



BACKING OUR CUSTOMERS

Allied Irish Banks p.l.c.
Pillar 3 Disclosures
30 June 2023

Pillar 3 Report

Allied Irish Banks, p.l.c.

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Forward Looking Statement

This document contains certain forward looking statements with respect to the financial condition, results of operations and business of Allied Irish Banks, p.l.c. and its subsidiaries ('the 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 23 to 25 in the 2022 Annual Financial Report and updated on page 33 of the Half-Yearly Financial Report 2023. In addition to matters relating to the Group's business, future performance will be impacted by the Group's ability along with governments and other stakeholders to measure, manage and mitigate the impacts of climate change effectively, the impact of higher inflation on customer sentiment and by Irish, UK and wider European and global economic and financial market considerations. Future performance will further be impacted by the direct and indirect consequences of the Russia-Ukraine War on European and global macroeconomic conditions and any enduring effects of the COVID-19 pandemic. Any forward looking statements made by or on behalf of the Group speak only as of the date they are made. The Group cautions that the list of important factors on pages 23 to 25 of the 2022 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 and is prepared in compliance with Regulation (EU) 2021/637.

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, EBS d.a.c. and AIB Group (UK) p.l.c. are individual banking licenced entities and submit returns to the relevant regulator. Goodbody Stockbrokers ("Goodbody") is a subsidiary of Allied Irish Banks, p.l.c. Goodbody is supervised per the Investment Firms Regulation ("IFR") on an individual basis and included in Group consolidated supervision under CRR.

Allied Irish Banks, p.l.c. prepares financial statements under International Financial Reporting Standards ("IFRS").

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

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

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 30 June 2023 is Allied Irish Banks, p.l.c. Large subsidiaries shall disclose all the information required per Article 13(1) on an annual basis and the required information on a semi-annual and quarterly basis.

Reporting conventions

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

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

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

Numbers presented are on a transitional basis unless otherwise stated.

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. Note Total own funds requirements are calculated as 8% of TREA.

Main movements between March to June 2023 are as follows:

- Credit risk (excluding ("CCR") and Article 3 adjustment) increased by € 0. 2 bn mainly due to increases in respect of IRB models and the Ulster Bank corporate and commercial portfolio acquisition offset by maturities and paydowns outpacing new business.
- Article 3 adjustment of € 1.9 bn decreased by € 0.8 bn reflecting the Ulster Bank exposures acquired in quarter 2.
- Counterparty credit, operational, market and securitisation risks are relatively static over the quarter.

		Total risk exposure amounts (TREA)		Total own funds requirements
		a	b	c
		30/06/2023	31/03/2023	30/06/2023
1	Credit risk (excluding CCR)	38,850	39,426	3,108
2	Of which the standardised approach	19,970	20,024	1,598
3	Of which the Foundation IRB (F-IRB) approach	16,632	16,391	1,331
4	Of which slotting approach			
EU 4a	Of which equities under the simple riskweighted approach			
5	Of which the Advanced IRB (A-IRB) approach	332	282	27
6	Counterparty credit risk - CCR	1,336	1,352	107
7	Of which the standardised approach	387	376	31
8	Of which internal model method (IMM)			
EU 8a	Of which exposures to a CCP	62	55	5
EU 8b	Of which credit valuation adjustment - CVA	129	121	10
9	Of which other CCR	759	801	61
10	Not applicable			
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)	957	942	77
17	Of which SEC-IRBA approach			
18	Of which SEC-ERBA (including IAA)	705	705	56
19	Of which SEC-SA approach	252	237	20
EU 19a	Of which 1250%	—	—	—
20	Position, foreign exchange and commodities risks (Market risk)	301	237	24
21	Of which the standardised approach	301	237	24
22	Of which IMA			
EU 22a	Large exposures	—	—	—
23	Operational risk	3,189	3,189	255
EU 23a	Of which basic indicator approach			
EU 23b	Of which standardised approach	3,189	3,189	255
EU 23c	Of which advanced measurement approach			
24	Amounts below the thresholds for deduction (subject to 250% risk weight)*	910	933	73
25	Not applicable			
26	Not applicable			
27	Not applicable			
28	Not applicable			
29	Total	44,632	45,147	3,571

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

Chapter 2. Disclosure of own funds

2: Template EU CC1 - Composition of regulatory own funds

As per Article 437, points (a), (d), (e) and (f) the following template provides a breakdown of the constituent elements of Allied Irish Bank, p.l.c.'s transitional own funds. Regulatory adjustments comprise deductions from own funds and prudential filters. It includes a cross-reference to the corresponding rows in template EU CC2 to facilitate full reconciliation of accounting and regulatory own funds.

Main movements between December 2022 to June 2023 for CET1 are as follows:

- The decrease is mainly due to the changing of transitional rates for 2023 for deferred tax and IFRS 9 € 0.4 bn and the deduction following share buyback approval of € 0.2 bn. No approval was sought from regulator to include H1 profits (less foreseeable charges) for Allied Irish Bank, p.l.c..

Main movements between December 2022 to June 2023 for total risk exposures amounts as detailed below:

- RWEAs of € 1.9 bn have been recognised as an Article 3 adjustment due to the remaining Ulster Bank corporate and commercial exposures (€ 0.2 bn) and the Ulster Bank tracker (and linked) mortgage portfolio (€ 1.7 bn) to transfer - an increase of € 0.5 bn from December 2022 (€ 1.4 bn).
- Credit risk (excluding CCR and article 3 adjustment) increased by € 0.8 bn mainly due to increases in respect of IRB models and the Ulster Bank corporate and commercial portfolio acquisition offset by maturities and paydowns outpacing new business.
- Counterparty credit risk increased by € 0.2 bn mainly due to mark-to-market movement on derivatives.
- Securitisation, operational and market risk remained relatively static over the period.

Capital ratios decreased as a result of the above capital and RWEAs movement.

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

- Allied Irish Bank, p.l.c. applies an Article 3 deduction of € 33 m at 30 June 2023, which is predominately driven by the application of calendar provisioning to legacy non-performing exposures. Calendar provisioning is a Supervisory Review and Evaluation Process ("SREP") recommendation to ensure minimum coverage levels on long term NPE exposures. The difference between the SREP recommended coverage levels and the IFRS 9 ECL coverage is taken as a CET1 deduction.
- Allied Irish Bank, p.l.c. has recognised additional RWEAs as an Article 3 adjustment as mentioned above for the remaining Ulster Bank exposures to transfer.

		(a)	(b)
		Amounts	Source based on reference numbers/ letters of the balance sheet under the regulatory scope of consolidation
Common Equity Tier 1 (CET1) capital: instruments and reserves			
1	Capital instruments and the related share premium accounts	3,023	33 & 34
	of which: Ordinary stock	1,637	33
2	Retained earnings	7,284	36
3	Accumulated other comprehensive income (and other reserves)	(1,557)	38
EU-3a	Funds for general banking risk	—	
4	Amount of qualifying items referred to in Article 484 (3) CRR and the related share premium accounts subject to phase out from CET1	—	
5	Minority interests (amount allowed in consolidated CET1)	—	
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend	—	37
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	8,751	
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	(107)	
8	Intangible assets (net of related tax liability) (negative amount)	(461)	10
9	Not applicable		
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)	(2,260)	15
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	1,424	39
12	Negative amounts resulting from the calculation of expected loss amounts	—	
13	Any increase in equity that results from securitised assets (negative amount)	—	
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	—	
15	Defined-benefit pension fund assets (negative amount)	—	
16	Direct, indirect and synthetic holdings by an institution of own CET1 instruments (negative amount)	(5)	
17	Direct, indirect and synthetic holdings of the CET 1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	—	
18	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	—	

19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	—	
20	Not applicable		
EU-20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	—	
EU-20b	of which: qualifying holdings outside the financial sector (negative amount)	—	
EU-20c	of which: securitisation positions (negative amount)	—	
EU-20d	of which: free deliveries (negative amount)	—	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)	—	
22	Amount exceeding the 17,65% threshold (negative amount)	—	
23	of which: direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities	—	
24	Not applicable		
25	of which: deferred tax assets arising from temporary differences	—	
EU-25a	Losses for the current financial year (negative amount)	—	
EU-25b	Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses (negative amount)	—	
26	Not applicable		
27	Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)	—	
27a	Other regulatory adjustments	406	
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	(1,004)	
29	Common Equity Tier 1 (CET1) capital	7,747	
Additional Tier 1 (AT1) capital: instruments			
30	Capital instruments and the related share premium accounts	1,115	41
31	of which: classified as equity under applicable accounting standards	1,115	
32	of which: classified as liabilities under applicable accounting standards	—	
33	Amount of qualifying items referred to in Article 484 (4) CRR and the related share premium accounts subject to phase out from AT1	—	
EU-33a	Amount of qualifying items referred to in Article 494a(1) CRR subject to phase out from AT1	—	
EU-33b	Amount of qualifying items referred to in Article 494b(1) CRR subject to phase out from AT1	—	
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties	—	
35	of which: instruments issued by subsidiaries subject to phase out	—	
36	Additional Tier 1 (AT1) capital before regulatory adjustments	1,115	
Additional Tier 1 (AT1) capital: regulatory adjustments			
37	Direct, indirect and synthetic holdings by an institution of own AT1 instruments (negative amount)	(3)	
38	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	—	
39	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	—	
40	Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	—	
41	Not applicable		
42	Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)	—	
42a	Other regulatory adjustments to AT1 capital	—	
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital	(3)	
44	Additional Tier 1 (AT1) capital	1,113	
45	Tier 1 capital (T1 = CET1 + AT1)	8,860	
Tier 2 (T2) capital: instruments			
46	Capital instruments and the related share premium accounts	1,547	31
47	Amount of qualifying items referred to in Article 484 (5) CRR and the related share premium accounts subject to phase out from T2 as described in Article 486(4) CRR	—	
EU-47a	Amount of qualifying items referred to in Article 494a (2) CRR subject to phase out from T2	—	

EU-47b	Amount of qualifying items referred to in Article 494b (2) CRR subject to phase out from T2	—	
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties	—	
49	of which: instruments issued by subsidiaries subject to phase out	—	
50	Credit risk adjustments	108	
51	Tier 2 (T2) capital before regulatory adjustments	1,655	
Tier 2 (T2) capital: regulatory adjustments			
52	Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans (negative amount)	(3)	
53	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	—	
54	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	—	
54a	Not applicable		
55	Direct, indirect and synthetic holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	—	
56	Not applicable		
EU-56a	Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)	—	
EU-56b	Other regulatory adjustments to T2 capital	(108)	
57	Total regulatory adjustments to Tier 2 (T2) capital	(110)	
58	Tier 2 (T2) capital	1,545	
59	Total capital (TC = T1 + T2)	10,405	
60	Total Risk exposure amount	44,632	
Capital ratios and requirements including buffers			
61	Common Equity Tier 1 capital	17.36 %	
62	Tier 1 capital	19.85 %	
63	Total capital	23.31 %	
64	Institution CET1 overall capital requirement	7.51 %	
65	of which: capital conservation buffer requirement	2.50 %	
66	of which: countercyclical buffer requirement	0.51 %	
67	of which: systemic risk buffer requirement	— %	
EU-67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer	— %	
EU-67b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage	— %	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount) available after meeting the minimum capital requirements	12.86 %	
Amounts below the thresholds for deduction (before risk weighting)			
72	Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	80	
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% thresholds and net of eligible short positions)	4,494	
74	Not applicable		
75	Deferred tax assets arising from temporary differences (amount below 17,65% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met)	279	
Applicable caps on the inclusion of provisions in Tier 2			
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)	—	
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	253	
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	252	
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	108	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)			
80	Current cap on CET1 instruments subject to phase out arrangements	—	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	—	
82	Current cap on AT1 instruments subject to phase out arrangements	—	

83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	—	
84	Current cap on T2 instruments subject to phase out arrangements	—	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	—	

3: Template EU CC2 - Reconciliation of regulatory own funds to balance sheet in the financial statements

As per Article 437(a), this template outlines the differences between the scope of accounting consolidation and the scope of regulatory consolidation, showing the link between Allied Irish Banks, p.l.c. balance sheet in the financial statements and the numbers that are used in the composition of own funds disclosure template (EU CC1).

		a	b	c
		Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
		As at period end	As at period end	
Assets - Breakdown by asset classes according to the balance sheet in the published financial statements				
1	Cash and balances at central banks	32,207	32,207	
2	Derivative financial instruments	2,960	2,960	
3	Loans and advances to banks	11,676	11,677	
4	Loans and advances to customers	26,650	26,061	
5	Securities financing	11,536	11,536	
6	Investment securities	26,550	26,550	
7	Investments accounted for using the equity method	115	115	
8	Investments in Group undertakings	4,795	4,709	
9	Intangible assets	724	724	
10	<i>Of which are deducted from Own funds</i>		461	8
11	Property, plant and equipment	445	445	
12	Other assets	180	195	
13	Current taxation	3	5	
14	Deferred tax assets	2,522	2,539	
15	<i>Of which are deducted from Own funds</i>		2,260	10
16	Prepayments and accrued income	403	403	
17	Total assets	120,766	120,126	
Liabilities - Breakdown by liability classes according to the balance sheet in the published financial statements				
18	Deposits by central banks and banks	4,536	4,536	
19	Customer accounts	90,481	89,844	
20	Securities financing	1,260	1,260	
21	Lease liabilities	227	227	
22	Derivative financial instruments	4,108	4,108	
23	Current taxation	1	1	
24	Deferred tax liabilities	10	10	
25	Retirement benefit liabilities	15	15	
26	Other liabilities	922	926	
27	Accruals and deferred income	418	418	
28	Provisions for liabilities and commitments	260	260	
29	Subordinated liabilities and other capital instruments - Of which External	60	60	
30	- Of which AIB Group plc	8,006	8,006	
31	<i>Of which are allowable for own funds purposes</i>		1,547	46
32	Total liabilities	110,304	109,671	
Shareholders' Equity				
33	Share capital	1,637	1,637	1
34	Share premium	1,386	1,386	1
35	Reserves	6,324	6,317	
36	<i>Of which Retained earnings</i>		7,284	2
37	<i>Of which Current year Profit less foreseeable charges</i>		—	EU-5a
38	<i>Of which AOCI and other Reserves</i>		(1,557)	3
39	<i>Of which Cash flow hedges deducted from own funds</i>		(1,424)	11
40	Total shareholders' equity	9,347	9,340	
41	Other equity interests - AIB Group plc	1,115	1,115	30
42	Total equity	10,462	10,455	
43	Total liabilities and equity	120,766	120,126	

4: Template IFRS 9/Article 468-FL - Comparison of institutions' own funds and capital and leverage ratios with and without the application of transitional arrangements for IFRS 9 or analogous ECLs, and with and without the application of the temporary treatment in accordance with Article 468 of the CRR

As per Article 473a and Article 468, the following template shows key metrics as required by the EBA/GL/2020/12 relating to IFRS 9.

On 1 January 2018, IFRS 9 transitional capital arrangements were implemented by Regulation (EU) 2017/2395. Allied Irish Banks, p.l.c. elected to apply the transitional arrangements at individual entity level and disclosed both transitional and fully loaded CET1 ratios until the end of the transitional period. The transitional benefit was phased out over a 5-year period with 95% applicable for 2018; 85% for 2019; 70% for 2020; 50% for 2021; 25% for 2022 with no transitional benefit from 1 January 2023 onwards.

Allied Irish Banks, p.l.c. also applies the transitional arrangements as per Regulation (EU) 2020/873 of the European Parliament and of the Council which allows any increase in new expected credit loss provisions on non-credit impaired loans to be added back to CET1 from 1 January 2020 to 31 December 2024. The transitional benefit is phased out over a 5-year period with 100% applicable for 2020 and 2021; 75% for 2022; 50% for 2023; 25% for 2024; with no transitional benefit from 1 January 2025 onwards.

The transitional arrangements, implemented under a modified static approach, allow for transitional relief on the 'day 1' impact on adoption of IFRS 9 (static element) and for the increase between 'day 1' and the reporting date (modified element), subject to eligibility. For the static element, all credit provisions are eligible for transition, whereas for the modified element, credit impaired are excluded.

Separate calculations are performed for standardised and IRB (both foundation and advanced) portfolios, reflecting the different ways these frameworks take account of credit provisions. Under the standardised approach, increases in credit provisions for both the static and the modified elements are eligible for transition. In addition, under the standardised approach the credit provision amount not deducted from CET1 is risk weighted at 100%. Under the IRB approach, for both the static and modified elements, credit provisions are only eligible for transitional relief to the extent that they exceed regulatory expected losses. However, where the credit provision is higher than regulatory expected loss, the excess is added back to Tier 2 capital.

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.

Main movements between March to June 2023 are as follows:

- The IFRS 9 capital adjustment increased due to a higher IFRS 9 transitional addback with a higher impact on the ratios.
- Capital increased mainly due to a lower deferred tax adjustment for June 23.
- The leverage ratio has decreased due to higher exposures partially offset by higher capital.

		a	b	c	d	e
		30/06/2023	31/03/2023	31/12/2022	30/09/2022	30/06/2022
Available capital (amounts)						
1	CET1 capital ¹	7,747	7,681	8,345	7,860	7,827
2	CET1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	7,510	7,498	7,960	7,499	7,512
2a	CET1 capital as if the temporary treatment of unrealised gains and losses measured at fair value through OCI (other comprehensive income) in accordance with Article 468 of the CRR had not been applied					
3	Tier 1 capital ¹	8,860	8,794	9,458	8,973	8,940
4	Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8,623	8,611	9,073	8,612	8,625
4a	Tier 1 capital as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied					
5	Total capital ¹	10,405	10,337	11,000	10,514	10,482
6	Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	10,275	10,259	10,718	10,259	10,269
6a	Total capital as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied					
Risk-weighted assets (amounts)						
7	Total risk-weighted assets ¹	44,632	45,147	42,977	43,883	43,726
8	Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	44,524	45,061	42,787	43,741	43,616
Capital ratios						
9	CET1 (as a percentage of risk exposure amount)	17.36%	17.01%	19.42%	17.91%	17.90%
10	CET1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.87%	16.64%	18.60%	17.14%	17.22%
10a	CET1 (as a percentage of risk exposure amount) as if fair value through OCI the temporary treatment of unrealised gains and losses measured at in accordance with Article 468 of the CRR had not been applied					
11	Tier 1 (as a percentage of risk exposure amount)	19.85%	19.48%	22.01%	20.45%	20.44%

12	Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.37%	19.11%	21.21%	19.69%	19.78%
12a	Tier 1 (as a percentage of risk exposure amount) as if fair value through OCI the temporary treatment of unrealised gains and losses measured at in accordance with Article 468 of the CRR had not been applied					
13	Total capital (as a percentage of risk exposure amount)	23.31%	22.90%	25.59%	23.96%	23.97%
14	Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	23.08%	22.77%	25.05%	23.45%	23.54%
14a	Total capital (as a percentage of risk exposure amount) as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied					
Leverage ratio						
15	Leverage ratio total exposure measure	123,836	121,519	121,223	125,004	119,565
16	Leverage ratio	7.15%	7.24%	7.80%	7.18%	7.48%
17	Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	6.98%	7.10%	7.51%	6.91%	7.24%
17a	Leverage ratio as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied					

¹ Transitional CET1, Tier 1 and total capital and RWEAs are calculated applying the IFRS 9 transitional arrangements of the CRR as amended by CRR II applicable as at the reporting date.

Chapter 3. Disclosure of countercyclical capital buffers

5: Template EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer

As per Article 440(a), the following template sets out geographical distribution of credit exposures relevant to the calculation of the countercyclical capital buffer. The template contains an overview of the exposure distribution for all countries. The relevant credit exposures include all the classes of exposure other than those under Article 112, letters from a) to f), of regulation (EU) 575/2013. The following portfolios are excluded: exposures to central administrations or central banks; exposures to regional administrations or local authorities; exposures to public-sector entities; exposures to multilateral development banks; exposures to international organisations; exposures to institutions. The Central Bank of Ireland ("CBI") has reintroduced the Irish countercyclical capital buffer at 0.5% in June 2023.

010	Breakdown by country:	a	b	c	d	e	f	g			h	i	j	k	l	m
		General credit exposures		Relevant credit exposures – Market risk		Securitisation exposures Exposure value for non-trading book	Total exposure value	Own fund requirements			Risk-weighted exposure amounts	Own fund requirements (%)	Countercyclical buffer rate (%)			
		Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA ¹	Value of trading book exposures for internal models			Relevant credit risk exposures – Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book				Total		
	Ireland : 001	18,656	10,407	83		1,048	30,193	1,955		4	52	2,012	25,145	71.63 %	0.50 %	
	United Kingdom : 002	2,633	1,350				3,983	291				291	3,640	10.37 %	1.00 %	
	Andorra : 003	0					0	0				0	0	0.00 %	– %	
	Angola : 004	0					0	0				0	0	0.00 %	– %	
	Argentina : 005	0					0	0				0	0	0.00 %	– %	
	Aruba : 006	0					0	0				0	0	0.00 %	– %	
	Australia : 007	1	7				8	1				1	10	0.03 %	1.00 %	
	Austria : 008	0	3				3	0					3	0.01 %	– %	
	Bahamas : 009	171					171	14				14	171	0.49 %	– %	
	Bahrain : 010	0					0	0				0	0	0.00 %	– %	
	Bangladesh : 011	0					0	0				0	0	0.00 %	– %	
	Barbados : 012	0					0	0				0	0	0.00 %	– %	
	Belgium : 013	0	49				49	5				5	61	0.17 %	– %	
	Bermuda : 014	0					0	0				0	0	0.00 %	– %	
	Brazil : 015	0					0	0				0	0	0.00 %	– %	
	Bulgaria : 016	0					0	0				0	0	0.00 %	1.50 %	
	Canada : 017	0	134				134	13				13	157	0.45 %	– %	
	Cayman Islands : 018	0					0	0				0	0	0.00 %	– %	
	Chile : 019	0	2				2	0				0	1	0.00 %	– %	
	China : 020	0					0	0				0	0	0.00 %	– %	
	Costa Rica : 021	0					0	0				0	0	0.00 %	– %	
	Croatia : 022	0					0	0				0	0	0.00 %	0.50 %	
	Cuba : 023	0					0	0				0	0	0.00 %	– %	
	Cyprus : 024	0					0	0				0	0	0.00 %	– %	
	Czech Republic : 025	0					0	0				0	0	0.00 %	2.50 %	
	Denmark : 026	1	29				29	3				3	39	0.11 %	2.50 %	
	Egypt : 027	0					0	0				0	0	0.00 %	– %	
	Estonia : 028	0					0	0				0	0	0.00 %	1.00 %	
	Fiji : 029	0					0	0				0	0	0.00 %	– %	
	Finland : 030	6	71				77	6			0	6	75	0.22 %	– %	
	France : 031	178	492			21	691	51				51	639	1.82 %	0.50 %	
	Gambia : 032	0					0	0				0	0	0.00 %	– %	
	Germany : 033	43	240				283	21				21	259	0.74 %	0.75 %	
	Gibraltar : 034	0					0	0				0	0	0.00 %	– %	
	Greece : 035	0					0	0				0	0	0.00 %	– %	
	Guernsey : 036	23					23	2				2	23	0.07 %	– %	
	Holy See (Vatican City State) : 037	0					0	0				0	0	0.00 %	– %	
	Hong Kong : 038	0					0	0				0	0	0.00 %	1.00 %	
	Hungary : 039	0					0	0				0	0	0.00 %	– %	
	India : 040	0					0	0				0	0	0.00 %	– %	
	Isle Of Man : 041	160	134				294	22				22	269	0.77 %	– %	
	Israel : 042	0					0	0				0	0	0.00 %	– %	
	Italy : 043	37	81				117	7				7	89	0.25 %	– %	
	Jamaica : 044							0					0.0961	0.00 %	– %	
	Japan : 045	0	1				1	0				0	1	0.00 %	– %	
	Jersey : 046	72	19			91	182	9			1	10	121	0.34 %	– %	
	Jordan : 047	0					0	0				0	0	0.00 %	– %	
	Kazakhstan : 048	0					0	0				0	0	0.00 %	– %	
	Kenya : 049	0					0	0				0	0	0.00 %	– %	
	Korea, Republic Of : 050	0					0	0				0	0	0.00 %	– %	
	Kuwait : 051	0					0	0				0	0	0.00 %	– %	
	Latvia : 052	0					0	0				0	0	0.00 %	– %	
	Lebanon : 053	0					0	0				0	0	0.00 %	– %	
	Liberia : 054	0					0	0				0	0	0.00 %	– %	
	Liechtenstein : 055	0					0	0				0	0	0.00 %	– %	
	Lithuania : 056	0					0	0				0	0	0.00 %	– %	
	Luxembourg : 057	281	559				841	65				65	807	2.30 %	0.50 %	
	Macao : 058	0					0	0				0	0	0.00 %	– %	
	Malawi : 059	0					0	0				0	0	0.00 %	– %	
	Malaysia : 060	0					0	0				0	0	0.00 %	– %	
	Malta : 061	0					0	0				0	0	0.00 %	– %	
	Marshall Islands : 062	0					0	0				0	0	0.00 %	– %	
	Mayotte : 063	0					0	0				0	0	0.00 %	– %	
	Mexico : 064	0					0	0				0	0	0.00 %	– %	
	Moldova, Republic of : 065	0					0	0				0	0	0.00 %	– %	
	Monaco : 066	0					0	0				0	0	0.00 %	– %	
	Montserrat : 067	0					0	0				0	0	0.00 %	– %	
	Netherlands : 068	48	370			115	533	38			9	47	583	1.66 %	1.00 %	
	New Zealand : 069	0					0	0				0	0	0.00 %	– %	
	Nicaragua : 070	0					0	0				0	0	0.00 %	– %	
	Norway : 071	0	44				44	3				3	33	0.10 %	2.50 %	
	Oman : 072	0					0	0				0	0	0.00 %	– %	

	Pakistan : 073	0	—	—	—	0	0	—	—	0	0	0.00 %	— %	
	Panama : 074	0	—	—	—	0	0	—	—	0	0	0.00 %	— %	
	Paraguay : 075	0	—	—	—	0	0	—	—	0	0	0.00 %	— %	
	Peru : 076	0	—	—	—	0	0	—	—	0	0	0.00 %	— %	
	Philippines : 077	0	—	—	—	0	0	—	—	0	0	0.00 %	— %	
	Poland : 078	0	—	—	—	0	0	—	—	0	0	0.00 %	— %	
	Portugal : 079	0	106	—	—	106	7	—	—	7	85	0.24 %	— %	
	Puerto Rico : 080	0	—	—	—	0	0	—	—	0	0	0.00 %	— %	
	Qatar : 081	0	—	—	—	0	0	—	—	0	0	0.00 %	— %	
	Romania : 082	0	—	—	—	0	0	—	—	0	0	0.00 %	0.50 %	
	Russian Federation : 083	0	—	—	—	0	0	—	—	0	0	0.00 %	— %	
	Saint Vincents and the Grenadines : 084	0	—	—	—	0	0	—	—	0	0	0.00 %	— %	
	Saudi Arabia : 085	0	—	—	—	0	0	—	—	0	0	0.00 %	— %	
	Singapore : 086	0	—	—	—	0	0	—	—	0	0	0.00 %	— %	
	Slovakia : 087	0	—	—	—	0	0	—	—	0	0	0.00 %	1.00 %	
	Slovenia : 088	0	—	—	—	0	0	—	—	0	0	0.00 %	— %	
	South Africa : 089	0	—	—	—	0	0	—	—	0	0	0.00 %	— %	
	Spain : 090	59	183	—	—	241	16	—	—	16	202	0.58 %	— %	
	Sweden : 091	0	105	—	—	105	6	—	—	6	75	0.21 %	2.00 %	
	Switzerland : 092	0	88	—	—	88	8	—	—	8	95	0.27 %	— %	
	Taiwan, Province Of China : 093	0	—	—	—	0	0	—	—	0	0	0.00 %	— %	
	Thailand : 094	0	—	—	—	0	0	—	—	0	0	0.00 %	— %	
	Uganda : 095	0	—	—	—	0	0	—	—	0	0	0.00 %	— %	
	Ukraine : 096	0	—	—	—	0	0	—	—	0	0	0.00 %	— %	
	United Arab Emirates : 097	0	—	—	—	0	0	—	—	0	0	0.00 %	— %	
	United States : 098	95	2,058	—	—	986	3,139	188	—	14	202	2,519	7.18 %	— %
	Venezuela, Bolivarian Republic Of : 099	0	—	—	—	0	0	—	—	0	0	0.00 %	— %	
	Virgin Islands, British : 100	0	—	—	—	0	0	—	—	0	0	0.00 %	— %	
	Yemen : 101	0	—	—	—	0	0	—	—	0	0	0.00 %	— %	
	Zambia : 102	0	—	—	—	0	0	—	—	0	0	0.00 %	— %	
	Zimbabwe : 103	0	—	—	—	0	0	—	—	0	0	0.00 %	— %	
020	Total	22,465	16,530	83	—	2,261	41,339	2,728	4	77	2,808	35,104	100.00 %	— %

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

6: Template EU CCyB2 - Amount of institution-specific countercyclical capital buffer

As per Article 440 point (b), the following template provides the additional countercyclical capital buffer requirement. The Central Bank of Ireland ("CBI") has reintroduced the Irish countercyclical capital buffer at 0.5% in June 2023.

		a
1	Total risk exposure amount ¹	44,632
2	Institution specific countercyclical capital buffer rate	0.51 %
3	Institution specific countercyclical capital buffer requirement	230

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

Chapter 4. Disclosure of leverage ratio

7: Template EU LR1 - LRSum: Summary reconciliation of accounting assets and leverage ratio exposures

As per Article 451(1) point (b), the following template provides a reconciliation of the total assets in the Allied Irish Banks, p.l.c. financial statements under IFRS and the total leverage exposure. The template includes a breakdown of all adjustments that lead from the total assets as reported in the financial statements to the Leverage Ratio (LR) exposure measure on a transitional basis.

Main movements between December 2022 to June 2023 are as follows:

- Total balance sheet increased € 3.1 bn due to securities financing, the acquisition of loans from Ulster Bank, and new lending exceeding redemptions partially offset by decreased placements with the central bank.

		a
		Applicable amount
1	Total assets as per published financial statements	120,766
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	(640)
3	(Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	—
4	(Adjustment for temporary exemption of exposures to central banks (if applicable))	—
5	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the total exposure measure in accordance with point (i) of Article 429a(1) CRR)	—
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	—
7	Adjustment for eligible cash pooling transactions	—
8	Adjustment for derivative financial instruments	1,756
9	Adjustment for securities financing transactions (SFTs)	121
10	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	4,100
11	(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	—
EU-11a	(Adjustment for exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)	—
EU-11b	(Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)	—
12	Other adjustments	(2,267)
13	Total exposure measure	123,836

8: Template EU LR2 - LRCom: Leverage ratio common disclosure

As per Article 451(1), points (a) and (b) and Article 451(3) (taking into account, where applicable, point (c) of Article 451(1) and Article 451(2) CRR), the following template provides a detailed breakdown of the components of the LR denominator, as well as information on the actual LR, minimum requirements and buffers. Article 451(2) is not applicable to Allied Irish Bank, p.l.c. as Allied Irish Bank, p.l.c. is not a public development credit institution as defined in Article 429a(2). This information is on a transitional basis. Allied Irish Bank, p.l.c. does not have any promotional loan exposures.

There was a decrease in Tier 1 capital between December 2022 to June 2023 mainly due to the following:

- Changing of transitional rates for 2023 (deferred tax assets and IFRS 9) € 0.4 bn and the deduction following share buyback approval of € 0.2 bn. No approval was sought from regulator to include H1 profits (less foreseeable charges) for Allied Irish Bank, p.l.c.

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

		CRR leverage ratio exposures	
		a	b
		30/06/2023	31/12/2022
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	105,647	105,891
2	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	—	—
3	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	—	—
4	Adjustment for securities received under securities financing transactions that are recognised as an asset	—	—
5	(General credit risk adjustments to on-balance sheet items)	—	—
6	(Asset amounts deducted in determining Tier 1 capital)	(2,284)	(1,975)
7	Total on-balance sheet exposures (excluding derivatives and SFTs)	103,364	103,916
Derivative exposures			
8	Replacement cost associated with SA-CCR derivatives transactions (i.e. net of eligible cash variation margin)	3,658	3,674
EU-8a	Derogation for derivatives: replacement costs contribution under the simplified standardised approach	—	—
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	1,058	1,003
EU-9a	Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach	—	—
EU-9b	Exposure determined under Original Exposure Method	—	—
10	(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)	—	—
EU-10a	(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)	—	—
EU-10b	(Exempted CCP leg of client-cleared trade exposures) (original Exposure Method)	—	—
11	Adjusted effective notional amount of written credit derivatives	—	—
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	—	—
13	Total derivatives exposures	4,716	4,677
Securities financing transaction (SFT) exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	15,490	13,550
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(3,954)	(5,321)
16	Counterparty credit risk exposure for SFT assets	121	232
EU-16a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR	—	—
17	Agent transaction exposures	—	—
EU-17a	(Exempted CCP leg of client-cleared SFT exposure)	—	—
18	Total securities financing transaction exposures	11,657	8,461
Other off-balance sheet exposures			
19	Off-balance sheet exposures at gross notional amount	12,929	12,829
20	(Adjustments for conversion to credit equivalent amounts)	(8,777)	(8,595)
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated with off-balance sheet exposures)	(53)	(65)
22	Off-balance sheet exposures	4,100	4,169

Excluded exposures			
EU-22a	(Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)	—	—
EU-22b	(Exposures exempted in accordance with point (j) of Article 429a (1) CRR (on and off-balance sheet))	—	—
EU-22c	(Excluded exposures of public development banks (or units) - Public sector investments)	—	—
EU-22d	(Excluded exposures of public development banks (or units) - Promotional loans):	—	—
EU-22e	(Excluded passing-through promotional loan exposures by non-public development banks (or units))	—	—
EU-22f	(Excluded guaranteed parts of exposures arising from export credits)	—	—
EU-22g	(Excluded excess collateral deposited at triparty agents)	—	—
EU-22h	(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)	—	—
EU-22i	(Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)	—	—
EU-22j	(Reduction of the exposure value of pre-financing or intermediate loans)	—	—
EU-22k	(Total exempted exposures)	—	—
Capital and total exposure measure			
23	Tier 1 capital	8,860	9,458
24	Total exposure measure	123,836	121,223
Leverage ratio			
25	Leverage ratio (%)	7.15 %	7.80 %
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	7.15 %	7.80 %
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	7.15 %	7.80 %
26	Regulatory minimum leverage ratio requirement (%)	3.00 %	3.00 %
EU-26a	Additional own funds requirements to address the risk of excessive leverage (%)	— %	— %
EU-26b	of which: to be made up of CET1 capital	— %	— %
27	Leverage ratio buffer requirement (%)	— %	— %
EU-27a	Overall leverage ratio requirement (%)	3.00 %	3.00 %
Choice on transitional arrangements and relevant exposures			
EU-27b	Choice on transitional arrangements for the definition of the capital measure	Transitional	Transitional
Disclosure of mean values			
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	9,827	7,917
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	11,536	8,230
30	Total exposure measure (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	122,127	120,910
30a	Total exposure measure (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	122,127	120,910
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	7.25 %	7.82 %
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	7.25 %	7.82 %

9: Template EU LR3 - LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)

As per Article 451(1) point (b), the following template analyses the calculation of the leverage ratio exposures on a transitional basis.

		a
		CRR leverage ratio exposures
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	105,647
EU-2	Trading book exposures	—
EU-3	Banking book exposures, of which:	105,647
EU-4	Covered bonds	3,758
EU-5	Exposures treated as sovereigns	38,818
EU-6	Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	6
EU-7	Institutions	24,314
EU-8	Secured by mortgages of immovable properties	6,578
EU-9	Retail exposures	4,450
EU-10	Corporates	14,784
EU-11	Exposures in default	741
EU-12	Other exposures (e.g. equity, securitisations, and other non-credit obligation assets)	12,199

Chapter 5. Disclosure of exposures to credit risk, dilution risk and credit quality

10: Template EU CR1 - Performing and non-performing exposures and related provisions

As per Article 442, points (c) and (e) the template below presents gross carrying amount (including accrued interest) of performing and non-performing exposures and the related accumulated impairment, provisions, accumulated change in fair value due to credit risk, accumulated partial write-off, and collateral and financial guarantees received, according to the scope of regulatory consolidation.

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

- 'Cash balances at central banks and other demand deposits' has decreased by € 5.1 bn, this is primarily driven by an increase in investment securities.
- Loans and advances performing exposures has increased by € 4.9 bn. This is primarily driven by securities financing, the acquisition of loans from Ulster Bank and new lending exceeding redemptions.
- The increase in off-balance sheet is largely due to underlying business activity, including the acquisition from Ulster Bank.

		a	b	c	d	e	f	g	h	i	j	k	l	m	n		o
		Gross carrying amount/nominal amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collateral and financial guarantees received	
		Performing exposures				Non-performing exposures			Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				On performing exposures	On non-performing exposures
		Of which stage 1		Of which stage 2			Of which stage 2	Of which stage 3	Of which stage 1		Of which stage 2	Of which stage 2		Of which stage 3			
005	Cash balances at central banks and other demand deposits	41,517	41,515	2	—	—	—	—	—	—	—	—	—	—	—	—	—
010	Loans and advances ¹	39,483	33,543	5,916	1,183	—	1,028	(693)	(141)	(552)	(454)	—	(454)	(139)	20,226	530	
020	Central banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
030	General governments	78	77	—	—	—	—	—	—	—	—	—	—	—	—	—	—
040	Credit institutions	11,982	11,982	—	—	—	—	(3)	(3)	—	—	—	—	—	—	10,201	—
050	Other financial corporations	3,574	3,373	201	169	—	16	(12)	(5)	(7)	(15)	—	(15)	—	1,654	153	
060	Non-financial corporations	18,663	13,556	5,083	639	—	639	(575)	(93)	(483)	(244)	—	(244)	(43)	6,816	266	
070	Of which SMEs	7,385	4,344	3,041	563	—	563	(236)	(37)	(199)	(210)	—	(210)	(36)	4,146	265	
080	Households	5,188	4,555	632	375	—	374	(102)	(40)	(62)	(194)	—	(194)	(95)	1,556	111	
090	Debt securities	26,372	26,335	37	—	—	—	(15)	(13)	(2)	—	—	—	—	12,888	—	
100	Central banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
110	General governments	6,549	6,549	—	—	—	—	(1)	(1)	—	—	—	—	—	283	—	
120	Credit institutions	16,638	16,638	—	—	—	—	(11)	(11)	—	—	—	—	—	10,344	—	
130	Other financial corporations	2,418	2,418	—	—	—	—	—	—	—	—	—	—	—	2,261	—	
140	Non-financial corporations	766	729	37	—	—	—	(2)	(1)	(2)	—	—	—	—	—	—	
150	Off-balance-sheet exposures	12,860	11,943	917	70	—	70	40	12	28	13	—	13	—	—	—	
160	Central banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
170	General governments	377	377	—	—	—	—	—	—	—	—	—	—	—	—	—	
180	Credit institutions	535	535	—	—	—	—	1	1	—	—	—	—	—	—	—	
190	Other financial corporations	1,335	1,327	7	5	—	5	—	—	—	—	—	—	—	—	—	
200	Non-financial corporations	7,030	6,463	567	45	—	45	30	8	22	11	—	11	—	—	—	
210	Households	3,584	3,241	343	19	—	19	9	3	7	2	—	2	—	—	—	
220	Total	120,232	113,335	6,872	1,252	—	1,098	(748)	(166)	(582)	(467)	—	(467)	(139)	33,114	530	

¹ Loans and advances includes amortised loans (including Purchased or Originated Credit Impaired (POCI)) and Fair Value Through the P&L (FVTPL) loans. The 'of which' staging columns do not include FVTPL or POCI values as these are not subject to IFRS9 staging.

11: Template EU CR1-A - Maturity of exposures

As per Article 442 point (g) the template below provides a breakdown of gross carrying amount by residual contractual maturities net of related accumulated impairment, provisions, accumulated change in fair value due to credit risk.

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

		a	b	c	d	e	f
		Net exposure value					
		On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	Total
1	Loans and advances	6,736	8,377	17,759	6,646	—	39,519
2	Debt securities	—	1,212	12,631	12,514	—	26,357
3	Total	6,736	9,590	30,389	19,161	—	65,876

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

As per point (f) of Article 442 the template below presents movements of gross carrying amounts (including accrued interest) of non-performing loans and advances between December 2022 to June 2023. The non-performing values in this template are in accordance with Article 178 Default of an obligor.

The outflows on NPLs is mainly due to loan repayments.

		a
		Gross carrying amount
010	Initial stock of non-performing loans and advances	1,178
020	Inflows to non-performing portfolios	337
030	Outflows from non-performing portfolios	(332)
040	Outflows due to write-offs	(50)
050	Outflow due to other situations	(281)
060	Final stock of non-performing loans and advances	1,183

13: Template EU CQ1 - Credit quality of forborne exposures

As per Article 442 point (c) the template below presents the gross carrying amount/nominal amount (including accrued interest) of forborne exposures and the related accumulated impairment, provisions, accumulated change in fair value due to credit risk, and collateral and financial guarantees received, according to the scope of regulatory consolidation.

Performing forborne loans & non-performing forborne loans decreased between December 2022 to June 2023 by € 0.6 bn and € 0.08 bn, respectively.

		a	b	c	d	e	f	g	h
		Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forborne exposures	
		Performing forborne	Non-performing forborne		On performing forborne exposures	On non-performing forborne exposures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		
			Of which defaulted	Of which impaired					
005	Cash balances at central banks and other demand deposits	—	—	—	—	—	—	—	—
010	Loans and advances	708	635	635	481	(135)	(202)	779	404
020	<i>Central banks</i>	—	—	—	—	—	—	—	—
030	<i>General governments</i>	—	—	—	—	—	—	—	—
040	<i>Credit institutions</i>	—	—	—	—	—	—	—	—
050	<i>Other financial corporations</i>	—	168	168	15	—	(15)	153	153
060	<i>Non-financial corporations</i>	612	329	329	329	(128)	(121)	500	195
070	<i>Households</i>	96	137	137	136	(7)	(65)	125	56
080	Debt Securities	—	—	—	—	—	—	—	—
090	Loan commitments given	67	14	14	14	7	—	—	—
100	Total	776	649	649	495	(142)	(202)	779	404

14: Template EU CQ4 - Quality of non-performing exposures by geography

As per Article 442, points (c) and (e) the template below presents gross carrying amount (includes accrued interest) of performing and non-performing exposures and the related accumulated impairment, provisions and accumulated change in fair value due to credit risk, according to the scope of regulatory consolidation.

The on-balance sheet exposures is a total of debt securities and loans and advances only. This balance excludes cash balances at central banks and other demand deposits. Individual countries disclosed based on combined on and off-balance sheet exposures reflect the top 10 country exposures and represents 95% of total exposure.

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

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

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

	a	b		d	e	f	g
		Gross carrying/nominal amount					
		Of which non-performing *	Of which subject to impairment *				
			Of which defaulted				
010	On-balance-sheet exposures	67,038		1,183	(1,162)		—
020	<i>Ireland</i>	41,330		1,000	(929)		—
030	<i>United Kingdom</i>	6,140		2	(17)		—
040	<i>France</i>	5,742		—	(14)		—
050	<i>United States</i>	3,298		13	(54)		—
060	<i>Spain</i>	2,061		—	(9)		—
061	<i>Canada</i>	1,843		5	(9)		—
062	<i>Luxembourg</i>	853		157	(96)		—
063	<i>Netherlands</i>	659		4	(7)		—
064	<i>Australia</i>	667		—	(1)		—
065	<i>Germany</i>	613		1	(5)		—
070	<i>Other countries</i> ¹	3,831		—	(21)		—
080	Off-balance-sheet exposures	12,930		70		53	
090	<i>Ireland</i>	11,373		63		46	
100	<i>United Kingdom</i>	722		—		1	
110	<i>France</i>	297		—		5	
120	<i>United States</i>	231		—		2	
130	<i>Spain</i>	14		—		—	
131	<i>Canada</i>	9		—		—	
132	<i>Luxembourg</i>	34		—		—	
133	<i>Netherlands</i>	31		6		—	
134	<i>Australia</i>	3		—		—	
135	<i>Germany</i>	48		—		—	
140	<i>Other countries</i> ²	169		—		—	
150	Total	79,968		1,252	(1,162)	53	—

¹ Other countries comprise exposures with Andorra, Aruba, Austria, Azerbaijan, Bahamas, Bahrain, Bangladesh, Barbados, Belgium, Bermuda, Brazil, British Virgin Islands, Bulgaria, Cayman Islands, Chile, China, Colombia, Congo, Costa Rica, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Estonia, Finland, Greece, Guernsey, Holy See (Vatican City State), Hong Kong, Hungary, India, Isle Of Man, Israel, Italy, Jamaica, Japan, Jersey, Jordan, Kenya, Kuwait, Latvia, Lebanon, Liberia, Liechtenstein, Lithuania, Malaysia, Malta, Marshall Islands, Mexico, Monaco, Montserrat, New Zealand, Nicaragua, Norway, Oman, Other Countries (exposures with Supranational organisations), Pakistan, Panama, Paraguay, Philippines, Poland, Portugal, Province Of China Taiwan, Puerto Rico, Qatar, Republic Of Korea, Romania, Russian Federation, Saint Vincent And The Grenadine, Saudi Arabia, Singapore, Slovakia, Slovenia, South Africa, Sri Lanka, Sweden, Switzerland, Thailand, Turkey, Uganda, Ukraine, United Arab Emirates, Yemen, Zimbabwe.

² Other countries comprise exposures with Andorra, Austria, Azerbaijan, Bahamas, Bahrain, Bangladesh, Barbados, Belgium, Bermuda, Bosnia And Herzegovina, Brazil, British Indian Ocean Territory, British Virgin Islands, Bulgaria, Cayman Islands, Chile, China, Colombia, Costa Rica, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Estonia, Ethiopia, Finland, Georgia, Ghana, Greece, Hong Kong, Hungary, India, Isle Of Man, Israel, Italy, Japan, Jersey, Jordan, Kenya, Kuwait, Latvia, Lebanon, Liberia, Liechtenstein, Lithuania, Malawi, Malaysia, Malta, Mauritius, Mayotte, Mexico, Monaco, Montserrat, Morocco, Nepal, New Zealand, Nicaragua, Norway, Oman, Pakistan, Paraguay, Philippines, Poland, Portugal, Province Of China Taiwan, Qatar, Réunion, Romania, Russian Federation, Saint Vincent And The Grenadine, Saudi Arabia, Seychelles, Singapore, Slovakia, Slovenia, South Africa, Sri Lanka, Sweden, Switzerland, Thailand, Turkey, Turks And Caicos Islands, Uganda, Ukraine, United Arab Emirates, Zambia, Zimbabwe.

15: Template EU CQ5 - Credit quality of loans and advances to non-financial corporations by industry

As per Article 442, points (c) and (e) the template below presents gross carrying amount (including accrued interest) of loans and advances to non-financial corporations by industry and the related accumulated impairment and accumulated change in fair value due to credit risk, according to the scope of regulatory consolidation.

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

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

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

	a	b	c	d	e	f
	Gross carrying amount			Of which loans and advances subject to impairment *	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
		Of which non-performing *				
				Of which defaulted		
010	Agriculture, forestry and fishing	679		58	(35)	—
020	Mining and quarrying	34		1	(1)	—
030	Manufacturing	2,311		11	(53)	—
040	Electricity, gas, steam and air conditioning supply	1,515		—	(8)	—
050	Water supply	152		—	(1)	—
060	Construction	1,097		30	(24)	—
070	Wholesale and retail trade	1,440		54	(54)	—
080	Transport and storage	1,064		8	(12)	—
090	Accommodation and food service activities	1,843		131	(251)	—
100	Information and communication	1,083		10	(21)	—
110	Financial and insurance activities	—		—	—	—
120	Real estate activities	5,116		285	(273)	—
130	Professional, scientific and technical activities	556		6	(12)	—
140	Administrative and support service activities	248		13	(13)	—
150	Public administration and defence, compulsory social security	—		—	—	—
160	Education	147		3	(2)	—
170	Human health services and social work activities	1,072		16	(29)	—
180	Arts, entertainment and recreation	325		2	(5)	—
190	Other services	619		11	(26)	—
200	Total	19,301		639	(819)	—

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

As per Article 442 point (c) the template below presents information on the instruments that were cancelled in exchange for the collateral obtained by taking possession and on the value of the collateral obtained by taking possession.

Allied Irish Banks, p.l.c. has no balances to report for this template for 30 June 2023.

		a	b
		Collateral obtained by taking possession	
		Value at initial recognition	Accumulated negative changes
010	Property, plant and equipment (PP&E)	—	—
020	Other than PP&E	—	—
030	Residential immovable property	—	—
040	Commercial Immovable property	—	—
050	Movable property (auto, shipping, etc.)	—	—
060	Equity and debt instruments	—	—
070	Other collateral	—	—
080	Total	—	—

Chapter 6. Disclosure of the use of credit risk mitigation techniques

17: Template EU CR3 - CRM techniques overview: Disclosure of the use of credit risk mitigation techniques

As per Article 453 point (f) this template includes all collateral, financial guarantees and credit derivatives used as credit risk mitigants for all secured exposures, irrespective of whether the standardised approach or the IRB approach is used for RWEA calculation. Any secured exposures by collateral or financial guarantees (eligible or not eligible as CRM techniques under Part Three, Title II, Chapter 4 of the CRR) have been disclosed.

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

- Loans and advances unsecured carrying amount has decreased by € 3.9 bn, this is primarily driven by a reduction in 'Cash balances at central banks and other demand deposits'.
- Loans and advances secured carrying amount has increased by € 3.8 bn, this is primarily driven by securities financing, the acquisition of loans from Ulster Bank and new lending exceeding redemptions.

		Unsecured carrying amount	Secured carrying amount			
			Of which secured by collateral	Of which secured by financial guarantees	Of which secured by credit derivatives	
		a	b	c	d	e
1	Loans and advances	60,279	20,757	20,234	522	—
2	Debt securities	13,469	12,888	12,591	297	—
3	Total	73,748	33,645	32,826	819	—
4	<i>Of which non-performing exposures</i>	199	530	508	22	—
EU-5	<i>Of which defaulted</i>	199	530			

Chapter 7. Disclosure of the use of the standardised approach

18: Template EU CR4 - Standardised approach - Credit risk exposure and CRM effects

As per Article 453, points (g), (h) and (i) and Article 444 point (e), the template below shows credit risk exposures net of impairment provisions under the standardised approach both before and after credit risk mitigation (CRM) and credit conversion factors (CCF) and the associated RWAs and RWAs density, split by exposure class. The template excludes counterparty credit risk and securitisation exposures.

The RWA density of 25.40% increased by 1.0% mainly due to a decrease in central banks exposures at 0% risk weight.

CRM measures reflect a number of government issued guarantee schemes that result in exposures after the use of CRM moving from corporate, retail, high risk and exposures in default to central governments or central banks.

	Exposure classes	Exposures before CCF and before CRM		Exposures post CCF and post CRM		RWAs and RWAs density	
		On-balance-sheet exposures	Off-balance-sheet exposures	On-balance-sheet exposures	Off-balance-sheet exposures	RWAs	RWAs density (%)
		a	b	c	d	e	f
1	Central governments or central banks	35,586	—	35,790	—	698	1.95 %
2	Regional government or local authorities	6	282	6	—	1	20.00 %
3	Public sector entities	—	—	—	—	—	—
4	Multilateral development banks	—	—	115	—	—	—
5	International organisations	—	—	—	—	—	—
6	Institutions	20,431	291	20,431	291	399	1.93 %
7	Corporates	3,285	2,093	3,227	814	2,683	66.40 %
8	Retail	4,450	4,037	4,247	65	2,984	69.21 %
9	Secured by mortgages on immovable property	5,156	499	5,156	208	5,116	95.39 %
10	Exposures in default	540	28	530	5	645	120.57 %
11	Exposures associated with particularly high risk	705	581	700	266	1,449	150.00 %
12	Covered bonds	—	—	—	—	—	—
13	Institutions and corporates with a short-term credit assessment	—	—	—	—	—	—
14	Collective investment undertakings	—	—	—	—	—	—
15	Equity	4,820	—	4,820	—	4,947	102.64 %
16	Other items	1,957	—	1,957	—	1,047	53.46 %
17	TOTAL	76,937	7,811	76,980	1,649	19,970	25.40 %

Chapter 8. Disclosure of use of the IRB approach to credit risk

19: Template EU CR7 - IRB approach - Effect on the RWEAs of credit derivatives used as CRM techniques

As per Article 453 point (j), the template below illustrates the effect of credit derivatives on the IRB approach capital requirements calculations.

The template excludes counterparty credit risk and Non-credit obligation assets.

Allied Irish Banks, p.l.c. has not used credit derivatives as a credit risk mitigant for exposures rated under the IRB approach.

		Pre-credit derivatives risk weighted exposure amount	Actual risk weighted exposure amount
		a	b
1	Exposures under F-IRB	16,627	16,627
2	Central governments and central banks	305	305
3	Institutions	1,615	1,615
4	Corporates	14,706	14,706
4.1	<i>of which Corporates - SMEs</i>	2,151	2,151
4.2	<i>of which Corporates - Specialised lending</i>	1,753	1,753
5	Exposures under A-IRB	332	332
6	Central governments and central banks	—	—
7	Institutions	—	—
8	Corporates	—	—
8.1	<i>of which Corporates - SMEs</i>	—	—
8.2	<i>of which Corporates - Specialised lending</i>	—	—
9	Retail	332	332
9.1	<i>of which Retail – SMEs - Secured by immovable property collateral</i>	—	—
9.2	<i>of which Retail – non-SMEs - Secured by immovable property collateral</i>	332	332
9.3	<i>of which Retail – Qualifying revolving</i>	—	—
9.4	<i>of which Retail – SMEs - Other</i>	—	—
9.5	<i>of which Retail – Non-SMEs- Other</i>	—	—
10	TOTAL (including F-IRB exposures and A-IRB exposures)	16,959	16,959

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

As per Article 453 point (g), this template discloses more granular information on the type of CRM techniques that the Allied Irish Banks, p.l.c. applies.

	A-IRB	Total exposures	Credit risk Mitigation techniques										Credit risk Mitigation methods in the calculation of RWEAs			
			Funded credit Protection (FCP)										Unfunded credit Protection (UFCP)		RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and substitution effects)
			Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by Immovable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)	Part of exposures covered by Other funded credit protection (%)	Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)	Part of exposures covered by Guarantees (%)	Part of exposures covered by Credit Derivatives (%)			
a	b	c	d	e	f	g	h	i	j	k	l	m	n			
1	Central governments and central banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
2	Institutions	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
3	Corporates	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
3.1	Of which Corporates – SMEs	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
3.2	Of which Corporates – Specialised lending	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
3.3	Of which Corporates – Other	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
4	Retail	566	—	99.13%	99.13%	—	—	—	—	—	—	—	—	332	332	
4.1	Of which Retail – Immovable property SMEs	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
4.2	Of which Retail – Immovable property non-SMEs	566	—	99.13%	99.13%	—	—	—	—	—	—	—	—	332	332	
4.3	Of which Retail – Qualifying revolving	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
4.4	Of which Retail – Other SMEs	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
4.5	Of which Retail – Other non-SMEs	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
5	Total	566	—	99.13%	99.13%	—	—	—	—	—	—	—	—	332	332	

	F-IRB	Total exposures	Credit risk Mitigation techniques										Credit risk Mitigation methods in the calculation of RWEAs			
			Funded credit Protection (FCP)										Unfunded credit Protection (UFCP)		RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and substitution effects)
			Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by Immovable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)	Part of exposures covered by Other funded credit protection (%)	Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)	Part of exposures covered by Guarantees (%)	Part of exposures covered by Credit Derivatives (%)			
a	b	c	d	e	f	g	h	i	j	k	l	m	n			
1	Central governments and central banks	3,601	—	— %	— %	—	—	—	—	—	—	—	—	282	305	
2	Institutions	6,263	—	— %	— %	—	—	—	—	—	4.73 %	—	—	1,634	1,615	
3	Corporates	15,790	—	7.39%	7.39%	—	—	—	—	—	0.73 %	—	—	14,710	14,706	
3.1	Of which Corporates – SMEs	2,095	—	2.86%	2.86%	—	—	—	—	—	5.08 %	—	—	2,154	2,151	
3.2	Of which Corporates – Specialised lending	2,425	—	— %	— %	—	—	—	—	—	— %	—	—	1,753	1,753	
3.3	Of which Corporates – Other	11,271	—	9.83%	9.83%	—	—	—	—	—	0.08 %	—	—	10,803	10,803	
4	Total	25,654	—	4.55%	4.55%	—	—	—	—	—	1.61 %	—	—	16,627	16,627	

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

As per Article 438 point (h) the template below analyses the movements in risk weighted exposure amounts under the IRB approach within the period. This template excludes counterparty credit risk of € 1.0 bn (March 2023: € 0.9 bn).

Main movements between March 2023 to June 2023 are as follows:

- Model updates increase in respect of IRB models.
- Asset size decrease driven primarily by redemptions outpacing new business (including loans onboarded from Ulster Bank).

		Risk weighted exposure amount			
		a	b	c	d
		30/06/2023	31/03/2023	31/12/2022	30/09/2022
1	Risk weighted exposure amount as at the end of the previous reporting period	16,674	16,330	16,782	16,256
2	Asset size (+/-)	(135)	478	(52)	423
3	Asset quality (+/-)	(17)	(87)	(76)	(75)
4	Model updates (+/-)	391	—	1	—
5	Methodology and policy (+/-)	—	—	—	—
6	Acquisitions and disposals (+/-)	—	—	—	—
7	Foreign exchange movements (+/-)	51	(47)	(325)	177
8	Other (+/-)	—	—	—	—
9	Risk weighted exposure amount as at the end of the reporting period	16,964	16,674	16,329	16,782

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 30 June 2023 ("P3").
Article 431(2)	Institutions that have been granted permission by the competent authorities under Part Three for the instruments and methodologies referred to in Title III of this Part shall publicly disclose the information laid down therein.	AIB will publicly disclose the relevant information under Title III Qualifying Requirements for the Use of Particular Instruments or Methodologies that AIB has been granted permission by the competent authority under Part Three for the instruments and methodologies. See Article 452 to 455 below for details.
Article 431(3)	<p>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.</p> <p>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.</p> <p>Institutions shall also have policies in place to verify that their disclosures convey their risk profile comprehensively to market participants. Where institutions find that the disclosures required under this Part do not convey the risk profile comprehensively to market participants, they shall publicly disclose information in addition to the information required to be disclosed under this Part. Nonetheless, institutions shall only be required to disclose information that is material and not proprietary or confidential as referred to in Article 432.</p>	<p>The Group maintains a formal Pillar 3 disclosure policy which is reviewed annually and subject to approval within the Group's internal governance framework. This applies to Allied Irish Banks, p.l.c..</p> <p>The Pillar 3 disclosures have been subject to internal review procedures and have not been audited by the Group's external auditors.</p> <p>Introduction: Attestation that disclosures are in accordance with formal policies and internal processes, systems and controls.</p>
Article 431(4)	All quantitative disclosures shall be accompanied by a qualitative narrative and any other supplementary information that may be necessary in order for the users of that information to understand the quantitative disclosures, noting in particular any significant change in any given disclosure compared to the information contained in the previous disclosures.	AIB will ensure all quantitative disclosures will be accompanied by a qualitative narrative and any other supplementary information that may be necessary in order for the users of that information to understand the quantitative disclosures, noting in particular any significant change in any given disclosure compared to the information contained in the previous disclosures.
Article 431(5)	Institutions shall, if requested, explain their rating decisions to SMEs and other corporate applicants for loans, providing an explanation in writing when asked. The administrative costs of that explanation shall be proportionate to the size of the loan.	AIB provides explanations of ratings decisions to SMEs whose loan applications were declined in writing, if requested. AIB participates in a formal appeals process, overseen by a Government appointed Head of Credit Review. In the case of larger corporates, written explanations are not usually requested as direct discussions with relationship managers takes place.
Article 432	Article 432 Non-material, proprietary or confidential information	
Article 432(1)	<p>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.</p> <p>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.</p> <p>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.</p>	AIB complies with all relevant disclosure requirements with regards to materiality.

Article 432(2)	<p>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.</p> <p>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.</p> <p>Information shall be regarded as confidential where the institutions are obliged by customers or other counterparty relationships to keep that information confidential.</p> <p>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.</p>	AIB does not omit any information on the grounds that it may be proprietary or confidential.
Article 432(3)	In the exceptional cases referred to in paragraph 2, the institution concerned shall state in its disclosures the fact that specific items of information are not being disclosed and the reason for not disclosing those items, and publish more general information about the subject matter of the disclosure requirement, except where that subject matter is, in itself, proprietary or confidential.	Not applicable.
Article 433	Article 433 Frequency and scope of disclosures	
Article 433	<p>Institutions shall publish the disclosures required under Titles II and III in the manner set out in Articles 433a, 433b and 433c.</p> <p>Annual disclosures shall be published on the same date as the date on which institutions publish their financial statements or as soon as possible thereafter.</p> <p>Semi-annual and quarterly disclosures shall be published on the same date as the date on which the institutions publish their financial reports for the corresponding period where applicable or as soon as possible thereafter.</p> <p>Any delay between the date of publication of the disclosures required under this Part and the relevant financial statements shall be reasonable and, in any event, shall not exceed the timeframe set by competent authorities pursuant to Article 106 of Directive 2013/36/EU.</p>	<p>This publication is in line with Article 433a.</p> <p>The Pillar 3 disclosures are published as soon as possible after the publication of the financial report for the corresponding period on an annual and semi-annual basis. The quarterly Pillar 3 disclosures are published as soon as possible after the submission of the quarterly returns to the regulator.</p>
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;	<p>See below for applicable disclosure requirements.</p> <p>Not applicable. Annual - Template EU INS1 - Insurance participations. Article 49 is not applicable.</p> <p>Not applicable. Annual - Template EU INS2 - Financial conglomerates - Information on own funds and capital adequacy ratio. AIB is not a financial conglomerate.</p> <p>Not 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.</p>
Article 433a(1)(b)	(b) on a semi-annual basis the information referred to in:	See below for applicable disclosure requirements.
Article 433a(1)(b)(i)	(i) point (a) of Article 437;	<p>Semi-annual - Template EU CC1 - Composition of regulatory own funds.</p> <p>Semi-annual - EU CC2 - Reconciliation of regulatory own funds to balance sheet in the audited financial statements.</p>
Article 433a(1)(b)(ii)	(ii) point (e) of Article 438;	Not applicable. Semi-annual - Template EU CR10 - Specialised lending and equity exposures under the simple risk weighted approach. AIB does not use the simple risk weight approach for specialised lending or equity exposures.
Article 433a(1)(b)(iii)	(iii) points (e) to (l) of Article 439;	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;	<p>Semi-annual - Template EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer.</p> <p>Semi-annual - Template EU CCyB2 - Amount of institution-specific countercyclical capital buffer.</p>

Article 433a(1)(b)(v)	(v) points (c), (e), (f) and (g) of Article 442;	<p>Semi-annual - Template EU CR1 - Performing and non-performing exposures and related provisions.</p> <p>Semi-annual - Template EU CR1-A - Maturity of exposures.</p> <p>Semi-annual - Template EU CR2 - Changes in the stock of non-performing loans and advances.</p> <p>Annual & threshold - Template EU CR2a - Changes in the stock of non-performing loans and advances and related net accumulated recoveries.</p> <p>Semi-annual - Template EU CQ1 - Credit quality of forbore exposures.</p> <p>Annual & threshold - Template EU CQ2 - Quality of forbearance.</p> <p>Annual - Template EU CQ3 - Credit quality of performing and non-performing exposures by past due days.</p> <p>Annual & threshold based (cols b and d); Semi annual (cols a, c, e, f and g only) - Template EU CQ4 - Quality of non-performing exposures by geography.</p> <p>Annual & threshold based (cols b and d); Semi annual (cols a, c, e and f) - Template EU CQ5 - Credit quality of loans and advances by industry.</p> <p>Annual & threshold - Template EU CQ6 - Collateral valuation - loans and advances.</p> <p>Semi-annual - Template EU CQ7 - Collateral obtained by taking possession and execution processes.</p> <p>Annual & threshold - Template EU CQ8 - Collateral obtained by taking possession and execution processes – vintage breakdown.</p>
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);	<p>Semi-annual - Template EU LR1 - LRSum: Summary reconciliation of accounting assets and leverage ratio exposures.</p> <p>Semi-annual - Template EU LR2 - LRCom: Leverage ratio common disclosure.</p> <p>Semi-annual - Template EU LR3 - LRSpl: Split-up of on-balance sheet exposures (excluding derivatives, SFTs and exempted exposures).</p>
Article 433a(1)(b)(xi)	(xi) Article 451a(3);	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;	<p>Semi-annual - Template EU CR3 – CRM techniques overview: Disclosure of the use of credit risk mitigation techniques.</p> <p>Semi-annual - Template EU CR4 – standardised approach – Credit risk exposure and CRM effects.</p> <p>Semi-annual - Template EU CR7 – IRB approach – Effect on the RWEAs of credit derivatives used as CRM techniques.</p> <p>Semi-annual - Template EU CR7-A – IRB approach – Disclosure of the extent of the use of CRM techniques.</p>
Article 433a(1)(b)(xiv)	(xiv) points (d), (e) and (g) of Article 455;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 433a(1)(c)	(c) on a quarterly basis the information referred to in:	See below for applicable disclosure requirements.

Article 433a(1)(c)(i)	(i) points (d) and (h) of Article 438;	Quarterly - Template EU OV1 – Overview of risk weighted exposure amounts. Quarterly - Template EU CR8 – RWEA flow statements of credit risk exposures under the IRB approach. Not applicable. Quarterly - Template EU CCR7 – RWEA flow statements of CCR exposures under the IMM. AIB does not use the IMM and instead use SA-CCR for derivatives under counterparty credit risk. Not applicable. Quarterly - Template EU MR2–B - RWEA flow statements of market risk exposures under the IMA. All market risk is treated under standardised approach.
Article 433a(1)(c)(ii)	(ii) the key metrics referred to in Article 447;	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 compliments template EU LIQ1.
Article 433a(2)	By way of derogation from paragraph 1, large institutions other than G-SIIs that are non-listed institutions shall disclose the information outlined below with the following frequency:	Not applicable.
Article 433a(2)(a) & (b)	(a) all the information required under this Part on an annual basis; (b) the key metrics referred to in Article 447 on a semi-annual basis.	Not applicable.
Article 433a(3)	Large institutions that are subject to Article 92a or 92b shall disclose the information required under Article 437a on a semi-annual basis, except for the key metrics referred to in point (h) of Article 447, which are to be disclosed on a quarterly basis.	Not applicable.
Article 433b	Article 433b Disclosures by small and non-complex institutions	Not applicable.
Article 433b(1)	Small and non-complex institutions shall disclose the information outlined below with the following frequency:	Not applicable.
Article 433b(1)(a)	(a) on an annual basis the information referred to in:	Not applicable.
Article 433b(1)(a)(i)	(i) points (a), (e) and (f) of Article 435(1);	Not applicable.
Article 433b(1)(a)(ii)	(ii) point (d) of Article 438;	Not applicable.
Article 433b(1)(a)(iii)	(iii) points (a) to (d), (h), (i), (j) of Article 450(1);	Not applicable.
Article 433b(1)(b)	(b) on a semi-annual basis the key metrics referred to in Article 447.	Not applicable.
Article 433b(2)	By way of derogation from paragraph 1 of this Article, small and non-complex institutions that are non- listed institutions shall disclose the key metrics referred to in Article 447 on an annual basis.	Not applicable.
Article 433c	Article 433c Disclosures by other institutions	Not applicable.
Article 433c(1)	Institutions that are not subject to Article 433a or 433b shall disclose the information outlined below with the following frequency:	Not applicable.
Article 433c(1)(a)	(a) all the information required under this Part on an annual basis;	Not applicable.
Article 433c(1)(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) points (c) and (d) of Article 438;	Not applicable.
Article 433c(2)(e)	(e) the key metrics referred to in Article 447;	Not applicable.

Article 433c(2)(f)	(f) points (a) to (d), (h) to (k) of Article 450(1).	Not applicable.
Article 434	Article 434 Means of disclosures	
Article 434(1)	Institutions shall disclose all the information required under Titles II and III in electronic format and in a single medium or location. The single medium or location shall be a standalone document that provides a readily accessible source of prudential information for users of that information or a distinctive section included in or appended to the institutions' financial statements or financial reports containing the required disclosures and being easily identifiable to those users.	The Pillar 3 disclosures are published on AIB Group's website (https://aib.ie/investorrelations).
Article 434(2)	Institutions shall make available on their website or, in the absence of a website, in any other appropriate location an archive of the information required to be disclosed in accordance with this Part. That archive shall be kept accessible for a period of time that shall be no less than the storage period set by national law for information included in the institutions' financial reports.	The Pillar 3 disclosures are published on AIB Group's website (https://aib.ie/investorrelations). Pillar 3 reports from previous years are also available on this website.
Article 434a	Article 434a Uniform disclosure formats	
Article 434a	EBA shall develop draft implementing technical standards specifying uniform disclosure formats, and associated instructions in accordance with which the disclosures required under Titles II and III shall be made. Those uniform disclosure formats shall convey sufficiently comprehensive and comparable information for users of that information to assess the risk profiles of institutions and their degree of compliance with the requirements laid down in Parts One to Seven. To facilitate the comparability of information, the implementing technical standards shall seek to maintain consistency of disclosure formats with international standards on disclosures. Uniform disclosure formats shall be tabular where appropriate. EBA shall submit those draft implementing technical standards to the Commission by 28 June 2020. Power is conferred on the Commission to adopt those implementing technical standards in accordance with Article 15 of Regulation (EU) No 1093/2010.	EBA published the final version of the ITS on 21/04/2021: Commission Implementing Regulation (EU) 2021/637 of 15 March 2021 laying down implementing technical standards with regard to public disclosures by institutions of the information referred to in Titles II and III of Part Eight of Regulation (EU) No 575/2013 of the European Parliament and of the Council and repealing Commission Implementing Regulation (EU) No 1423/2013, Commission Delegated Regulation (EU) 2015/1555, Commission Implementing Regulation (EU) 2016/200 and Commission Delegated Regulation (EU) 2017/2295. AIB is compliant with the amended version as per EU official journal.
Article 435	Article 435 Disclosure of risk management objectives and policies	
Article 435(1)	Institutions shall disclose their risk management objectives and policies for each separate category of risk, including the risks referred to in this Title. Those disclosures shall include:	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 point (a) of Article 104(1) of Directive 2013/36/EU and its composition in terms of Common Equity Tier 1, additional Tier 1 and Tier 2 instruments;	Annual disclosure requirement on Template EU KM1 – Key metrics template.
Article 438(c)	(c) upon demand from the relevant competent authority, the result of the institution's internal capital adequacy assessment process;	Annual - Table EU OVC – ICAAP information.
Article 438(d)	(d) the total risk-weighted exposure amount and the corresponding total own funds requirement determined in accordance with Article 92, to be broken down by the different risk categories set out in Part Three and, where applicable, an explanation of the effect on the calculation of own funds and risk-weighted exposure amounts that results from applying capital floors and not deducting items from own funds;	Quarterly - Template EU OV1 – Overview of total risk exposure amounts. Additional explanation is currently not relevant.
Article 438(e)	(e) the on- and off-balance-sheet exposures, the risk-weighted exposure amounts and associated expected losses for each category of specialised lending referred to in Table 1 of Article 153(5) and the on- and off-balance-sheet exposures and risk-weighted exposure amounts for the categories of equity exposures set out in Article 155(2);	Not applicable. Semi-annual - Template EU CR10 - Specialised lending and equity exposures under the simple risk weighted approach. AIB does not use the simple risk weight approach for specialised lending or equity exposures.
Article 438(f)	(f) the exposure value and the risk-weighted exposure amount of own funds instruments held in any insurance undertaking, reinsurance undertaking or insurance holding company that the institutions do not deduct from their own funds in accordance with Article 49 when calculating their capital requirements on an individual, sub-consolidated and consolidated basis;	Not applicable. Annual - Template EU INS1 - Insurance participations. Article 49 is not applicable.
Article 438(g)	(g) the supplementary own funds requirement and the capital adequacy ratio of the financial conglomerate calculated in accordance with Article 6 of Directive 2002/87/EC and Annex I to that Directive where method 1 or 2 set out in that Annex is applied;	Not applicable. Annual - Template EU INS2 - Financial conglomerates - Information on own funds and capital adequacy ratio. AIB is not a financial conglomerate.

Article 438(h)	(h) the variations in the risk-weighted exposure amounts of the current disclosure period compared to the immediately preceding disclosure period that result from the use of internal models, including an outline of the key drivers explaining those variations.	Quarterly - Template EU CR8 – RWEA flow statements of credit risk exposures under the IRB approach. Not applicable. Quarterly - Template EU CCR7 – RWEA flow statements of CCR exposures under the IMM. AIB does not use the IMM and instead use SA-CCR for derivatives under counterparty credit risk. Not applicable. Quarterly - Template EU MR2–B - RWEA flow statements of market risk exposures under the IMA. All market risk is treated under standardised approach.
Article 439	Article 439 Disclosure of exposures to counterparty credit risk	
Article 439	Institutions shall disclose the following information regarding their exposure to counterparty credit risk as referred to in Chapter 6 of Title II of Part Three:	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 protection sold;	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. Annual & threshold - Template EU CR2a - Changes in the stock of non-performing loans and advances and related net accumulated recoveries. Semi-annual - Template EU CQ1 - Credit quality of forborne exposures. Annual & threshold - Template EU CQ2 - Quality of forbearance. 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. 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. Annual & threshold - Template EU CQ6 - Collateral valuation - loans and advances. Semi-annual - Template EU CQ7 - Collateral obtained by taking possession and execution processes. Annual & threshold - Template EU CQ8 - Collateral obtained by taking possession and execution processes – vintage breakdown.
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. 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.
Article 442(f)	(f) any changes in the gross amount of defaulted on- and off-balance-sheet exposures, including, as a minimum, information on the opening and closing balances of those exposures, the gross amount of any of those exposures reverted to non-defaulted status or subject to a write-off;	Semi-annual - Template EU CR2 - Changes in the stock of non-performing loans and advances, (Note at year end if publish EU CR2-a, AIB will not publish EU CR2). 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. 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 ECAs 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 a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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.	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 management	
Article 446	Institutions shall disclose the following information about their operational risk management:	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 446(a)	(a) the approaches for the assessment of own funds requirements for operation risk that the institution qualifies for;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 446(b)	(b) where the institution makes use of it, a description of the methodology set out in Article 312(2), which shall include a discussion of the relevant internal and external factors being considered in the institution's advanced measurement approach;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 446(c)	(c) in the case of partial use, the scope and coverage of the different methodologies used.	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 own funds requirements as calculated in accordance with Article 92;	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);	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) their 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	From 28 June 2022, large institutions which have issued securities that are admitted to trading on a regulated market of any Member State, as defined in point (21) of Article 4(1) of Directive 2014/65/EU, shall disclose information on ESG risks, including physical risks and transition risks, as defined in the report referred to in Article 98(8) of Directive 2013/36/EU. The information referred to in the first paragraph shall be disclosed on an annual basis for the first year and biannually thereafter.	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
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. Semi-annual - Template EU LR3 - LRSpl: Split-up of on-balance sheet exposures (excluding derivatives, SFTs and exempted exposures).
Article 451(1)(c)	(c) where applicable, the amount of exposures calculated in accordance with Articles 429(8) and 429a(1) and the adjusted leverage ratio calculated in accordance with Article 429a(7);	Annual (for rows 28 to 31a), Semi-annual (for rows up to row 28) - Template EU LR2 - LRCom: Leverage ratio common disclosure.
Article 451(1)(d)	(d) a description of the processes used to manage the risk of excessive leverage;	Annual - Table EU LRA: Free format text boxes for disclosure on qualitative items.
Article 451(1)(e)	(e) a description of the factors that had an impact on the leverage ratio during the period to which the disclosed leverage ratio refers.	Annual - Table EU LRA: Free format text boxes for disclosure on qualitative items.
Article 451(2)	Public development credit institutions as defined in Article 429a(2) shall disclose the leverage ratio without the adjustment to the total exposure measure determined in accordance with point (d) of the first subparagraph of Article 429a(1).	Not applicable. AIB is not a public development credit institutions. This would impact the following table if it were applicable to AIB: Template EU LR2 - LRCom: Leverage ratio common disclosure.
Article 451(3)	In addition to points (a) and (b) of paragraph 1 of this Article, large institutions shall disclose the leverage ratio and the breakdown of the total exposure measure referred to in Article 429(4) based on averages calculated in accordance with the implementing act referred to in Article 430(7).	Annual (for rows 28 to 31a), Semi-annual (for rows up to row 28) - Template EU LR2 - LRCom: Leverage ratio common disclosure.
Article 451a	Article 451a Disclosure of liquidity requirements	
Article 451a(1)	Institutions that are subject to Part Six shall disclose information on their liquidity coverage ratio, net stable funding ratio and liquidity risk management in accordance with this Article.	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) point (a)	(a) the average or averages, as applicable, of their liquidity coverage ratio based on end-of-the-month observations over the preceding 12 months for each quarter of the relevant disclosure period;	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) point (b)	(b) the average or averages, as applicable, of total liquid assets, after applying the relevant haircuts, included in the liquidity buffer pursuant to the delegated act referred to in Article 460(1), based on end-of-the-month observations over the preceding 12 months for each quarter of the relevant disclosure period, and a description of the composition of that liquidity buffer;	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) point (c)	(c) the averages of their liquidity outflows, inflows and net liquidity outflows as calculated in accordance with the delegated act referred to in Article 460(1), based on end-of-the-month observations over the preceding 12 months for each quarter of the relevant disclosure period and the description of their composition.	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
	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;	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 452(h)	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 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 market risk models	
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.

CRR 468	Temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income in view of the COVID-19 pandemic	<p>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.</p> <p>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.</p>
CRR 473a (8)	Introduction to IFRS 9	<p>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.</p> <p>Allied Irish Banks, p.l.c. applies the IFRS9 transitional capital arrangements. See above template for details. Note the static transitional scaling factor ended on 31 December 2022. The dynamic transitional scaling factor per Regulation (EU) 2020/873 will continue to be effective until 31 December 2024.</p>