



For the life you're after



Allied Irish Banks p.l.c.
Pillar 3 Disclosures
31 March 2025

Pillar 3 Report

Allied Irish Banks, p.l.c.

Table of Contents

Forward Looking Statement

Introduction

Chapter 1. Disclosure of overview of risk-weighted exposure amounts

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

Chapter 2. Disclosure of use of the IRB approach to credit risk

2: Template EU CR8 - RWEA flow statements of credit risk exposures under the IRB approach
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, Government shareholding in the Group, income growth, loan losses, business strategy, projected costs, capital ratios, estimates of capital expenditures, and plans and objectives for future operations. Because such statements are inherently subject to risks and uncertainties, actual results may differ materially from those expressed or implied by such forward looking information. By their nature, forward looking statements involve risk and uncertainty because they relate to events and depend on circumstances that will occur in the future. There are a number of factors that could cause actual results and developments to differ materially from those expressed or implied by these forward looking statements. These are set out in the Principal risks on pages 17 to 20 in the 2024 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 geopolitical tensions and global conflict. Any forward looking statements made by or on behalf of the Group speak only as of the date they are made. The Group cautions that the list of important factors on pages 17 to 20 of the 2024 Annual Financial Report 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

The information contained in this report is that of Allied Irish Banks, p.l.c. Allied Irish Banks, p.l.c., a direct subsidiary of AIB Group plc ("AIB Group" or "Group"), 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 (LEI code: 549300CGO72ED3XVUZ04), EBS d.a.c. (LEI code: 549300QSOR6M20VUB380) and AIB Group (UK) p.l.c. are individual banking licenced entities and submit returns to the relevant regulator. 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 included in Group consolidated supervision under CRR.

Allied Irish Banks, p.l.c. prepares financial statements in accordance with International Accounting Standards and International Financial Reporting Standards (collectively 'IFRSs') as adopted by the EU.

Solo consolidation

The CBI 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 CBI will approve the inclusion of non-authorised subsidiaries in the 'solo consolidation'. Allied Irish Banks, p.l.c. has approval to prepare regulatory returns on a solo consolidation basis.

Large subsidiary

Subsidiaries are not required to comply with Pillar 3 disclosures per Article 6, however, large subsidiaries are required to disclose certain information per Article 13(1). A review of the licensed subsidiaries is carried out quarterly to determine if they meet the definition of a large subsidiary. The only large subsidiary in AIB Group at 31 March 2025 is Allied Irish Banks, p.l.c. Large subsidiaries shall disclose all the information required per Article 13(1) on an annual basis and the required information on a semi-annual and quarterly basis.

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 disclosures is reported in Euro millions for the reference date 31 March 2025 and the reference period 1 January 2025 to 31 March 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.

Liquidity disclosures are not required by Allied Irish Banks, p.l.c. due to Article 8 Derogation from the application of liquidity requirements on an individual basis.

Attestation

The Group has formal policies and internal processes, systems and controls in place to comply with the disclosure requirements under CRR. These apply to Allied Irish Banks, p.l.c. Specific governance committees are responsible for reviewing the Pillar 3 disclosures and ensuring that they have been subject to adequate verification and comply with applicable standards and legislation.

"I confirm that Allied Irish Banks, p.l.c.'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 Allied Irish Banks, p.l.c.

Donal Galvin

Chapter 1. Disclosure of overview of risk-weighted exposure amounts

1: 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. New disclosure items under CRR3 applicable from March 2025 have not been completed for prior period in line with ITS 2024/3172 article 26 (5). Note Total own funds requirements are calculated as 8% of TREA.

Main movements between December 2024 to March 2025 are as follows:

- Credit risk decreased € 4.8 bn primarily due to the implementation of CRR3 which is driven by elimination of the 1.06 regulatory scalar, Corporate IRB LGD moving to 40% from 45%, and more favourable risk weights for collateralised Secured on Immovable Property and undrawn CCFs.
- Counterparty credit ,market, securitisations and operational risk remained relatively static during the quarter.

		Total risk exposure amounts (TREA)		Total own funds requirements
		a	b	c
		31/03/2025	31/12/2024	31/03/2025
1	Credit risk (excluding CCR)	31,729	36,379	2,538
2	Of which the standardised approach	16,697	18,285	1,336
3	Of which the Foundation IRB (F-IRB) approach	14,874	17,923	1,190
4	Of which slotting approach			
EU 4a	Of which equities under the simple risk weighted approach			
5	Of which the Advanced IRB (A-IRB) approach	151	172	12
6	Counterparty credit risk - CCR	721	905	58
7	Of which the standardised approach	240	329	19
8	Of which internal model method (IMM)			
EU 8a	Of which exposures to a CCP	42	43	3
9	Of which other CCR	439	462	35
10	Credit valuation adjustments risk - CVA risk ¹	80	72	6
EU 10a	Of which the standardised approach (SA)			—
EU 10b	Of which the basic approach (F-BA and R-BA)	80		6
EU 10c	Of which the simplified approach			—
11	Not applicable			
12	Not applicable			
13	Not applicable			
14	Not applicable			
15	Settlement risk	—		—
16	Securitisation exposures in the non-trading book (after the cap)	902	952	72
17	Of which SEC-IRBA approach	90	115	7
18	Of which SEC-ERBA (including IAA)	545	572	44
19	Of which SEC-SA approach	267	265	21
EU 19a	Of which 1250% / deduction	—	—	—
20	Position, foreign exchange and commodities risks (Market risk) ²	1,170	1,101	94
21	Of which the Alternative standardised approach (A-SA)			
EU 21a	Of which the Simplified standardised approach (S-SA)			
22	Of which Alternative Internal Model Approach (A-IMA)			
EU 22a	Large exposures	—	—	—
23	Reclassifications between the trading and non-trading books			
24	Operational risk	6,769	6,795	542
EU 24a	Exposures to crypto-assets			
25	Amounts below the thresholds for deduction (subject to 250% risk weight) ³	702	671	56
26	Output floor applied (%)	—		
27	Floor adjustment (before application of transitional cap)	—		
28	Floor adjustment (after application of transitional cap)	—		
29	Total	41,372	46,133	3,310

¹ CVA of € 72 m is included in CCR (row 6) in December 2024. Under CRR3 changes CVA is populated in its own row (row 10).

² Due to delayed implementation of FRTB rows 21, 21a, and 22 are not applicable.

³ The amount is shown for information only, as these exposures are already included in row 1 Credit risk (excluding CCR) and related 'of which'.

Chapter 2. Disclosure of use of the IRB approach to credit risk

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

As per Article 438 point (h) the template below analyses the movements in risk weighted exposure amounts under the IRB approach within the period. This template excludes counterparty credit risk of € 0.6 bn (December 2024 : € 0.6 bn).

Main movements between December 2024 to March 2025 are as follows:

- Asset quality impact during the quarter was mainly driven by grade migration within the corporate portfolios.
- Methodology and policy updates mainly relate to the implementation of the CRR3.
- Foreign exchange movement decreased due to USD weakening against the EUR.

		Risk weighted exposure amount			
		a	b	c	d
		31/03/2025	31/12/2024	30/09/2024	30/06/2024
1	Risk weighted exposure amount as at the end of the previous reporting period	18,095	17,607	17,085	17,912
2	Asset size (+/-)	(141)	324	498	(939)
3	Asset quality (+/-)	(164)	(7)	(18)	39
4	Model updates (+/-)	(51)	(101)	164	13
5	Methodology and policy (+/-)	(2,561)	(15)	—	—
6	Acquisitions and disposals (+/-)	—	—	—	—
7	Foreign exchange movements (+/-)	(146)	286	(122)	59
8	Other (+/-)	—	—	—	—
9	Risk weighted exposure amount as at the end of the reporting period	15,032	18,095	17,607	17,085

CRR Roadmap

CRR Ref	Article Name	AIB PLC compliance reference
Article 431	Article 431 Disclosure requirements and policies	
Article 431(1)	Institutions shall publicly disclose the information referred to in Titles II and III in accordance with the provisions laid down in this Title, subject to the exceptions referred to in Article 432.	Allied Irish Bank, p.l.c. Pillar 3 Disclosures at 31 March 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 to 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. This applies to Allied Irish Banks, p.l.c. 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.
Article 432	Article 432 Non-material, proprietary or confidential information	
Article 432(1)	With the exception of the disclosures laid down in point (c) of Article 435(2) and in Articles 437 and 450, institutions may omit one or more of the disclosures listed in Titles II and III where the information provided by those disclosures is not regarded as material. Information in disclosures shall be regarded as material where its omission or misstatement could change or influence the assessment or decision of a user of that information relying on it for the purpose of making economic decisions. EBA shall issue guidelines, in accordance with Article 16 of Regulation (EU) No 1093/2010, on how institutions have to apply materiality in relation to the disclosure requirements of Titles II and III.	AIB complies with all relevant disclosure requirements with regards to materiality.
Article 432(2)	Institutions may also omit one or more items of information referred to in Titles II and III where those items include information that is regarded as proprietary or confidential in accordance with this paragraph, except for the disclosures laid down in Articles 437 and 450. Information shall be regarded as proprietary to institutions where disclosing it publicly would undermine their competitive position. Proprietary information may include information on products or systems that would render the investments of institutions therein less valuable, if shared with competitors. Information shall be regarded as confidential where the institutions are obliged by customers or other counterparty relationships to keep that information confidential. EBA shall issue guidelines, in accordance with Article 16 of Regulation (EU) No 1093/2010, on how institutions have to apply proprietary and confidentiality in relation to the disclosure requirements of Titles II and III.	AIB does not omit any information on the grounds that it may be proprietary or confidential.
Article 432(3)	In the exceptional cases referred to in paragraph 2, the institution concerned shall state in its disclosures the fact that specific items of information are not being disclosed and the reason for not disclosing those items, and publish more general information about the subject matter of the disclosure requirement, except where that subject matter is, in itself, proprietary or confidential.	Not applicable.
Article 433	Article 433 Frequency and scope of disclosures	
Article 433	Institutions shall disclose the information required under Titles II and III in the manner set out in this Article, Articles 433a, 433b, 433c and 434. 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. 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. Any delay between the date of publication of the disclosures required under this Part and the relevant financial statements shall be reasonable and, in any event, shall not exceed the timeframe set by competent authorities pursuant to Article 106 of Directive 2013/36/EU.	This publication is in line with Article 433a and Article 434 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. 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. During the transitional period i.e. (June 2025, September 2025 & December 2025 reporting periods) AIB will publish the Pillar 3 disclosures on its website prior to submission to the EBA.
Article 433a	Article 433a Disclosures by large institutions	
Article 433a(1)	Large institutions shall disclose the information outlined below with the following frequency:	Allied Irish Bank, p.l.c. as a large subsidiary prepares disclosures in line with this article.
Article 433a(1)(a)	(a) all the information required under this Part on an annual basis;	See below for applicable disclosure requirements. Not applicable. Annual - Template EU INS1 - Insurance participations. Article 49 is not applicable. Not applicable. Annual - Template EU INS2 - Financial conglomerates - Information on own funds and capital adequacy ratio. AIB is not a financial conglomerate. Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13. Annual - Template EU MRB - Qualitative disclosure requirements for institutions using the internal Market Risk Models.
Article 433a(1)(b)	(b) on a semi-annual basis the information referred to in:	See below for applicable disclosure requirements.
Article 433a(1)(b)(i)	(i) point (a) of Article 437;	Semi-annual - Template EU CC1 - Composition of regulatory own funds. Semi-annual - EU CC2 - Reconciliation of regulatory own funds to balance sheet in the audited financial statements.

Article 433a(1)(b)(ii)	(ii) point (e) of Article 438;	Not applicable. Semi-annual - Template EU CR10 - Specialised lending and equity exposures under the simple risk weighted approach. AIB does not use the simple risk weight approach for specialised lending or equity exposures. 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.
Article 433a(1)(b)(iii)	(iii) points (e) to (l) of Article 439;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 433a(1)(b)(iv)	(iv) Article 440;	Semi-annual - Template EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer. Semi-annual - Template EU CCyB2 - Amount of institution-specific countercyclical capital buffer.
Article 433a(1)(b)(v)	(v) points (c), (e), (f) and (g) of Article 442;	Semi-annual - Template EU CR1 - Performing and non-performing exposures and related provisions. Semi-annual - Template EU CR1-A - Maturity of exposures. Semi annual - Template EU CR2 - Changes in the stock of non-performing loans and advances. (Note at year end if publishing EU CR2-a, AIB will not publish EU CR2). Due to Allied Irish Bank p.l.c.'s NPL ratio being lower than 5% AIB publishes 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. Allied Irish Bank p.l.c.'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. Allied Irish Bank p.l.c.'s NPL ratio is lower than 5%. Annual - Template EU CQ3 - Credit quality of performing and non-performing exposures by past due days. Annual & threshold based (cols b and d); Semi annual (cols a, c, e, f and g only) - Template EU CQ4 - Quality of non-performing exposures by geography. Note column (b) and (d) are not applicable, because Allied Irish Bank p.l.c.'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 Allied Irish Bank p.l.c.'s NPL ratio is lower than 5%. Not applicable. Annual & threshold - Template EU CQ6 - Collateral valuation - loans and advances. Allied Irish Bank p.l.c.'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. Allied Irish Bank p.l.c.'s NPL ratio is lower than 5%. taking possession and execution processes – vintage breakdown.
Article 433a(1)(b)(vi)	(vi) point (e) of Article 444;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 433a(1)(b)(vii)	(vii) Article 445;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 433a(1)(b)(viii)	(viii) point (a) and (b) of Article 448(1);	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 433a(1)(b)(ix)	(ix) point (j) to (l) of Article 449;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 433a(1)(b)(x)	(x) points (a) and (b) of Article 451(1);	Semi-annual - Template EU LR1 - LRSum: Summary reconciliation of accounting assets and leverage ratio exposures. Semi-annual - Template EU LR2 - LRCom: Leverage ratio common disclosure. Semi-annual - Template EU LR3 - LRSpl: Split-up of on-balance sheet exposures (excluding derivatives, SFTs and exempted exposures).
Article 433a(1)(b)(xi)	(xi) Article 451a(3);	Not applicable due to derogation Article 8 for Allied Irish Bank, p.l.c. Semi annual - Template EU LIQ2 - Net Stable Funding Ratio.
Article 433a(1)(b)(xii)	(xii) point (g) of Article 452;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 433a(1)(b)(xiii)	(xiii) points (f) to (j) of Article 453;	Semi-annual - Template EU CR3 – CRM techniques overview: Disclosure of the use of credit risk mitigation techniques. Semi-annual - Template EU CR4 – standardised approach – Credit risk exposure and CRM effects. Semi-annual - Template EU CR7 – IRB approach – Effect on the RWEAs of credit derivatives used as CRM techniques. Semi-annual - Template EU CR7-A – IRB approach – Disclosure of the extent of the use of CRM techniques.
Article 433a(1)(b)(xiv)	(xiv) Article 455(2), points (a), (b) and (c);	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 433a(1)(b)(xv)	(xv) Article 449a;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 433a(1)(b)(xvi)	(xvi) Article 449b;	Currently not applicable. Semi-annual - Template EU SB1. Disclosure of aggregate exposure to shadow banking entities - Not a requirement for Allied Irish Bank, p.l.c. 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. Not applicable. Quarterly - Template EU CMS1 – Comparison of modelled and standardised risk weighted exposure amounts at risk level. Not applicable. Quarterly - Template EU CMS2 – Comparison of modelled and standardised risk weighted exposure amounts for credit risk at asset class level.

Article 433a(1)(c)(iii)	(ii) the key metrics referred to in Article 447;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 433a(1)(c)(iii)	(iii) Article 451a(2).	Not applicable due to derogation Article 8 for Allied Irish Bank, p.l.c.: Quarterly - Template EU LIQ1 - Quantitative information of LCR. Quarterly - Table EU LIQB on qualitative information on LCR, which complements template EU LIQ1.
Article 433a(2)	By way of derogation from paragraph 1, large institutions other than G-SIs that are non-listed institutions shall disclose the information outlined below with the following frequency:	Not applicable.
Article 433a(2)(a) & (b)	(a) all the information required under this Part on an annual basis; (b) the key metrics referred to in Article 447 on a semi-annual basis.	Not applicable.
Article 433a(3)	Large institutions that are subject to Article 92a or 92b shall disclose the information required under Article 437a on a semi-annual basis, except for the key metrics referred to in point (h) of Article 447, which are to be disclosed on a quarterly basis.	Not applicable.
Article 433b	Article 433b Disclosures by small and non-complex institutions	Not applicable.
Article 433b(1)	Small and non-complex institutions shall disclose the information referred to in the following provisions on an annual basis:	Not applicable.
Article 433b(1) (a)	(a) Article 435(1), points (a), (e) and (f);	Not applicable.
Article 433b(1) (b)	(b) Article 438, points (c), (d) and (da);	Not applicable.
Article 433b(1) (c)	(c) Article 442, points (c) and (d);	Not applicable.
Article 433b(1) (d)	(d) the key metrics referred to in Article 447;	Not applicable.
Article 433b(1) (e)	(e) Article 449a;	Not applicable.
Article 433b(1) (f)	(f) Article 449b;	Not applicable.
Article 433b(1) (g)	(g) Article 450(1), points (a) to (d), (h), (i) and (j).	Not applicable.
Article 433b(2)	By way of derogation from paragraph 1 of this Article, small and non-complex institutions that are non-listed institutions shall disclose the key metrics referred to in Article 447 and ESG risks referred to in Article 449a on an annual basis.	Not applicable.
Article 433c	Article 433c Disclosures by other institutions	Not applicable.
Article 433c(1)	Institutions that are not subject to Article 433a or 433b shall disclose the information outlined below with the following frequency:	Not applicable.
Article 433c(1)(a)	(a) all the information required under this Part on an annual basis;	Not applicable.
Article 433c(1)(b)	(b) the key metrics referred to in Article 447 on a semi-annual basis.	Not applicable.
Article 433c(2)	By way of derogation from paragraph 1 of this Article, other institutions that are non-listed institutions shall disclose the following information on an annual basis:	Not applicable.
Article 433c(2)(a)	(a) points (a), (e) and (f) of Article 435(1);	Not applicable.
Article 433c(2)(b)	(b) points (a), (b) and (c) of Article 435(2);	Not applicable.
Article 433c(2)(c)	(c) point (a) of Article 437;	Not applicable.
Article 433c(2)(d)	(d) Article 438, points (c), (d) and (da)	Not applicable.
Article 433c(2)(da)	(da) Article 442, points (c) and (d)	Not applicable.
Article 433c(2)(e)	(e) the key metrics referred to in Article 447;	Not applicable.
Article 433c(2)(ea)	(ea) the key metrics referred to in Article 449a;	Not applicable.
Article 433c(2)(eb)	(eb) the key metrics referred to in Article 449b;	Not applicable.
Article 433c(2)(f)	(f) points (a) to (d), (h) to (k) of Article 450(1).	Not applicable.
Article 434	Article 434 Means of disclosures	
Article 434(1)	1. Institutions other than small and non-complex institutions shall submit all information required under Titles II and III in electronic format to EBA no later than the date on which they publish their financial statements or financial reports for the corresponding period, where applicable, or as soon as possible thereafter. EBA shall publish that information, together with its submission date, on its website. EBA shall ensure that disclosures made on its website contain information identical to that which institutions submitted to EBA. Institutions shall have the right to resubmit to EBA the information in accordance with the technical standards referred to in Article 434a. EBA shall make available on its website the date when the resubmission took place. EBA shall prepare and keep up-to-date a tool that specifies the mapping of the templates and tables for disclosures with those on supervisory reporting. The mapping tool shall be accessible to the public on the EBA website. Institutions may continue to publish a standalone document that provides a readily accessible source of prudential information for users of that information or a distinctive section included in or appended to the institutions' financial statements or financial reports containing the required disclosures and being easily identifiable to those users. Institutions may include in their website a link to the EBA website where the prudential information is published in a centralised manner.	AIB will submit its Pillar 3 disclosures to the EBA in xbrl and pdf format using separate zip files, the EBA shall then publish the disclosures on its website. The Pillar 3 disclosures are published on AIB Group's website (https://aib.ie/investorrelations). During the transitional period for 2025 Pillar 3 publications (June, September, December), AIB may publish on AIB Groups website prior to submitting to EBA. For 2026 Pillar 3 publication onwards, AIB will not publish on the AIB Group's website before the respective submission to the EBA.
Article 434(2)	2. Institutions other than small and non-complex institutions shall submit the disclosures required under Articles 433a and 433c in electronic format to EBA no later than the date on which they publish their financial statements or financial reports for the corresponding period or as soon as possible thereafter. If the financial reports are published before the submission of information in accordance with Article 430 for the same period, disclosures can be submitted on the same date as supervisory reporting or as soon as possible thereafter. If disclosure is required to be made for a period when an institution does not prepare any financial report, the institution shall submit to EBA the information on disclosures as soon as possible following the end of that period.	AIB will submit the Pillar 3 disclosures to the EBA under Article 433a in xbrl and pdf format using separate zip files, as soon as possible after the publication of the financial report for the corresponding period on an annual and semi-annual basis. AIB will submit the quarterly Pillar 3 disclosures to the EBA as soon as possible after the submission of the quarterly returns to the regulator.
Article 434(3)	3. By way of derogation from paragraphs 1 and 2 of this Article, institutions may submit to EBA the information required under Article 450 separately from the other information required under Titles II and III no later than two months after the date on which institutions publish their financial statements for the corresponding year.	AIB will submit remuneration disclosures required under Article 450 separately from the other disclosures to the EBA no later than 2 months after the publication of the annual financial statements.
Article 434(4)	4. EBA shall publish on its website the disclosures of small and non-complex institutions on the basis of the information reported by those institutions to competent authorities in accordance with Article 430.	Not applicable. This is an EBA activity.
Article 434(5)	5. Ownership of the data and the responsibility for their accuracy shall remain with the institutions that produce them. EBA shall provide for a single access point for institutions' disclosures and shall make available on its website an archive of the information required to be disclosed in accordance with this Part. That archive shall be kept accessible for a period that shall be no less than the storage period set by national law for information included in the institutions' financial reports.	Allied Irish Banks p.l.c disclosures are in accordance with formal policies and internal processes, systems and controls.
Article 434(6)	6. EBA shall monitor the number of visits to its single access point for institutions' disclosures and include the related statistics in its annual reports.	This is an EBA activity
Article 434a	Article 434a Uniform disclosure formats	

Article 434a	EBA shall develop draft implementing technical standards to specify uniform disclosure formats, and information on the resubmission policy, and shall develop IT solutions, including instructions, for disclosures required under Titles II and III. Those uniform disclosure formats shall convey sufficiently comprehensive and comparable information for users of that information to assess the risk profiles of institutions and their degree of compliance with the requirements laid down in Parts One to Seven. To facilitate the comparability of information, the implementing technical standards shall seek to maintain consistency of disclosure formats with international standards on disclosures. Uniform disclosure formats shall be tabular where appropriate. EBA shall submit those draft implementing technical standards to the Commission by 10 July 2025. Power is conferred on the Commission to adopt those implementing technical standards in accordance with Article 15 of Regulation (EU) No 1093/2010.	EBA published ITS 2024/3172 on 31/12/2024: COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 of 29 November 2024 laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to public disclosures by institutions of the information referred to in Part Eight, Titles II and III, of that Regulation, and repealing Commission Implementing Regulation (EU) 2021/637 AIB is compliant with the ITS as per EU official journal. AIB will monitor EBA publications for the resubmission policy and IT solutions for disclosures (Pillar 3 disclosures hub) required under Titles II and III.
Article 434b	Accessibility of information on the European single access point	
Article 434b(1)	From 10 January 2030, when making public any information referred to in Part Eight of this Regulation, the institutions shall submit that information at the same time to the relevant collection body referred to in paragraph 3 of this Article for the purpose of making it accessible on the European single access point (ESAP) established under Regulation (EU) 2023/2859 of the European Parliament and of the Council (1). That information shall comply with the following requirements:	AIB will submit Pillar 3 Disclosures to the EBA via the Pillar 3 data hub (P3DH) infrastructure. The EBA will feed this information into the ESAP by 2030.
Article 434b(1)(a)	(a) be submitted in a data extractable format as defined in Article 2, point (3), of Regulation (EU) 2023/2859 or, where required by Union law, in a machine-readable format, as defined in Article 2, point (4), of that Regulation;	AIB will follow the IT solution to submit data in a machine readable format i.e. XBRL and PDF using separate zip files.
Article 434b(1)(b)	(b) be accompanied by the following metadata:	The following metadata will accompany the submission:
Article 434b(1)(b)(i)	(i) all the names of the institution to which the information relates;	AIB will follow the IT solution to ensure the name Allied Irish Banks p.l.c 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;	Allied Irish Bank, p.l.c. will follow the IT solution to ensure the size of the institution is disclosed in the required location within Pillar 3 disclosures. i.e. as a large subsidiary 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;	Allied Irish Bank, p.l.c. 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.	Allied Irish Bank, p.l.c. 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.	Allied Irish Banks p.l.c has the legal entity identifier 3U8WV1YX2VMUHH7Z1Q21.
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.	Allied Irish Banks p.l.c will submit Pillar 3 Disclosures to the EBA in xbrl and pdf format using separate zip files.
Article 434b	For the purposes of point (c), EBA shall assess the advantages and disadvantages of different machine-readable formats and conduct appropriate field test	This is an EBA activity
Article 434b	EBA shall submit those draft implementing technical standards to the Commission.	This is an EBA activity
Article 434b	Power is conferred on the Commission to adopt the implementing technical standards referred to in the first subparagraph of this paragraph in accordance with Article 15 of Regulation (EU) No 1093/2010.	This relates to powers of the Commission.
Article 434b(5)	5. Where necessary, EBA shall adopt guidelines to ensure that the metadata submitted in accordance with paragraph 4, first subparagraph, point (a), are correct.	This is an EBA activity
Article 434c	Report on the feasibility of the use of information reported by institutions other than small and non-complex institutions to publish an extended set of disclosures on the EBA website	This is an EBA activity. AIB will monitor any reports published by the EBA.
Article 435	Article 435 Disclosure of risk management objectives and policies	
Article 435(1)	Institutions shall disclose their risk management objectives and policies for each separate category of risk, including the risks referred to in this Title. Those disclosures shall include:	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 435(1)(a)	(a) the strategies and processes to manage those categories of risks;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 435(1)(c)	(c) the scope and nature of risk reporting and measurement systems;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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:	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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.	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 435(2)	Institutions shall disclose the following information regarding governance arrangements:	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 435(2)(a)	(a) the number of directorships held by members of the management body;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 435(2)(b)	(b) the recruitment policy for the selection of members of the management body and their actual knowledge, skills and expertise;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.

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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 435(2)(e)	(e) the description of the information flow on risk to the management body.	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 436	Article 436 Disclosure of the scope of application	Introduction.
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;	Allied Irish Banks, p.l.c.
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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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.	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 437	Article 437 Disclosure of own funds	
Article 437	Institutions shall disclose the following information regarding their own funds:	See below for applicable disclosure requirements.
Article 437(a)	(a) a full reconciliation of Common Equity Tier 1 items, Additional Tier 1 items, Tier 2 items and the filters and deductions applied to own funds of the institution pursuant to Articles 32 to 36, 56, 66 and 79 with the balance sheet in the audited financial statements of the institution;	Semi-annual - Template EU CC1 - Composition of regulatory own funds. Semi-annual - Template EU CC2 - reconciliation of regulatory own funds to balance sheet in the audited financial statements.
Article 437(b)	(b) a description of the main features of the Common Equity Tier 1 and Additional Tier 1 instruments and Tier 2 instruments issued by the institution;	Annual - Template EU CCA - Main features of regulatory own funds instruments and eligible liabilities instruments.
Article 437(c)	(c) the full terms and conditions of all Common Equity Tier 1, Additional Tier 1 and Tier 2 instruments;	Annual - Template EU CCA - Main features of regulatory own funds instruments and eligible liabilities instruments.
Article 437(d)	(d) a separate disclosure of the nature and amounts of the following:	Semi-annual - Template EU CC1 - Composition of regulatory own funds.
Article 437(d)(i)	(i) each prudential filter applied pursuant to Articles 32 to 35;	Semi-annual - Template EU CC1 - Composition of regulatory own funds.
Article 437(d)(ii)	(ii) items deducted pursuant to Articles 36, 56 and 66;	Semi-annual - Template EU CC1 - Composition of regulatory own funds.
Article 437(d)(iii)	(iii) items not deducted pursuant to Articles 47, 48, 56, 66 and 79;	Semi-annual - Template EU CC1 - Composition of regulatory own funds.
Article 437(e)	(e) a description of all restrictions applied to the calculation of own funds in accordance with this Regulation and the instruments, prudential filters and deductions to which those restrictions apply;	Semi-annual - Template EU CC1 - Composition of regulatory own funds.
Article 437(f)	(f) a comprehensive explanation of the basis on which capital ratios are calculated where those capital ratios are calculated by using elements of own funds determined on a basis other than the basis laid down in this Regulation.	Semi-annual - Template EU CC1 - Composition of regulatory own funds.
Article 437a	Article 437a Disclosure of own funds and eligible liabilities	
Article 437a	Institutions that are subject to Article 92a or 92b shall disclose the following information regarding their own funds and eligible liabilities:	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 437a(a)	(a) the composition of their own funds and eligible liabilities, their maturity and their main features;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 437a(b)	(b) the ranking of eligible liabilities in the creditor hierarchy;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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 a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 437a(d)	(d) the total amount of excluded liabilities referred to in Article 72a(2).	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 438	Article 438 Disclosure of own funds requirements and risk-weighted exposure amounts	
Article 438	Institutions shall disclose the following information regarding their compliance with Article 92 of this Regulation and with the requirements laid down in Article 73 and in point (a) of Article 104(1) of Directive 2013/36/EU:	See below for applicable disclosure requirements.
Article 438(a)	(a) a summary of their approach to assessing the adequacy of their internal capital to support current and future activities;	Annual - Table EU OVC – ICAAP information.
Article 438(b)	(b) the amount of the additional own funds requirements based on the supervisory review process as referred to in Article 104(1), point (a), of Directive 2013/36/EU to address risks other than the risk of excessive leverage and its composition;	Annual disclosure requirement on Template EU KM1 – Key metrics template.
Article 438(c)	(c) upon demand from the relevant competent authority, the result of the institution's internal capital adequacy assessment process;	Annual - Table EU OVC – ICAAP information.

Article 438(d)	(d) the total risk exposure amount as calculated in accordance with Article 92(3) and the corresponding own funds requirements as determined in accordance with Article 92(2), to be broken down by the different risk categories or risk exposure classes, as applicable, set out in Part Three and, where applicable, an explanation of the effect on the calculation of the own funds and risk-weighted exposure amounts that results from applying capital floors and not deducting items from own funds;	Quarterly - Template EU OV1 – Overview of total risk exposure amounts. Not applicable. Quarterly Template EU CMS1 Template EU CMS1 – Comparison of modelled and standardised risk weighted exposure amounts at risk level Not applicable. Quarterly Template EU CMS2 Template EU CMS2 – Comparison of modelled and standardised risk weighted exposure amounts for credit risk at asset class level Not applicable. Quarterly EU CVA4 – RWEA flow statements of credit valuation adjustment risk under the Standardised Approach Not applicable. Annual Template EU OR2 - Business Indicator, components and subcomponents. Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13. Final operational risk disclosures to be confirmed under Step 2 of CRR3 Not applicable. Annual Template EU OR3 - Operational risk own funds requirements and risk exposure amounts. Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13. Final operational risk disclosures to be confirmed under Step 2 of CRR3
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;	Not applicable. Quarterly Template EU CMS1 Template EU CMS1 – Comparison of modelled and standardised risk weighted exposure amounts at risk level Not applicable. Quarterly Template EU CMS2 Template EU CMS2 – Comparison of modelled and standardised risk weighted exposure amounts for credit risk at asset class level
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)	Not applicable. Semi-annual - Template EU CR10 - Specialised lending and equity exposures under the simple risk weighted approach. AIB does not use the simple risk weight approach for specialised lending or equity exposures. 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.
Article 438(f)	(f) the exposure value and the risk-weighted exposure amount of own funds instruments held in any insurance undertaking, reinsurance undertaking or insurance holding company that the institutions do not deduct from their own funds in accordance with Article 49 when calculating their capital requirements on an individual, sub-consolidated and consolidated basis;	Not applicable. Annual - Template EU INS1 - Insurance participations. Article 49 is not applicable.
Article 438(g)	(g) the supplementary own funds requirement and the capital adequacy ratio of the financial conglomerate calculated in accordance with Article 6 of Directive 2002/87/EC and Annex I to that Directive where method 1 or 2 set out in that Annex is applied;	Not applicable. Annual - Template EU INS2 - Financial conglomerates - Information on own funds and capital adequacy ratio. AIB is not a financial conglomerate.
Article 438(h)	(h) the variations in the risk-weighted exposure amounts of the current disclosure period compared to the immediately preceding disclosure period that result from the use of internal models, including an outline of the key drivers explaining those variations.	Quarterly - Template EU CR8 – RWEA flow statements of credit risk exposures under the IRB approach. Not applicable. Quarterly - Template EU CCR7 – RWEA flow statements of CCR exposures under the IMM. AIB does not use the IMM and instead use SA-CCR for derivatives under counterparty credit risk. Not applicable. Quarterly - Template EU MR2–B - RWEA flow statements of market risk exposures under the IMA. All market risk is treated under standardised approach. Not applicable. Quarterly EU CVA4 – RWEA flow statements of credit valuation adjustment risk under the Standardised Approach
Article 439	Article 439 Disclosure of exposures to counterparty credit risk	
Article 439	Institutions shall disclose the following information regarding their exposure to counterparty credit risk as referred to in Chapter 6 of Title II of Part Three:	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 439(d)	(d) the amount of collateral the institution would have to provide if its credit rating was downgraded;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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);	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 439(l)	(l) separately, the disclosures included in point (e) of Article 444 and point (g) of Article 452;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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.	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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 a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 440	Article 440 Disclosure of countercyclical capital buffers	

Article 440	Institutions shall disclose the following information in relation to their compliance with the requirement for a countercyclical capital buffer as referred to in Chapter 4 of Title VII of Directive 2013/36/EU:	See below for applicable disclosure requirements.
Article 440(a)	(a) the geographical distribution of the exposure amounts and risk-weighted exposure amounts of its credit exposures used as a basis for the calculation of their countercyclical capital buffer;	Semi-annual - Template EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer.
Article 440(b)	(b) the amount of their institution-specific countercyclical capital buffer.	Semi-annual - Template EU CCyB2 - Amount of institution-specific countercyclical capital buffer.
Article 441	Article 441 Disclosure of indicators of global systemic importance	
Article 441	G-SIIs shall disclose, on an annual basis, the values of the indicators used for determining their score in accordance with the identification methodology referred to in Article 131 of Directive 2013/36/EU.	Not applicable. AIB is an O-SII.
Article 442	Article 442 Disclosure of exposures to credit risk and dilution risk	
Article 442	Institutions shall disclose the following information regarding their exposures to credit risk and dilution risk:	See below for applicable disclosure requirements.
Article 442(a)	(a) the scope and definitions that they use for accounting purposes of 'past due' and 'impaired' and the differences, if any, between the definitions of 'past due' and 'default' for accounting and regulatory purposes;	Annual - Table EU CRB - Additional disclosure related to the credit quality of assets.
Article 442(b)	(b) a description of the approaches and methods adopted for determining specific and general credit risk adjustments;	Annual - Table EU CRB - Additional disclosure related to the credit quality of assets.
Article 442(c)	(c) information on the amount and quality of performing, non-performing and forborne exposures for loans, debt securities and off-balance-sheet exposures, including their related accumulated impairment, provisions and negative fair value changes due to credit risk and amounts of collateral and financial guarantees received;	Semi-annual - Template EU CR1 - Performing and non-performing exposures and related provisions. Not applicable. Annual & threshold - Template EU CR2a - Changes in the stock of non-performing loans and advances and related net accumulated recoveries. Allied Irish Bank p.l.c.'s NPL ratio is lower than 5%. Semi-annual - Template EU CQ1 - Credit quality of forborne exposures. Annual & threshold - Template EU CQ2 - Quality of forbearance. Allied Irish Bank p.l.c.'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 Allied Irish Bank p.l.c.'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 Allied Irish Bank p.l.c.'s NPL ratio is lower than 5%. Not applicable. Annual & threshold - Template EU CQ6 - Collateral valuation - loans and advances. Allied Irish Bank p.l.c.'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. Allied Irish Bank p.l.c.'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 Allied Irish Bank p.l.c.'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 Allied Irish Bank p.l.c.'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 Allied Irish Bank, p.l.c.'s NPL is lower than 5%. Not applicable. Annual & threshold - Template EU CR2a: Changes in the stock of non-performing loans and advances and related net accumulated recoveries. Allied Irish Bank, p.l.c.'s NPL ratio is lower than 5%.
Article 442(g)	(g) the breakdown of loans and debt securities by residual maturity.	Semi-annual - Template EU CR1-A - Maturity of exposures.
Article 443	Article 443 Disclosure of encumbered and unencumbered assets	
Article 443	Institutions shall disclose information concerning their encumbered and unencumbered assets. For those purposes, institutions shall use the carrying amount per exposure class broken down by asset quality and the total amount of the carrying amount that is encumbered and unencumbered. Disclosure of information on encumbered and unencumbered assets shall not reveal emergency liquidity assistance provided by central banks.	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 444	Article 444 Disclosure of the use of the Standardised Approach	
Article 444	Institutions calculating their risk-weighted exposure amounts in accordance with Chapter 2 of Title II of Part Three shall disclose the following information for each of the exposure classes set out in Article 112:	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 444(b)	(b) the exposure classes for which each ECAI or ECA is used;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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.	Not applicable. Template EU CR4 – standardised approach - Credit risk exposure and CRM effects. Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13. Not applicable. Template EU CR5 – standardised approach. Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13. Not applicable. Template EU CCR3 – standardised approach - CCR exposures by regulatory exposure class and risk weights. Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13. Semi annual - Template EU CC1 - Composition of regulatory own funds.
Article 445	Article 445 Disclosure of exposure to market risk	

Article 445	Institutions calculating their own funds requirements in accordance with points (b) and (c) of Article 92(3) shall disclose those requirements separately for each risk referred to in those points. In addition, own funds requirements for the specific interest rate risk of securitisation positions shall be disclosed separately.	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 445	Disclosure of exposures to market risk under the standardised approach	
Article 445 (1)	Institutions that have not been granted permission by competent authorities to use the alternative internal model approach as set out in Article 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.	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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:	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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.	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 445a	Disclosure of CVA risk	
Article 445a (1)	Institutions subject to the own funds requirements for CVA risk shall disclose the following information:	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 445a (1)(a)	(a) an overview of their processes to identify, measure, hedge and monitor their CVA risk;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 445a (1)(c)	(c) the total number of counterparties for which the standardised approach is used, with a breakdown by counterparty types.	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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 a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 445a (2)(a)	(a) the structure and the organisation of their internal CVA risk management function and governance;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 445a (2)(b)	(b) their total own funds requirements for CVA risk under the standardised approach with a breakdown by risk class;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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 a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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 a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 445a (3)(a)	(a) their total own funds requirements for CVA risk under the basic approach, and the components BACVAtotal and BACVAcsr-hedged;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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 a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 446	Article 446 Disclosure of operational risk	
Article 446 (1)	Institutions shall disclose the following information:	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 446(1)(a)	(a) the main characteristics and elements of their operational risk management framework	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 446(1)(b)	(b) their own funds requirement for operational risk equal to the business indicator component calculated in accordance with Article 313;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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.	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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:	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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);	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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.	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 447	Article 447 Disclosure of key metrics	
Article 447	Institutions shall disclose the following key metrics in a tabular format:	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13. However Allied Irish Bank, p.l.c. will publish the full Template EU KM1 – Key metrics template annually, whilst fulfilling its annual disclosure requirement for Article 438 point (b), which is contained in EU KM1.
Article 447(a)	(a) the composition of their own funds and their risk-based capital ratios as calculated in accordance with Article 92(2);	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13. However Allied Irish Bank, p.l.c. will publish the full Template EU KM1 – Key metrics template annually, whilst fulfilling its annual disclosure requirement for Article 438 point (b), which is contained in EU KM1.
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	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13. However Allied Irish Bank, p.l.c. will publish the full Template EU KM1 – Key metrics template annually, whilst fulfilling its annual disclosure requirement for Article 438 point (b), which is contained in EU KM1.
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);	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13. However Allied Irish Bank, p.l.c. will publish the full Template EU KM1 – Key metrics template annually, whilst fulfilling its annual disclosure requirement for Article 438 point (b), which is contained in EU KM1.
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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13. However Allied Irish Bank, p.l.c. will publish the full Template EU KM1 – Key metrics template annually, whilst fulfilling its annual disclosure requirement for Article 438 point (b), which is contained in EU KM1.

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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13. However Allied Irish Bank, p.l.c. will publish the full Template EU KM1 – Key metrics template annually, whilst fulfilling its annual disclosure requirement for Article 438 point (b), which is contained in EU KM1.
Article 447(e)	(e) their leverage ratio and the total exposure measure as calculated in accordance with Article 429;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13. However Allied Irish Bank, p.l.c. will publish the full Template EU KM1 – Key metrics template annually, whilst fulfilling its annual disclosure requirement for Article 438 point (b), which is contained in EU KM1.
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):	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13. However Allied Irish Bank, p.l.c. will publish the full Template EU KM1 – Key metrics template annually, whilst fulfilling its annual disclosure requirement for Article 438 point (b), which is contained in EU KM1.
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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13. However Allied Irish Bank, p.l.c. will publish the full Template EU KM1 – Key metrics template annually, whilst fulfilling its annual disclosure requirement for Article 438 point (b), which is contained in EU KM1.
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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13. However Allied Irish Bank, p.l.c. will publish the full Template EU KM1 – Key metrics template annually, whilst fulfilling its annual disclosure requirement for Article 438 point (b), which is contained in EU KM1.
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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13. However Allied Irish Bank, p.l.c. will publish the full Template EU KM1 – Key metrics template annually, whilst fulfilling its annual disclosure requirement for Article 438 point (b), which is contained in EU KM1.
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:	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13. However Allied Irish Bank, p.l.c. will publish the full Template EU KM1 – Key metrics template annually, whilst fulfilling its annual disclosure requirement for Article 438 point (b), which is contained in EU KM1.
Article 447(g)(i)	(i) the net stable funding ratio at the end of each quarter of the relevant disclosure period;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13. However Allied Irish Bank, p.l.c. will publish the full Template EU KM1 – Key metrics template annually, whilst fulfilling its annual disclosure requirement for Article 438 point (b), which is contained in EU KM1.
Article 447(g)(ii)	(ii) the available stable funding at the end of each quarter of the relevant disclosure period;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13. However Allied Irish Bank, p.l.c. will publish the full Template EU KM1 – Key metrics template annually, whilst fulfilling its annual disclosure requirement for Article 438 point (b), which is contained in EU KM1.
Article 447(g)(iii)	(iii) the required stable funding at the end of each quarter of the relevant disclosure period;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13. However Allied Irish Bank, p.l.c. will publish the full Template EU KM1 – Key metrics template annually, whilst fulfilling its annual disclosure requirement for Article 438 point (b), which is contained in EU KM1.
Article 447(h)	(h) their own funds and eligible liabilities ratios and their components, numerator and denominator, as calculated in accordance with Articles 92a and 92b and broken down at the level of each resolution group, where applicable.	Not applicable AIB is not a G-SII.
Article 448	Article 448 Disclosure of exposures to interest rate risk on positions not held in the trading book	
Article 448(1)	As from 28 June 2021, institutions shall disclose the following quantitative and qualitative information on the risks arising from potential changes in interest rates that affect both the economic value of equity and the net interest income of their non-trading book activities referred to in Article 84 and Article 98(5) of Directive 2013/36/EU:	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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:	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 448(1)(e)(iii)	(iii) a description of the interest rate shock scenarios that institutions use to estimate the interest rate risk;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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);	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 448(1)(e)(v)	(v) an outline of how often the evaluation of the interest rate risk occurs;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 448(1)(f)	(f) the description of the overall risk management and mitigation strategies for those risks;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 448(1)(g)	(g) average and longest repricing maturity assigned to non-maturity deposits.	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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.	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 449	Article 449 Disclosure of exposures to securitisation positions	
Article 449	Institutions calculating risk-weighted exposure amounts in accordance with Chapter 5 of Title II of Part Three or own funds requirements in accordance with Article 337 or 338 shall disclose the following information separately for their trading book and non-trading book activities:	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.

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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 449(b)(i)	(i) the risk retained in own-originated transactions;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 449(b)(ii)	(ii) the risk incurred in relation to transactions originated by third parties;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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:	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 449(d)(i)	(i) SSPEs which acquire exposures originated by the institutions;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 449(d)(ii)	(ii) SSPEs sponsored by the institutions;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 449(d)(iv)	(iv) SSPEs included in the institutions' regulatory scope of consolidation;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 449(f)	(f) a list of legal entities affiliated with the institutions and that invest in securitisations originated by the institutions or in securitisation positions issued by SSPEs sponsored by the institutions;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 449(g)	(g) a summary of their accounting policies for securitisation activity, including where relevant a distinction between securitisation and re-securitisation positions;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 449(h)	(h) the names of the ECAs used for securitisations and the types of exposure for which each agency is used;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 449(i)	(i) where applicable, a description of the Internal Assessment Approach as set out in Chapter 5 of Title II of Part Three, including the structure of the internal assessment process and the relation between internal assessment and external ratings of the relevant ECAI disclosed in accordance with point (h), the control mechanisms for the internal assessment process including discussion of independence, accountability, and internal assessment process review, the exposure types to which the internal assessment process is applied and the stress factors used for determining credit enhancement levels;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 449(k)	(k) for the non-trading book activities, the following information:	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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.	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 449a	Article 449a Disclosure of environmental, social and governance risks (ESG risks)	
Article 449a	<p>1. Institutions shall disclose information on ESG risks, distinguishing environmental, social and governance risks, and physical risks and transition risks for environmental risks.</p> <p>2. For the purposes of paragraph 1, institutions shall disclose information on ESG risks, including:</p> <p>(a) the total amount of exposures to fossil fuel sector entities;</p> <p>(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>	As a large subsidiary under Article 13, Allied Irish Bank, p.l.c., acknowledges the extension of the ESG disclosure requirements under the CRR3 mandate. 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 449b	Disclosure of aggregate exposure to shadow banking entities	
Article 449b	Institutions shall disclose the information concerning their aggregate exposure to shadow banking entities, as referred to in Article 394(2), second subparagraph.	Not a requirement until the Regulator stipulates reporting. The EBA will revise the Pillar 3 Disclosure Framework as part of Step 2 of the CRR3 implementation process, which is currently subject to public consultation.
Article 450	Article 450 Disclosure of remuneration policy	
Article 450(1)	Institutions shall disclose the following information regarding their remuneration policy and practices for those categories of staff whose professional activities have a material impact on the risk profile of the institutions:	See below for applicable disclosure requirements.
Article 450(1)(a)	(a) information concerning the decision-making process used for determining the remuneration policy, as well as the number of meetings held by the main body overseeing remuneration during the financial year, including, where applicable, information about the composition and the mandate of a remuneration committee, the external consultant whose services have been used for the determination of the remuneration policy and the role of the relevant stakeholders;	Annual - Table EU REMA - Remuneration policy.
Article 450(1)(b)	(b) information about the link between pay of the staff and their performance;	Annual - Table EU REMA - Remuneration policy.

Article 450(1)(c)	(c) the most important design characteristics of the remuneration system, including information on the criteria used for performance measurement and risk adjustment, deferral policy and vesting criteria;	Annual - Table EU REMA - Remuneration policy.
Article 450(1)(d)	(d) the ratios between fixed and variable remuneration set in accordance with point (g) of Article 94(1) of Directive 2013/36/EU;	Annual - Table EU REMA - Remuneration policy.
Article 450(1)(e)	(e) information on the performance criteria on which the entitlement to shares, options or variable components of remuneration is based;	Annual - Table EU REMA - Remuneration policy.
Article 450(1)(f)	(f) the main parameters and rationale for any variable component scheme and any other non-cash benefits;	Annual - Table EU REMA - Remuneration policy.
Article 450(1)(g)	(g) aggregate quantitative information on remuneration, broken down by business area;	Annual - Template EU REM5 - Information on remuneration of staff whose professional activities have a material impact on institutions' risk profile (identified staff).
Article 450(1)(h)	(h) aggregate quantitative information on remuneration, broken down by senior management and members of staff whose professional activities have a material impact on the risk profile of the institutions, indicating the following:	See below for applicable disclosure requirements.
Article 450(1)(h)(i)	(i) the amounts of remuneration awarded for the financial year, split into fixed remuneration including a description of the fixed components, and variable remuneration, and the number of beneficiaries;	Annual - Template EU REM1 - Remuneration awarded for the financial year.
Article 450(1)(h)(ii)	(ii) the amounts and forms of awarded variable remuneration, split into cash, shares, share-linked instruments and other types separately for the part paid upfront and the deferred part;	Annual - Template EU REM1 - Remuneration awarded for the financial year.
Article 450(1)(h)(iii)	(iii) the amounts of deferred remuneration awarded for previous performance periods, split into the amount due to vest in the financial year and the amount due to vest in subsequent years;	Annual - Template EU REM3 - Deferred remuneration.
Article 450(1)(h)(iv)	(iv) the amount of deferred remuneration due to vest in the financial year that is paid out during the financial year, and that is reduced through performance adjustments;	Annual - Template EU REM3 - Deferred remuneration.
Article 450(1)(h)(v)	(v) the guaranteed variable remuneration awards during the financial year, and the number of beneficiaries of those awards;	Annual - Template EU REM2 - Special payments to staff whose professional activities have a material impact on institutions' risk profile (identified staff).
Article 450(1)(h)(vi)	(vi) the severance payments awarded in previous periods, that have been paid out during the financial year;	Annual - Template EU REM2 - Special payments to staff whose professional activities have a material impact on institutions' risk profile (identified staff).
Article 450(1)(h)(vii)	(vii) the amounts of severance payments awarded during the financial year, split into paid upfront and deferred, the number of beneficiaries of those payments and highest payment that has been awarded to a single person;	Annual - Template EU REM2 - Special payments to staff whose professional activities have a material impact on institutions' risk profile (identified staff).
Article 450(1)(i)	(i) the number of individuals that have been remunerated EUR 1 million or more per financial year, with the remuneration between EUR 1 million and EUR 5 million broken down into pay bands of EUR 500 000 and with the remuneration of EUR 5 million and above broken down into pay bands of EUR 1 million;	Annual - Template EU REM4 - Remuneration of 1 million EUR or more per year.
Article 450(1)(j)	(j) upon demand from the relevant Member State or competent authority, the total remuneration for each member of the management body or senior management;	Annual - Not applicable. AIB will disclose relevant information on request.
Article 450(1)(k)	(k) information on whether the institution benefits from a derogation laid down in Article 94(3) of Directive 2013/36/EU. For the purposes of point (k) of the first subparagraph of this paragraph, institutions that benefit from such a derogation shall indicate whether they benefit from that derogation on the basis of point (a) or (b) of Article 94(3) of Directive 2013/36/EU. They shall also indicate for which of the remuneration principles they apply the derogation(s), the number of staff members that benefit from the derogation(s) and their total remuneration, split into fixed and variable remuneration.	Annual - Table EU REMA - Remuneration policy.
Article 450(2)	For large institutions, the quantitative information on the remuneration of institutions' collective management body referred to in this Article shall also be made available to the public, differentiating between executive and non-executive members. Institutions shall comply with the requirements set out in this Article in a manner that is appropriate to their size, internal organisation and the nature, scope and complexity of their activities and without prejudice to Regulation (EU) 2016/679 of the European Parliament and of the Council.	Annual - Table EU REMA - Remuneration policy.
Article 451	Article 451 Disclosure of the leverage ratio	
Article 451(1)	Institutions that are subject to Part Seven shall disclose the following information regarding their leverage ratio as calculated in accordance with Article 429 and their management of the risk of excessive leverage:	See below for applicable disclosure requirements.
Article 451(1)(a)	(a) the leverage ratio and how the institutions apply Article 499(2);	Annual (for rows 28 to 31a), Semi-annual (for rows up to row 28) - Template EU LR2 - LRCom: Leverage ratio common disclosure.
Article 451(1)(b)	(b) a breakdown of the total exposure measure referred to in Article 429(4), as well as a reconciliation of the total exposure measure with the relevant information disclosed in published financial statements;	Semi-annual - Template EU LR1 - LRSum: Summary reconciliation of accounting assets and leverage ratio exposures. 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)(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.	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 451(2)	Public development credit institutions as defined in Article 429a(2) shall disclose the leverage ratio without the adjustment to the total exposure measure determined in accordance with point (d) of the first subparagraph of Article 429a(1).	Not applicable. AIB is not a public development credit institutions. This would impact the following table if it were applicable to AIB: Template EU LR2 - LRCom: Leverage ratio common disclosure.
Article 451(3)	In addition to points (a) and (b) of paragraph 1 of this Article, large institutions shall disclose the leverage ratio and the breakdown of the total exposure measure referred to in Article 429(4) based on averages calculated in accordance with the implementing act referred to in Article 430(7).	Annual (for rows 28 to 31a), Semi-annual (for rows up to row 28) - Template EU LR2 - LRCom: Leverage ratio common disclosure.
Article 451a	Article 451a Disclosure of liquidity requirements	
Article 451a(1)	Institutions that are subject to Part Six shall disclose information on their liquidity coverage ratio, net stable funding ratio and liquidity risk management in accordance with this Article.	Not applicable due to derogation Article 8 for Allied Irish Bank, p.l.c.
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):	Not applicable due to derogation Article 8 for Allied Irish Bank, p.l.c.: 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;	Not applicable due to derogation Article 8 for Allied Irish Bank, p.l.c.: 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;	Not applicable due to derogation Article 8 for Allied Irish Bank, p.l.c.: 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.	Not applicable due to derogation Article 8 for Allied Irish Bank, p.l.c.: 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:	Not applicable due to derogation Article 8 for Allied Irish Bank, p.l.c. 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;	Not applicable due to derogation Article 8 for Allied Irish Bank, p.l.c. 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;	Not applicable due to derogation Article 8 for Allied Irish Bank, p.l.c. 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.	Not applicable due to derogation Article 8 for Allied Irish Bank, p.l.c. 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.	Not applicable due to derogation Article 8 for Allied Irish Bank, p.l.c. Annual - Table EU LIQA - Liquidity risk management
Article 451b	Disclosure of crypto-asset exposures and related activities	
Article 451b (1)	Institutions shall disclose the following information on crypto-assets and crypto-asset services as well as any other activities related to crypto-assets:	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 451b (1)(b)	(b) the total risk exposure amount for operational risk;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 451b (1)(c)	(c) the accounting classification for crypto-asset exposures;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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 a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 451b (1)(e)	(e) a specific description of their risk management policies related to crypto-asset exposures and crypto-asset services.	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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 a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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 a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
TITLE III QUALIFYING REQUIREMENTS FOR THE USE OF PARTICULAR INSTRUMENTS OR METHODOLOGIES		
Article 452	Article 452 Disclosure of the use of the IRB Approach to credit risk	
Article 452	Institutions calculating the risk-weighted exposure amounts under the IRB Approach to credit risk shall disclose the following information:	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 452(a)	(a) the competent authority's permission of the approach or approved transition;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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.	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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:	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 452(c)(i)	(i) the relationship between the risk management function and the internal audit function;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 452(c)(ii)	(ii) the rating system review;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 452(c)(iv)	(iv) the procedure to ensure the accountability of the functions in charge of developing and reviewing the models;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 452(d)	(d) the role of the functions involved in the development, approval and subsequent changes of the credit risk models;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 452(e)	(e) the scope and main content of the reporting related to credit risk models;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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:	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 452(g)	(g) as applicable, the following information in relation to each exposure class referred to in Article 147:	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 452(g)(i)	(i) their gross on-balance-sheet exposure;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 452(g)(ii)	(ii) their off-balance-sheet exposure values prior to the relevant conversion factor;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 452(g)(iii)	(iii) their exposure after applying the relevant conversion factor and credit risk mitigation;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.

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.	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 453	Article 453 Disclosure of the use of credit risk mitigation techniques	
Article 453	Institutions using credit risk mitigation techniques shall disclose the following information:	See below for applicable disclosure requirements.
Article 453(a)	(a) the core features of the policies and processes for on- and off-balance-sheet netting and an indication of the extent to which institutions make use of balance sheet netting;	Annual - Table EU CRC – Qualitative disclosure requirements related to CRM techniques.
Article 453(b)	(b) the core features of the policies and processes for eligible collateral evaluation and management;	Annual - Table EU CRC – Qualitative disclosure requirements related to CRM techniques.
Article 453(c)	(c) a description of the main types of collateral taken by the institution to mitigate credit risk;	Annual - Table EU CRC – Qualitative disclosure requirements related to CRM techniques.
Article 453(d)	(d) for guarantees and credit derivatives used as credit protection, the main types of guarantor and credit derivative counterparty and their creditworthiness used for the purpose of reducing capital requirements, excluding those used as part of synthetic securitisation structures;	Annual - Table EU CRC – Qualitative disclosure requirements related to CRM techniques.
Article 453(e)	(e) information about market or credit risk concentrations within the credit risk mitigation taken;	Annual - Table EU CRC – Qualitative disclosure requirements related to CRM techniques.
Article 453(f)	(f) for institutions calculating risk-weighted exposure amounts under the Standardised Approach or the IRB Approach, the total exposure value not covered by any eligible credit protection and the total exposure value covered by eligible credit protection after applying volatility adjustments; the disclosure set out in this point shall be made separately for loans and debt securities and including a breakdown of defaulted exposures;	Semi-annual - Template EU CR3 – CRM techniques overview: Disclosure of the use of credit risk mitigation techniques.
Article 453(g)	(g) the corresponding conversion factor and the credit risk mitigation associated with the exposure and the incidence of credit risk mitigation techniques with and without substitution effect;	Semi-annual - Template EU CR4 – standardised approach - Credit risk exposure and CRM effects. Semi-annual - Template EU CR7-A – IRB approach – Disclosure of the extent of the use of CRM techniques.
Article 453(h)	(h) for institutions calculating risk-weighted exposure amounts under the Standardised Approach, the on- and off-balance-sheet exposure value by exposure class before and after the application of conversion factors and any associated credit risk mitigation;	Semi-annual - Template EU CR4 – standardised approach - Credit risk exposure and CRM effects.
Article 453(i)	(i) for institutions calculating risk-weighted exposure amounts under the Standardised Approach, the risk-weighted exposure amount and the ratio between that risk-weighted exposure amount and the exposure value after applying the corresponding conversion factor and the credit risk mitigation associated with the exposure; the disclosure set out in this point shall be made separately for each exposure class;	Semi-annual - Template EU CR4 – standardised approach - Credit risk exposure and CRM effects.
Article 453(j)	(j) for institutions calculating risk-weighted exposure amounts under the IRB Approach, the risk-weighted exposure amount before and after recognition of the credit risk mitigation impact of credit derivatives; where institutions have received permission to use own LGDs and conversion factors for the calculation of risk-weighted exposure amounts, they shall make the disclosure set out in this point separately for the exposure classes subject to that permission.	Semi-annual - Template EU CR7 – IRB approach – Effect on the RWEAs of credit derivatives used as CRM techniques.
Article 454	Article 454 Disclosure of the use of the Advanced Measurement Approaches to operational risk	
Article 454	The institutions using the Advanced Measurement Approaches set out in Articles 321 to 324 for the calculation of their own funds requirements for operational risk shall disclose a description of their use of insurance and other risk-transfer mechanisms for the purpose of mitigating that risk.	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 455	Article 455 Use of internal models for market risk	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 455	Institutions calculating their capital requirements in accordance with Article 363 shall disclose the following information:	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 455(a)	(a) for each sub-portfolio covered:	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 455(a)(i)	(i) the characteristics of the models used;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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 a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 455(a)(iii)	(iii) a description of stress testing applied to the sub-portfolio;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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 a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 455(b)	(b) the scope of permission by the competent authority;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 455(c)	(c) a description of the extent and methodologies for compliance with the requirements set out in Articles 104 and 105;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 455(d)	(d) the highest, the lowest and the mean of the following:	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 455(d)(i)	(i) the daily value-at-risk measures over the reporting period and at the end of the reporting period;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 455(d)(ii)	(ii) the stressed value-at-risk measures over the reporting period and at the end of the reporting period;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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 a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 455(e)	(e) the elements of the own funds requirement as specified in Article 364;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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 a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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 a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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:	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 455 (1)(a)	(a) its objectives in undertaking trading activities and the processes implemented to identify, measure, monitor and control the market risk;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 455 (1)(e)	(e) the structure and organisation of the market risk management function and governance;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.

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:	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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);	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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.	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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:	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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:	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 455 (2)(a)(i)	(i) the unconstrained expected shortfall measure referred to in Article 325bb(1);	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 455 (2)(a)(ii)	(ii) the unconstrained expected shortfall measure referred to in Article 325bb(1) for each regulatory broad risk factor category;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 455 (2)(b)	(b) the most recent value as well as the mean value for the previous 60 business days of:	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 455 (2)(b)(i)	(i) the expected shortfall risk measure referred to in Article 325bb(1);	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 455 (2)(b)(ii)	(ii) the stress scenario risk measure referred to in Article 325ba(1), point (b);	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 455 (2)(b)(iii)	(iii) the own funds requirement for default risk referred to in Article 325ba(2);	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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.	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 468	Temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income	Not Applicable. Quarterly - Table IFRS 9/Article 468-FL: Comparison of institutions' own funds and capital and leverage ratios with and without the application of transitional arrangements for IFRS 9 or analogous ECLs, and with and without the application of the temporary treatment in accordance with Article 468 of the CRR. Allied Irish Banks, p.l.c. is not applying the temporary treatment specified in Article 468. Own funds, capital and leverage ratios reflect the full impact of unrealised gains and losses measured at fair value through other comprehensive income. Note this derogation ended on the 31 December 2022.
Article 473a (8)	Introduction to IFRS 9	Not applicable. Quarterly - Table IFRS 9/Article 468-FL: Comparison of institutions' own funds and capital and leverage ratios with and without the application of transitional arrangements for IFRS 9 or analogous ECLs, and with and without the application of the temporary treatment in accordance with Article 468 of the CRR. Allied Irish Banks, p.l.c. no longer applies the IFRS9 transitional capital arrangements from June 2024. See above template for details. Note the static transitional scaling factor ended on 31 December 2022. The dynamic transitional scaling factor per Regulation (EU) 2020/873 ended on 31 December 2024.
Bank Recovery and Resolution Directive (BRRD) 2014/59/EU Article 45i (3)	Minimum requirement for own funds and eligible liabilities. Supervisory public disclosure of the requirement	
Article 45i (3)	Entities referred to in paragraph 1 shall make the following information publicly available on at least an annual basis:	
Article 45i (3) (a)	(a) the amounts of own funds that, where applicable, meet the conditions of point (b) of Article 45i(2) and eligible liabilities;	Semi Annual - Template EU ILAC - Internal loss absorbing capacity; internal MREL and, where applicable, requirement for own funds and eligible liabilities for non-EU G-SiIs.
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;	Semi Annual - Template EU ILAC - Internal loss absorbing capacity; internal MREL and, where applicable, requirement for own funds and eligible liabilities for non-EU G-SiIs. Annual - Template EU TLAC2b: Creditor ranking - Entity that is not a 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 ILAC - Internal loss absorbing capacity; internal MREL and, where applicable, requirement for own funds and eligible liabilities for non-EU G-SiIs.