury's discretionary positions in the banking book. This risk can arise where assets, liabilities and off-balance sheet items have different repricing dates, interest rate basis or behavioural characteristics. The Group requires that interest rate risk is positioned centrally for management purposes.</p> <p>The management of IRRBB is aligned to the following strategic aims and objectives :</p> <ul style="list-style-type: none"> <li>i AIB is a retail and commercial Bank and any significant market risk-taking must be aligned with the Group's overall strategy and appetite and be proportionate to the size and nature of the Group's core banking activities.</li> <li>ii AIB manages structural market risks centrally as part of the Bank's ALM process, seeking to achieve stable Net Interest Income balanced against the capital required to support economic value risks (i.e. Structural Hedging);</li> <li>iii Market risk management is a core competence of Treasury who are mandated to add value through discretionary risk-taking within delegated limits. IRRBB is managed against a range of Board approved risk limits which cover both Economic Value and Earnings perspectives. The Board approved limits are supplemented by a wider range of ALCo approved limits which include VaR limits, nominal and sensitivity metrics.</li> </ul>
Article 448 (1) (f)	(b)	A description of the institution's overall IRRBB management and mitigation strategies.	<p><b>IRBB management and mitigation strategies</b></p> <p>The first line comprises the Finance and Treasury functions who report to the CFO. The Group's Finance function is responsible for the identification, measurement and reporting of the Group's aggregate market risk profile. The Group's Treasury function is responsible for managing market risk that has been transferred to it by the customer facing businesses. Treasury also has a mandate to trade on its own account in selected wholesale markets with risk tolerances approved on an annual basis through the Group's Risk Appetite process.</p> <p>The first line documents an annual Market Risk Strategy statement as part of the annual financial planning cycle which ensures market risk aligns with the Group's strategic business plan. The Financial Risk function, reporting to the CRO, is responsible for the development of market risk measurement methodologies. It provides review and challenge risk oversight and proposes and maintains the Market Risk Management Framework and Policies as the basis of the Group's control architecture for market risk activities, including the annual agreement of market risk limits (subject to the Board approved Risk Appetite Statement). The third line of defence comprises Group Internal Audit which provides third line assurance on market risk.</p> <p>The Group recognises that the effective management of IRRBB is essential to the maintenance of stable earnings, the preservation of shareholder value and the achievement of the Group's strategic objectives. It is Group policy to minimise exposure to IRRBB subject to defined limits, though certain structural market risks remain and, in some cases, are difficult to eliminate fully. The management of IRRBB strikes a sound balance between the benefits of consciously maintaining Earnings Sensitivity close to a target level against the Economic Value risk that can arise as a consequence.</p>

<p>Article 448 (1) (e) (i) and (v); Article 448 (2) Article 448 (1) (e) (ii); Article 448 (2) Article 448 (1) (c); Article 448 (2)</p>	<p>(c) (e) (g)</p>	<p>The periodicity of the calculation of the institution's IRRBB measures, and a description of the specific measures that the institution uses to gauge its sensitivity to IRRBB. A description of the key modelling and parametric assumptions different from those used for disclosure of template EU IRRBB1 (if applicable). A description of key modelling and parametric assumptions used for the IRRBB measures in template EU IRRBB1 (if applicable).</p>	<p><b>IRRBB risk measurement</b></p> <p>Non-trading interest rate risk is measured and controlled in AIB using an economic value stress test, an earnings at risk and a VaR approach. As per Article 448 (a), the nature of the interest rate risk and the key assumptions are outlined here:</p> <ul style="list-style-type: none"> <li>- For the economic value stress test, the interest rate sensitivity profiles of the various components of AIB's balance sheet are measured and severe but plausible interest rate shocks are applied to these profiles. The magnitude of the interest rate shocks is consistent with a one year holding period and a 99% confidence level. The resulting change in economic value as a result of the application of these shocks is the IRRBB economic value exposure. Basis risk is a component of this IRRBB risk measurement model. This measurement is calculated and reported monthly.</li> <li>- An earnings at risk (EaR) measurement approach measures the quantity by which the Group's annual net interest income might change in the event of an adverse change in interest rates. EaR is estimated quarterly by modelling how net interest income would perform under different interest rate environments and selecting the worst scenario to apply to the balance sheet. An earnings sensitivity measurement of how the Group's annual net interest income would change under parallel rate shifts is also calculated and reported monthly.</li> <li>- IRRBB is also quantified using a 95% one day VaR measure and sensitivity measures. The VaR and interest rate sensitivity values are produced and reported daily for internal control purposes. Certain components of the balance sheet such as non-maturity deposits and the Group's equity are modelled using behaviourally adjusted assumed lives.</li> <li>- The NII scenarios presented are produced on a static balance sheet basis. The Bank uses a dynamic balance sheet for strategic planning purposes. Assumptions are also made about how the relationship between market and retail interest rates would develop in different interest rate environments. These assumptions are determined using a combination of statistical analysis and management judgement. Commercial margins are not considered when modelling from an economic value perspective but are included when modelling from an earnings perspective.</li> <li>- The economic value and NII earnings stress tests apply a lower bound (a floor) to downward interest rate shocks in EUR, GBP and USD in line with the SOT rate shock floors.</li> <li>- Certain products have contractual floors that are also reflected in the risk analysis.</li> </ul> <p>Whilst early withdrawals of fixed term deposits and drawing of commitments are risks which exist, they are not considered to be a material risk and are not included in IRRBB modelling.</p>
<p>Article 448 (1) (e) (iii); Article 448 (2)</p>	<p>(d)</p>	<p>A description of the interest rate shock and stress scenarios that the institution uses to estimate changes in the economic value and in net interest income (if applicable).</p>	<p>The following scenarios are used to measure economic value and/or net interest income:</p> <ul style="list-style-type: none"> <li>- 99% 1 year shock</li> <li>- Parallel shock up +100bps</li> <li>- Parallel shock down -100bps</li> <li>- Earnings at Risk rate scenario</li> </ul> <p>The following SOT scenarios are used to measure the economic value of equity:</p> <ul style="list-style-type: none"> <li>- Parallel shock up +100bps</li> <li>- Parallel shock down -100bps</li> <li>- Steepener (short rates down and long rates up)</li> <li>- Flattener (short rates up and long rates down)</li> <li>- Short rates up</li> <li>- Short rates down</li> </ul>

<p>Article 448 (1) (e) (iv); Article 448 (2)</p>	<p>(f)</p>	<p>A high-level description of how the bank hedges its IRRBB, as well as the associated accounting treatment (if applicable).</p>	<p><b>Structural Hedging Programme</b></p> <p>The Structural Hedging Programme (SHP) is managed by Group Treasury and provides the framework for assessing this balance, culminating in the articulation of an (at least) annual SHP Recommendation to Group ALCo. The supporting analysis considers the latest Financial Plan forecasts, NII scenario analysis, IRRBB stress test scenarios and input from Treasury in terms of the Bank's Rate view. In framing the annual SHP Strategy, Group ALM take into account the following criteria:</p> <ul style="list-style-type: none"> <li>i Balance Sheet mix – an analysis of the current and prospective forecast of balance sheet evolution, focusing on both volume change and the interest rate profile.</li> <li>ii Earnings Volatility – portfolios that contribute the most (and least) variation to expected income/expense are evaluated, with particular emphasis on the outturn of monthly Earnings Sensitivity (Static B/S) metrics.</li> <li>iii Economic Value – the quantum of capital required to support open interest rate risk positions attributable to gap risk, basis risk and customer behaviour are all estimated.</li> <li>iv Treasury Rate View – insight is sought from the Front office to understand where we are in the interest rate cycle and the consequent read through to Bank margins, as well as the likely trajectory for SHP portfolio returns.</li> <li>v Other Considerations – Regulatory: the extent to which SHP term risk can be offset with behaviouralised Core Non-Maturity Deposit ("NMD") balances and/or Core Capital when calculating ICAAP Pillar 2; Accounting: Cashflow Hedging requirements/capacity and the read through to changes in the Bank's Reserve Account (placed with the ECB), the timing of Libor repapering and impact on basis risk profile.</li> </ul> <p>Treasury are responsible for executing the SHP instructions in the market, managing the Bank's consolidated interest rate risk profile and also retain the capacity to take discretionary Banking Book risk on its own account. Consequently, the size, shape and duration of the actual 3rd party swap portfolio does not mirror the intended "model SHP portfolio" approved annually by ALCo. However, the portfolio is mandated to retain a broadly replicating structure, targeting a weighted average life of circa 5 years and a policy of incremental new investments.</p> <p>Additional Treasury-centric limits exist within the framework ensure the various dimensions of Treasury's active position management is appropriately controlled e.g. daily PV01, VaR, EV metrics and limits.</p>
<p>Article 448 (1) (d)</p>	<p>(h)</p>	<p>Explanation of the significance of the IRRBB measures and of their significant variations since previous disclosures</p>	<p><b>IRRBB measurement variation from previous period</b></p> <p>In Template EU IRRBB1 the Bank includes an explanation of variances from previous period for IRRBB measures.</p> <p>The explanation will detail the primary drivers of the IRRBB changes for both on and off balance sheet IRRBB positions.</p>
	<p>(i)</p>	<p>Any other relevant information regarding the IRRBB measures disclosed in template EU IRRBB1 (optional)</p>	<p>Not applicable for this period</p>
<p>Article 448 (1) (g)</p>	<p>(1) (2)</p>	<p>Disclosure of the average and longest repricing maturity assigned to non-maturity deposits</p>	<ul style="list-style-type: none"> <li>- The bank has completed a behavioural modelling exercise to determine the expected behaviour of non-maturing deposits. The analysis modelled the historical behaviour of accounts within the bank, with the accounts categorised into similar cohorts, and modelled as groups to ensure consistent behaviour of account types. The cohorts are split into Core / Non Core volumes, with the Core volumes attracting a longer dated maturity profile. For the Core volumes the average maturity ranges from 3.4 to 5 years (with Regulatory Caps applied), with a maximum re-pricing maturity of 10 years for retail deposits. In the absence of Regulatory caps, the modelled maturity can reach 20 years. The modelling of the interest calculated on the Non-Maturing account cohorts is modified to reflect increased interest charges under large interest stresses from the baseline scenario. The modelling reflects that, for these instantaneous stressed interest rate rising scenarios (<math>\geq +100</math>bps), the volumes of non-maturing deposits will migrate to deposits with higher interest reward.</li> <li>- In addition the Bank assigns modelled weighted average lives to some customer asset products also such as overdrafts and credit cards. Non-performing loans have time periods assigned based on credit analysis information on expected recovery of cashflows which is incorporated into the Banking Book EV risk position.</li> </ul>

## 75: 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 June 2025 and December 2025 has been negligible as no material changes occurred in the IRRBB exposure. The modest increase in NII impact in H2 2025 is driven by the increase in rate-insensitive customer liabilities. AIB has amended its application of the Currency Aggregation rules during H2 2025 with the effect of increasing the positive NII result in scenario 1 and increasing the positive EVE result in scenarios 2 and 6.

### 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	(1,290)	(1,276)	411	717
2	Parallel down	696	437	(768)	(645)
3	Steeper	(61)	(43)		
4	Flattener	(195)	(194)		
5	Short rates up	(575)	(577)		
6	Short rates down	301	214		

**Chapter 19. Disclosure of encumbered and unencumbered assets**

## 76: Template EU AE1 - Encumbered and unencumbered assets

As per Article 443 the template below sets out the encumbered and unencumbered assets. This template represents the median values reported to the regulator over the previous twelve months to 31 December 2025.

		Carrying amount of encumbered assets		Fair value of encumbered assets		Carrying amount of unencumbered assets		Fair value of unencumbered assets	
			of which: notionally eligible EHQLA and HQLA		of which: notionally eligible EHQLA and HQLA		Of which: notionally eligible EHQLA and HQLA		Of which: notionally eligible EHQLA and HQLA
		010	030	040	050	060	080	090	0100
<b>010</b>	<b>Assets of the disclosing institution</b>	7,059	5,476			138,348	49,436		
030	Equity instruments	0	0	0	0	313	0	313	0
040	Debt securities	4,248	4,187	4,248	4,187	16,577	12,857	16,578	12,841
050	of which: covered bonds	609	609	609	609	4,532	4,532	4,532	4,532
060	of which: securitisations	17	17	17	17	2,320	93	2,320	93
070	of which: issued by general governments	3,221	3,221	3,221	3,221	6,190	6,190	6,189	6,189
080	of which: issued by financial corporations	914	852	914	852	9,356	5,761	9,357	5,763
090	of which: issued by non-financial corporations	114	114	114	114	896	783	898	785
120	Other assets	2,619	1,289			121,712	36,837		

## 77: Template EU AE2 - Collateral received and own debt securities issued

As per Article 443 the template below sets out the encumbered and unencumbered assets of the collateral received. This template represents the median values reported to the regulator over the previous twelve months to 31 December 2025.

		Fair value of encumbered collateral received or own debt securities issued		Unencumbered	
				Fair value of collateral received or own debt securities issued available for encumbrance	
		010	of which notionally eligible EHQLA and HQLA 030	040	of which EHQLA and HQLA 060
<b>130</b>	<b>Collateral received by the disclosing</b>	554	554	3,729	328
140	Loans on demand	—	—	—	—
150	Equity instruments	—	—	—	—
160	Debt securities	554	554	2,955	328
170	of which: covered bonds	—	—	516	74
180	of which: securitisations	—	—	2,069	116
190	of which: issued by general governments	554	554	69	69
200	of which: issued by financial corporations	—	—	2,813	190
210	of which: issued by non-financial corporations	—	—	53	1
220	Loans and advances other than loans on demand	—	—	792	—
230	Other collateral received	—	—	—	—
<b>240</b>	<b>Own debt securities issued other than own covered bonds or securitisations</b>	—	—	—	—
<b>241</b>	<b>Own covered bonds and securitisations issued and not yet pledged</b>			—	—
<b>250</b>	<b>TOTAL COLLATERAL RECEIVED AND OWN DEBT SECURITIES ISSUED</b>	7,613	6,030		

## 78: Template EU AE3 - Sources of encumbrance

As per Article 443 the template below sets out the encumbered assets and associated liabilities. This template represents the median values reported to the regulator over the previous twelve months to 31 December 2025.

		<b>Matching liabilities, contingent liabilities or securities lent</b>	<b>Assets, collateral received and own debt securities issued other than covered bonds and securitisations encumbered</b>
		010	030
<b>010</b>	<b>Carrying amount of selected financial liabilities</b>	1,219	3,391

## 79: Table EU AE4 - Accompanying narrative information

As per Article 443 concerning information on encumbered and unencumbered assets of AIB Group.

Row number	Qualitative information	
(a)	General narrative information on asset encumbrance	<ul style="list-style-type: none"> <li>• Asset encumbrance arises from collateral pledged against secured funding and other collateralised obligations. The encumbered assets referenced below will not agree to those disclosed in the AIB Group Annual Financial Report. The reported values represent the median of the values reported to the regulator via supervisory returns over the period 1 January 2025 to 31 December 2025. Whereas the reported values in the AIB Group Annual Report disclosure are as at year end.</li> <li>• The asset encumbrance disclosure is consolidated at the group consolidated level excluding those assets pursuant to article 18 of the CRR - see Table 13: EU LI3 - Differences in scope of consolidation.</li> <li>• The exposure value used is in line with implementing Regulation (EU) No 2021/451. The median values are based on quarter end point-in-time (PiT) figures covering the year to 31 December 2025.</li> </ul>
(b)	Narrative information on the impact of the business model on assets encumbrance and the importance of encumbrance to the institution's business model, which provides users with the context of the disclosures required in Template EU AE1 and EU AE2.	<ul style="list-style-type: none"> <li>• The ability to encumber certain pools of assets is a key element of the Group's liquidity and funding strategy. As part of managing its funding requirements, the Group encumbers assets as collateral to support wholesale funding initiatives. In particular, encumbrance through the repo markets plays a role in funding the Group's investment securities portfolio. The funding of customer loans is also supported through the issuance of covered bonds and securitisations. The Group is required to place cash with the Central Bank of Ireland and the Bank of England to meet minimum reserve and cash ratio deposit requirements which cannot be freely withdrawn. Other lesser sources of encumbrance include cash placed, mainly with banks and central clearing parties, in respect of derivative liabilities and loan collateral pledged in support of pension liabilities in AIB Group (UK) p.l.c.</li> <li>• Secured funding between Allied Irish Banks, p.l.c. and other Group entities (e.g. EBS d.a.c. and AIB Group (UK) p.l.c.) is an element of the Group's liquidity management processes. The Group recognises the restrictions on the transfer of liquidity between jurisdictions and separately monitors asset encumbrance by jurisdictions. The Group's ALCo is the governance forum with accountability for reviewing and monitoring the Group's level of asset encumbrance.</li> <li>• The Group's wholly owned subsidiary, AIB Mortgage Bank u.c. ('AIBMB'), issues residential mortgage backed asset covered securities ('ACS') in accordance with relevant legislative requirements. The level of over-collateralisation is commensurate with highly rated covered bond issuance. AIBMB is required to maintain minimum contractual over-collateralisation of 5% and minimum legislative over collateralisation of 3% on a prudent market value basis. This is monitored by the Covered Asset Monitor on behalf of the Central Bank of Ireland. AIBMB holds higher levels of assets in their covered pools in order to meet rating agency requirements and beyond this for reasons of operational flexibility. In addition, AIBMB is committed to maintaining an Overcollateralisation Percentage of at least 110%. For this purpose, 'Overcollateralisation Percentage' means the proportion (expressed as a percentage) of the total nominal or principal amount outstanding of the mortgage credit assets and substitution assets comprised in AIBMB's cover assets pool to the total nominal or principal amount outstanding of mortgage covered securities in issue by AIBMB.</li> <li>• All Group entities repo bonds centrally for liquidity management purposes. Bonds held centrally contribute to the Group's liquidity buffer and do not add to the Group's encumbrance level unless used in a repo transaction or pledged externally.</li> <li>• At 31 December 2025, the Group had € 124.5 bn of unencumbered 'Other Assets' of which € 6.8 bn would not be deemed available for encumbrance in the normal course of business and includes intangible assets, tax assets, fixed assets and derivative assets. Encumbered 'Other assets' is mainly made up of encumbered loans on demand of € 1.3 bn and encumbered loans and advances of € 0.4 bn.</li> <li>• The 'Carrying amount of selected financial liabilities' that are 'Matching liabilities, contingent liabilities or securities lent' in template EU AE3 is primarily made up of collateral received from derivative counterparties in relation to repurchase agreements and net derivative positions.</li> </ul>

**Chapter 20. Disclosure of environmental, social and governance risks (ESG risks)**

**80: 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>Greening our business is one of AIB's three strategic areas, along with putting our customers first and making our operations more efficient and resilient. They are all connected and interdependent. Climate and Environmental ("C&amp;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&amp;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&amp;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&amp;E risk comprises physical-, transition- and liability risks, while the impacts can be far reaching in breadth and magnitude over uncertain and often long time horizons with dependency on short term action to mitigate. The Group undertakes regular processes for the identification and assessment of C&amp;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 and C&amp;E Stress Testing. The outputs from these processes inform areas for focus in the Group's strategic, financial and investment planning processes. Further information on C&amp;E risk assessment can be found on the Sustainability Reporting section of the 2025 Annual Financial Report ("AFR").</p> <p>We consider the financial impacts of C&amp;E within two key processes:</p> <p>a. The financial impact associated with our decarbonisation strategy (i.e. our commitment to decarbonise our own operations by 2030 and 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 sharpen 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.</p> <p>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. We will continue to evolve our approach to Transition Finance and associated guidance as this market matures.</p> <p>b. Scenario analysis and stress testing are critical tools to consider how our exposure to C&amp;E risk might evolve under alternative, economically adverse climate change scenarios and both short- &amp; long-term horizons, and the financial implications of same. AIB employs a suite of approaches to consider future scenarios. The impact of C&amp;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 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 2023 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) 'Implementation of tools for identification, measurement and management of environmental risks 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 changes. 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&amp;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&amp;E risk impacts.</p>

		<p>We continue to progress our approach to nature, including the 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 &amp; 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 over time.</p>
(b)	<p>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>	<p><b>Risk Appetite Statement ("RAS")</b>  Articulation of the Group's C&amp;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&amp;E risk drivers as identified through the Group's materiality assessment. The 2025 materiality assessment showed that main impacts are expected to materialise in the areas of Credit Risk and Operational Risk together with Market Risk in the short and medium term. This has been reflected in the development of RAS metrics. In 2025 we reviewed the RAS metrics and approved the C&amp;E Risk RAS metrics for 2026. Our three C&amp;E qualitative statements that help articulate appropriate areas of climate-related risk appetite were revised. The Group approved three new quantitative C&amp;E RAS metrics for 2026 including the introduction of two forward looking metrics which incorporate a quantitative projection of risk, in addition to the nine existing metrics. This brings the total number of C&amp;E Risk RAS metrics to twelve. Thus, ensuring coverage across physical, transition and environmental risks. The RAS metrics are cascaded to segments and subsidiaries as appropriate.</p> <p><b>Financed Emissions Reduction Targets</b>  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, we committed to decarbonising our own operations by 2030 and our customer lending portfolios by 2050. AIB 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 C&amp;E 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&amp;E RAS metrics are in place articulating appropriate areas of climate-related risk appetite covering physical, transition and environmental risks.</p> <p><b>Residential Mortgages</b>  In 2021, we established a baseline physical emissions intensity of 40 kgCO<sub>2</sub>e/m<sup>2</sup> 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 2025, our Residential Mortgages portfolio had increased to 51% of the Group's total lending, with a total of €37.0bn. In 2025, the physical emissions intensity of our Residential Mortgages portfolio decreased by approximately 14% 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><b>Commercial Real Estate ("CRE")</b>  In 2021, we established a baseline physical emissions intensity of 135 kgCO<sub>2</sub>e/m<sup>2</sup>, 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 revised our 2021 baseline from 135 kgCO<sub>2</sub>e/m<sup>2</sup> to 116 kgCO<sub>2</sub>e/m<sup>2</sup>, 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 2025, our CRE portfolio accounted for 8% of the Group's total lending, with lending increasing to €5.5bn. In 2025, the physical emissions intensity of our CRE portfolio reduced by approximately 13% 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><b>Electricity Generation</b>  AIB's Electricity Generation portfolio has a significantly low emissions intensity relative to the global average for electricity generation (432 gCO<sub>2</sub>e/kWh in 2025), given the high share of renewable energy assets such as offshore wind. In 2021, we established our baseline maintenance target of 21 gCO<sub>2</sub>e/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 gCO<sub>2</sub>e/kWh to 0.01 gCO<sub>2</sub>e/kWh. Note that, financed emissions related to waste to energy will continue to be tracked against our maintenance target internally.</p> <p>In 2025, the Electricity Generation portfolio was 6% of total lending €4.04bn, with an emissions intensity of 1.14 gCO<sub>2</sub>/kWh. We are committed to maintaining the emissions intensity level of the Electricity Generation portfolio below 21 gCO<sub>2</sub>e/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><b>Corporate Portfolio Coverage:</b>  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 2025, we increased our Corporate Portfolio Coverage to 41%. Our Corporate Portfolio Coverage target considers large corporations with &gt;500 employees that have SBTi validated targets. The percentage of customers with SBTi-validated targets set is expected to increase in the coming years as new regulations around transition plan disclosures come into force. Key sectors should decarbonise in line with the latest Government Climate Action Plan or equivalent plans in other jurisdictions outside Ireland and corporate customers with &gt;500 employees are expected to set their own emissions targets in the medium term.</p> <p><b>Physical Risk</b>  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 2023. The model represents a significant step forward in terms of both granularity and flexibility relative to previous approaches.</p> <p>As a first step, the 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><b>Own operations</b>  As we help customers transition to a sustainable future, we remain focused on reducing our own carbon footprint, including entities in our upstream value chain. Our ambition is to decarbonise our own operations and while sourcing 100% of electricity from certified renewable energy sources by 2030.</p> <p>We have a strategy underway that enables us to continuously improve our building estate to reduce its energy consumption, carbon footprint and reliance on fossil fuels. We are upgrading our branch and office buildings to improve their energy efficiency and in doing so remain focused on improving our in-branch customer experience. In 2024, we identified a number of branches for development as part of the investment programme undertaken for the Greener Branches Refurbishments Programme. This initiative, is a key element of our ambition to decarbonise our operations.</p> <p>In 2022 we entered into a Virtual Power Purchase Agreement ("VPPA") with NTR plc to create two new solar farms in Co.Wexford to replace electricity previously purchased on green tariffs and create additional renewable energy for the Irish Grid supporting government targets. In 2025, 92% of AIB's own electrical energy needs were produced from these solar farms. This action is instrumental to meeting our renewable electricity sourcing target of 100% by 2030 as validated by SBTi. The agreement also ensures the Group has a sustainable and secure energy supply at a fixed price for 15 years and will continue to reduce our operational carbon emissions.</p> <p>We have an ambition to decarbonise our own operations by 2030 in doing so have previously set interim target, validated by the SBTi, to reduce absolute Scope 1 GHG emissions by 34% by 2027, against a baseline of 4,800 tCO<sub>2</sub>e in 2019 (including biogenic emissions). By the end of 2025, AIB's cumulative reduction against the baseline emissions was 55%.</p> <p>Due to the nature of our business, we have also set a SBTi-validated target to increase our annual sourcing of renewable electricity needs to 100% by 2030 from a 2019 baseline of 1%. The targets set for decarbonising our own operations (Scope 1 &amp; 2) have used assumptions around the changes within our estate over the period. As we have reached the midpoint of our target delivery period we will take the opportunity to consider future developments and how these will impact on our target by 2030. When setting these targets stakeholders across the business were engaged with through consultation.</p> <p>While we have many policies that reference sustainability and ESG factors, there are two primary policies that focus on how we will meet our responsibility to protect the environment, increase our energy efficiency and tackle our operational emissions.</p>
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- Our Group Energy Policy outlines how we conduct our business and operations as energy efficiently as possible, striving to achieve continual improvement in our energy performance and Energy Management System. This policy is managed and controlled through the implementation of Energy Management Standard ISO 50001.
- Our Group Environmental Policy aims to support us to meet our current needs without compromising the ability of future generations to meet their own needs. This principle of sustainable development demands that we accept responsibility for the direct impact of our own operations on the environment. The policy also commits us to supporting initiatives aimed at mitigating, adapting or responding to climate change. AIB takes environmental action into account in accordance with international standard ISO 14001.

We considered the interests of all AIB stakeholders when setting these policies. The Chief Operating Officer ("COO") is accountable for their implementation. The policies are publicly available on our website.

Nature and Biodiversity play a crucial role in the health of our planet. Nature provides raw materials such as wood, minerals and food, as well as a range of services such as pollination, water purification and climate regulation. Over the course of 2025, we continued to enhance our approach to C&E risk assessment, and progress the integration of nature considerations into both our business strategy and risk management approach. Nature considerations are location specific and often site-specific. AIB has carried out detailed mapping exercises to identify any own premises located in areas of biodiversity sensitivity. In addition, a business environment scan has 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). Understanding Nature risks, impacts and dependencies is complex. Best practice continues to evolve as will AIB's approach.

For more information on the objectives, targets and limits for the assessment and management of environmental risks, please see sections 1(e) and 1(q) below.

<p>(c)</p>	<p>Current investment activities and (future) investment targets towards environmental objectives and EU Taxonomy-aligned activities</p>	<p>AIB has set a target to reach €30bn in new green and transition lending by 2030, to be achieved 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>Given the growing importance and complexity of infrastructure and energy requirements in the transition to a low-carbon economy, AIB's Climate &amp; Infrastructure Capital ("C&amp;I") segment has continued to evolve as it looks to further increase our capability to be a driving force in the transition to a sustainable future. C&amp;I is a 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 Green and Transition Lending Fund and play a key role in underpinning the Group's Green Bond offerings. AIB has focused on making resources available to support the segment, creating a step change in our ability to finance energy transition and ESG infrastructure.</p> <p>AIB continues to fund renewable energy assets and ESG infrastructure, either on a bilateral or co-funding basis. These assets are located across ROI, the UK, the EU and North America, and include technologies such as onshore and offshore wind and solar generation.</p> <p>AIB also supports the United Nations Sustainable Development Goals ("UN SDGs"), and while we support all 17, we believe we can make a most sustained and scalable impact to the environmental objectives associated with Goal 7: Affordable and Clean Energy, Goal 9: Industry, Innovation, and Infrastructure, Goal 12: Responsible Consumption and Production, and, Goal 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 Green and Transition Lending Fund (previously known as the 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 €22.9bn of new green and transition lending, and in 2025 43% of our new lending was classified as green and transition amounting to €6.3bn.</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>AIB continues to fund renewable energy assets and ESG infrastructure, either on a bilateral or co-funding basis. These assets are located across ROI, the UK, the EU and North America, and include technologies such as onshore and offshore wind and solar generation.</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 and transition products and propositions to meet our customers' needs.</p> <p>In recent years, the Group has raised €8.2bn from the issuance of ESG-labelled bonds to support green and social lending, with €1.8bn of that issued in 2025. Of the €8.2bn in ESG Bonds issued to date, €7.45bn are outstanding and €5.7bn 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 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. This 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 six broad activities (i.e., Buildings, Energy, Transport, Agriculture Forestry and Fishing, Circular Economy and 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 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 sustainability bonds. The SRI Bond portfolio reached €3.36bn at year-end 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 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&amp;E Risk is actively managed through the C&amp;E Risk Framework, Policy and Standards. The C&amp;E Risk Framework sets out the principles, roles and responsibilities, governance arrangements and processes for C&amp;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&amp;E Risk Framework is underpinned by the C&amp;E Risk Policy and associated C&amp;E Risk Policy Standards, ensuring that C&amp;E risk is managed in line with the Group's overall purpose and strategic objectives. The C&amp;E Risk Framework and Policy have been in place since March 2024 at a Group level and adopted by subsidiaries during the year. They have been reviewed and up-dated annually to reflect both new regulatory expectations and a maturing approach to C&amp;E Risk management. The most recently approved versions will go live and travel through subsidiary governance in 2026.</p> <p>Due to the pervasive nature of C&amp;E risk and its potential impact on other principal risks, the C&amp;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 &amp; 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 has had an excluded activities list in place since January 2021. This sets out a range of business activities that do not align with our Group strategy. Excluded activities relate to numerous business areas including Energy, Animal Welfare, Ecosystem protection, Healthcare &amp; Genetic Engineering, Adult Entertainment, Controversial Weapons, Fisheries / Marine, Mining, and Marine Infrastructure. Our rules apply to all business customers with a Gross Connected Exposure of &gt;€/\$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 <a href="#">aib-group-excluded-activities-policy.pdf</a>.</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 &amp; 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, endorsed by our Chief Executive Officer, 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 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, Financial Crime policy, Data Protection policy, Whistleblowing Policy and our Human Rights Commitment.</p> <p>AIB also encourage our suppliers to report their carbon emissions through the Carbon Disclosures Project. The AIB Group Responsible Supplier code is publicly available on our suppliers portal at <a href="#">www.aib.ie/suppliers</a>.</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"> <li>• journey to establishing or achieving their net zero targets;</li> <li>• annual sustainability reports;</li> <li>• Scope 1,2 and 3 GHG emissions;</li> <li>• consideration of physical risks from climate change;</li> <li>• policies on discrimination, inclusion &amp; diversity, health &amp; safety, modern slavery, vulnerable persons, greenwashing, and speaking up;</li> <li>• Code of Conduct and their Responsible Supplier Code for their own supply chain;</li> <li>• commitment to ongoing ESG-related training in their organisation</li> </ul> <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"> <li>1. Aligning our values and expectations with our suppliers</li> <li>2. Identifying risks and opportunities of our suppliers and their supply chains</li> <li>3. Reviewing our suppliers' ESG performance and progress.</li> </ol>
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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 the financial and investment plan, which includes sustainability factors. The 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 the sustainability targets as part of the strategic planning process. These targets then form part of the financial planning process across the Group's core operating segments. The Board receives updates on the execution of the Group's sustainability strategy including updates 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 Code of Conduct, approved by the Board Audit Committee, supports the Group's values and helps us to deliver the Group's strategic purpose. The Board 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 ("SBAC") 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 the 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 committees. 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, C&amp;E risk is a principal risk for the Group. The Group continued to embed the risk management of C&amp;E during 2025 through enhancements to the C&amp;E Risk Heatmaps and Stress Testing Framework alongside the implementation of a Prudential Transition Plan. The Group has approved three new quantitative C&amp;E RAS metrics, bringing the total number of C&amp;E related metrics to twelve.</p> <p><b>Management and measurement</b> C&amp;E Risk is actively managed through the C&amp;E Risk Framework and Policy. The C&amp;E Risk Framework sets out the principles, roles and responsibilities, governance arrangements and processes for C&amp;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&amp;E Risk Framework is underpinned by the C&amp;E Risk Policy and associated C&amp;E Risk Policy Standards, ensuring that C&amp;E risk is managed in line with the Group's overall purpose and strategic objectives. The C&amp;E Risk Framework and Policy have been in place since March 2024 at a Group level and adopted by subsidiaries during the year. They have been reviewed and up-dated annually to reflect both new regulatory expectations and a maturing approach to C&amp;E Risk management. The most recently approved versions will go live and will travel through subsidiary governance in 2026. The C&amp;E Risk Framework and C&amp;E Risk Policy include reference to the Groups Prudential Transition Plan, including its governance and oversight.</p> <p>Due to the pervasive nature of C&amp;E risk and its potential impact on other principal risks, the C&amp;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 C&amp;E 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><b>Three lines of defence model</b> 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"> <li>• 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.</li> <li>• 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.</li> <li>• 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.</li> </ul> <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)	<p>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>	<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><b>Sustainable Business Advisory Committee ("SBAC")</b> 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. SBAC receives updates on sustainability matters including the sustainability strategy, from Management, following review and recommendation from GSC.</p> <p><b>Technology and Data Advisory Committee ("TDAC")</b> The 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.</p> <p><b>Nomination and Corporate Governance Committee ("NomCo")</b> The 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.</p> <p><b>Remuneration Committee ("RemCo")</b> The 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 of the Annual Financial Report.</p> <p><b>Board Risk Committee ("BRC")</b> The BRC oversees and fosters sound risk governance across the Group, including ESG related risks.</p> <p><b>Board Audit Committee ("BAC")</b> 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><b>Executive Leadership Team ("ELT")</b> The ELT is led by the Chief Executive Officer ("CEO") and includes the managing directors of AIB's three 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><b>Group Sustainability Committee ("GSC")</b> The GSC is chaired by the 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. 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><b>Group Risk Committee ("GRC")</b> 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><b>Group Disclosure Committee ("GDC")</b> 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><b>Group Customer and Conduct Committee ("GCCC")</b> The GCCC is responsible for oversight of any customer impacting and 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><b>Data, Analytics and Technology Committee ("DATC")</b> The DATC is responsible for overseeing 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&amp;E Risk – monitoring, escalating and reporting C&amp;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&amp;E risk providing the GRC and the BRC with relevant updates on the C&amp;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 other Key Risk Indicators (“KRIs”).</p> <p>Monitoring and reporting of the C&amp;E quantitative RAS metrics is conducted quarterly. The escalation process, as stipulated under the RAS policy, is commenced in the event of a breach of either the watch trigger or limit for any of the metrics. This ensures the Group’s Board and Regulator are notified within an approved timeframe.</p> <p>In addition to RAS metrics, C&amp;E 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. We continue to enhance our C&amp;E KRI metric suite as data becomes available and system changes enabled, with additional KRIs in the pipeline for reporting in 2026.</p> <p>Key Performance Indicators (“KPIs”) monitor the C&amp;E risk drivers which are aligned to the C&amp;E materiality assessment. The materiality assessment focus efforts on managing C&amp;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 quarterly. 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>
<b>Risk management</b>		
(j)	Integration of short-, medium- and long-term effects of environmental factors and risks in the risk framework	<p>Climate and Environmental (“C&amp;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 Identification and assessment of C&amp;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&amp;E risk comprises physical, transition and liability risk. 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&amp;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&amp;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&amp;E risk assessment can be found on the Sustainability Reporting section of the Annual Financial Report.</p> <p>Material Risk Assessment (“MRA”) 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 &amp; Control Assessments (“RCAs”) 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 C&amp;E Risk is actively managed through the C&amp;E Risk Framework and Policy. The C&amp;E Risk Framework sets out the principles, roles and responsibilities, governance arrangements and processes for C&amp;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&amp;E Risk Framework is underpinned by the C&amp;E Risk Policy and associated C&amp;E Risk Policy Standards, ensuring that C&amp;E risk is managed in line with the Group’s overall purpose and strategic objectives. The C&amp;E Risk Framework and Policy have been in place since March 2024 at a Group level and adopted by subsidiaries during the year. They have been reviewed and up-dated annually to reflect both new regulatory expectations and a maturing approach to C&amp;E Risk management. The most recently approved versions will go live and will travel through subsidiary governance in 2026. The C&amp;E Risk Framework and C&amp;E Risk Policy include reference to the Groups Prudential Transition Plan, including its governance and oversight.</p> <p>Due to the pervasive nature of C&amp;E risk and its impact on other principal risks, the C&amp;E risk management aspects for these principal risks are incorporated within their relevant risk frameworks and policies. In 2025, a number of updates were made across the principal risk policies and frameworks to enhance the management, measurement, mitigation and reporting of C&amp;E Risks.</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, its customers and suppliers have on the climate and the impact from the climate on the Group, 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 C&amp;E Risk:</p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• 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.</li> <li>• Liability Risk is defined as the potential negative financial impact arising from physical risks, transition risk and non-compliance with regulations stemming directly or indirectly from legal claims or regulatory enforcement. This impact may manifest 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.</li> </ul> <p>As part of the regulation review eleven priority regulations related to C&amp;E risks were identified. Please note, this is not an exhaustive list of applicable regulations.</p> <ul style="list-style-type: none"> <li>• European Central Bank ("ECB") - "Guide on climate-related and environmental risks"</li> <li>• ECB - "ECB report on good practices for climate stress testing"</li> <li>• European Banking Authority ("EBA") - "Guidelines on the management of environmental, social and governance ("ESG") risks"</li> <li>• EBA - "Guidelines on loan origination and monitoring"</li> <li>• EBA - "Final Draft for implementing technical standards on prudential disclosures on ESG risks in accordance with Article 449a CRR"</li> <li>• Prudential Regulation Authority Supervisory Statement ("PRA SS5/25") - "Enhancing banks' and insurers' approaches to managing climate-related risks"</li> <li>• Capital Requirements Directive ("CRD") - Articles 76(2) and 87(a) in relation to Prudential transition Plan</li> <li>• Task Force on Climate-Related Financial Disclosures ("TCFD")</li> <li>• Sustainable Finance Disclosures Regulation ("SFDR")</li> <li>• EU Taxonomy Regulation (EU) 2020/852</li> <li>• Corporate Sustainability Reporting Directive ("CSRD")</li> </ul>
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(l)	Processes to identify, measure and monitor activities and exposures (and collateral where applicable) sensitive to environmental risks, covering relevant transmission channels	<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 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, medium, and long-term 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 &amp; 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 2025.</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>The impact of C&amp;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 analysis 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>Flooding remains a 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, which represented 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&amp;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. For each of the C&amp;E Risk drivers, the micro and macro transmission channels are identified, and first and second-order impacts are assessed, with first round impacts assessed on a gross and net (after controls) basis over the short-, medium- and long-term using the Groups Materiality Matrix.</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 \$7.5tn a year to 2030 (a five fold increase from current levels) and close to \$9tn a year from 2031 to 2050 according to estimates from the Climate Policy Initiative (2025). The International Monetary Fund previously estimated (in 2021) that the cost for Ireland would amount to c. €20bn per annum to end-2030, much of which would come from the private sector.</p> <p>Recognising the importance of climate finance in funding the transition, AIB has been rapidly growing its green and transition lending portfolio. We are driving positive change through our ambition to decarbonise our own operations by 2030 and our customer lending portfolio by 2050, while protecting our planet and contributing to a better society. 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 €22.9bn of green and transition lending, and in 2025, 43% 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 and transition lending ambition and science-based target requirements.</p> <p>In recent years, the Group has raised €8.2bn from the issuance of ESG-labelled bonds to support green and social lending, with €1.8bn of that issued in 2025. Of the €8.2bn in ESG Bonds issued to date, €7.45bn are outstanding and €5.7bn 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 sustainability bonds. The SRI Bond portfolio reached €3.36bn at year-end 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 Sustainability Dashboard, Strategic Outcomes report, CFO and CRO reports and GSC reporting. Progress towards achieving our targets will also help us mitigate C&amp;E risks and reach our decarbonisation 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 &amp; Infrastructure 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 &amp; Infrastructure 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 green and transition lending 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 chose 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. In Q4 2025, we exceeded our full allocation under this scheme. Applications are now closed for the loan scheme as the allocation for the scheme has been reached. We continue to work with the SBCI in relation to future products to further support eligible businesses, including farmers and fishers, when investing in climate action and environmental sustainability. There are two loans offered under the SBCI Growth and Sustainability Loan Scheme. The 'Climate Action &amp; 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 July 2025, we launched 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>We provide dedicated educational resources on our website to support our customers in their transition journey, including our Sector Sustainability Guides and the AIB Green Living Hub. In 2025, as part of our Sustainability Transformation Programme, we saw the continued operation of our 'Steps to Sustainability' resource for our SME customers (a resource to guide SME businesses to take sustainable action) as well as our AIB Sustainability Academy, a hub where our staff can access ESG related learning.</p> <p>In 2025, AIB continued to focus on education and research following the announcement in late-2024 at the Sustainability Conference that AIB would undertake a €20m investment in sustainability education and research. This investment includes the development of the AIB Trinity Climate Hub in Trinity College Dublin, and further supports our role as a founding partner of Innovate for Ireland. This innovation aims to benefit society and shape a better future for all.</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 joined a multitude of voluntary organisations, including the Carbon Disclosure Project ("CDP"), Science Based Targets Initiative ("SBTi"), UN Global Compact, and the World Business Council for Sustainable Development ("WBCSD").</p> <p>We discuss the activities, commitments and exposures contributing to mitigate environmental risks as outlined in our mandatory CSRD disclosures in our AFR. We also publish on our website our voluntary disclosures in relation to UNEP FI Principles for Responsible Banking ("UNEP FI PRB"). Each year the Group provides an update on AIB's progress in accordance with the UNEP FI PRB requirements. AIB also supports the UN SDGs and considers these as part of our wider Group sustainability strategy.</p> <p>We also participate in and provide thought leadership and knowledge sharing sessions. The ninth AIB Sustainability Conference took place in November 2025. With 14,239 hybrid attendees, it hosted impactful conversations with global figures. 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>
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(n)	Implementation of tools for identification, measurement and management of environmental risks	<p>The impact of C&amp;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 analysis 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&amp;E risks into the Group's stress testing operations. The Group's Stress Testing Policy sets out the key rules and governance arrangements around stress testing in general, including C&amp;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>A physical risk heatmap is used to identify the key physical risks to which AIB could be exposed. Flooding remains a 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 was rolled out during 2024 and associated impacts derived. The newly developed model represented 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 CO<sub>2</sub> 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 flood model is that, while it can estimate the probability 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 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 uncertainties and challenges associated with a transition to a more sustainable low-carbon economy also exposes the Group to risk, particularly if transition impacts the creditworthiness of its customers. The Group quantifies this potential impact using transition risk models centred on carbon emissions charges. Two new transition risk models, one for Retail (Mortgages) and one for Non-Retail, 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 long-term.</p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• In the Sudden Realisation scenario, it's assumed that a limited number of actions have taken place, with the "shock" coming from unstructured and 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.</li> </ul> <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. 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 and incentives.</p> <p>For the Retail model, this tax would affect disposable incomes for Retail customers which could present challenges for customers and the Group, depending on how unexpected or punitive the taxes might be. In the stress test, the potential impacts of this scenario on the mortgage book are assessed, where charges are applied based on the carbon emissions of homes (leveraging data on property Building Energy Ratings).</p> <p>For Non-Retail customers, the model reflects the borrower's affordability by reducing profits and 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> <p>In addition, a climate scenario for physical risk (The "Tipping Points" scenario) was developed, which explicitly considered the macroeconomic implications of chronic physical risks.</p> <p>The stress tests described above were included in the ICAAP process (which was approved in 2025) which provided assurance that the bank had adequate capital to withstand these risks.</p> <p>For more information on how AIB integrates the short-, medium- and long-term effects of C&amp;E 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&amp;E risks into the Group's stress testing operations. The Group's Stress Testing Policy sets out the key rules and governance arrangements around stress testing in general, including C&amp;E risk impacts.</p> <p>As part of the 2025 ILAAP, two Climate Risk Liquidity and Funding specific stress scenarios have been included, reflecting both Transitional Climate Risk and Physical Climate Risk. The scenarios are linked to the C&amp;E specific scenarios developed as part of the Group ICAAP. The Liquidity Funding and Liquidity impacts of each scenario is assessed from both an economic and normative perspective.</p> <p>The impact of climate risk was considered as part of the ECL governance process at 31st December 2025 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 reflected 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&amp;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. 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><b>Physical Risk Data</b> A physical risk heatmap is used to identify the key physical risks to which AIB could be exposed. Flood risk was identified as the most significant physical risk for the Group in 2025. Flood risk assessment tools were employed 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 Sustainability Dashboard to enable the ongoing monitoring of AIB's exposures sensitive to Flood Risk secured on Commercial and Residential immovable property.</p> <p><b>Energy Efficiency Data</b> 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: <b>Residential Real Estate</b></p> <ul style="list-style-type: none"> <li>• 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 &amp; BTL from 1st February 2025;</li> <li>• 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;</li> <li>• Continued engagement with BPPF/SEAI to progress access to the SEAI BER Cert database (ROI Only);</li> <li>• Review of RRE back book to determine customer cohorts and identification and analysis of treatment strategies;</li> <li>• Identification of 'always on' opportunities for customer engagement; and</li> <li>• Consideration of any internal and external factors, lessons learnt from the front book exercise and customer sentiment.</li> </ul> <p><b>Commercial Real Estate ("CRE")</b></p> <ul style="list-style-type: none"> <li>• 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"> <li>(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).</li> <li>(ii)Where new immovable property which is the subject of the CRE Market Activity is taken as security; and</li> <li>(iii)The borrower is legally obliged to obtain a BER/EPC as part of CRE Market Activity.</li> </ul> </li> <li>• Analysis of CRE back book to determine scale and identify any immediate opportunities;</li> </ul> <p>The importance of the collection, storage and accessibility to energy efficiency data for new Commercial Real Estate business in the context of C&amp;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&amp;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). While complexities in the collection of CRE BER exist, such as handling multiple BER/EPC ratings for individual CRE exposures or multi tenancy assets, updated CRE BER procedures, supporting guidance and training materials introduced over the past year now provide clear methodologies for recording these scenarios. Further investigation continues to ensure consistent application of these enhanced processes and to identify any remaining opportunities to strengthen data capture for the CRE back book, including ongoing work to improve data outputs through asset-to-account roll up and other technical developments that will support more robust BER reporting. 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 and ECAD, the National Database for Eircodes.</p>

		<p><b>Greenhouse Gas ("GHG") Data</b> 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 on 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"> <li>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.</li> <li>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 Dairy and Beef emissions data from Teagasc (the national Agriculture and Food Development Authority), which are more reflective of borrowers in the dairy and beef sub-sectors.</li> <li>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.</li> </ol> <p>Availability of reported emissions data for counterparties may increase over time as more counterparties come into scope for reporting their emissions due to various sustainability disclosure/reporting requirements e.g. CSRD or International Sustainability Standards Board (ISSB) requirements. In addition, data collection could 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 our 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"> <li>• Three-year rolling mean Teagasc emissions intensity factors assumed for both Agri Dairy and Beef (source: Teagasc Sustainability Report 2024 published Nov 25).</li> <li>• For Electricity Generation (Power), the basis of compilation utilises power output projections and associated emissions based on individual counterparty data.</li> <li>• 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.</li> <li>• For all other cases, ICE sector intensity factors are used (Source date: December 2022).</li> </ul> <p><b>Next Steps</b> In line with our three-pronged approach outlined above we will undertake the following:</p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• 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.</li> <li>• 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.</li> <li>• Continued focus on data quality to enhance the accuracy and use of GHG emissions data.</li> </ul>
(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 outlined in section 1(j), C&amp;E Risk is actively managed through the C&amp;E Risk Framework and Policy. The C&amp;E Risk Framework sets out the principles, roles and responsibilities, governance arrangements and processes for C&amp;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><b>Monitoring, escalating and reporting</b> C&amp;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&amp;E risk providing the GRC and the BRC with relevant updates on the C&amp;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 KRIs.</p> <p>Monitoring and reporting of the C&amp;E quantitative RAS metrics is conducted quarterly. The escalation process, as stipulated under the RAS policy, is commenced in the event of a breach of either the watch trigger or limit for any of the metrics. This ensures the Group's Board and Regulator are notified within an approved timeframe.</p> <p>In addition to RAS metrics, C&amp;E 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. We continue to enhance our C&amp;E KRI metric suite as data becomes available and system changes enabled, with additional KRIs in the pipeline for reporting in 2026.</p> <p>Key Performance Indicators ("KPIs") monitor the C&amp;E risk drivers aligned to the C&amp;E materiality assessment. The materiality assessment focus efforts on managing C&amp;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 sit on the Sustainability Dashboard and are cascaded to business lines and subsidiaries as appropriate, with relevant KPIs rolling-up to the Strategic Outcomes Report, across to the CRO Report, and cascading down to the ELT Scorecards. The Group actively monitors the progress of achieving the Board approved sustainability targets via the Sustainability Dashboard, which is reviewed by 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> <p>As noted in (l), AIB has an excluded activities list in place since 2021, which sets out a range of business activities that do not align with our Group strategy. Environmental exclusions include (but are not limited to) activities tied to the exploration, extraction and upgrading of oil sands projects; nuclear waste transportation, decommissioning and/or final disposal of high-level nuclear waste; onshore/offshore exploration, extraction or refining of coal or oil; oil or gas fracking; deforestation or the production or trade of timber from non sustainability managed forests; illegal, unreported or unregulated fishing; and mining activities including mountaintop removal and disposal of tailing in coastal or shallow waters. The rules apply to all business customers with a Gross Connected Exposure of &gt;£/€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 full list of excluded activities is publicly available at <a href="http://www.aib.ie/sustainability/related-codes-and-policies">www.aib.ie/sustainability/related-codes-and-policies</a>.</p>

<p>(r)</p>	<p>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>	<p>C&amp;E Risk is actively managed through the C&amp;E Risk Framework, C&amp;E Risk Policy and Policy Standards. The C&amp;E Risk Framework sets out the principles, roles and responsibilities, governance arrangements and processes for C&amp;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&amp;E Risk Framework is underpinned by the C&amp;E Risk Policy, ensuring that C&amp;E risk is managed in line with the Group's overall purpose and strategic objectives. The C&amp;E Risk Framework and Policy have been in place since March 2024 at a Group level and adopted by subsidiaries during the year. They have been reviewed and up-dated annually to reflect both new regulatory expectations and a maturing approach to C&amp;E Risk management. The most recently approved versions go live and will travel through subsidiary governance in 2026.</p> <p>Due to the pervasive nature of C&amp;E risk and its impact on other principal risks, the C&amp;E risk management aspects for these principal risks are incorporated within their relevant risk frameworks and policies. Transmission channel analysis is conducted annually and is used to analyse how different C&amp;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. For each of the C&amp;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 2025 assessment considered 9 drivers including transition, physical and environmental risk, and was completed over the short (1-3 years), medium (4-10 years) and long term (10+ years) to recognise changing impacts of C&amp;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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**81: 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.

Qualitative information	
Row number	Business strategy and processes
(a)	<p>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> <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 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>The DMA process is inherently dynamic, reflecting the evolving landscape of sustainability and stakeholder expectations. This approach ensures that the DMA remains a living process, reviewed each year, that supports not only compliance but also informs strategic decision-making. Three material topics identified under the Social pillar of our DMA are Financial wellbeing, Housing, and Own Workforce (Equal treatment &amp; opportunities for all).</p> <p>Together with our Human Rights Commitment, we address wider social requirements by identifying impacted stakeholders, outlining our engagement processes with these groups, and describing how concerns can be raised. Our DMA and stakeholder engagement channels ensure we consider gender, diversity and vulnerability across our customers, colleagues and the communities we serve.</p> <p>The first of our material topics, Financial Wellbeing, is explored through three themes: tailored financial products, innovative solutions and informed financial decisions.</p> <p>We also report through our CSRD and our voluntary commitments on the material topic of Housing, vital for community resilience, wider society and future generations.</p> <p>Our third social material topic is Own Workforce (equal treatment &amp; opportunities for all). We foster an inclusive workplace where everyone feels empowered, promoting gender equality, training and development initiatives, inclusion of people with disabilities, anti-harassment measures, and diversity among colleagues. We support work-life balance, variable pay, and career development, all of which positively impact colleagues.</p> <p>Having outlined our social material topics at a high level, we now turn to one of the key risks identified through our DMA: the potential impact of not upskilling, recruiting, and retaining the talent required to support the transition of the Group's loan book.</p> <p>Recruiting and retaining skilled talent, and providing ongoing development, are essential to our sustainability commitments and customer service. A strong sustainability approach helps us to attract and retain a talented workforce, supporting our strategy for operational efficiency &amp; resilience.</p> <p>AIB carries out an annual Material Risk Assessment ("MRA") where Principal Risks such as Climate &amp; 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 &amp; 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 are an important input factor in the DMA process, informing the alignment and calibration of results. The Group is continuously working on integrating the DMA process, including the identification of risks and opportunities, in terms of the overall planning, risk management and internal controls as applicable.</p>

(b)	<p>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>	<p>While the DMA process identifies material impacts, risks and opportunities ("IROs") across the full range of potentially material matters for AIB Group, one risk was identified in relation to the social material topics within the Own Workforce category. This IRO 'risk' is described as 'failure to upskill our colleagues, and to recruit and retain talent to support the transition of the Group's loan book, could impact our ability to meet customers' expectations and deliver our strategic commitments.'</p> <p>However, in considering our approach to objectives, targets and limits for assessing and addressing social risk, and our performance against them, we will take into account all material topics within the Social pillar- not solely those within Own Workforce. This broader scope is consistent with ESRS requirements, as the DMA has identified several material social impacts across the pillar, and these impacts, risks and opportunities are often interrelated. For example, negative impacts have the potential to become risks. Addressing this theme holistically supports effective due diligence and ensures that forward-looking strategy and processes reflect the full spectrum of material social matters.</p> <p>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.</p> <p>Areas of focus for 2024 – 2026 regarding Societal &amp; workforce progress are as follows:  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> <p>The DMA process identified three material topics for the social pillar: Financial wellbeing, Housing and Own Workforce (Equal Treatment &amp; Opportunities for All). While the DMA process identifies material impacts, risks and opportunities, "Failure to upskill our colleagues, recruit and retain talent to support the transition of the Group's loan book, could impact our ability to meet customers' expectations and deliver our strategic commitments."</p> <p>Customer First is one of our strategic areas of focus. By placing customers first, we empower them to manage their finances confidently, with special attention given to the most vulnerable in society. We serve consumers, SMEs, and large corporates through tailored products, solutions, and partnerships, adapting our services to meet changing needs. Some of those initiatives are noted as follows.</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. 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. 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><b>Tailored financial products</b>  Our partnership with AIB life is our unique proposition which offers all AIB retail customers a full suite of protection, investment and pension products. In 2025 there have been 34,100 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.</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 some customers require additional care, support or protection to meet their banking needs. Vulnerability can affect anyone during periods of stress or difficulty, impacting our ability to manage our finances and make decisions. We consider a customer to be in vulnerable circumstances when 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><b>Customer Vulnerability Guidelines</b>  Our Customer Vulnerability Guidelines help manage conduct risk for customers in vulnerable circumstances and support the Group Conduct Risk Policy, for both personal and business customers. Customers who are experiencing vulnerable circumstances may be less able to represent their own interests and more likely to suffer harm; therefore they require additional support. The guidelines are owned by the Head of Customer Vulnerability, and sponsored by the Head of Customer Care. 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><b>Financial literacy</b>  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><b>Our performance measures</b>  AIB Life provides a full range of protection, investment, and pension products. We regularly monitor our customer Net Promoter Score ("NPS") for financial advice, which consistently ranks in the top quartile (mid 70s).</p> <p>Last year, qualified advisors carried out 34,100 Financial Planning consultations. All financial planning consultations are recorded on a dashboard, with a four-eye review performed. No judgements or estimations are applied. We are exploring ways to better measure our impact on customers' financial wellbeing, especially for those needing extra support. Our goal is to introduce new initiatives to help customers make informed, responsible financial decisions.</p>
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	<p>AIB maintains an ongoing target for the entire Board of at least 40% female representation, as set out in its Board Diversity Policy, which was reviewed by the Board in 2025. As at 31 December 2025, following the departures of Ms Ann O'Brien and Mr Raj Singh on that date, female representation on the Board decreased to 38%, falling below the stated target. In addition, the departure of Mr Singh, who identified as Asian, resulted in the Board no longer meeting the target of having at least one member from a minority ethnic background. The Board remains committed to these diversity objectives, and the selection process for future appointments will take both factors into consideration to restore compliance with the policy.</p> <p>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; however gender balance has since been restored and now stands at 42% female representation. The Group's I&amp;D code is publicly available at <a href="http://www.aib.ie/sustainability">www.aib.ie/sustainability</a> and the Board diversity policy targets are available at <a href="http://www.aib.ie/investorrelations">www.aib.ie/investorrelations</a>.</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. We achieve this by creating a culture that promotes a sustainable work-life balance and universal inclusion, introducing variable pay for employees, and helping colleagues to develop and progress their careers, which has a positive impact on them.</p> <p>If we fail to recruit and retain talent with specialised skills, or do not provide the necessary training and skills development for front-line staff, there is a risk we may not meet our sustainability commitments, such as the transition of our loan book. This may also affect our ability to serve our customers. Conversely, a rigorous approach to sustainability, such as our Climate Transition Plan and actions to reduce carbon emissions, can help us to attract and retain a talented workforce that shares our values. We are pursuing this opportunity, which is integrated into our strategy via our Operational Efficiency pillar.</p> <p>Our performance measures</p> <p>(i) Gender Diversity:</p> <ul style="list-style-type: none"> <li>• One area of our I&amp;D Code relates to gender. Having been an early signatory of Ireland's first Women in Finance Charter, we aim to have a gender-balanced Executive Leadership Team ("ELT"), management and Board each year. Specifically, we target between 40% and 60% of female representation across Board, ELT and management, which is underpinned by the Equileap annual Gender Equality Global Report and Ranking's definition of 'gender balance'.</li> <li>• The Gender Pay Gap ("GPG") is the difference in the hourly pay of men and women across the organisation. Our annual GPG report for AIB ROI, based on our snapshot date of 30 June 2025, shows a mean GPG of 17.5%. Since our previous GPG report in 2024, there has been a 0.3 percentage point improvement. We also published a report for AIB Group (UK) p.l.c., based on legislative snapshot date of 5 April 2025, with a mean GPG of 21.3%. Since our previous report in 2024, there has been a 5.7 percentage point improvement. Similar to last year, the primary reason for our GPG remains our organisational shape, with a significantly larger number of women in lower level roles, and higher numbers of men in more senior roles.</li> </ul> <p>(ii) Training and skills development</p> <ul style="list-style-type: none"> <li>• To support our colleagues in improving their sustainability knowledge, a completion rate of 90% is required each year for the mandatory 'Sustainability and AIB' training. The figure of 90% is derived from and aligned with the limit included in the RAS, which is reviewed annually by the Risk Compliance team and the Board Risk Committee and approved by the Board.</li> <li>• The 'Sustainability and AIB' training course had a 94% completion rate in 2025. This includes all AIB employees and contractors, but not Payzone, Goodbody and AIB staff on long-term leave.</li> </ul> <p>(iii) Family Leave</p> <p>In 2025, 100% of AIB employees are entitled to take family-related leave, with 21% doing so (26% of females and 15% of males). Employees who took multiple types of family related leave during 2025 were only counted once. This avoids double-counting but means that the figures are a conservative view of how much family-related leave our employees took during 2025. These figures exclude Payzone and Goodbody.</p> <p>For more information regarding characteristics of employees, and incidents, complaints and severe human rights issues, please refer to the Societal and Workforce Progress section of the Sustainability Reporting section of the AFR.</p> <p>Our Societal Progress and Workforce Progress ambitions are enabled by AIB's Sustainability Strategy. We have made good progress in furthering our Social impact across our stakeholder community. Key deliverables include AIB's Social Bond Framework, supporting customers in financial difficulty, supporting vulnerable customers and enhancements to employee supports. Notwithstanding the progress we have made, our Societal &amp; Workforce ambition, fuelled by stakeholder expectations, is to do more to meet both our strategic priorities and external obligations. Works are ongoing in this respect.</p> <p>For more information please refer to the Societal and Workforce progress section of the Sustainability Report.</p>
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(c)	<p>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>	<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 &amp; 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 minimum expectations of suppliers 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, Financial Crime policy, Data Protection policy, Whistleblowing Policy and our Human Rights Commitment.</p> <p>Our code was endorsed by our Chief Executive Officer. It is publicly available on our suppliers portal at <a href="http://www.aib.ie/">www.aib.ie/</a> 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 <a href="http://www.aib.ie/sustainability">www.aib.ie/sustainability</a>.</p> <p>AIB's Code of Conduct 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 &amp; Diversity Code; Anti-Bullying &amp; 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 <a href="http://www.aib.ie/sustainability">www.aib.ie/sustainability</a>.</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 <a href="https://aib.ie/group/modern-slavery-statement">https://aib.ie/group/modern-slavery-statement</a>.</p> <p>In association with the Institute of Bankers ("IOB"), AIB created Continuing Professional Development ("CPD") Certificate in 'Understanding ESG for Business Customers'. 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 &amp; Diversity ("I&amp;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&amp;D policies, handbooks, and a year-round employee engagement calendar of awareness and educational events. Our I&amp;D council oversees I&amp;D activity aligned to our I&amp;D Code. The Code outlines the scope of I&amp;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 I&amp;D 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 <a href="http://www.aib.ie/sustainability">www.aib.ie/sustainability</a>.</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 <a href="https://aib.ie/sustainability/related-codes-and-policies">https://aib.ie/sustainability/related-codes-and-policies</a>.</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 community can raise concerns through our robust complaints management processes to ensure customers are heard and issues addressed. 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"> <li>(i) Activities towards the community and society</li> <li>(ii) Employee relationships and labour standards</li> <li>(iii) Customer protection and product responsibility</li> <li>(iv) Human rights</li> </ul>	<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.</p> <p><b>AIB Group Board</b> 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 considers 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 Culture and bi-annual sustainability updates. The Board is also responsible for overall business conduct as detailed in the Governance Report in the AFR. The Board approved Code of Conduct supports the Group's values and helps us to deliver on our Group strategic purpose.</p> <p><b>Board Committees</b> 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. SBAC receives updates on sustainability matters including the sustainability strategy, from Management, following review and recommendation from GSC. The Technology and Data Advisory Committee ("TDAC") supports with the review and challenge of the strategy, governance and execution of matters relating to technology and 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><b>AIB Group Executive Leadership Team ("ELT")</b> ELT is led by the Chief Executive Officer ("CEO") and includes the managing directors of AIB's three 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><b>Group Sustainability Committee ("GSC")</b> 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 and approves the Group's Sustainability Disclosures Table. 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><b>Group Risk Committee ("GRC")</b> 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 &amp; Environmental ("C&amp;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><b>Group Disclosure Committee ("GDC")</b> 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><b>Group Customer and Conduct Committee ("GCCC")</b> The GCCC is responsible for oversight of any customer impacting and 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><b>Data, Analytics and Technology Committee ("DATC")</b> The DATC is responsible for the overseeing 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><b>Financial Wellbeing</b> The Policies described in the Financial Wellbeing section of the AFR include our Product and Propositions Risk Policy, Group Conduct Risk Policy and our Customer Vulnerability Guidelines. 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 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 &amp; 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) The Policies described in the Financial Wellbeing section of the AFR include the Inclusion and Diversity ("I&amp;D") Code, The Family Leave Handbook and Carer's Policy and the Anti-bullying and Harassment Policy. Our I&amp;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&amp;D policies, handbooks, and a year-round employee engagement calendar of awareness and educational events. Our I&amp;D council oversees I&amp;D activity aligned with our I&amp;D Code.</p> <p>The Code outlines the scope of I&amp;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.</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 Progress 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"> <li>• Sustainability transformation and targets</li> <li>• Sustainability Research Updates</li> <li>• Sustainability Strategy Updates</li> <li>• Double Materiality Assessment Outputs and Performance Measures and updates</li> <li>• Pillar 3 ESG Disclosures</li> <li>• Sustainability propositions updates</li> <li>• Diversity &amp; inclusion</li> <li>• AIB's environmental footprint</li> <li>• Regulatory engagement and expectations</li> <li>• Stakeholder communications and training on sustainability matters</li> <li>• Sustainability Reporting</li> <li>• Board succession planning, skills renewals, composition and diversity</li> <li>• Whistleblowing and the Code of Conduct</li> <li>• Climate and environmental risk</li> <li>• Conduct risk and Culture risk</li> <li>• Cyber risk updates</li> <li>• Variable remuneration</li> <li>• Operational efficiency &amp; resilience</li> <li>• Data &amp; AI updates</li> <li>• Collaboration with community partners</li> <li>• Supply Chain Management Updates</li> </ul>
(e)	<p>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>	<p>Oversight of material sustainability matters The 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 relevant sections within the Sustainability Statement in the AFR, the Group manages 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 &amp; 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 in the Governance Report in the AFR which is publicly available on <a href="http://www.aib.ie/investorrelations">www.aib.ie/investorrelations</a>. 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 in 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)	<p>Lines of reporting and frequency of reporting relating to social risk</p>	<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	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.
<b>Risk management</b>		
(h)	Definitions, methodologies and international standards on which the social risk management framework is based	<p>Our societal and workforce progress 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 progress 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><b>Social Bond Framework</b> 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 2023, 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 <a href="https://aib.ie/investorrelations/debt-investor">https://aib.ie/investorrelations/debt-investor</a>.</p> <p><b>Sustainable Lending Framework ("SLF")</b> The SLF provides transparency on the criteria that we employ when classifying 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: <a href="https://aib.ie/sustainability/related-codes-and-policies">https://aib.ie/sustainability/related-codes-and-policies</a>.</p> <p><b>Equator principles</b> 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, AIB conduct assessments for environmental and social risks in line with the Equator Principles and relevant International Finance Corporation ("IFC") Performance Standards. Under the Equator Principles, projects can be categorised into A, B or C. Projects that are deemed to be a Category A are projects with potential significant environmental and social risks and/or impacts that are diverse, irreversible, or unprecedented. Category B projects are those with potential limited adverse E&amp;S risks and/or impacts that are few in number, generally site-specific, largely reversible, and readily addressed through migration measure. Category C projects are those with minimal or no adverse E&amp;S risks and/or impacts. 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><b>Human Rights Commitment</b> 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 &amp; Environmental ("C&amp;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>An ESG Sectoral based Transition Risk Heatmap is a qualitative approach to identifying priority risk sectors for further assessment. The Group has incorporated an improved ESG questionnaire into our risk assessment process.</p> <p>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 &amp; 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. 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>The DMA process was first carried out in 2023. We conducted an annual review in 2024 for FY2024 CSRD reporting, and in 2025, our second annual review concluded that the foundational work from 2023 continues to provide a reliable basis for our sustainability reporting on these material topics, and strategic decision-making processes. Seven material topics were identified through our DMA process.</p> <p>The DMA process is inherently dynamic, reflecting the evolving landscape of sustainability and stakeholder expectations. This approach ensures that the DMA remains a living process, reviewed each year, that supports not only compliance but also informs strategic decision-making.</p> <p>The 2025 DMA annual review was conducted on the same basis as our 2023 and 2024 assessments and in line with the ESRs which were first published in November 2022. The Group continues to use the most up-to-date ESRs (July 2023), and EFRAG guidance.</p> <p>We noted no material changes to the organisational and operational structure of AIB, and no material changes in the external factors that would generate any changes to AIB's material IROs.</p> <p>The SLF is designed to provide transparent eligibility criteria for classifying and reporting loans as Green, Transition and Social lending. The Framework is a Group-wide framework and is available on the AIB 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 sustainability bonds. The SRI Bond portfolio reached €3.36bn at year-end 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>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 CDP, SBTi, 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><b>Supporting Housing</b> Housing is a strategic priority for AIB, with lending to first-time buyers and social housing financing, helping to enhance financial stability and quality of life for our customers and communities. We also support corporate clients, including those in sectors impacting society and the environment, by offering green lending and financing energy-efficient infrastructure to support climate change mitigation and adaptation solutions.</p> <p>A home is one of life's most basic and essential needs. Secure housing underpins better health and education outcomes and provides people with a safe place to build their lives and families. Beyond individual wellbeing, housing is a cornerstone of social cohesion and economic resilience. Adequate supply supports labour mobility, attracts investment, and enables sustainable urban development.</p> <p>Through our Customer First strategic pillar 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 &amp; affordable housing through Approved Housing Bodies and private developers delivering social and affordable homes in Ireland and registered providers of social housing in ROI and the UK. In 2025, AIB provided €139m in funding for social and affordable housing developments and investments in ROI and £174m in lending for social housing in the UK. AIB have made a commitment to deliver more than €6bn of cumulative new lending to first time buyers by 2026. In 2025 New Lending to First Time Buyers was €2.61bn.</p> <p>AIB continued to support residential property development throughout the year, providing funding for new residential developments of €936.6m in FY 2025 to support the development of new homes in ROI.</p> <p><b>Customers in Vulnerable circumstances</b> 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"> <li>• A dedicated additional support helpline which supported customers and carers via 18,096 calls in 2025.</li> <li>• An additional support flag system which assists us in providing continuous assistance to customers in need.</li> <li>• A dedicated internal vulnerable customer support team.</li> <li>• 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.</li> <li>• A full annual training and awareness programme for colleagues, covering customers in vulnerable circumstances with 66,028 hours of training completed.</li> <li>• We accept calls from sign language interpretation services, IRIS in Ireland and SignLive in UK.</li> <li>• Providing bank statements in braille or large print in Ireland and the 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.</li> <li>• A language translation and interpretation service, which we implemented in 2024, providing on-demand branch access to an interpreter in over 120 languages.</li> <li>• Inclusive banking, with AIB proud to be JAM Card Friendly in Ireland and UK, and Dementia Inclusive in Ireland. In addition, we obtained Autism Friendly Accreditation for all AIB branches in ROI in May 2025 and EBS branches in October 2025.</li> <li>• 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.</li> <li>• 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.</li> </ul> <p><b>Social Bond</b> 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 also 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 sustainability bonds. The SRI Bond portfolio reached €3.36bn at year-end 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><b>Financing Healthcare</b> 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. The team have also started to focus on in the home and transitional care as part of a full integrated care offering.</p> <p><b>Supporting Businesses and Entrepreneurship</b> We are committed to supporting businesses of all sizes. Through our partnership with the SBCI, in 2025 we participated in the Growth and Sustainability Loan Scheme - a long-term and low-cost loan scheme which supports our customers in business and agriculture.</p>
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	<p><b>Universal inclusion</b>  We continued to cultivate a culture of universal inclusion in 2025, through the implementation of our I&amp;D strategy.</p> <ul style="list-style-type: none"> <li>• All 170 branches in AIB were certified as autism friendly by Aslam.</li> <li>• We held our fourth annual Universal Inclusion campaign to promote an inclusive workplace in AIB, one where diversity is embraced and everyone can reach their full potential. 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.</li> <li>• We launched our Menstrual Health handbook to complement our Menopause Handbook and support People Leaders and employees in difficulties relating to menstruation.</li> <li>• AIB has an Inclusion &amp; Diversity Council, made up of leaders from across the organisation and chaired by an ELT member, that helps coordinate and implement Inclusion &amp; Diversity efforts and deliver on our commitment to a culture where all employees can perform at their best and reach their potential.</li> </ul> <p><b>Inclusion Networks</b>  Our Inclusion Networks celebrate the diversity of our workforce and play an important role in fostering an inclusive workplace by promoting awareness, support, and collaboration among our colleagues.</p> <ul style="list-style-type: none"> <li>• With the support of our Women's+ Network, we continued targeted programmes to empower women at all levels in AIB. The programmes focused 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 supported 93 mentees. In addition we have launched our Lean-in Circles initiative; these are self-led peer support networks which have over 200 members. Themes include returning from maternity and neurodiversity.</li> <li>• Our Origins+ Network raised awareness of the experiences of people from ethnic minority groups and celebrated all our employees' heritage. They organised a variety of events and celebrations throughout the year, including Connecting Cultures week.</li> <li>• Our Pride+ Network organised a variety of events for our colleagues, such as Pride events in Dublin, Cork and Belfast in 2025. AIB also sponsored Dublin Pride Run, Ireland's largest LGBT+ sporting event.</li> <li>• 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 were highlighted by the Network throughout the year, such as World Down Syndrome Day, International Day of Sign Languages, World Sight Day. For International Day of Persons with Disabilities we heard from Joanne O'Riordan speaking about her journey as a disabled woman and her experience interning with AIB's legal team.</li> <li>• Our Life &amp; 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.</li> </ul> <p><b>Family Leave</b>  We have continued to build on the enhancements made in 2024. In April 2025 all our family leave policies became Day 1 entitlements meaning that all colleagues can avail of benefits from the first day of employment. We also introduced Foster Leave allowing up to 10 days paid leave for any colleague going through the Foster Care journey. Finally the UK government introduced Neonatal leave and pay, and AIB decided to top up this payment while also extending this fully to colleagues in ROI. Once eligible, employees can take this leave in blocks of a week, for each week their baby is receiving neonatal care, up to a maximum of 12 weeks.</p> <p><b>Trainings and skills development</b>  AIB has launched several initiatives relating to training and skills development.</p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• 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.</li> <li>• 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.</li> <li>• 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.</li> </ul> <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 &amp; 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 and measurement process and understand the short and long-term risks to the business model for a selection of C&amp;E 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 will 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>Per 2(a) above, the DMA process is inherently dynamic, reflecting the evolving landscape of sustainability and stakeholder expectations. Three material topics identified under the Social pillar of our DMA are Financial wellbeing, Housing, and Own Workforce (Equal treatment &amp; opportunities for all). See 2(a) for further details.</p> <p>(ii) United Nations Environment Programme Finance Initiative ("UNEP FI") Portfolio Impact Analysis Tool In addition to the above risks, each year the Group provides an update on AIB's progress against the Principles for Responsible Banking in accordance with UNEP FI's requirements. The 2025 progress statement for implementation of the Principles for Responsible Banking ("PRB") has been prepared in line with the PRB Guidance document and progress statement, which can be found in our Sustainability Disclosures Tables and is available on our website.</p> <p>In 2024, we conducted an impact analysis based on data from September 2024 activities, related to the totality of our primary geographic footprints, i.e. the RoI, the UK and Northern Ireland, which together, comprises over 90% of the Group's banking activities. AIB has not included a separate submission of North America/rest of world. Individually they contribute &lt;5% of the Group's concentration by location.</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 &amp; 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 the Republic of Ireland, Great Britain and Northern Ireland.</p> <p>To facilitate the effectiveness of the Grievance process, we take the following steps: 1. Formal grievances are recorded on a personal case register. 2. A dedicated Grievance &amp; 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> <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 &amp; 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 policies and processes 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>AIB has had an excluded activities list in place since January 2021. This sets out a range of business activities that do not align with our Group strategy due to, amongst other things, negative social impacts associated with such activities. Excluded activities relate to numerous business areas including Energy, Animal Welfare, Ecosystem protection, Healthcare &amp; Genetic Engineering, Adult Entertainment, Controversial Weapons, Fisheries / Marine, Mining, and Marine Infrastructure. Our rules apply to all business customers with a Gross Connected Exposure of &gt;€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 <a href="#">aib-group-excluded-activities-policy.pdf</a>.</p> <p>Refer to response 2 (b) for details of the key performance measures associated with the Societal and Workforce Progress pillar of our Sustainability Strategy and response 2 (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>Risk management of climate, environmental and wider ESG risks is an important component of the sustainability strategy. As outlined in response 2(a) and 2(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.</p> <p>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 within the Sustainability Reporting section of the AFR. The DMA process was first carried out in 2023. We conducted an annual review in 2024 for FY2024 CSRD reporting and, in 2025, our second annual review concluded that the foundational work from 2023 continues to provide a reliable basis for our sustainability reporting on these material topics, and strategic decision-making processes. Seven material topics were identified through our DMA process. The DMA process is inherently dynamic, reflecting the evolving landscape of sustainability and stakeholder expectations. This approach ensures that the DMA remains a living process, reviewed each year, that not only supports compliance but also informs strategic decision-making. The 2025 DMA annual review was conducted on the same basis as our 2023 and 2024 assessments and in line with the ESRS which were first published in November 2022. The Group continues to use the most up-to-date ESRS (July 2023), and EFRAG guidance.</p> <p><b>DMA Process</b></p> <p><b>Step 1 - Business Context</b> We 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. No changes were noted to our business context for the 2025 annual review.</p> <p><b>Step 2 - Identification of the list of sustainability matters</b> 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. 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 senior leadership. No changes were noted to our list of material sustainability topics in the 2025 annual review.</p> <p><b>Steps 3 &amp; 4</b> <b>Assessing impact and financial materiality</b> Through desktop research, we identified the IROs for each of the 24 topics identified in Step 2.</p> <p><b>Identifying impacts</b> We categorised all identified impacts as positive or negative, actual or potential in relation to ESG matters. To understand how environmental impacts relate to our business activities, sector exposures and geographical locations, we consulted company documents and publicly available databases. 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 associated impacts for stakeholders along the value chain. They were mainly informed by the regulatory framework in place. The correlation between negative impacts and their potential to trigger regulatory and reputational risks was considered.</p> <p><b>Identifying risks and opportunities</b> 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. Opportunities were mainly informed by desktop research and strategic documentation. The outcomes of the DMA, including opportunities identified, inform the strategic orientation for the Group. 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 MRA framework, Annual Reports, Pillar 3 disclosures and credit rating reports.</p> <p><b>Materiality of impacts, risks and opportunities</b> 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. In line with impact materiality parameters, impacts were assessed based on: 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. In line with financial materiality parameters, risks and opportunities were assessed based on: 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> <p><b>Assessing human rights impacts</b> 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. The right to privacy is recognised by the Universal Declaration of Human Rights and falls within 'Cyber Security &amp; 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><b>Consolidation of results</b> To arrive at a prioritised list of material topics, the input received by our colleagues and by our stakeholders was consolidated and 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><b>Step 5</b> <b>Validation and sign-off</b> In terms of the decision-making process and related internal controls procedures, the overall process is reviewed by the SSC and overseen by our senior management through the Group Sustainability Committee ("GSC") and the Group Disclosure Committee ("GDC"). The outcome is ultimately discussed at the Sustainability Board Advisory Committee ("SBAC") and approved by the Board Audit Committee ("BAC").</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"> <li>• Climate change, Own workforce (Equal treatment &amp; opportunities for all), and Cyber security &amp; data protection are material from both impact and financial (risk and opportunity) perspectives.</li> <li>• Culture &amp; reputation is material from a financial perspective only (risk).</li> <li>• Financial wellbeing, Housing and Governance, ethics &amp; 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 within the Sustainability Statement in the AFR.</li> </ul> <p><b>Financial Effects</b> Where material risks and opportunities were identified through the DMA process, further analysis was conducted to determine whether they resulted in current financial effects. Please refer to response 2(a) for further details on the DMA process.</p> <p><b>Cyber Security &amp; Data Protection</b> The Group continues to invest in its technology capabilities, which underpin the resilience of our digital infrastructure and reinforce our capacity to protect our customers, our data and our operations in an evolving threat landscape.</p> <p>Some key policies and frameworks that support the day to day management of the interaction between social factors and Credit Risk, Operational Risk, Funding and Liquidity Risk, Market Risk and Reputational Risk are detailed below.</p> <p>(i) <b>Credit Risk</b> 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 &gt; €/\$300k and who are relationship managed. The list of excluded activities is publicly available at <a href="http://www.aib.ie/sustainability">www.aib.ie/sustainability</a>.</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 &gt;€/\$10m and for material waiver requests for Borrowers in high risk sectors with an exposure &gt;€/\$1m. In addition, ESG risk commentary is required in all credit applications where the exposure is &gt; €/\$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"> <li>• Access to Healthcare</li> <li>• Social &amp; Affordable Housing</li> <li>• Access to Education</li> <li>• Affordable Basic Infrastructure</li> <li>• SME Financing Access to Finance for Disadvantaged Groups</li> <li>• Support to Non-Profit Organisations</li> </ul> <p>(ii) <b>Operational Risk</b> Operational and Resilience 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&amp;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 by management up to and including ELT level to confirm that the controls recorded are appropriate and operating effectively.</p> <p>(iii) <b>Funding and Liquidity Risk</b> The Green and Social Bond programmes support AIB's Capital and Minimum Requirements for own Funds and Eligible Liabilities ("MREL") debt issuance programmes - aligning our Board approved funding and liquidity plans with AIB's purpose of empowering people to build a sustainable future. 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 Green and Social Bond Framework respectively. AIB review, challenge and, where required, update the composition of our pools, to align with evolving standards. Since 2022, AIB has issued two Social Bonds, totalling €1.75bn.</p> <p>(iv) <b>Market Risk</b> From a market risk perspective, Social bonds in the SRI Bond Portfolio (as well as all other bonds in the SRI Bond Portfolio) are managed in the same way as all bonds within AIB's Investment Securities holdings. Specifically, market risk is managed with reference to the Group's Market Risk Management Framework, Market Risk in the Banking Book Policy and Market Risk Strategy.</p> <p>(v) <b>Reputational Risk</b> 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 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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## 82: 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><b>Counterparty Management</b> 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 &gt;€/£/\$10m and for material waiver requests for Borrowers in high risk sectors with an exposure &gt;€/£/\$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 &gt; €/\$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. Excluded activities relate to numerous business areas including Energy, Animal Welfare, Ecosystem protection, Healthcare &amp; Genetic Engineering, Adult Entertainment, Controversial Weapons, Fisheries / Marine, Mining, and Marine Infrastructure.</p> <p>ESG risk commentary is required in all credit applications where the exposure is &gt; €/£/\$1m for customers of our Capital Markets and Climate Capital segments.</p> <p>In addition, Risk Assurance &amp; Validation 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><b>Responsible Supplier Code</b> 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 AIB Group. This definition does not include individual contractors, agents, or intermediaries. We employ a broad range of suppliers across multiple categories, with circa 4,000 active suppliers on our database, and we transacted with more than 2,400 of them in 2025. The largest cohort of our suppliers are based in Ireland (67%). A further 25% are based in the UK, and the remaining 8% are in other locations, mostly other European countries and the USA. 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 risk Tier 1 suppliers who provide critical services to us, while risk 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 company financial and sanction scanning checks.</p> <p>Our Responsible Supplier Code sets out our expectations of our suppliers 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 encourage our suppliers to report their carbon emissions through the CDP. In 2025, the number of suppliers who participated in reporting to the CDP was 106, which represented 52% 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, Financial Crime 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"> <li>(i) Ethical considerations</li> <li>(ii) Strategy and risk management</li> <li>(iii) Inclusiveness</li> <li>(iv) Transparency</li> <li>(v) Management of conflict of interest</li> <li>(vi) Internal communication on critical concerns</li> </ul>	<p>Supplier Relationship Management is a centralised team within Legal, 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>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"> <li>• journey to establishing or achieving their Net Zero targets;</li> <li>• annual sustainability reports;</li> <li>• Scope 1,2 and 3 GHG emissions;</li> <li>• consideration of physical risks from climate change;</li> <li>• policies on discrimination, inclusion &amp; diversity, health &amp; safety, modern slavery, vulnerable persons, greenwashing, and speaking up;</li> <li>• Code of Conduct and their Responsible Supplier Code for their own supply chain; and</li> <li>• commitment to ongoing ESG-related training in their organisation.</li> </ul> <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>Supplier Webpages AIB gives its suppliers access to essential information about expectations, policies, and standards, covering responsible, ethical, and sustainable operations. The supplier webpages detail the bank's sustainability requirements and the ongoing commitments expected from every supplier. Additionally, resources like the AIB Supplier Sustainability Handbook are available to help suppliers meet these expectations.</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"> <li>(i) Agriculture</li> <li>(ii) Food Manufacturing</li> <li>(iii) Non-Renewable Energy</li> <li>(iv) Transport</li> <li>(v) Healthcare</li> <li>(vi) Retail &amp; Wholesale, Hotels &amp; Leisure</li> <li>(vii) Commercial Real Estate</li> <li>(viii) Land &amp; Development Finance</li> <li>(ix) Renewable Energy</li> <li>(x) Manufacturing</li> </ul> <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 &amp; 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"> <li>(i) Ethical considerations</li> <li>(ii) Strategy and risk management</li> <li>(iii) Inclusiveness</li> <li>(iv) Transparency</li> <li>(v) Management of conflict of interest</li> <li>(vi) Internal communication on critical concerns</li> </ul>	<p><b>Credit / Counterparty: ESG Questionnaire</b>  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><b>Third Party Management ("TPM") Process: ESG Questionnaire</b>  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 for Tiers 1-4 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><b>Other policies and frameworks</b>  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"> <li>• comply with all applicable legal and regulatory requirements in relation to AML/CFT;</li> <li>• mitigate identified AML/CFT risks; and</li> <li>• protect its customers, the Bank and wider society from the harm of Financial Crime.</li> </ul> <p>For further details, please refer to our Financial Crime Statement at: <a href="https://aib.ie/sustainability/related-codes-and-policies">https://aib.ie/sustainability/related-codes-and-policies</a>.</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>

**83: 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 June 2025 (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 June 2025.

GHG financed emissions scope 1, 2 and 3 (columns (j)-(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:
  - Three-year rolling mean Teagasc emissions intensity factors assumed for both Agricultural Dairy and Beef (source: Teagasc Sustainability Report 2024 published November 2025).
  - 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).
- Changes to mappings for certain NACE codes following an internal review, has resulted in movements across NACE codes, however at an overall level the gross carrying amount of exposures towards sectors that highly contribute to climate change have remained broadly the same, increasing by less than 1% since June 2025. Pillar 3 GHG emissions increased 12.63% since June 2025 with the largest increases in Agri, Manufacture of electrical equipment and Wholesale & retail trade. Some of the increase can be attributed to the changes in the mapping of sector to NACE code that increased balances in certain sectors with higher emission intensities. In addition, increases also relate to new lending and changes to counterparty data used in the GHG emissions calculation.

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 <sub>2</sub> equivalent)		GHG emissions (column l): 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	GHG emissions (column k): gross carrying amount percentage of the portfolio derived from company-specific reporting								
1 Exposures towards sectors that highly contribute to climate change <sup>1</sup>	19,690	112		3,463	491	(504)	(241)	(174)	5,024,940	3,836,637	20.50 %	14,134	3,243	2,057	256	5
2 A - Agriculture, forestry and fishing	686	—		131	43	(16)	(5)	(9)	355,921	109,178	— %	344	143	197	2	7
3 B - Mining and quarrying	70	1		7	1	(1)	(1)	(0)	40,045	25,010	— %	59	11	—	—	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)	—	7,381	6,840	— %	1	—	—	—	2
6 B.07 - Mining of metal ores	—	—		—	—	—	—	—	—	—	— %	—	—	—	—	—
7 B.08 - Other mining and quarrying	69	1		7	1	(1)	(1)	(0)	32,663	18,170	— %	58	11	—	—	3
8 B.09 - Mining support service activities	—	—		—	—	—	—	—	—	—	— %	—	—	—	—	—
9 C - Manufacturing	3,363	—		490	62	(41)	(19)	(15)	1,964,875	1,728,853	— %	2,537	782	44	—	4
10 C.10 - Manufacture of food products	1,172	—		251	3	(11)	(9)	(0)	736,107	649,282	— %	985	163	24	—	3
11 C.11 - Manufacture of beverages	221	—		52	3	(3)	(2)	(1)	27,506	24,147	— %	124	95	1	—	4
12 C.12 - Manufacture of tobacco products	—	—		—	—	—	—	—	—	—	— %	—	—	—	—	—
13 C.13 - Manufacture of textiles	4	—		2	0	(0)	(0)	(0)	1,518	875	— %	3	0	0	—	3
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	—		23	0	(1)	(1)	(0)	19,481	17,203	— %	33	6	0	—	3

17	C.17 - Manufacture of paper and paper products	53	—	—	4	14	(5)	(0)	(5)	39,918	26,290	— %	42	11	1	—	4
18	C.18 - Printing and reproduction of recorded media	18	—	—	5	1	(1)	(1)	(0)	7,414	6,554	— %	14	2	1	—	4
19	C.19 - Manufacture of coke and refined petroleum products	4	—	—	0	4	(0)	(0)	(0)	23,801	22,351	— %	4	0	—	—	—
20	C.20 - Manufacture of chemicals and chemical products	194	—	—	30	1	(2)	(1)	(0)	375,456	308,801	— %	168	25	0	—	3
21	C.21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	197	—	—	1	0	(0)	(0)	(0)	26,302	21,703	— %	161	36	—	—	4
22	C.22 - Manufacture of rubber products	—	—	—	—	—	—	—	—	—	—	— %	—	—	—	—	—
23	C.23 - Manufacture of other non-metallic mineral products	302	—	—	2	0	(1)	(0)	(0)	154,490	136,776	— %	244	59	—	—	3
24	C.24 - Manufacture of basic metals	—	—	—	—	—	—	—	—	—	—	— %	—	—	—	—	—
25	C.25 - Manufacture of fabricated metal products, except machinery and equipment	14	—	—	2	0	(0)	(0)	(0)	6,558	5,846	— %	14	0	0	—	3
26	C.26 - Manufacture of computer, electronic and optical products	141	—	—	27	1	(1)	(1)	(0)	37,430	32,517	— %	101	36	4	—	4
27	C.27 - Manufacture of electrical equipment	302	—	—	0	0	(1)	(0)	(0)	205,129	194,204	— %	185	116	1	—	4
28	C.28 - Manufacture of machinery and equipment n.e.c.	209	—	—	31	7	(4)	(2)	(1)	164,933	159,358	— %	175	32	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	492	—	—	59	27	(10)	(2)	(7)	138,833	122,946	— %	284	200	8	—	4
33	C.33 - Repair and installation of machinery and equipment	—	—	—	—	—	—	—	—	—	—	— %	—	—	—	—	—
34	D - Electricity, gas, steam and air conditioning supply	4,778	101	—	610	45	(32)	(18)	(11)	49,183	36,872	81.38 %	1,915	1,108	1,501	255	9
35	D35.1 - Electric power generation, transmission and distribution	4,668	24	—	576	45	(28)	(15)	(11)	21,407	12,302	83.29 %	1,805	1,108	1,501	255	9
36	D35.11 - Production of electricity	4,352	—	—	573	43	(27)	(15)	(11)	14,377	6,332	89.31 %	1,649	949	1,501	254	9
37	D35.2 - Manufacture of gas; distribution of gaseous fuels through mains	110	77	—	34	—	(4)	(3)	—	27,776	24,571	— %	110	—	0	0	3
38	D35.3 - Steam and air conditioning supply	—	—	—	—	—	—	—	—	—	—	— %	—	—	—	—	—
39	E - Water supply; sewerage, waste management and remediation activities	810	—	—	193	0	(3)	(2)	(0)	88,562	28,774	18.29 %	479	170	161	—	6
40	F - Construction	1,064	—	—	116	34	(61)	(9)	(14)	164,091	152,647	— %	1,028	31	5	—	3
41	F.41 - Construction of buildings	943	—	—	98	27	(57)	(8)	(11)	122,996	113,184	— %	924	17	2	—	2
42	F.42 - Civil engineering	13	—	—	2	0	(1)	(0)	(0)	1,409	854	— %	12	1	0	—	3
43	F.43 - Specialised construction activities	108	—	—	17	6	(4)	(1)	(2)	39,686	38,609	— %	92	13	3	—	3
44	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	2,017	9	—	285	45	(56)	(31)	(19)	1,696,686	1,616,885	— %	1,447	497	73	—	4
45	H - Transportation and storage	1,524	—	—	147	16	(24)	(8)	(10)	286,572	114,786	— %	1,234	233	57	—	4
46	H.49 - Land transport and transport via pipelines	456	—	—	38	2	(4)	(2)	(1)	80,918	45,051	— %	270	136	50	—	5
47	H.50 - Water transport	213	—	—	19	8	(9)	(1)	(7)	81,545	17,635	— %	203	9	0	—	4
48	H.51 - Air transport	206	—	—	1	0	(2)	(0)	(0)	80,746	18,671	— %	189	17	—	—	4
49	H.52 - Warehousing and support activities for transportation	641	—	—	89	4	(10)	(5)	(2)	42,781	33,152	— %	568	68	5	—	4
50	H.53 - Postal and courier activities	8	—	—	0	0	(0)	(0)	(0)	583	278	— %	3	3	2	—	7
51	I - Accommodation and food service activities	2,070	—	—	312	30	(71)	(50)	(9)	349,671	289,870	— %	1,668	260	143	—	4

52	L - Real estate activities	5,379	—	1,484	246	(270)	(147)	(95)	379,004	23,632	— %	5,091	268	20	—	2
53	<b>Exposures towards sectors other than those that highly contribute to climate change<sup>1</sup></b>	15,694	0	1,692	260	(287)	(146)	(96)				10,631	2,695	2,165	204	5
54	K - Financial and insurance activities	7,959	—	798	34	(97)	(60)	(22)				5,100	906	1,842	111	5
55	Exposures to other sectors (NACE codes J, M - U)	5,664	0	581	196	(119)	(36)	(65)				3,863	1,529	180	92	4
56	<b>TOTAL</b>	<b>35,384</b>	<b>112</b>	<b>5,154</b>	<b>750</b>	<b>(791)</b>	<b>(387)</b>	<b>(270)</b>	<b>5,374,611</b>	<b>4,126,508</b>	<b>11.41 %</b>	<b>24,765</b>	<b>5,938</b>	<b>4,221</b>	<b>460</b>	<b>5</b>

<sup>1</sup>In accordance with the Commission Delegated Regulation (EU) 2020/1818 supplementing regulation (EU) 2016/1011 as regards minimum standards for EU Climate Transition Benchmarks and EU Paris-aligned Benchmarks - Climate Benchmark Standards Regulation - Recital 6: Sectors listed in Sections A to H and Section L of Annex I to Regulation (EC) No 1893/2006. 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.

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

As per Article 449a CR, 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/m<sup>2</sup> 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 (o)).

Energy efficiency (column (b) (g)):  
 • Energy efficiency has been derived from EPC labels where available. Where an EPC label was not available the energy efficiency rating of the collateral has been estimated using data variables including year of construction, dwelling type and small area location e.g. neighbourhood to a high level of precision. Our approach continues to evolve in line with industry developments and numbers may change with time.

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

Actual energy efficiency score/EPC label availability for loans collateralised by immovable property has improved since June 2025 as a result of the Group implementing changes in internal policies and data remediation activities. Since June 2025, the portion of loans collateralised by immovable property which are categorised in the more energy efficient ranges has increased, in line with the Group's emissions reductions targets. This is reflected in a 22-bp increase in accounts with an A or B energy rating.

Counterparty sector	a	b	c	d	e	f	g	Total gross carrying amount (in M€)							Without EPC label of collateral	Of which level of energy efficiency (EP score in kWh/m <sup>2</sup> of collateral) estimated
	Level of energy efficiency (EP score in kWh/m <sup>2</sup> of collateral)							Level of energy efficiency (EPC label of collateral)								
	0, <= 100	> 100, <= 200	> 200, <= 300	> 300, <= 400	> 400, <= 500	> 500	A	B	C	D	E	F	G			
<b>1 Total EU area</b>	43,977	12,064	15,161	8,856	2,141	971	3,240	8,506	4,208	2,966	1,236	697	274	293	25,797	95.60%
2 Of which Loans collateralised by commercial immovable property	6,654	617	360	221	478	575	2,958	818	301	546	77	92	20	11	4,789	76.36%
3 Of which Loans collateralised by residential immovable property	37,321	11,447	14,802	8,635	1,663	397	281	7,689	3,906	2,421	1,159	605	253	282	21,006	100.00%
4 Of which Collateral obtained by taking possession: residential and commercial immovable properties	2	—	—	—	—	—	—	—	—	—	—	—	—	—	2	—%
5 Of which Level of energy efficiency (EP score in kWh/m <sup>2</sup> of collateral) estimated	24,177	3,222	9,822	6,694	1,316	647	2,475	—	—	—	—	—	—	—	24,177	100.00%
<b>6 Total non-EU area</b>	4,606	822	1,579	911	414	201	578	531	1,269	485	307	135	51	11	1,818	94.45%
7 Of which Loans collateralised by commercial immovable property	2,609	476	704	268	307	182	571	461	670	175	75	27	12	6	1,184	91.47%
8 Of which Loans collateralised by residential immovable property	1,997	346	874	643	107	19	7	70	600	309	231	108	38	6	634	100.00%
9 Of which Collateral obtained by taking possession: residential and commercial immovable properties	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—%
10 Of which Level of energy efficiency (EP score in kWh/m <sup>2</sup> of collateral) estimated	1,713	46	348	567	227	72	453	—	—	—	—	—	—	—	1,713	100.00%

### 85: 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 gCO<sub>2</sub>e/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 Power portfolio primarily consists of exposures in NACE D35.1.1 'Production of Electricity' and also c.€148m of lending that was re-mapped since June 2025 from NACE D35.1.1 to NACE E38.2.1 "Treatment and disposal of non-hazardous waste" for counterparties in this sector where the main revenue stream is from electricity generation. Since June 2025 the Power portfolio has increased by 12.72% from €3.58bn to €4.04bn, this increase was driven by new lending. 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 applicable 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 % <sup>1</sup>	Target (year of reference + 3 years)
1 Power	D35.1, E38.2	4,036	21 gCO <sub>2</sub> e/kWh	2025	(86.53)%	21 gCO <sub>2</sub> 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						

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

## 86: 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 identifies the top 20 carbon-intensive firms using the Carbon Majors Database (2024), an industry-standard dataset developed by the Climate Accountability Institute. The Legal Identity Identifier ("LEI") codes for the firms on the Carbon Majors Top 20 list are then compared against the full set of LEI codes for all Group counterparties to determine whether the Group has any direct exposure to these carbon-intensive firms.

The Group determined that it has no direct exposure to any top 20 carbon-intensive firm as at 31st December 2025, resulting in a nil submission for this template.

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

<sup>1</sup>For counterparties among the top 20 carbon-intensive companies in the world.

**87: 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 (NFC) and financial corporates (FC), on loans collateralised with immovable property (NFC, FC & Households) and on reposessed real estate collateral, exposed to chronic and acute physical climate-related hazards, with a breakdown by sector of economic activity (NACE classification) and by geography of location of the activity of the counterparty or of the collateral, for those sectors and geographical areas subject to climate change acute and chronic events. The Group has 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 € 9.26 bn as at 31 December 2025, of which € 0.34 bn (3.71%) is sensitive to physical flood risk. The Group has exposures secured on residential immovable property of € 39.32 bn as at 31 December 2025, of which € 1.24 bn (3.16%) is sensitive to physical flood risk. Changes in sensitivity to flood risk are observed since June 2025 with an increase from 3.36% to 3.71% for commercial immovable property and decrease from 3.37% to 3.16% for residential immovable property. These changes are due to movements in Gross Carrying amounts and improvements to counterparty data used in the flood model.

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 and financial corporates (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 include household exposures collateralised by immovable property and 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 (except household lending), debt securities or equity instruments (including loans that are collateralised by immovable property and reposessed real estate collateral) 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 Risk 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 UK, 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.

Total	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
	Gross carrying amount (Min EUR)														
	of which exposures sensitive to impact from climate change physical events														
	Breakdown by maturity bucket				Average weighted maturity	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		Of which Stage 2 exposures	Of which non-performing exposures	
<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years												
1	A - Agriculture, forestry and fishing	686	2	1	--	--	3	0	3	--	--	--	(0)	--	--
2	B - Mining and quarrying	70	--	--	--	--	--	--	--	--	--	--	--	--	--
3	C - Manufacturing	3,363	1	2	0	--	7	1	3	--	0	--	(0)	(0)	--
4	D - Electricity, gas, steam and air conditioning supply	4,778	--	--	--	--	--	--	--	--	--	--	--	--	--
5	E - Water supply; sewerage, waste management and remediation activities	810	0	--	--	--	4	--	0	--	--	--	(0)	--	--
6	F - Construction	1,064	2	0	0	--	3	2	1	--	1	--	(0)	(0)	--
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	2,017	16	8	1	--	5	4	18	3	2	--	(0)	(0)	--
8	H - Transportation and storage	1,524	0	0	--	--	8	0	--	--	--	--	(0)	--	--
9	L - Real estate activities	5,379	219	6	1	--	2	70	105	51	137	31	(20)	(13)	(7)
10	Loans collateralised by residential immovable property	39,318	174	128	404	537	18	180	803	259	122	26	(15)	(9)	(5)
11	Loans collateralised by commercial immovable property	9,264	305	26	12	--	3	125	202	16	156	44	(28)	(13)	(13)
12	Reposessed collateral	2	--	--	--	--	--	--	--	--	--	--	--	--	--
13	Other relevant sectors (breakdown below where relevant)	15,694	184	11	9	--	4	55	139	10	81	9	(14)	(8)	(5)
	I - Accommodation and food service activities	2,070	79	3	7	--	4	33	51	5	8	0	(1)	(1)	(0)
	J - Information and communication	1,465	--	--	--	--	--	--	--	--	--	--	--	--	--
	K - Financial and insurance activities	7,959	104	--	--	--	2	19	82	3	66	8	(12)	(7)	(5)
	M - Professional, scientific and technical activities	650	0	2	--	--	7	2	0	0	2	--	(0)	(0)	--
	N - Administrative and support service activities	1,532	0	1	1	--	10	0	2	--	0	--	(0)	(0)	--
	P - Education	160	0	3	1	--	8	--	4	--	3	--	(0)	(0)	--
	Q - Human health services and social work activities	1,367	0	2	--	--	7	0	1	1	2	0	(0)	(0)	(0)
	R - Arts, entertainment and recreation	433	--	--	--	--	--	--	--	--	--	--	--	--	--
	S - Other services	57	0	--	--	--	--	--	0	--	0	0	(0)	(0)	--

a	b	Gross carrying amount (Mln EUR)												m	n	o	
		of which exposures sensitive to impact from climate change physical events															
		Breakdown by maturity bucket					Average weighted maturity	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	of which Stage 2 exposures							of which non-performing exposures				
Republic of Ireland																	
1	A - Agriculture, forestry and fishing	653	2	1			3		3						(0)		
2	B - Mining and quarrying	33															
3	C - Manufacturing	1,559	1	2	0		8	0	3			0			(0)	(0)	
4	D - Electricity, gas, steam and air conditioning supply	623															
5	E - Water supply; sewerage, waste management and remediation activities	203															
6	F - Construction	887	1	0	0		4	1	1			0			(0)	(0)	
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	1,388	9	6	1		6	1	14	3	2				(0)	(0)	
8	H - Transportation and storage	718	0	0			8	0							(0)		
9	L - Real estate activities	2,262	177	3	0		2	55	91	35	137	31			(20)	(13)	(7)
10	Loans collateralised by residential immovable property	37,086	149	119	398	518	18	168	776	241	122	26			(15)	(9)	(5)
11	Loans collateralised by commercial immovable property	6,439	202	24	12		4	80	143	15	154	44			(27)	(13)	(13)
12	Reposessed collaterals	2															
13	Other relevant sectors (breakdown below where relevant)	8,201	108	11	9		4	24	94	10	81	9			(13)	(8)	(5)
	I - Accommodation and food service activities	1,222	4	3	7		9	2	6	5	7	0			(1)	(1)	(0)
	J - Information and communication	197															
	K - Financial and insurance activities	4,515	104				2	19	82	3	66	8			(12)	(7)	(5)
	M - Professional, scientific and technical activities	351	0	2			7	2	0	0	2				(0)	(0)	
	N - Administrative and support service activities	771	0	1	1		10	0	2		0				(0)	(0)	
	P - Education	103	0	3	1		8		4		3				(0)	(0)	
	Q - Human health services and social work activities	792	0	2			7		1	1	2	0			(0)	(0)	(0)
	R - Arts, entertainment and recreation	215															
	S - Other services	34															

a	b	Gross carrying amount (Mln EUR)												m	n	o	
		of which exposures sensitive to impact from climate change physical events															
		Breakdown by maturity bucket					Average weighted maturity	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	of which Stage 2 exposures							of which non-performing exposures				
United Kingdom																	
1	A - Agriculture, forestry and fishing	33	0					0							(0)		
2	B - Mining and quarrying	37															
3	C - Manufacturing	501	0				1	0			0				(0)	(0)	
4	D - Electricity, gas, steam and air conditioning supply	2,089															
5	E - Water supply; sewerage, waste management and remediation activities	522	0				4		0						(0)		
6	F - Construction	177	1					0	0			0			(0)	(0)	
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	263	6	2	0		4	3	4	1	0				(0)	(0)	
8	H - Transportation and storage	391															
9	L - Real estate activities	2,573	42	3	0		2	16	14	16	0				(0)	(0)	
10	Loans collateralised by residential immovable property	2,006	25	8	5	19	12	12	28	19	0	1			(0)	(0)	(0)
11	Loans collateralised by commercial immovable property	2,389	103	2	0		3	46	59	1	2	0			(1)	(0)	
12	Reposessed collaterals																
13	Other relevant sectors (breakdown below where relevant)	3,000	76	1			3	31	45	0	1	0			(1)	(0)	0
	I - Accommodation and food service activities	437	76	1			3	31	45	0	1				(1)	(0)	
	J - Information and communication	213															
	K - Financial and insurance activities	1,609															
	M - Professional, scientific and technical activities	142															
	N - Administrative and support service activities	162															
	P - Education	1															
	Q - Human health services and social work activities	348	0				2	0							(0)		
	R - Arts, entertainment and recreation	65															
	S - Other services	23	0					0			0	0			(0)	(0)	



## Chapter 21. Disclosure of remuneration policy

## 88: Table EU REMA - Remuneration policy

As per Articles 450(1), points (a) to (f), and points (j) and (k), and Article 450(2) see table below

### Introduction

These disclosures provide information about the Group's remuneration policies and practices and, more specifically, qualitative information about:

- a) The bodies that oversee remuneration;
- b) The design and structure of the remuneration system for those individuals who have been identified as Material Risk Takers (MRTs);
- c) The ways in which current and future risks are taken into account in the remuneration processes;
- d) The ratios between fixed and variable remuneration set in accordance with the regulatory requirements;
- e) The ways in which the Group seeks to link performance and remuneration;
- f) The ways in which the Group seeks to adjust remuneration to take account of long term performance;
- g) The main parameters and rationale for any variable components scheme and any other non-cash benefit ;
- h) Upon demand from the relevant Member State or competent authority, the total remuneration for each member of the management body or senior management;
- i) The use of derogations in Article 94(3) CRD;

j) These disclosures also include quantitative information, in aggregate form, about the amounts and structure of the remuneration of MRTs in AIB and should be read in conjunction with the information contained in the Corporate Governance Remuneration Statement of the Group's Annual Financial Report.

### Qualitative disclosures

#### a) Information relating to the bodies that oversee remuneration

##### Main body overseeing the remuneration policy

The Remuneration Policy is governed by the Remuneration Committee (the Committee) on behalf of the Board. Its members are non-executive directors of AIB.

The Committee is responsible for determining the Remuneration Policy and for overseeing its implementation. The Committee oversees the operation and effectiveness of the Remuneration Policy, including the process for the identification of MRTs.

The Committee further ensures that the Remuneration Policy and practices are subject to a review at least annually, taking into account the alignment of remuneration to the Group's culture for all employees and directors. The annual review is informed by appropriate input from the Group's risk, compliance and internal audit functions to ensure that remuneration policies and practices are operating as intended, are consistently applied across the Group and are compliant with regulatory requirements.

The remuneration of Executive Directors, Executive Leadership Team (ELT) members, the Group Company Secretary and Group Heads of Risk, Compliance and Audit is directly overseen by the Remuneration Committee. The Remuneration Committee delegates authority to management to approve individual remuneration proposals within the agreed policy, as considered appropriate, for Material Risk Takers.

The Committee met on ten occasions during 2025.

##### External consultants

The Committee was supported in its work by Korn Ferry as the external remuneration consultants appointed by the Committee in October 2022. Korn Ferry is a signatory to the voluntary code of conduct in relation to remuneration consulting in the UK. Aside from their work supporting the Committee, during 2025 Korn Ferry provided professional services in the ordinary course of business to AIB. The Committee is satisfied that the advice received is independent and objective.

##### Scope of Remuneration Policy

The scope of the Remuneration Policy includes all financial benefits available to all employees and extends to all individual subsidiaries, entities, branches including all employees of the Group at consolidated and sub-consolidated levels. Directors are covered under the separate Directors Remuneration Policy, which is published within the Annual Financial Report.

##### Material Risk Takers (MRTs)

AIB's MRTs have been identified in line with the relevant regulations and principally comprise the following:

- i. Executive and non-executive members of the boards of directors of material Group entities;
- ii. Executive Leadership Team (ELT) Members and Senior Management Teams of material Group entities;
- iii. Heads of material business units and their direct reports who have managerial responsibility for subordinated business units;
- iv. Heads of Risk, Compliance and Internal Audit and their direct reports, who are head of sub-functions;
- v. Voting members of the most senior credit committee at group level and at a subsidiary level those staff who have responsibility for initiating, approving or vetoing credit proposals which are significant at a subsidiary level;
- vi. Senior management responsible for legal, accounting policies and procedures, finance (including taxation and budgeting), human resources, remuneration policy, information technology, information security, economic analysis, the prevention of money laundering and terrorist financing, managing outsourcing arrangements of critical or important functions and other key risk functions; and
- vii. Other key risk takers or higher remunerated staff whose professional activities individually or collectively exert influence on the institution's risk profile, including the ability to enter into transactions, contracts and other risk positions or to approve or veto the introduction of new products.

During 2025, a total of 314 individuals were identified as Material Risk Takers across AIB Group and its material subsidiaries (2024: 298).

#### b) Information relating to the design and structure of the remuneration system for MRTs

##### Key features and objectives of remuneration policy

The Group's remuneration philosophy aims to ensure that remuneration is aligned with performance and that employees are rewarded fairly and competitively for their contribution to the Group's success and growth.

The AIB Group Remuneration Policy and Director Remuneration Policy set the framework for all remuneration related policies, procedures and practices for all employees and directors of the Group. It is designed to foster a truly customer focused culture; create long term sustainable value for customers and shareholders; attract, develop, motivate and retain the best people and safeguard the Group's capital, liquidity and risk positions.

The Group is committed to a simple, transparent and affordable reward structure that clearly links performance and remuneration using a combination of "What" objectives and "How" behaviours which impact annual salary increases. Remuneration of all employees, including MRTs, is designed to promote high performance, a strong risk management culture, and risk-taking which is aligned to AIB's Risk Appetite Statement.

The Group also aims to align remuneration with industry peers and competitors for talent in each principal geographical location, assessed against market benchmarks. However, the application of market aligned remuneration policies and practices continued to be constrained in 2025 by government restrictions, which included a cap on individual salaries of €500,000 (for part of the year) as well as an annual limit on variable remuneration of €20,000. The remuneration restrictions applying to AIB do not apply to Goodbody.

As a result of the restrictions in place, the Group's MRTs predominantly received fixed remuneration in 2025. This comprised a basic salary, allowances, employer pension contributions and other benefits, including healthcare and non-financial benefits. AIB employees are eligible for inclusion in a variable remuneration scheme based on company performance. Awards are assessed on a combination of financial and non-financial performance. Awards are granted in cash. Employees can choose to use their awards to purchase AIB shares under an Approved Profit Share Scheme ("APSS") in the Republic of Ireland and a Share Incentive Plan ("SIP") in the UK. AIB ensures that the form of awards complies with regulatory obligations around the nature and form of payments under the plan.

In Goodbody, the annual bonus scheme is fully discretionary and performance based while not incentivising excessive risk taking.

The performance of Goodbody MRTs is assessed against a combination of both financial and non-financial measures, and takes into account individual performance, business unit performance and overall Goodbody performance. Awards made in the Goodbody variable remuneration scheme are subject to consideration for risk adjustment. For some employees, an element of any award may be delivered in shares and / or deferred, and awards may be subject to malus and clawback.

#### **Decision-making process for determining remuneration policy**

As articulated above,, the remuneration policy applicable during 2025 continued to be constrained by the remuneration restrictions in place. This resulted in limited options being available to the Group and their shareholders during 2025. Goodbody has a separate remuneration policy in place, which is under the governance of the committee.

#### **Review of remuneration policy**

The Committee conducted its annual review of the Group Remuneration Policy and was satisfied that the Policy was operating effectively and as intended given the remuneration restrictions applicable to most MRTs.

The Committee also considered how executive remuneration aligns with the wider employee remuneration policy and the culture of the Group and its five strategic pillars, and how remuneration policies and practices are transparent to the wider employee population.

The policy reflects the fact that the remuneration restrictions applying to AIB do not apply to Goodbody. The additional requirements applicable to the minority of MRTs at Goodbody in receipt of variable pay were incorporated into the design of the variable remuneration for these employees.

#### **Internal control functions**

The remuneration of employees in Audit, Risk and Compliance functions is determined independently of the businesses that they oversee. Remuneration is commensurate with their role in AIB and based on performance against objectives linked to their specific functional roles. In line with regulatory guidelines, the remuneration of control functions will predominantly consist of fixed remuneration and the methods used for determining their remuneration will not compromise employees' objectivity and independence.

In the case of Goodbody MRTs in internal control functions, who are eligible for variable pay, this is based on performance against objectives linked to their functions and is independent of the performance of businesses that they oversee. Their remuneration is predominantly fixed.

#### **Guaranteed variable remuneration**

AIB does not award guaranteed variable remuneration to new or existing employees. Remuneration packages to compensate employees for loss of income from previous employments are made in exceptional cases only to attract and retain highly specialised key staff and are subject to Remuneration Committee approval. Such awards are limited to the first year of employment but payments may be deferred over a number of years. The awards will incorporate retention, deferral, performance, malus and clawback provisions, where considered appropriate and taking into consideration the terms of the awards being foregone from the previous employer.

#### **Severance pay**

Severance payments are made in accordance with approved criteria and exit framework for all employees and do not reward failure or misconduct. In particular, severance payments reflect performance achieved over time and are not awarded where there is obvious failure which allows for the immediate cancellation of an employment contract or dismissal of an employee. The Group Remuneration Policy defines the maximum severance pay that can be awarded to an individual and is linked to the number of years of service.

All severance proposals are reviewed individually in accordance with the approved criteria and exit framework to ensure appropriate suitability within the criteria. The Remuneration Committee is made aware of severance payments made to MRTs.

#### **c) Description of the ways in which current and future risks are taken into account in the remuneration processes**

AIB employees are eligible for inclusion in a variable remuneration scheme based on company performance. Variable remuneration arrangements are designed in a way that promotes the interests of AIB's stakeholders and comply with applicable regulatory requirements. Irish government remuneration restrictions limit variable remuneration to €20,000 per employee annually. The constraints of the remuneration restrictions in place during 2025, in particular, the inability to offer competitive executive remuneration, represented a key risk to the Group. The Remuneration Committee reviews the Remuneration policy at least annually.

MRTs employed by Goodbody are eligible to receive annual bonus incentives. When awarding performance-based remuneration, the outcome reflects the risks underlying the achieved result and takes into account all types of risk.

Consideration of risk, and any resulting risk adjustment, is a joint process between the control functions and Human Resources, with the final determination of any adjustment being made by the Remuneration Committee incorporating input from the Board Risk Committee.

In considering both current and future risks, a holistic assessment across each material risk of the firm is undertaken by the CRO and Head of Compliance in the first instance. This assessment leverages information from a number of sources and is presented to the Board Risk Committee for its review and assessment to determine if any adjustment is warranted. The Remuneration Committee then makes a determination as to the extent to which bonuses may be reduced to account for risk. This may result in a downwards adjustment to the overall bonus pool and / or adjustments to individual bonus outcomes.

#### **d) The ratios between fixed and variable remuneration set in accordance with point (g) of Article 94(1) CRD**

In line with regulatory requirements, AIB operates a fixed to variable remuneration ratio of 1:1 (albeit remuneration for employees and MRTs consisted predominantly of fixed remuneration in 2025). A 1:1 ratio also applies to Goodbody.

#### **e) Description of the ways in which the institution seeks to link performance during a performance measurement period with levels of remuneration**

Performance management plays a crucial role in aligning individual objectives with AIB's overall strategy, financial and non-financial goals and brand values.

Performance outcomes for all employees, including MRTs, using a combination of "What" objectives and "How" behaviours impact annual salary increases and provide a clear link between performance and remuneration.

AIB employees are eligible for inclusion in a variable remuneration scheme based on company performance. It is possible to reduce the level of the award to reflect risk adjustments including but not limited to conduct risk and awards are subject to the Group's provisions on malus and clawback, including where participants leave the Group during the year.

MRTs employed by Goodbody, a minority of whom are Group MRTs, are eligible to receive annual bonus incentives. The awards take into account individual performance, business unit performance and overall Goodbody performance.

#### **Main performance criteria and metrics**

Performance management plays a critical role in aligning individual objectives with AIB's overall strategy, financial and non-financial goals and brand values. This includes an assessment of their performance against objectives set at the beginning of the year which reflect the seniority and role of the MRT in question, incorporating both the "What" objectives and the "How" behaviours and any relevant input from risk and compliance.

#### **Link between performance and individual variable remuneration**

AIB employees are eligible for inclusion in a variable remuneration scheme based on company performance. All variable remuneration arrangements are designed in a way that promotes the interests of AIB's stakeholders and comply with applicable regulatory requirements. Awards are assessed on a combination of financial and non-financial performance. Awards are granted in cash. Employees can choose to use their awards to purchase AIB shares under an Approved Profit Share Scheme ("APSS") in the Republic of Ireland and a Share Incentive Plan ("SIP") in the UK.

A percentage of the profits made by Goodbody, subject to Remuneration Committee approval annually, is available to create a firm-wide bonus pool. The total amount of performance-based remuneration is based on a combination of the assessment of the individual's performance, that of the business unit concerned, and the firm's overall results. In this way, the firm achieves an appropriate combination of quantitative and qualitative criteria, including financial and non-financial criteria, to ensure that all risks are appropriately reflected. All such awards are compliant with all applicable regulatory requirements. If no profits are made, no bonus is paid out under the scheme.

#### **Determining the instruments awarded**

For the AIB variable remuneration scheme, awards are assessed on a combination of financial and non-financial performance. Awards are granted in cash. Employees can choose to use their awards to purchase AIB shares under an Approved Profit Share Scheme ("APSS") in the Republic of Ireland and a Share Incentive Plan ("SIP") in the UK.

In line with regulatory requirements, it may be the case that employees in Goodbody will receive an element of their variable remuneration in AIB shares. In meeting the requirements to award a proportion of variable pay in instruments, AIB shares were deemed to be the instrument providing the best alignment to the performance of AIB Group.

#### **Adjustments in the event of weak performance**

Any discretionary risk adjustment considered by the Remuneration Committee has the potential to apply to either individuals, teams, business units or AIB as a whole.

#### **f) Description of the ways in which the institution seeks to adjust remuneration to take account of long term performance**

AIB ensures that the form of awards complies with regulatory obligations around the nature and form of payments under the plan. It is possible to reduce the level of the award to reflect risk adjustments, including but not limited to conduct and awards are subject to the Group's provisions on malus and clawback, including where participants leave the Group during the year.

#### **Deferral, pay-out in shares, retention periods and vesting**

Other than to the extent individual proportionality can be applied, for Goodbody MRTs at least 50% of variable remuneration awards must consist of shares or other non-cash instruments and at least 40% is deferred over a 3 to 5 year period. Other than to the extent individual proportionality can be applied, for AIB Group MRTs, at least 40% of any variable remuneration will be deferred over a period of at least 4 years. Further, at least 50% of any upfront element and any deferred element will be awarded in AIB shares subject to a 12 month holding period post vesting.

#### **Ex post adjustments (malus and clawback)**

For all AIB Group MRTs and Goodbody MRTs, the Committee has the discretion to reduce or impose further conditions on variable pay awards prior to vesting (malus). It further has the discretion to recover incentives paid within a period of three years from vesting (clawback). The Committee reviews actual outcomes in the context of underlying business performance and can apply malus and/or clawback to variable remuneration at its discretion.

Malus may be applied to all deferred variable remuneration awarded to MRTs (both AIB Group MRTs and Goodbody MRTs) for the duration of the applicable deferral period.

Clawback may be applied:

- For those MRTs in receipt of a deferred element, for the duration of the deferral period and the holding period;
- For those MRTs not subject to deferral, for a 3 year period.

The Remuneration Committee considers the application of malus and / or clawback where it believes at least one of the following triggers is met:

- Discovery of a material misstatement resulting in an adjustment in the historical audited accounts of an AIB Group company;
- The discovery that any information used to determine the number of shares was based on error, or inaccurate or misleading information;
- Action or conduct of a participant which amounts to fraud or gross misconduct;
- Events or the behaviour of a participant have led to the censure of an AIB Group company by a regulatory authority or have had a significant detrimental impact on the reputation of any AIB Group company provided that the Committee is satisfied that the relevant participant was responsible for the censure or reputational damage and that the censure or reputational damage is attributable to them;
- A material failure of risk management;
- Corporate failure of an AIB Group company;
- Where a participant participated in or was responsible for conduct which resulted in significant losses to the Group;
- Where a participant failed to meet appropriate standards of fitness and propriety;
- Where an AIB Group company or business unit suffers a significant intrinsic downturn in its financial performance;
- Where there are significant increases in an AIB Group company or business unit's economic or regulatory capital base (for example, as a result of regulatory intervention);
- Any other circumstances the Committee considers relevant.

**g) The description of the main parameters and rationale for any variable components scheme and any other non-cash benefit**

Variable remuneration arrangements are designed in a way that promotes the interests of AIB's stakeholders and comply with applicable regulatory requirements. Awards are assessed on a combination of financial and non-financial performance. Employees can choose to use their awards to purchase AIB shares under an Approved Profit Share Scheme ("APSS") in the Republic of Ireland and a Share Incentive Plan ("SIP") in the UK.

For Goodbody, the total amount of performance-based remuneration is based on a combination of the assessment of the individual's performance, that of the business unit concerned, and the firm's overall results. In this way, the firm achieves an appropriate combination of quantitative and qualitative criteria, including financial and non-financial criteria, to ensure that all risks are appropriately reflected. When awarding performance-based remuneration the firm ensures that the outcome reflects the risks underlying the achieved result and takes into account all types of risk.

Both AIB and Goodbody operate a fixed to variable remuneration ratio of 1:1.

**h) Upon demand from the relevant Member State or competent authority, the total remuneration for each member of the management body or senior management**

The required information would be provided if requested.

**i) Use of derogations in Article 94(3) CRD**

AIB Group does benefit from the derogation laid down in Article 94(3)(b) CRD because 258 MRTs received variable remuneration in respect of their performance in 2025 which did not exceed €50,000 and which did not represent more than one-third of their total remuneration for 2025. The policies on deferral, pay-out in shares and retention periods were not applied to these individuals. (The vast majority of employees in AIB are subject to an annual limit on variable remuneration of €20,000).

The aggregated 2025 remuneration of the 258 MRTs benefiting from this derogation was:

- total fixed remuneration:	€57,538,529
- total variable remuneration:	€3,276,789
- total remuneration:	€60,815,318

**j) The total remuneration for each member of the management body or senior management.**

Quantitative information on the remuneration of the collective management body, differentiating between executive and non-executive members in accordance with Article 450(2) CRR, is disclosed in the templates in these disclosures.

## 89: Template EU REM1 - Remuneration awarded for the financial year

As per Article 450(1), point (h)(i) and (h)(ii) the template below discloses 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; 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. Variable remuneration predominantly relates to awards made under AIB's variable remuneration schemes and severance payments.

			a	b	c	d
			MB Supervisory function	MB Management function	Other senior management	Other identified staff
1	Fixed remuneration	Number of identified staff	14	2	10	288
2		Total fixed remuneration	2	2	5	60
3		Of which: cash-based	2	2	5	60
4		(Not applicable in the EU)				
EU-4a		Of which: shares or equivalent ownership interests	—	—	—	—
5		Of which: share-linked instruments or equivalent non-cash instruments	—	—	—	—
EU-5x		Of which: other instruments	—	—	—	—
6		(Not applicable in the EU)				
7		Of which: other forms	—	—	—	—
8	(Not applicable in the EU)					
9	Variable remuneration	Number of identified staff	—	2	10	269
10		Total variable remuneration	—	0	0	7
11		Of which: cash-based	—	0	0	6
12		Of which: deferred	—	—	—	0
EU-13a		Of which: shares or equivalent ownership interests	—	—	—	1
EU-14a		Of which: deferred	—	—	—	1
EU-13b		Of which: share-linked instruments or equivalent non-cash instruments	—	—	—	—
EU-14b		Of which: deferred	—	—	—	—
EU-14x		Of which: other instruments	—	—	—	—
EU-14y		Of which: deferred	—	—	—	—
15	Of which: other forms	—	—	—	—	
16	Of which: deferred	—	—	—	—	
17	Total remuneration (2 + 10)		2	2	5	67

**90: Template EU REM2 - Special payments to staff whose professional activities have a material impact on institutions' risk profile (identified staff)**

As per Articles 450(1), point (h)(v), (h)(vi) and (h)(vii) , the template below discloses the guaranteed variable remuneration awards during the financial year, and the number of beneficiaries of those awards; the severance payments awarded in previous periods, that have been paid out during the financial year; 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.

		a	b	c	d
		MB Supervisory function	MB Management function	Other senior management	Other identified staff
<b>Guaranteed variable remuneration awards</b>					
1	Guaranteed variable remuneration awards - Number of identified staff	—	—	—	—
2	Guaranteed variable remuneration awards -Total amount	—	—	—	—
3	Of which guaranteed variable remuneration awards paid during the financial year, that are not taken into account in the bonus cap	—	—	—	—
<b>Severance payments awarded in previous periods, that have been paid out during the financial year</b>					
4	Severance payments awarded in previous periods, that have been paid out during the financial year - Number of identified staff	—	—	—	—
5	Severance payments awarded in previous periods, that have been paid out during the financial year - Total amount	—	—	—	—
<b>Severance payments awarded during the financial year</b>					
6	Severance payments awarded during the financial year - Number of identified staff	—	—	—	11
7	Severance payments awarded during the financial year - Total amount	—	—	—	3
8	Of which paid during the financial year	—	—	—	3
9	Of which deferred	—	—	—	1
10	Of which severance payments paid during the financial year, that are not taken into account in the bonus cap	—	—	—	1
11	Of which highest payment that has been awarded to a single person	—	—	—	0.8

## 91: Template EU REM3 - Deferred remuneration

As per Articles 450(1), points (h)(iii) and (h)(iv) the template below discloses 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 and 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.

	a	b	c	d	e	f	EU - g	EU - h
Deferred and retained remuneration	Total amount of deferred remuneration awarded for previous performance periods	Of which due to vest in the financial year	Of which vesting in subsequent financial years	Amount of performance adjustment made in the financial year to deferred remuneration that was due to vest in the financial year	Amount of performance adjustment made in the financial year to deferred remuneration that was due to vest in future performance years	Total amount of adjustment during the financial year due to ex post implicit adjustments (i.e. Changes of value of deferred remuneration due to the changes of prices of instruments)	Total amount of deferred remuneration awarded before the financial year actually paid out in the financial year	Total amount of deferred remuneration awarded for previous performance period that has vested but is subject to retention periods
1 MB Supervisory function	—	—	—	—	—	—	—	—
2 Cash-based	—	—	—	—	—	—	—	—
3 Shares or equivalent ownership interests	—	—	—	—	—	—	—	—
4 Share-linked instruments or equivalent non-cash instruments	—	—	—	—	—	—	—	—
5 Other instruments	—	—	—	—	—	—	—	—
6 Other forms	—	—	—	—	—	—	—	—
7 MB Management function	—	—	—	—	—	—	—	—
8 Cash-based	—	—	—	—	—	—	—	—
9 Shares or equivalent ownership interests	—	—	—	—	—	—	—	—
10 Share-linked instruments or equivalent non-cash instruments	—	—	—	—	—	—	—	—
11 Other instruments	—	—	—	—	—	—	—	—
12 Other forms	—	—	—	—	—	—	—	—
13 Other senior management	—	—	—	—	—	—	—	—
14 Cash-based	—	—	—	—	—	—	—	—
15 Shares or equivalent ownership interests	—	—	—	—	—	—	—	—
16 Share-linked instruments or equivalent non-cash instruments	—	—	—	—	—	—	—	—
17 Other instruments	—	—	—	—	—	—	—	—
18 Other forms	—	—	—	—	—	—	—	—
19 Other identified staff	0	0	0	—	—	0	0	0
20 Cash-based	0	—	0	—	—	—	—	—
21 Shares or equivalent ownership interests	0	0	0	—	—	0	0	0
22 Share-linked instruments or equivalent non-cash instruments	—	—	—	—	—	—	—	—
23 Other instruments	—	—	—	—	—	—	—	—
24 Other forms	—	—	—	—	—	—	—	—
25 Total amount	0	0	0	—	—	0	0	0

## 92: Template EU REM4 - Remuneration of 1 million EUR or more per year

As per Article 450(1), point (i) the template below discloses the number of individuals that have been remunerated € 1 m or more per financial year, with the remuneration between € 1 m and € 5 m broken down into pay bands of € 0.5 m and with the remuneration of € 5 m and above broken down into pay bands of € 1 m.

		a
	EUR	Identified staff that are high earners as set out in Article 450(i) CRR
1	1 000 000 to below 1 500 000	—
2	1 500 000 to below 2 000 000	—
3	2 000 000 to below 2 500 000	—
4	2 500 000 to below 3 000 000	—
5	3 000 000 to below 3 500 000	—
6	3 500 000 to below 4 000 000	—
7	4 000 000 to below 4 500 000	—
8	4 500 000 to below 5 000 000	—
9	5 000 000 to below 6 000 000	—
10	6 000 000 to below 7 000 000	—
11	7 000 000 to below 8 000 000	—
12	> 8 000 000	—

**93: Template EU REM5 - Information on remuneration of staff whose professional activities have a material impact on institutions' risk profile (identified staff)**

As per Article 450(1), point (g) the template below discloses the aggregate quantitative information on remuneration, broken down by business area. Variable remuneration predominantly relates to awards made under AIB's variable remuneration schemes and severance payments.

		a	b	c	d	e	f	g	h	i	j
		Management body remuneration			Business areas						
		MB Supervisory function	MB Management function	Total MB	Investment banking	Retail banking	Asset management	Corporate functions	Independent internal control functions	All other	Total
1	Total number of identified staff										314
2	Of which: members of the MB	14	2	16							
3	Of which: other senior management				2	1	—	6	1	—	
4	Of which: other identified staff				75	64	—	64	70	15	
5	Total remuneration of identified staff	2	2	3	22	15	—	20	14	1	
6	Of which: variable remuneration	—	0	0	3	2	—	2	1	—	
7	Of which: fixed remuneration	2	2	3	19	14	—	18	14	1	

**Appendix 1: AIB Mortgage Bank u.c.**

**i) 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 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 AIB Mortgage Bank u.c. is the higher of 15.65% of TREA (19.65% including the Combined Buffer Requirement) and 5.91% of the leverage exposure. As of 31 December 2025, AIB Mortgage Bank u.c. exceeds these requirements.

		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
<b>Applicable requirement and level of application</b>				
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
<b>Own funds and eligible liabilities</b>				
EU-3	Common Equity Tier 1 capital (CET1)	1,360		
EU-4	Eligible Additional Tier 1 capital	0		
EU-5	Eligible Tier 2 capital	300		
EU-6	Eligible own funds	1,660		
EU-7	Eligible liabilities	0		
EU-8	of which permitted guarantees			
EU-9a	(Adjustments)			
EU-9b	Own funds and eligible liabilities items after adjustments	1,660		
<b>Total risk exposure amount and total exposure measure</b>				
EU-10	Total risk exposure amount (TREA)	6,812		
EU-11	Total exposure measure (TEM)	20,012		
<b>Ratio of own funds and eligible liabilities</b>				
EU-12	Own funds and eligible liabilities as a percentage of the TREA	24.36 %		
EU-13	of which permitted guarantees			
EU-14	Own funds and eligible liabilities as a percentage of the TEM	8.29 %		
EU-15	of which permitted guarantees			
EU-16	CET1 (as a percentage of the TREA) available after meeting the entity's requirements	8.71 %		
EU-17	Institution-specific combined buffer requirement			
<b>Requirements</b>				
EU-18	Requirement expressed as a percentage of the TREA	15.65 %		
EU-19	of which part of the requirement that may be met with a guarantee			
EU-20	Requirement expressed as percentage of the TEM	5.91 %		
EU-21	of which part of the requirement that may be met with a guarantee			
<b>Memorandum items</b>				
EU-22	Total amount of excluded liabilities referred to in Article 72a(2) of Regulation (EU) No 575/2013			

ii) AIB Mortgage Bank u.c. EU TLAC2b Creditor ranking - Entity that is not a resolution entity

As per Article 45i (3), point (b) 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 captures only own funds and liabilities eligible to meet the requirement of Article 45 of Directive 2014/59/EU in accordance with Article 45f of that Directive. It presents the breakdown of own funds and liabilities based on their maturities and MREL eligibility, as well as their ranking in the creditor hierarchy in normal insolvency proceedings. Insolvency rankings shall be those communicated by the competent resolution authority in compliance with the standardised presentation specified in Article 8 of this Regulation.

		Insolvency ranking				Sum of 1 to 2
		1	1	2	2	
		(most junior)	(most junior)	(most senior)	(most senior)	
		Resolution entity	Other	Resolution entity	Other	
2	Description of insolvency rank (free text)		Equity		Subordinated claims	
6	Own funds and eligible liabilities for the purpose of internal MREL		1,360		300	1,660
7	of which residual maturity $\geq$ 1 year < 2 years				0	0
8	of which residual maturity $\geq$ 2 year < 5 years				0	0
9	of which residual maturity $\geq$ 5 years < 10 years				100	100
10	of which residual maturity $\geq$ 10 years, but excluding perpetual securities				0	0
11	of which perpetual securities		1,360		200	1,560

Note: Rows in the template with "Empty set in EU" are not required to be populated and hidden

## Appendix 2: EBS d.a.c.

**i) 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 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 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 31 December 2025, EBS d.a.c. exceeds these requirements.

		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
<b>Applicable requirement and level of application</b>				
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
<b>Own funds and eligible liabilities</b>				
EU-3	Common Equity Tier 1 capital (CET1)	1,495		
EU-4	Eligible Additional Tier 1 capital	0		
EU-5	Eligible Tier 2 capital	0		
EU-6	Eligible own funds	1,495		
EU-7	Eligible liabilities	0		
EU-8	of which permitted guarantees			
EU-9a	(Adjustments)			
EU-9b	Own funds and eligible liabilities items after adjustments	1,495		
<b>Total risk exposure amount and total exposure measure</b>				
EU-10	Total risk exposure amount (TREA)	3,488		
EU-11	Total exposure measure (TEM)	17,453		
<b>Ratio of own funds and eligible liabilities</b>				
EU-12	Own funds and eligible liabilities as a percentage of the TREA	42.87 %		
EU-13	of which permitted guarantees			
EU-14	Own funds and eligible liabilities as a percentage of the TEM	8.57 %		
EU-15	of which permitted guarantees			
EU-16	CET1 (as a percentage of the TREA) available after meeting the entity's requirements	27.10 %		
EU-17	Institution-specific combined buffer requirement			
<b>Requirements</b>				
EU-18	Requirement expressed as a percentage of the TREA	15.77 %		
EU-19	of which part of the requirement that may be met with a guarantee			
EU-20	Requirement expressed as percentage of the TEM	5.91 %		
EU-21	of which part of the requirement that may be met with a guarantee			
<b>Memorandum items</b>				
EU-22	Total amount of excluded liabilities referred to in Article 72a(2) of Regulation (EU) No 575/2013			

ii) EBS d.a.c. EU TLAC2b Creditor ranking - Entity that is not a resolution entity

As per Article 45i (3), point (b) 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 captures only own funds and liabilities eligible to meet the requirement of Article 45 of Directive 2014/59/EU in accordance with Article 45f of that Directive.

It presents the breakdown of own funds and liabilities based on their maturities and MREL eligibility, as well as their ranking in the creditor hierarchy in normal insolvency proceedings. Insolvency rankings shall be those communicated by the competent resolution authority in compliance with the standardised presentation specified in Article 8 of this Regulation. EBS d.a.c. has only Equity eligible for MREL, making it both the most junior and most senior in the insolvency ranking.

		Insolvency ranking				Sum of 1 to 2
		1	1	2	2	
		(most junior)	(most junior)	(most senior)	(most senior)	
		Resolution entity	Other	Resolution entity	Other	
2	Description of insolvency rank (free text)		Equity			
6	Own funds and eligible liabilities for the purpose of internal MREL		1,495			1,495
7	of which residual maturity ≥ 1 year < 2 years					
8	of which residual maturity ≥ 2 year < 5 years					
9	of which residual maturity ≥ 5 years < 10 years					
10	of which residual maturity ≥ 10 years, but excluding perpetual securities					
11	of which perpetual securities		1,495			1,495

Note: Rows in the template with "Empty set in EU" are not required to be populated and hidden

## CRR Roadmap

CRR Ref	Article Name	AIB Group compliance reference
<b>Article 431</b>	<b>Article 431 Disclosure requirements and policies</b>	
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 31 December 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.	The Group maintains a formal Pillar 3 disclosure policy which is reviewed annually and subject to approval within the Group's internal governance framework.  The Pillar 3 disclosures have been subject to internal review procedures and have not been audited by the Group's external auditors.  Introduction: Attestation that disclosures are in accordance with formal policies and internal processes, systems and controls.
Article 431(4)	All quantitative disclosures shall be accompanied by a qualitative narrative and any other supplementary information that may be necessary in order for the users of that information to understand the quantitative disclosures, noting in particular any significant change in any given disclosure compared to the information contained in the previous disclosures.	AIB will ensure all quantitative disclosures will be accompanied by a qualitative narrative and any other supplementary information that may be necessary in order for the users of that information to understand the quantitative disclosures, noting in particular any significant change in any given disclosure compared to the information contained in the previous disclosures.
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.
<b>Article 432</b>	<b>Article 432 Non-material, proprietary or confidential information</b>	
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.
<b>Article 433</b>	<b>Article 433 Frequency and scope of disclosures</b>	

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 &amp; December 2025 reporting periods) AIB will publish the Pillar 3 disclosures on its website prior to submission to the EBA.</p>
<b>Article 433a</b>	<b>Article 433a Disclosures by large institutions</b>	
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 - Template 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>Semi-annual - Template EU CR10.1 - Specialised lending : Project finance (Slotting approach).</p> <p>Not Applicable. Semi-annual- Template EU CR10.2 - Specialised lending : Income-producing real estate and high volatility commercial real estate (Slotting approach).</p> <p>Not Applicable. Semi-annual - Template EU CR10.3 - Specialised lending : Object finance (Slotting approach).</p> <p>Not Applicable. Semi-annual - Template EU CR10.4 - Specialised lending : Commodities finance (Slotting approach)</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 &amp; 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 &amp; 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 &amp; 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 &amp; 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 &amp; 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 &amp; 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 - LRSpI: 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 -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.
<b>Article 433b</b>	<b>Article 433b Disclosures by small and non-complex institutions</b>	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.
<b>Article 433c</b>	<b>Article 433c Disclosures by other institutions</b>	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.
<b>Article 434</b>	<b>Article 434 Means of disclosures</b>	
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 ( <a href="https://aib.ie/investorrelations">https://aib.ie/investorrelations</a> ). 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
<b>Article 434a</b>	<b>Article 434a Uniform disclosure formats</b>	

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.
<b>Article 434b</b>	<b>Accessibility of information on the European single access point</b>	
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.
<b>Article 435</b>	<b>Article 435 Disclosure of risk management objectives and policies</b>	
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.
<b>Article 436</b>	<b>Article 436 Disclosure of the scope of application</b>	
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.
<b>Article 437</b>	<b>Article 437 Disclosure of own funds</b>	
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.
<b>Article 437a</b>	<b>Article 437a Disclosure of own funds and eligible liabilities</b>	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.
<b>Article 438</b>	<b>Article 438 Disclosure of own funds requirements and risk-weighted exposure amounts</b>	
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>Semi-annual - Template EU CR10.1 - Specialised lending : Project finance (Slotting approach).</p> <p>Not Applicable. Semi-annual - Template EU CR10.2 - Specialised lending : Income-producing real estate and high volatility commercial real estate (Slotting approach).</p> <p>Not Applicable. Semi-annual - Template EU CR10.3 - Specialised lending : Object finance (Slotting approach).</p> <p>Not Applicable. Semi-annual -Template EU CR10.4 - Specialised lending : Commodities finance (Slotting approach)</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>
<b>Article 439</b>	<b>Article 439 Disclosure of exposures to counterparty credit risk</b>	
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.
<b>Article 440</b>	<b>Article 440 Disclosure of countercyclical capital buffers</b>	
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.
<b>Article 441</b>	<b>Article 441 Disclosure of indicators of global systemic importance</b>	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.
<b>Article 442</b>	<b>Article 442 Disclosure of exposures to credit risk and dilution risk</b>	
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.
<b>Article 443</b>	<b>Article 443 Disclosure of encumbered and unencumbered assets</b>	
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.
<b>Article 444</b>	<b>Article 444 Disclosure of the use of the Standardised Approach</b>	
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.
<b>Article 445</b>	<b>Article 445 Disclosure of exposure to market risk</b>	
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.
<b>Article 445</b>	<b>Disclosure of exposures to market risk under the standardised approach</b>	
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 325az, 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.
<b>Article 445a</b>	<b>Disclosure of CVA risk</b>	
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.
<b>Article 446</b>	<b>Article 446 Disclosure of operational risk</b>	

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.
<b>Article 447</b>	<b>Article 447 Disclosure of key metrics</b>	
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.

<b>Article 448</b>	<b>Article 448 Disclosure of exposures to interest rate risk on positions not held in the trading book</b>	
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.
<b>Article 449</b>	<b>Article 449 Disclosure of exposures to securitisation positions</b>	
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 SPSEs sponsored by the institutions;	Annual - Table EU SECA - Qualitative disclosure requirements related to securitisation exposures.
Article 449(g)	(g) a summary of their accounting policies for securitisation activity, including where relevant a distinction between securitisation and re-securitisation positions;	Annual - Table EU SECA - Qualitative disclosure requirements related to securitisation exposures.
Article 449(h)	(h) the names of the ECAs used for securitisations and the types of exposure for which each agency is used;	Annual - Table EU SECA - Qualitative disclosure requirements related to securitisation exposures.
Article 449(i)	(i) where applicable, a description of the Internal Assessment Approach as set out in Chapter 5 of Title II of Part Three, including the structure of the internal assessment process and the relation between internal assessment and external ratings of the relevant ECA 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.
<b>Article 449a</b>	<b>Article 449a Disclosure of environmental, social and governance risks (ESG risks)</b>	
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>
<b>Article 449b</b>	<b>Disclosure of aggregate exposure to shadow banking entities</b>	

Article 449b	Institutions shall disclose the information concerning their aggregate exposure to shadow banking entities, as referred to in Article 394(2), second subparagraph.	Currently not applicable. Semi-annual - Template EU SB1 - Aggregate exposure to shadow banking entities 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
<b>Article 450</b>	<b>Article 450 Disclosure of remuneration policy</b>	
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.
<b>Article 451</b>	<b>Article 451 Disclosure of the leverage ratio</b>	
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.
<b>Article 451a</b>	<b>Article 451a Disclosure of liquidity requirements</b>	
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.
<b>Article 451b</b>	<b>Disclosure of crypto-asset exposures and related activities</b>	
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	
<b>Article 452</b>	<b>Article 452 Disclosure of the use of the IRB Approach to credit risk</b>	
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)
<b>Article 453</b>	<b>Article 453 Disclosure of the use of credit risk mitigation techniques</b>	
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.
<b>Article 454</b>	<b>Article 454 Disclosure of the use of the Advanced Measurement Approaches to operational risk</b>	
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
<b>Article 455</b>	<b>Article 455 Use of internal models for market risk</b>	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	<b>Temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income</b>	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)	<b>Introduction to IFRS 9</b>	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.
<b>Bank Recovery and Resolution Directive (BRRD) 2014/59/EU Article 45i (3)</b>	<b>Minimum requirement for own funds and eligible liabilities. Supervisory public disclosure of the requirement</b>	
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.