



# For the life you're after



Allied Irish Banks p.l.c.  
Pillar 3 Disclosures  
30 June 2024

## 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 AIB Group and certain of the plans and objectives of the Group. These forward looking statements can be identified by the fact that they do not relate only to historical or current facts. Forward looking statements sometimes use words such as 'aim', 'anticipate', 'target', 'expect', 'estimate', 'intend', 'plan', 'goal', 'believe', 'may', 'could', 'will', 'seek', 'continue', 'should', 'assume', or other words of similar meaning. Examples of forward looking statements include, among others, statements regarding the Group's future financial position, capital structure, Government shareholding in the Group, income growth, loan losses, business strategy, projected costs, capital ratios, estimates of capital expenditures, and plans and objectives for future operations. Because such statements are inherently subject to risks and uncertainties, actual results may differ materially from those expressed or implied by such forward looking information. By their nature, forward looking statements involve risk and uncertainty because they relate to events and depend on circumstances that will occur in the future. There are a number of factors that could cause actual results and developments to differ materially from those expressed or implied by these forward looking statements. These are set out in Principal Risks on pages 27 to 30 of the Annual Financial Report 2023 and updated on page 32 of the 2024 Half-Year Financial Report. In addition to matters relating to the Group's business, future performance will be impacted by (i) the Group's ability along with governments and other stakeholders to measure, manage and mitigate the impacts of climate change effectively, (ii) the impacts of inflation and (iii) Irish, UK and wider European and global economic and financial market considerations. Future performance could also be impacted by the direct and indirect consequences of conflicts in the Middle East and Ukraine. Any forward looking statements made by or on behalf of the Group speak only as of the date they are made. The Group cautions that the list of important factors on pages 27 to 30 of the Annual Financial Report 2023 is not exhaustive. Investors and others should carefully consider the foregoing factors and other uncertainties and events when making an investment decision based on any forward looking statement.

## Introduction

This document contains the required regulatory disclosures under Capital Requirements Regulation ("CRR"), Part Eight – Disclosures by Institutions and is prepared in compliance with Regulation (EU) 2021/637.

### Basis of disclosures

The information contained in this report is that of Allied Irish Banks, p.l.c. Allied Irish Banks, p.l.c., a direct subsidiary of AIB Group plc ("AIB Group" or "Group"), is a credit institution authorised by the Central Bank of Ireland ("CBI")/Single Supervisory Mechanism ("SSM") (LEI code: 3U8WV1YX2VMUHH7Z1Q21 ). Allied Irish Banks, p.l.c. and its subsidiaries: AIB Mortgage Bank Unlimited Company (LEI code: 549300CGO72ED3XVUZ04 ), EBS d.a.c. (LEI code: 549300QSOR6M20VUB380 ) and AIB Group (UK) p.l.c. are individual banking licenced entities and submit returns to the relevant regulator. Goodbody Stockbrokers Unlimited Company ("Goodbody") is a subsidiary of Allied Irish Banks, p.l.c. Goodbody is supervised per the Investment Firms Regulation ("IFR") on an individual basis and included in Group consolidated supervision under CRR.

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

ILAC (Internal loss absorbing capacity) templates for Allied Irish Banks, p.l.c. subsidiaries, AIB Mortgage Bank Unlimited Company and EBS d.a.c., are included as appendices in this pillar 3 disclosures.

### 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 2024 is Allied Irish Banks, p.l.c. Large subsidiaries shall disclose all the information required per Article 13(1) on an annual basis and the required information on a semi-annual and quarterly basis.

### Reporting conventions

Where disclosures have been enhanced, or are new, they are generally not restated or comparatives provided. Wherever specific rows and columns in the tables and templates prescribed by the EBA are not applicable to our activities, they are left blank. Comparisons against prior periods have been included in the templates as required by Regulation (EU) 2021/637 and by the Bank Recovery and Resolution Directive (BRRD) 2014/59/EU.

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

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

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

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 2024 are as follows:

- Credit risk (excluding counterparty credit risk (CCR) and Article 3 adjustment) decreased by € 0.3 bn primarily due to an increase in customers in scope for infrastructure supporting factor € 0.3 bn and other balance sheet and fair value movements, primarily deferred tax assets € 0.3 bn offset by new business outpacing maturities and paydowns € 0.3 bn and FX € 0.1 bn.
- Counterparty credit risk, securitisation, operational and market risk remained relatively static during the period.

		Total risk exposure amounts (TREA)		Total own funds requirements
		a	b	c
		30/06/2024	31/03/2024	30/06/2024
1	Credit risk (excluding CCR)	35,893	36,229	2,871
2	Of which the standardised approach	18,397	17,888	1,472
3	Of which the Foundation IRB (F-IRB) approach	16,871	17,681	1,350
4	Of which slotting approach			
EU 4a	Of which equities under the simple riskweighted approach			
5	Of which the Advanced IRB (A-IRB) approach	214	231	17
6	Counterparty credit risk - CCR	1,013	1,069	81
7	Of which the standardised approach	283	258	23
8	Of which internal model method (IMM)			
EU 8a	Of which exposures to a CCP	45	44	4
EU 8b	Of which credit valuation adjustment - CVA	86	80	7
9	Of which other CCR	599	686	48
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)	937	966	75
17	Of which SEC-IRBA approach			
18	Of which SEC-ERBA (including IAA)	669	671	53
19	Of which SEC-SA approach	268	295	21
EU 19a	Of which 1250%	—	—	—
20	Position, foreign exchange and commodities risks (Market risk)	936	976	75
21	Of which the standardised approach	936	976	75
22	Of which IMA			
EU 22a	Large exposures	—	—	—
23	Operational risk	5,047	5,047	404
EU 23a	Of which basic indicator approach			
EU 23b	Of which standardised approach	5,047	5,047	404
EU 23c	Of which advanced measurement approach			
24	Amounts below the thresholds for deduction (subject to 250% risk weight)*	872	710	70
25	Not applicable			
26	Not applicable			
27	Not applicable			
28	Not applicable			
29	<b>Total</b>	<b>43,826</b>	<b>44,288</b>	<b>3,506</b>

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

## 2: Template EU ILAC - Internal loss absorbing capacity: internal MREL and, where applicable, requirement for own funds and eligible liabilities for non-EU G-SIIs

As per Article 45i (3), points (a) to (c) of the Bank Recovery and Resolution Directive (BRRD II), published in the Official Journal of the EU as Directive 2014/59/EU, amended by Directive 2019/879/EU in May 2019, the following template discloses own funds and eligible liabilities for the purposes of the requirement for own funds and eligible liabilities of entities that are not themselves resolution entities pursuant to Article 45f BRRD II (internal MREL).

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

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

The current MREL requirement for Allied Irish Banks, p.l.c. is the higher of 18.09% of RWAs (21.93% including the Combined Buffer Requirement) and 5.91% of the leverage exposure. As of 30th June 2024, Allied Irish Banks, p.l.c. exceeds these requirements.

		a	b	c
		Minimum requirement for own funds and eligible liabilities (internal MREL)	Non-EU G-SII requirement for own funds and eligible liabilities (internal TLAC)	Qualitative information
<b>Applicable requirement and level of application</b>				
EU-1	Is the entity subject to a Non-EU G-SII Requirement for own funds and eligible liabilities? (Y/N)			N
EU-2	If EU 1 is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)			
EU-2a	Is the entity subject to an internal MREL requirement? (Y/N)			Y
EU-2b	If EU 2a is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)			I
<b>Own funds and eligible liabilities</b>				
EU-3	Common Equity Tier 1 capital (CET1)	7,576		
EU-4	Eligible Additional Tier 1 instruments	1,236		
EU-5	Eligible Tier 2 instruments	1,805		
EU-6	Eligible own funds	10,618		
EU-7	Eligible liabilities	7,814		
EU-8	Of which permitted guarantees			
EU-9a	(Adjustments)	(2,897)		
EU-9b	Own funds and eligible liabilities items after adjustments	15,534		
<b>Total risk exposure amount and total exposure measure</b>				
EU-10	Total risk exposure amount	43,826		
EU-11	Total exposure measure	126,493		
<b>Ratio of own funds and eligible liabilities</b>				
EU-12	Own funds and eligible liabilities (as a percentage of TREA)	35.45 %		
EU-13	Of which permitted guarantees			
EU-14	Own funds and eligible liabilities (as a percentage of leverage exposure)	12.28 %		
EU-15	Of which permitted guarantees			
EU-16	CET1 (as a percentage of TREA) available after meeting the entity's requirements	12.79 %		
EU-17	Institution-specific combined buffer requirement			
<b>Requirements</b>				
EU-18	Requirement expressed as a percentage of the total risk exposure amount	18.09 %		
EU-19	Of which may be met with guarantees			
EU-20	Internal MREL expressed as percentage of the total exposure measure	5.91 %		
EU-21	Of which may be met with guarantees			
<b>Memorandum items</b>				
EU-22	Total amount of excluded liabilities referred to in Article 72a(2) CRR			

## Chapter 2. Disclosure of own funds

### 3: 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 2023 to June 2024 for CET1 are as follows:

- Capital levels decreased mainly due to ending of transitional rates for deferred tax assets and cessation of IFRS 9 transitional capital arrangements (€ 0.4 bn), utilisation of deferred tax assets (+€ 0.1 bn). The transitional rates for deferred tax assets ended 1st January 2024 and the Group has elected to cease the application of IFRS 9 transitional capital arrangements at end of June 2024.

Main movements between December 2023 to June 2024 for total risk exposures increased as detailed below:

- Credit risk (excluding counterparty credit risk (CCR)) decreased by € 2.8 bn primarily due to implementation of the Regulation (EU) 2022/2036 of the European Parliament and of the Council amending Regulation (EU) No 575/2013 (the 'Daisy Chain' regulation) changes (€ 2.9 bn).
- RWEAs of € 0.4 bn have been recognised as an Article 3 adjustment due to the Ulster Bank tracker (and linked) mortgage portfolio to transfer, remained relatively static over the period.
- Counterparty credit risk decreased by € 0.1 bn reflecting a reduction in derivatives and in securities financing transactions.
- Market Risk increased by € 0.1 bn.
- Securitisation and operational 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 € 23 m at 30 June 2024, 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
<b>Common Equity Tier 1 (CET1) capital: instruments and reserves</b>			
1	Capital instruments and the related share premium accounts	3,023	34 & 35
	of which: Ordinary stock	1,637	34
2	Retained earnings	7,171	37
3	Accumulated other comprehensive income (and other reserves)	(805)	39
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	—	38
6	<b>Common Equity Tier 1 (CET1) capital before regulatory adjustments</b>	<b>9,388</b>	
<b>Common Equity Tier 1 (CET1) capital: regulatory adjustments</b>			
7	Additional value adjustments (negative amount)	(70)	
8	Intangible assets (net of related tax liability) (negative amount)	(429)	10
9	Not applicable		
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)	(1,979)	15
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	699	40
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	(28)	
28	<b>Total regulatory adjustments to Common Equity Tier 1 (CET1)</b>	<b>(1,812)</b>	
29	<b>Common Equity Tier 1 (CET1) capital</b>	<b>7,576</b>	
<b>Additional Tier 1 (AT1) capital: instruments</b>			
30	Capital instruments and the related share premium accounts	1,239	43
31	of which: classified as equity under applicable accounting standards	1,239	
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	<b>Additional Tier 1 (AT1) capital before regulatory adjustments</b>	<b>1,239</b>	
<b>Additional Tier 1 (AT1) capital: regulatory adjustments</b>			
37	Direct, indirect and synthetic holdings by an institution of own AT1 instruments (negative amount)	(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	<b>Total regulatory adjustments to Additional Tier 1 (AT1) capital</b>	<b>(3)</b>	
44	<b>Additional Tier 1 (AT1) capital</b>	<b>1,236</b>	
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	<b>8,813</b>	
<b>Tier 2 (T2) capital: instruments</b>			
46	Capital instruments and the related share premium accounts	1,701	32
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	107	
51	<b>Tier 2 (T2) capital before regulatory adjustments</b>	<b>1,807</b>	
<b>Tier 2 (T2) capital: regulatory adjustments</b>			
52	Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans (negative amount)	(3)	
53	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	—	
54	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	—	
54a	Not applicable		
55	Direct, indirect and synthetic holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	—	
56	Not applicable		
EU-56a	Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)	—	
EU-56b	Other regulatory adjustments to T2 capital	—	
57	<b>Total regulatory adjustments to Tier 2 (T2) capital</b>	<b>(3)</b>	
58	<b>Tier 2 (T2) capital</b>	<b>1,805</b>	
59	<b>Total capital (TC = T1 + T2)</b>	<b>10,618</b>	
60	<b>Total Risk exposure amount</b>	<b>43,826</b>	
<b>Capital ratios and requirements including buffers</b>			
61	Common Equity Tier 1 capital	17.29 %	
62	Tier 1 capital	20.11 %	
63	Total capital	24.23 %	
64	Institution CET1 overall capital requirement	8.34 %	
65	of which: capital conservation buffer requirement	2.50 %	
66	of which: countercyclical buffer requirement	1.34 %	
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	<b>Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount) available after meeting the minimum capital requirements</b>	<b>12.79 %</b>	
<b>Amounts below the thresholds for deduction (before risk weighting)</b>			
72	Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	85	
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)	4,091	
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)	201	
<b>Applicable caps on the inclusion of provisions in Tier 2</b>			
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)	—	
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	233	
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	135	
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	107	
<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)</b>			
80	Current cap on CET1 instruments subject to phase out arrangements	—	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	—	
82	Current cap on AT1 instruments subject to phase out arrangements	—	

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

#### 4: Template EU CC2 - reconciliation of regulatory own funds to balance sheet in the audited 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	
<b>Assets - Breakdown by asset classes according to the balance sheet in the published financial statements</b>				
1	Cash and balances at central banks	32,734	32,734	
2	Derivative financial instruments	2,320	2,320	
3	Loans and advances to banks	13,162	13,162	
4	Loans and advances to customers	30,977	30,473	
5	Securities financing	11,463	11,463	
6	Investment securities	27,023	27,023	
7	Investments in associates and joint ventures	193	193	
8	Investments in Group undertakings	4,455	4,369	
9	Intangible assets	709	709	
10	<i>Of which are deducted from Own funds</i>		429	8
11	Property, plant and equipment	454	454	
12	Other assets	168	174	
13	Current taxation	1	2	
14	Deferred tax assets	2,134	2,150	
15	<i>Of which are deducted from Own funds</i>		1,979	10
16	Prepayments and accrued income	462	462	
17	<b>Total assets</b>	<b>126,255</b>	<b>125,688</b>	
<b>Liabilities - Breakdown by liability classes according to the balance sheet in the published financial statements</b>				
18	Deposits by central banks and banks	5,067	5,067	
19	Customer accounts	94,298	93,731	
20	Securities financing	756	756	
21	Lease liabilities	242	242	
22	Debt securities in issue	482	482	
22	Derivative financial instruments	2,517	2,517	
23	Fair value changes of hedged items in portfolio hedges of interest rate risk	3	3	
24	Current taxation	1	1	
25	Deferred tax liabilities	8	8	
26	Retirement benefit liabilities	14	14	
27	Other liabilities	926	930	
28	Accruals and deferred income	607	607	
29	Provisions for liabilities and commitments	171	171	
30	Subordinated liabilities and other capital instruments - Externally issued	64	64	
31	<i>- Of which AIB Group plc</i>	9,335	9,335	
32	<i>Of which are allowable for own funds purposes</i>		1,701	46
33	<b>Total liabilities</b>	<b>114,491</b>	<b>113,928</b>	
<b>Shareholders' Equity</b>				
34	Share capital	1,637	1,637	1
35	Share premium	1,386	1,386	1
36	Reserves	7,340	7,336	
37	<i>Of which Retained earnings</i>		7,171	2
38	<i>Of which Current year Profit less foreseeable charges</i>		—	EU-5a
39	<i>Of which AOCI and other Reserves</i>		(805)	3
40	<i>Of which Cash flow hedges deducted from own funds</i>		(699)	11
41	<b>Total shareholders' equity</b>	<b>10,363</b>	<b>10,359</b>	
42	Other equity interests - AIB Group plc	1,401	1,401	
43	<i>Of which are allowable for own funds purposes</i>		1,239	30
44	<b>Total equity</b>	<b>11,764</b>	<b>11,760</b>	
45	<b>Total liabilities and equity</b>	<b>126,255</b>	<b>125,688</b>	

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

The temporary treatment specified in Article 473a and 468 have expired per the legislation. AIB is presenting the template below as it applies the transitional arrangements as per Regulation (EU) 2020/873. This legislation allows any increase in new expected credit loss provisions on non-credit impaired loans to be added back to CET1 from 1 January 2020 to 31 December 2024. The transitional benefit is phased out over a 5-year period with 100% applicable for 2020 and 2021; 75% for 2022; 50% for 2023; 25% for 2024; with no transitional benefit from 1 January 2025 onwards.

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

The IFRS 9 transitional capital adjustment is no longer relevant as Allied Irish Banks, p.l.c. has elected to cease the application of the IFRS 9 transitional capital arrangements and as a result the capital position is on a fully loaded basis only. From September 2024 Allied Irish Banks, p.l.c. will no longer disclose this template.

		a	b	c	d	e
		30/06/2024	31/03/2024	31/12/2023	30/09/2023	30/06/2023
<b>Available capital (amounts)</b>						
1	CET1 capital <sup>1</sup>	7,576	7,642	7,873	7,817	7,747
2	CET1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	7,576	7,542	7,668	7,571	7,510
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 <sup>1</sup>	8,813	8,755	8,986	8,930	8,860
4	Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8,813	8,655	8,781	8,684	8,623
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 <sup>1</sup>	10,618	10,379	10,573	10,475	10,405
6	Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	10,618	10,314	10,436	10,337	10,275
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					
<b>Risk-weighted assets (amounts)</b>						
7	Total risk-weighted assets <sup>1</sup>	43,826	44,288	46,516	44,834	44,632
8	Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	43,826	44,219	46,373	44,724	44,524
<b>Capital ratios</b>						
9	CET1 (as a percentage of risk exposure amount)	17.29%	17.26%	16.93%	17.44%	17.36%
10	CET1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.29%	17.06%	16.54%	16.93%	16.87%
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)	20.11%	19.77%	19.32%	19.92%	19.85%
12	Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.11%	19.57%	18.94%	19.42%	19.37%
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)	24.23%	23.44%	22.73%	23.36%	23.31%
14	Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	24.23%	23.32%	22.51%	23.11%	23.08%

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					
<b>Leverage ratio</b>						
15	Leverage ratio total exposure measure	126,493	127,497	129,630	126,090	123,836
16	Leverage ratio	6.97%	6.87%	6.93%	7.08%	7.15%
17	Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	6.97%	6.79%	6.78%	6.90%	6.98%
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					

<sup>1</sup> From June 2024 transitional CET1, Tier 1 and total capital and RWEAs are no longer calculated applying the IFRS 9 transitional capital arrangements of the CRR as amended by CRR II applicable as at the reporting date.

## Chapter 3. Disclosure of countercyclical capital buffers



Peru : 072	0	0	0	0	0	0	0	0	0	0	0	0	— %	— %
Philippines : 073	0	0	0	0	0	0	0	0	0	0	0	0	— %	— %
Poland : 074	11	15	0	0	0	26	2	0	0	0	2	29	0.08 %	— %
Portugal : 075	0	54	0	0	0	54	3	0	0	0	3	37	0.11 %	— %
Puerto Rico : 076	0	0	0	0	0	0	0	0	0	0	0	0	— %	— %
Qatar : 077	0	0	0	0	0	0	0	0	0	0	0	0	— %	— %
Romania : 078	0	0	0	0	0	0	0	0	0	0	0	0	— %	1.00 %
Russian Federation : 079	0	0	0	0	0	0	0	0	0	0	0	0	— %	— %
Saudi Arabia : 080	0	0	0	0	0	0	0	0	0	0	0	0	— %	— %
Singapore : 081	0	0	0	0	0	0	0	0	0	0	0	0	— %	— %
Slovakia : 082	0	0	0	0	0	0	0	0	0	0	0	0	— %	1.50 %
Slovenia : 083	0	0	0	0	0	0	0	0	0	0	0	0	— %	0.50 %
South Africa : 084	0	0	0	0	0	0	0	0	0	0	0	0	— %	— %
Spain : 085	60	239	0	0	0	300	20	0	0	0	20	256	0.75 %	— %
Sri Lanka : 086	0	0	0	0	0	0	0	0	0	0	0	0	— %	— %
Sweden : 087	0	104	0	0	0	104	7	0	0	0	7	90	0.26 %	2.00 %
Switzerland : 088	2	61	0	0	0	62	4	0	0	0	4	53	0.15 %	— %
Thailand : 089	0	0	0	0	0	0	0	0	0	0	0	0	— %	— %
Uganda : 090	0	0	0	0	0	0	0	0	0	0	0	0	— %	— %
Ukraine : 091	0	0	0	0	0	0	0	0	0	0	0	0	— %	— %
United Arab Emirates : 092	0	0	0	0	0	0	0	0	0	0	0	0	— %	— %
United States : 093	132	2,549	0	0	0	1,021	3,703	231	0	14	245	3,064	8.94 %	— %
Venezuela, bolivarian republic : 094	0	0	0	0	0	0	0	0	0	0	0	0	— %	— %
Vietnam : 095	0	0	0	0	0	0	0	0	0	0	0	0	— %	— %
Virgin Islands, British : 096	0	0	0	0	0	0	0	0	0	0	0	0	— %	— %
Zimbabwe : 097	0	0	0	0	0	0	0	0	0	0	0	0	— %	— %
020 Total	22,708	17,449	83	—	2,364	42,603	2,662	4	75	2,741	34,263	100 %		

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

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

As per Article 440 point (b), the following template provides the additional countercyclical capital buffer requirement. The Central Bank of Ireland ("CBI") increased the Irish countercyclical capital buffer from 1% to 1.5% in June 2024.

		a
1	Total risk exposure amount <sup>1</sup>	43,826
2	Institution specific countercyclical capital buffer rate	1.34 %
3	Institution specific countercyclical capital buffer requirement	586

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

## Chapter 4. Disclosure of the leverage ratio

## 8: 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 fully loaded basis.

Main movements between December 2023 to June 2024 are as follows:

- Primarily driven by increased net lending, increased investment securities, increased securities financing, offset by reduction in balances with central banks.
- The movement in off-balance sheet relates to the repayment of the Open Market Operations guarantee and underlying business activity.

		a
		Applicable amount
1	Total assets as per published financial statements	126,256
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	(567)
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	1,634
9	Adjustment for securities financing transactions (SFTs)	307
10	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	4,162
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 <sup>1</sup>	(5,298)
13	<b>Total exposure measure</b>	<b>126,493</b>

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

## 9: 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). Transitional and fully loaded capital ratios are aligned from June 2024, prior periods were transitional. Allied Irish Bank, p.l.c. does not have any promotional loan exposures.

There was an overall decrease in Tier 1 capital between December 2023 to June 2024 mainly due to the following:

- Decrease due to ending of transitional rates for deferred tax assets and cessation of IFRS 9 transitional capital arrangements partially offset by higher AT1 and the utilisation of deferred tax assets over the half year.

The LR increased slightly over the half year due to lower leverage exposures, partially offset by lower Tier 1 capital.

		CRR leverage ratio exposures	
		a	b
		30/06/2024	31/12/2023
<b>On-balance sheet exposures (excluding derivatives and SFTs)</b>			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	109,042	111,616
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)	(2,434)	(2,168)
7	<b>Total on-balance sheet exposures (excluding derivatives and SFTs)</b>	<b>106,608</b>	<b>109,448</b>
<b>Derivative exposures</b>			
8	Replacement cost associated with SA-CCR derivatives transactions (i.e. net of eligible cash variation margin)	2,911	3,516
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	1,043	1,020
EU-9a	Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach	—	—
EU-9b	Exposure determined under Original Exposure Method	—	—
10	(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)	—	—
EU-10a	(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)	—	—
EU-10b	(Exempted CCP leg of client-cleared trade exposures) (original Exposure Method)	—	—
11	Adjusted effective notional amount of written credit derivatives	—	—
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	—	—
13	<b>Total derivatives exposures</b>	<b>3,954</b>	<b>4,536</b>
<b>Securities financing transaction (SFT) exposures</b>			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	14,409	14,677
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(2,946)	(3,803)
16	Counterparty credit risk exposure for SFT assets	307	259
EU-16a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR	—	—
17	Agent transaction exposures	—	—
EU-17a	(Exempted CCP leg of client-cleared SFT exposure)	—	—
18	<b>Total securities financing transaction exposures</b>	<b>11,769</b>	<b>11,132</b>
<b>Other off-balance sheet exposures</b>			
19	Off-balance sheet exposures at gross notional amount	13,255	13,653
20	(Adjustments for conversion to credit equivalent amounts)	(9,046)	(9,088)
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated with off-balance sheet exposures)	(48)	(50)
22	<b>Off-balance sheet exposures</b>	<b>4,162</b>	<b>4,515</b>
<b>Excluded exposures</b>			

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	<b>(Total exempted exposures)</b>	—	—
<b>Capital and total exposure measure</b>			
23	Tier 1 capital	8,813	8,986
24	<b>Total exposure measure</b>	<b>126,493</b>	<b>129,630</b>
<b>Leverage ratio</b>			
25	Leverage ratio (%)	6.97 %	6.93 %
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	6.97 %	6.93 %
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	6.97 %	6.93 %
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 %
<b>Choice on transitional arrangements and relevant exposures</b>			
EU-27b	Choice on transitional arrangements for the definition of the capital measure	Fully loaded	Transitional
<b>Disclosure of mean values</b>			
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	11,022	11,297
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	11,463	10,873
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)	126,052	130,054
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)	126,052	130,054
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	6.99 %	6.91 %
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	6.99 %	6.91 %

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

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

		a
		CRR leverage ratio exposures
<b>EU-1</b>	<b>Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:</b>	<b>109,042</b>
EU-2	Trading book exposures	—
EU-3	Banking book exposures, of which:	109,042
EU-4	Covered bonds	4,636
EU-5	Exposures treated as sovereigns	40,623
EU-6	Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	4
EU-7	Institutions	23,967
EU-8	Secured by mortgages of immovable properties	9,555
EU-9	Retail exposures	4,800
EU-10	Corporates	15,160
EU-11	Exposures in default	899
EU-12	Other exposures (e.g. equity, securitisations, and other non-credit obligation assets)	9,398

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

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

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

The main movements between December 2023 and June 2024 are as follows:

Cash balances at central banks and other demand deposits<sup>1</sup> has decreased by € 0.4 bn. This is primarily driven by the payment of dividend, partially offset by the maturing of an internal AIB MB bond. Loans and advances performing exposures increased by € 1.2 bn. This is primarily driven by new lending exceeding redemptions. The off-balance sheet increase is largely due to maturing of Open Market Operations guarantee, and underlying business activity.

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
	Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collateral and financial guarantees received	
	Performing exposures			Non-performing exposures			Performing exposures – accumulated impairment and provisions		Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		On performing exposures	On non-performing exposures			
Of which stage 1	Of which stage 2		Of which stage 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	44,361	44,361	—	—	—	—	—	—	—	—	—	—	—	—	—
010 Loans and advances <sup>1</sup>	42,970	37,075	5,825	1,321	—	1,297	(629)	(150)	(482)	(428)	—	(437)	(99)	23,793	722
020 Central banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
030 General governments	78	78	—	—	—	—	—	—	—	—	—	—	—	—	—
040 Credit institutions	11,114	11,114	—	—	—	—	—	—	—	—	—	—	—	9,978	—
050 Other financial corporations	4,676	4,069	607	11	—	11	(63)	(8)	(56)	(10)	—	(10)	(15)	2,670	—
060 Non-financial corporations	18,460	14,874	3,521	914	—	907	(451)	(119)	(331)	(279)	—	(284)	(27)	6,398	523
070 Of which SMEs	6,444	4,393	2,050	751	—	744	(202)	(39)	(163)	(236)	—	(241)	(21)	3,457	455
080 Households	8,643	6,940	1,697	396	—	378	(115)	(22)	(95)	(139)	—	(143)	(57)	4,747	198
090 Debt securities	26,821	26,821	—	—	—	—	(3)	(3)	—	—	—	—	—	11,621	—
100 Central banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
110 General governments	7,581	7,581	—	—	—	—	(1)	(1)	—	—	—	—	—	189	—
120 Credit institutions	16,029	16,029	—	—	—	—	(1)	(1)	—	—	—	—	—	9,068	—
130 Other financial corporations	2,416	2,416	—	—	—	—	—	—	—	—	—	—	—	2,364	—
140 Non-financial corporations	795	795	—	—	—	—	(1)	(1)	—	—	—	—	—	—	—
150 Off-balance-sheet exposures	13,189	12,333	856	66	—	62	38	12	26	10	—	9	—	—	—
160 Central banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
170 General governments	349	349	—	—	—	—	—	—	—	—	—	—	—	—	—
180 Credit institutions	250	248	2	—	—	—	—	—	—	—	—	—	—	—	—
190 Other financial corporations	1,692	1,650	43	3	—	3	1	—	—	—	—	—	—	—	—
200 Non-financial corporations	7,312	6,787	525	44	—	41	26	9	17	9	—	8	—	—	—
210 Households	3,586	3,300	286	19	—	18	11	2	8	1	—	1	—	—	—
<b>220 Total</b>	<b>127,342</b>	<b>120,590</b>	<b>6,681</b>	<b>1,387</b>	<b>—</b>	<b>1,359</b>	<b>(670)</b>	<b>(165)</b>	<b>(508)</b>	<b>(438)</b>	<b>—</b>	<b>(447)</b>	<b>(99)</b>	<b>35,414</b>	<b>722</b>

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

## 12: 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 the net increase in new business.

		a	b	c	d	e	f
		Net exposure value					
		On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	Total
1	Loans and advances	7,687	9,186	16,484	9,877	—	43,234
2	Debt securities	—	2,197	15,216	9,405	—	26,818
<b>3</b>	<b>Total</b>	<b>7,687</b>	<b>11,383</b>	<b>31,699</b>	<b>19,282</b>	<b>—</b>	<b>70,052</b>

### 13: 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 2023 to June 2024. The non-performing values in this template are in accordance with Article 178 Default of an obligor.

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

		a
		Gross carrying amount
<b>010</b>	<b>Initial stock of non-performing loans and advances</b>	<b>1,089</b>
020	Inflows to non-performing portfolios	435
030	Outflows from non-performing portfolios	(202)
040	Outflows due to write-offs	(33)
050	Outflow due to other situations	(169)
<b>060</b>	<b>Final stock of non-performing loans and advances</b>	<b>1,321</b>

## 14: 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 increased between December 2023 to June 2024 by € 0.3 bn and € 0.07 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	736	500	500	499	(122)	(162)	810	307
020	<i>Central banks</i>	—	—	—	—	—	—	—	—
030	<i>General governments</i>	—	—	—	—	—	—	—	—
040	<i>Credit institutions</i>	—	—	—	—	—	—	—	—
050	<i>Other financial corporations</i>	170	1	1	1	(18)	—	153	—
060	<i>Non-financial corporations</i>	481	380	380	380	(99)	(121)	524	237
070	<i>Households</i>	84	119	119	119	(5)	(41)	132	70
080	Debt Securities	—	—	—	—	—	—	—	—
090	Loan commitments given	22	4	4	4	1	—	—	—
<b>100</b>	<b>Total</b>	<b>757</b>	<b>504</b>	<b>504</b>	<b>503</b>	<b>(123)</b>	<b>(162)</b>	<b>810</b>	<b>307</b>

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

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

The on-balance sheet exposures is a total of debt securities and loans and advances only. This balance excludes cash balances at central banks and other demand deposits. Individual countries disclosed based on combined on and off-balance sheet exposures reflect the top 10 country exposures and represent greater than 93% of total exposure.

The main movements between December 2023 and June 2024 are as follows:

- The increase is largely due to new lending exceeding redemptions.

	a	b	c		d	e	f	g
			Gross carrying/nominal amount					
			Of which non-performing *	Of which subject to impairment *				
			Of which defaulted					
010	<b>On-balance-sheet exposures</b>	<b>71,112</b>		<b>1,321</b>		<b>(1,060)</b>		—
020	Ireland	43,796		1,094		(841)		—
030	United Kingdom	6,385		7		(13)		—
040	France	5,060		—		(28)		—
050	United States	3,606		7		(38)		—
060	Canada	2,054		—		(4)		—
061	Spain	1,992		—		(6)		—
062	Germany	779		2		(6)		—
063	Luxembourg	798		151		(89)		—
064	Netherlands	774		—		(16)		—
065	Australia	709		—		—		—
070	Other countries <sup>1</sup>	5,158		60		(19)		—
080	<b>Off-balance-sheet exposures</b>	<b>13,255</b>		<b>66</b>			<b>48</b>	
090	Ireland	11,606		55			45	
100	United Kingdom	511		—			1	
110	France	398		—			1	
120	United States	327		—			1	
130	Canada	18		—			—	
131	Spain	24		—			—	
132	Germany	86		—			—	
133	Luxembourg	38		8			—	
134	Netherlands	27		—			—	
135	Australia	10		—			—	
140	Other countries <sup>2</sup>	210		2			1	
150	<b>Total</b>	<b>84,368</b>		<b>1,387</b>		<b>(1,060)</b>	<b>48</b>	—

\* 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.

<sup>1</sup> Other countries comprise exposures with Algeria, Andorra, Austria, Azerbaijan, Bahamas, Bahrain, Bangladesh, Barbados, Belgium, Bermuda, Brazil, British Virgin Islands, Bulgaria, Cayman Islands, Chile, China, Colombia, Congo, Costa Rica, Croatia, Cyprus, Czech Republic, Denmark, Ecuador, Egypt, Estonia, Finland, Greece, Guernsey, Holy See (Vatican City State), Hong Kong, Hungary, India, Isle Of Man, Israel, Italy, Jamaica, Japan, Jersey, Kenya, Latvia, Lebanon, Libya, Lithuania, Macao, Malaysia, Malta, Monaco, Montserrat, Morocco, New Zealand, Nicaragua, Nigeria, Norway, Oman, Other Countries (Exposures With Supernational Organisations), Pakistan, Paraguay, Philippines, Poland, Portugal, Puerto Rico, Qatar, Republic Of Korea, Romania, Russian Federation, Saudi Arabia, Singapore, Slovakia, Slovenia, South Africa, Sri Lanka, Sweden, Switzerland, Thailand, Uganda, United Arab Emirates, Vietnam, Zimbabwe.

<sup>2</sup> 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, 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, Saudi Arabia, Singapore, Slovakia, Slovenia, South Africa, Sri Lanka, Sweden, Switzerland, Thailand, Turkey, Uganda, Ukraine, United Arab Emirates, Zambia, Zimbabwe.

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

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

The main movement between December 2023 to June 2024 is as follows:

- The gross carrying amount increase is largely due to higher corporate and renewable energy and infrastructure lending.

	a	b	c	d	e	f	
	Gross carrying amount			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	676		46		(29)
020	Mining and quarrying	32		1		(1)	—
030	Manufacturing	2,124		22		(55)	—
040	Electricity, gas, steam and air conditioning supply	2,289		—		(16)	—
050	Water supply	189		—		(1)	—
060	Construction	1,176		33		(80)	—
070	Wholesale and retail trade	1,517		49		(45)	—
080	Transport and storage	1,108		5		(12)	—
090	Accommodation and food service activities	1,794		89		(100)	—
100	Information and communication	1,192		43		(20)	—
110	Financial and insurance activities	—		—		—	—
120	Real estate activities	4,241		583		(304)	—
130	Professional, scientific and technical activities	507		6		(8)	—
140	Administrative and support service activities	425		12		(9)	—
150	Public administration and defence, compulsory social security	—		—		—	—
160	Education	161		3		(1)	—
170	Human health services and social work activities	977		11		(33)	—
180	Arts, entertainment and recreation	309		2		(3)	—
190	Other services	658		8		(12)	—
<b>200</b>	<b>Total</b>	<b>19,374</b>		<b>914</b>		<b>(730)</b>	<b>—</b>

\* 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.

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

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

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

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

## 18: Template EU CR3 – CRM techniques overview: Disclosure of the use of credit risk mitigation techniques

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

The main movement between December 2023 to June 2024 is as follows:

- Loans and advances unsecured carrying amount increased by € 0.1 bn. This is primarily driven by a reduction in 'Cash balances at central banks and other demand deposits'.
- Loans and advances secured carrying amount increased by € 0.9 bn, this is primarily driven by new lending exceeding redemptions.

		Unsecured carrying amount	Secured carrying amount			
				Of which secured by collateral	Of which secured by financial guarantees	Of which secured by credit derivatives
		a	b	c	d	e
1	Loans and advances	63,081	24,514	23,993	521	—
2	Debt securities	15,197	11,621	11,381	240	—
3	Total	78,278	36,136	35,374	761	—
4	<i>Of which non-performing exposures</i>	171	722	706	16	—
EU-5	<i>Of which defaulted</i>	171	722			

## Chapter 7. Disclosure of the use of the standardised approach

## 19: 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 23.10% decreased by 1.41 % from December 2023 to June 2024 mainly due to a decrease in equity exposures.

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

	Exposure classes	Exposures before CCF and before CRM		Exposures post CCF and post CRM		RWAs and RWAs density	
		On-balance-sheet exposures	Off-balance-sheet exposures	On-balance-sheet exposures	Off-balance-sheet exposures	RWAs	RWAs density (%)
		a	b	c	d	e	f
1	Central governments or central banks	36,064	—	36,266	—	503	1.39 %
2	Regional government or local authorities	4	272	4	—	1	20.00 %
3	Public sector entities	—	—	—	—	—	—
4	Multilateral development banks	—	—	130	—	—	—
5	International organisations	—	—	—	—	—	—
6	Institutions	21,031	—	21,031	—	144	0.69 %
7	Corporates	2,864	2,443	2,810	962	2,524	66.91 %
8	Retail	4,800	4,058	4,588	67	3,237	69.54 %
9	Secured by mortgages on immovable property	8,121	258	8,121	86	5,832	71.06 %
10	Exposures in default	727	37	712	7	790	109.77 %
11	Exposures associated with particularly high risk	1,352	596	1,347	271	2,426	150.00 %
12	Covered bonds	—	—	—	—	—	—
13	Institutions and corporates with a short-term credit assessment	—	—	—	—	—	—
14	Collective investment undertakings	—	—	—	—	—	—
15	Equity	1,808	—	1,808	—	2,029	112.23 %
16	Other items	1,436	—	1,436	—	911	63.45 %
17	<b>TOTAL</b>	<b>78,207</b>	<b>7,663</b>	<b>78,253</b>	<b>1,392</b>	<b>18,397</b>	<b>23.10 %</b>

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

## 20: 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	<b>Exposures under F-IRB</b>	<b>16,866</b>	<b>16,866</b>
2	Central governments and central banks	363	363
3	Institutions	1,396	1,396
4	Corporates	15,107	15,107
4.1	<i>of which Corporates - SMEs</i>	2,095	2,095
4.2	<i>of which Corporates - Specialised lending</i>	2,438	2,438
5	<b>Exposures under A-IRB</b>	<b>214</b>	<b>214</b>
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	214	214
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>	214	214
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	<b>TOTAL (including F-IRB exposures and A-IRB exposures)</b>	<b>17,080</b>	<b>17,080</b>

21: 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		
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	492	—	70.10%	70.10%	—	—	—	—	—	—	—	—	—	214	214
4.1	Of which Retail – Immovable property SMEs	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4.2	Of which Retail – Immovable property non-SMEs	492	—	70.10%	70.10%	—	—	—	—	—	—	—	—	—	214	214
4.3	Of which Retail – Qualifying revolving	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4.4	Of which Retail – Other SMEs	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4.5	Of which Retail – Other non-SMEs	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	Total	492	—	70.10%	70.10%	—	—	—	—	—	—	—	—	—	214	214

	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		
1	Central governments and central banks	4,875	—	— %	— %	—	—	—	—	—	—	— %	—	—	347	363
2	Institutions	6,671	—	— %	— %	—	—	—	—	—	—	3.60 %	—	1,409	1,396	
3	Corporates	16,764	—	7.17%	7.17%	—	—	—	—	—	—	0.72 %	—	15,110	15,107	
3.1	Of which Corporates – SMEs	2,067	—	2.55%	2.55%	—	—	—	—	—	—	5.39 %	—	2,097	2,095	
3.2	Of which Corporates – Specialised lending	3,259	—	— %	— %	—	—	—	—	—	—	— %	—	2,438	2,438	
3.3	Of which Corporates – Other	11,438	—	10.05%	10.05%	—	—	—	—	—	—	0.08 %	—	10,575	10,574	
4	Total	28,311	—	4.25%	4.25%	—	—	—	—	—	—	1.27 %	—	16,866	16,866	

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

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

Main movements between March and June 2024 are as follows:

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

		Risk weighted exposure amount			
		a	b	c	d
		30/06/2024	31/03/2024	31/12/2023	30/09/2023
<b>1</b>	<b>Risk weighted exposure amount as at the end of the previous reporting period</b>	<b>17,912</b>	<b>17,596</b>	<b>17,216</b>	<b>16,964</b>
2	Asset size (+/-)	(939)	368	538	79
3	Asset quality (+/-)	39	10	(31)	108
4	Model updates (+/-)	13	(158)	—	—
5	Methodology and policy (+/-)	—	—	—	—
6	Acquisitions and disposals (+/-)	—	—	—	—
7	Foreign exchange movements (+/-)	59	96	(127)	65
8	Other (+/-)	—	—	—	—
<b>9</b>	<b>Risk weighted exposure amount as at the end of the reporting period</b>	<b>17,085</b>	<b>17,912</b>	<b>17,596</b>	<b>17,216</b>

**Appendix 1: AIB Mortgage Bank Unlimited Company EU ILAC - Internal loss absorbing capacity: internal MREL and, where applicable, requirement for own funds and eligible liabilities for non-EU G-SIIs**

As per Article 45i (3), points (a) to (c) of the Bank Recovery and Resolution Directive (BRRD II), published in the Official Journal of the EU as Directive 2014/59/EU, amended by Directive 2019/879/EU in May 2019, the following template discloses own funds and eligible liabilities for the purposes of the requirement for own funds and eligible liabilities of entities that are not themselves resolution entities pursuant to Article 45f BRRD II (internal MREL).

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

AIB Mortgage Bank Unlimited Company is not subject to the Internal Loss-Absorbing Capacity (ILAC) requirements which only applies to material subsidiaries non-EU GSIs (Global Systemically Important Institutions).

The current MREL requirement for AIB Mortgage Bank Unlimited Company is the higher of 15.72% of RWAs (19.72% including the Combined Buffer Requirement) and 5.91% of the leverage exposure. As of 30th June 2024, AIB Mortgage Bank Unlimited Company exceeds these requirements.

		a	b	c
		Minimum requirement for own funds and eligible liabilities (internal MREL)	Non-EU G-SII requirement for own funds and eligible liabilities (internal TLAC)	Qualitative information
<b>Applicable requirement and level of application</b>				
EU-1	Is the entity subject to a Non-EU G-SII Requirement for own funds and eligible liabilities? (Y/N)			N
EU-2	If EU 1 is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)			
EU-2a	Is the entity subject to an internal MREL requirement? (Y/N)			Y
EU-2b	If EU 2a is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)			I
<b>Own funds and eligible liabilities</b>				
EU-3	Common Equity Tier 1 capital (CET1)	1,339		
EU-4	Eligible Additional Tier 1 instruments	0		
EU-5	Eligible Tier 2 instruments	300		
EU-6	Eligible own funds	1,639		
EU-7	Eligible liabilities	0		
EU-8	Of which permitted guarantees			
EU-9a	(Adjustments)	0		
EU-9b	Own funds and eligible liabilities items after adjustments	1,639		
<b>Total risk exposure amount and total exposure measure</b>				
EU-10	Total risk exposure amount	7,231		
EU-11	Total exposure measure	19,174		
<b>Ratio of own funds and eligible liabilities</b>				
EU-12	Own funds and eligible liabilities (as a percentage of TREA)	22.66 %		
EU-13	Of which permitted guarantees			
EU-14	Own funds and eligible liabilities (as a percentage of leverage exposure)	8.55 %		
EU-15	Of which permitted guarantees			
EU-16	CET1 (as a percentage of TREA) available after meeting the entity's requirements	6.94 %		
EU-17	Institution-specific combined buffer requirement			
<b>Requirements</b>				
EU-18	Requirement expressed as a percentage of the total risk exposure amount	15.72 %		
EU-19	Of which may be met with guarantees			
EU-20	Internal MREL expressed as percentage of the total exposure measure	5.91 %		
EU-21	Of which may be met with guarantees			
<b>Memorandum items</b>				
EU-22	Total amount of excluded liabilities referred to in Article 72a(2) CRR			

**Appendix 2: EBS d.a.c. EU ILAC - Internal loss absorbing capacity: internal MREL and, where applicable, requirement for own funds and eligible liabilities for non-EU G-SIIs**

As per Article 45i (3), points (a) to (c) of the Bank Recovery and Resolution Directive (BRRD II), published in the Official Journal of the EU as Directive 2014/59/EU, amended by Directive 2019/879/EU in May 2019, the following template discloses own funds and eligible liabilities for the purposes of the requirement for own funds and eligible liabilities of entities that are not themselves resolution entities pursuant to Article 45f BRRD II (internal MREL).

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

EBS d.a.c. is not subject to the Internal Loss-Absorbing Capacity (ILAC) requirements which only applies to material subsidiaries non-EU GSIs (Global Systemically Important Institutions).

The current MREL requirement for EBS d.a.c. is the higher of 15.80% of RWAs (19.80% including the Combined Buffer Requirement) and 5.91% of the leverage exposure. As of 30th June 2024, EBS d.a.c. exceeds these requirements.

		a	b	c
		Minimum requirement for own funds and eligible liabilities (internal MREL)	Non-EU G-SII requirement for own funds and eligible liabilities (internal TLAC)	Qualitative information
<b>Applicable requirement and level of application</b>				
EU-1	Is the entity subject to a Non-EU G-SII Requirement for own funds and eligible liabilities? (Y/N)			N
EU-2	If EU 1 is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)			
EU-2a	Is the entity subject to an internal MREL requirement? (Y/N)			Y
EU-2b	If EU 2a is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)			I
<b>Own funds and eligible liabilities</b>				
EU-3	Common Equity Tier 1 capital (CET1)	1,494		
EU-4	Eligible Additional Tier 1 instruments	0		
EU-5	Eligible Tier 2 instruments	0		
EU-6	Eligible own funds	1,494		
EU-7	Eligible liabilities	0		
EU-8	Of which permitted guarantees			
EU-9a	(Adjustments)	0		
EU-9b	Own funds and eligible liabilities items after adjustments	1,494		
<b>Total risk exposure amount and total exposure measure</b>				
EU-10	Total risk exposure amount	3,915		
EU-11	Total exposure measure	16,037		
<b>Ratio of own funds and eligible liabilities</b>				
EU-12	Own funds and eligible liabilities (as a percentage of TREA)	38.18 %		
EU-13	Of which permitted guarantees			
EU-14	Own funds and eligible liabilities (as a percentage of leverage exposure)	9.32 %		
EU-15	Of which permitted guarantees			
EU-16	CET1 (as a percentage of TREA) available after meeting the entity's requirements	22.38 %		
EU-17	Institution-specific combined buffer requirement			
<b>Requirements</b>				
EU-18	Requirement expressed as a percentage of the total risk exposure amount	15.80 %		
EU-19	Of which may be met with guarantees			
EU-20	Internal MREL expressed as percentage of the total exposure measure	5.91 %		
EU-21	Of which may be met with guarantees			
<b>Memorandum items</b>				
EU-22	Total amount of excluded liabilities referred to in Article 72a(2) CRR			

## CRR Roadmap

CRR Ref	Article Name	AIB PLC compliance reference
<b>Article 431</b>	<b>Article 431 Disclosure requirements and policies</b>	
Article 431(1)	Institutions shall publicly disclose the information referred to in Titles II and III in accordance with the provisions laid down in this Title, subject to the exceptions referred to in Article 432.	Allied Irish Bank, p.l.c. Pillar 3 Disclosures at 30 June 2024 ("P3").
Article 431(2)	Institutions that have been granted permission by the competent authorities under Part Three for the instruments and methodologies referred to in Title III of this Part shall publicly disclose the information laid down therein.	AIB will publicly disclose the relevant information under Title III Qualifying Requirements for the Use of Particular Instruments or Methodologies that AIB has been granted permission by the competent authority under Part Three for the instruments and methodologies. See Article 452 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.
<b>Article 432</b>	<b>Article 432 Non-material, proprietary or confidential information</b>	
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.
<b>Article 433</b>	<b>Article 433 Frequency and scope of disclosures</b>	
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>
<b>Article 433a</b>	<b>Article 433a Disclosures by large institutions</b>	
Article 433a(1)	Large institutions shall disclose the information outlined below with the following frequency:	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, (Note at year end if publishing EU CR2-a, AIB will not publish EU CR2). Due to Allied Irish Bank p.l.c.'s NPL ratio being lower than 5% AIB publishes Template EU CR2;</p> <p>Not applicable. Annual &amp; threshold - Template EU CR2a - Changes in the stock of non-performing loans and advances and related net accumulated recoveries. Allied Irish Bank p.l.c.'s NPL ratio is lower than 5%.</p> <p>Semi-annual - Template EU CQ1 - Credit quality of forborne exposures.</p> <p>Not applicable. Annual &amp; threshold - Template EU CQ2 - Quality of forbearance. Allied Irish Bank p.l.c.'s NPL ratio is lower than 5%.</p> <p>Annual - Template EU CQ3 - Credit quality of performing and non-performing exposures by past due days.</p> <p>Annual &amp; threshold based (cols b and d); Semi annual (cols a, c, e, f and g only)- Template EU CQ4 - Quality of non-performing exposures by geography. Note column (b) and (d) are not applicable, because Allied Irish Bank p.l.c.'s NPL ratio is lower than 5%.</p> <p>Annual &amp; threshold based (cols b and d); Semi annual (cols a, c, e and f) - Template EU CQ5 - Credit quality of loans and advances by industry. Note column (b) and (d) are not applicable, because Allied Irish Bank p.l.c.'s NPL ratio is lower than 5%.</p> <p>Not applicable. Annual &amp; threshold - Template EU CQ6 - Collateral valuation - loans and advances. Allied Irish Bank p.l.c.'s NPL ratio is lower than 5%.</p> <p>Semi-annual - Template EU CQ7 - Collateral obtained by taking possession and execution processes.</p> <p>Not applicable. Annual &amp; threshold - Template EU CQ8 - Collateral obtained by taking possession and execution processes – vintage breakdown. Allied Irish Bank p.l.c.'s NPL ratio is lower than 5%. 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 - LRSpI: 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;	Semi-annual - Template EU CR3 – CRM techniques overview: Disclosure of the use of credit risk mitigation techniques.  Semi-annual - Template EU CR4 – standardised approach – Credit risk exposure and CRM effects.  Semi-annual - Template EU CR7 – IRB approach – Effect on the RWEAs of credit derivatives used as CRM techniques.  Semi-annual - Template EU CR7-A – IRB approach – Disclosure of the extent of the use of CRM techniques.
Article 433a(1)(b)(xiv)	(xiv) 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.
<b>Article 433b</b>	<b>Article 433b Disclosures by small and non-complex institutions</b>	Not applicable.
Article 433b(1)	Small and non-complex institutions shall disclose the information 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.
<b>Article 433c</b>	<b>Article 433c Disclosures by other institutions</b>	Not applicable.
Article 433c(1)	Institutions that are not subject to Article 433a or 433b shall disclose the information outlined below with the following frequency:	Not applicable.

Article 433c(1)(a)	(a) all the information required under this Part on an annual basis;	Not applicable.
Article 433c(1)(b)	(b) the key metrics referred to in Article 447 on a semi-annual basis.	Not applicable.
Article 433c(2)	By way of derogation from paragraph 1 of this Article, other institutions that are non-listed institutions shall disclose the following information on an annual basis:	Not applicable.
Article 433c(2)(a)	(a) points (a), (e) and (f) of Article 435(1);	Not applicable.
Article 433c(2)(b)	(b) points (a), (b) and (c) of Article 435(2);	Not applicable.
Article 433c(2)(c)	(c) point (a) of Article 437;	Not applicable.
Article 433c(2)(d)	(d) 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.
<b>Article 434</b>	<b>Article 434 Means of disclosures</b>	
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 ( <a href="https://aib.ie/investorrelations">https://aib.ie/investorrelations</a> ).
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 ( <a href="https://aib.ie/investorrelations">https://aib.ie/investorrelations</a> ). Pillar 3 reports from previous years are also available on this website.
<b>Article 434a</b>	<b>Article 434a Uniform disclosure formats</b>	
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.
<b>Article 435</b>	<b>Article 435 Disclosure of risk management objectives and policies</b>	
Article 435(1)	Institutions shall disclose their risk management objectives and policies for each separate category of risk, including the risks referred to in this Title. Those disclosures shall include:	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.
<b>Article 436</b>	<b>Article 436 Disclosure of the scope of application</b>	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.
<b>Article 437</b>	<b>Article 437 Disclosure of own funds</b>	
Article 437	Institutions shall disclose the following information regarding their own funds:	See below for applicable disclosure requirements.
Article 437(a)	(a) a full reconciliation of Common Equity Tier 1 items, Additional Tier 1 items, Tier 2 items and the filters and deductions applied to own funds of the institution pursuant to Articles 32 to 36, 56, 66 and 79 with the balance sheet in the audited financial statements of the institution;	Semi-annual - Template EU CC1 - Composition of regulatory own funds. Semi-annual - Template EU CC2 - reconciliation of regulatory own funds to balance sheet in the audited financial statements.
Article 437(b)	(b) a description of the main features of the Common Equity Tier 1 and Additional Tier 1 instruments and Tier 2 instruments issued by the institution;	Annual - Template EU CCA - Main features of regulatory own funds instruments and eligible liabilities instruments.
Article 437(c)	(c) the full terms and conditions of all Common Equity Tier 1, Additional Tier 1 and Tier 2 instruments;	Annual - Template EU CCA - Main features of regulatory own funds instruments and eligible liabilities instruments.
Article 437(d)	(d) a separate disclosure of the nature and amounts of the following:	Semi-annual - Template EU CC1 - Composition of regulatory own funds.
Article 437(d)(i)	(i) each prudential filter applied pursuant to Articles 32 to 35;	Semi-annual - Template EU CC1 - Composition of regulatory own funds.
Article 437(d)(ii)	(ii) items deducted pursuant to Articles 36, 56 and 66;	Semi-annual - Template EU CC1 - Composition of regulatory own funds.
Article 437(d)(iii)	(iii) items not deducted pursuant to Articles 47, 48, 56, 66 and 79;	Semi-annual - Template EU CC1 - Composition of regulatory own funds.
Article 437(e)	(e) a description of all restrictions applied to the calculation of own funds in accordance with this Regulation and the instruments, prudential filters and deductions to which those restrictions apply;	Semi-annual - Template EU CC1 - Composition of regulatory own funds.
Article 437(f)	(f) a comprehensive explanation of the basis on which capital ratios are calculated where those capital ratios are calculated by using elements of own funds determined on a basis other than the basis laid down in this Regulation.	Semi-annual - Template EU CC1 - Composition of regulatory own funds.
<b>Article 437a</b>	<b>Article 437a Disclosure of own funds and eligible liabilities</b>	
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.
<b>Article 438</b>	<b>Article 438 Disclosure of own funds requirements and risk-weighted exposure amounts</b>	
Article 438	Institutions shall disclose the following information regarding their compliance with Article 92 of this Regulation and with the requirements laid down in Article 73 and in point (a) of Article 104(1) of Directive 2013/36/EU:	See below for applicable disclosure requirements.
Article 438(a)	(a) a summary of their approach to assessing the adequacy of their internal capital to support current and future activities;	Annual - Table EU OVC – ICAAP information.
Article 438(b)	(b) the amount of the additional own funds requirements based on the supervisory review process as referred to in 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.
<b>Article 439</b>	<b>Article 439 Disclosure of exposures to counterparty credit risk</b>	
Article 439	Institutions shall disclose the following information regarding their exposure to counterparty credit risk as referred to in Chapter 6 of Title II of Part Three:	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.
<b>Article 440</b>	<b>Article 440 Disclosure of countercyclical capital buffers</b>	
Article 440	Institutions shall disclose the following information in relation to their compliance with the requirement for a countercyclical capital buffer as referred to in Chapter 4 of Title VII of Directive 2013/36/EU:	See below for applicable disclosure requirements.
Article 440(a)	(a) the geographical distribution of the exposure amounts and risk-weighted exposure amounts of its credit exposures used as a basis for the calculation of their countercyclical capital buffer;	Semi-annual - Template EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer.
Article 440(b)	(b) the amount of their institution-specific countercyclical capital buffer.	Semi-annual - Template EU CCyB2 - Amount of institution-specific countercyclical capital buffer.
<b>Article 441</b>	<b>Article 441 Disclosure of indicators of global systemic importance</b>	
Article 441	G-SIIs shall disclose, on an annual basis, the values of the indicators used for determining their score in accordance with the identification methodology referred to in Article 131 of Directive 2013/36/EU.	Not applicable. AIB is an O-SII.
<b>Article 442</b>	<b>Article 442 Disclosure of exposures to credit risk and dilution risk</b>	
Article 442	Institutions shall disclose the following information regarding their exposures to credit risk and dilution risk:	See below for applicable disclosure requirements.
Article 442(a)	(a) the scope and definitions that they use for accounting purposes of 'past due' and 'impaired' and the differences, if any, between the definitions of 'past due' and 'default' for accounting and regulatory purposes;	Annual - Table EU CRB - Additional disclosure related to the credit quality of assets.
Article 442(b)	(b) a description of the approaches and methods adopted for determining specific and general credit risk adjustments;	Annual - Table EU CRB - Additional disclosure related to the credit quality of assets.
Article 442(c)	(c) information on the amount and quality of performing, non-performing and forborne exposures for loans, debt securities and off-balance-sheet exposures, including their related accumulated impairment, provisions and negative fair value changes due to credit risk and amounts of collateral and financial guarantees received;	<p>Semi-annual - Template EU CR1 - Performing and non-performing exposures and related provisions.</p> <p>Not applicable. Annual &amp; threshold - Template EU CR2a - Changes in the stock of non-performing loans and advances and related net accumulated recoveries. Allied Irish Bank p.l.c.'s NPL ratio is lower than 5%.</p> <p>Semi-annual - Template EU CQ1 - Credit quality of forborne exposures.</p> <p>Annual &amp; threshold - Template EU CQ2 - Quality of forbearance. Allied Irish Bank p.l.c.'s NPL ratio is lower than 5%.</p> <p>Annual &amp; threshold based (cols b and d); Semi annual (cols a, c, e, f and g only)- Template EU CQ4 - Quality of non-performing exposures by geography. Note column (b) and (d) are not applicable, because Allied Irish Bank p.l.c.'s NPL ratio is lower than 5%.</p> <p>Annual &amp; threshold based (cols b and d); Semi annual (cols a, c, e and f) - Template EU CQ5 - Credit quality of loans and advances by industry. Note column (b) and (d) are not applicable, because Allied Irish Bank p.l.c.'s NPL ratio is lower than 5%.</p> <p>Not applicable. Annual &amp; threshold - Template EU CQ6 - Collateral valuation - loans and advances. Allied Irish Bank p.l.c.'s NPL ratio is lower than 5%.</p> <p>Semi-annual - Template EU CQ7 - Collateral obtained by taking possession and execution processes.</p> <p>Not applicable. Annual &amp; threshold - Template EU CQ8 - Collateral obtained by taking possession and execution processes – vintage breakdown. Allied Irish Bank p.l.c.'s NPL ratio is lower than 5%.</p>
Article 442(d)	(d) an ageing analysis of accounting past due exposures;	Annual - Template EU CQ3 - Credit quality of performing and non-performing exposures by past due days.

Article 442(e)	(e) the gross carrying amounts of both defaulted and non-defaulted exposures, the accumulated specific and general credit risk adjustments, the accumulated write-offs taken against those exposures and the net carrying amounts and their distribution by geographical area and industry type and for loans, debt securities and off- balance-sheet exposures;	Semi-annual - Template EU CR1 - Performing and non-performing exposures and related provisions.  Annual & threshold based (columns b and d); Semi-annual (columns a, c, e, f and g only) - Template EU CQ4 - Quality of non-performing exposures by geography. Note column (b) and (d) are not applicable as Allied Irish Bank p.l.c.'s NPL ratio is lower than 5%.  Annual & threshold based (columns b and d); Semi annual (columns a, c, e and f) - Template EU CQ5 - Credit quality of loans and advances by industry. Note column (b) and (d) are not applicable as Allied Irish Bank p.l.c.'s NPL ratio is lower than 5%.
Article 442(f)	(f) any changes in the gross amount of defaulted on- and off-balance-sheet exposures, including, as a minimum, information on the opening and closing balances of those exposures, the gross amount of any of those exposures reverted to non-defaulted status or subject to a write-off;	Semi annual - Template EU CR2 - Changes in the stock of non-performing loans and advances, (Note at year end if publishing EU CR2-a, AIB will not publish EU CR2); Note Allied Irish Bank, p.l.c.'s NPL is lower than 5%.  Not applicable. Annual & threshold - Template EU CR2a: Changes in the stock of non-performing loans and advances and related net accumulated recoveries. Allied Irish Bank, p.l.c.'s NPL ratio is lower than 5%.
Article 442(g)	(g) the breakdown of loans and debt securities by residual maturity.	Semi-annual - Template EU CR1-A - Maturity of exposures.
<b>Article 443</b>	<b>Article 443 Disclosure of encumbered and unencumbered assets</b>	
Article 443	Institutions shall disclose information concerning their encumbered and unencumbered assets. For those purposes, institutions shall use the carrying amount per exposure class broken down by asset quality and the total amount of the carrying amount that is encumbered and unencumbered. Disclosure of information on encumbered and unencumbered assets shall not reveal emergency liquidity assistance provided by central banks.	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
<b>Article 444</b>	<b>Article 444 Disclosure of the use of the Standardised Approach</b>	
Article 444	Institutions calculating their risk-weighted exposure amounts in accordance with Chapter 2 of Title II of Part Three shall disclose the following information for each of the exposure classes set out in Article 112:	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 444(a)	(a) the names of the nominated ECAIs and ECAs and the reasons for any changes in those nominations over the disclosure period;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 444(b)	(b) the exposure classes for which each ECAI or ECA is used;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 444(c)	(c) a description of the process used to transfer the issuer and issue credit ratings onto items not included in the trading book;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 444(d)	(d) the association of the external rating of each nominated ECAI or ECA with the risk weights that correspond to the credit quality steps as set out in Chapter 2 of Title II of Part Three, taking into account that it is not necessary to disclose that information where the institutions comply with the standard association published by EBA;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 444(e)	(e) the exposure values and the exposure values after credit risk mitigation associated with each credit quality step as set out in Chapter 2 of Title II of Part Three, by exposure class, as well as the exposure values deducted from own funds.	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
<b>Article 445</b>	<b>Article 445 Disclosure of exposure to market risk</b>	
Article 445	Institutions calculating their own funds requirements in accordance with points (b) and (c) of Article 92(3) shall disclose those requirements separately for each risk referred to in those points. In addition, own funds requirements for the specific interest rate risk of securitisation positions shall be disclosed separately.	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
<b>Article 446</b>	<b>Article 446 Disclosure of operational risk management</b>	
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.
<b>Article 448</b>	<b>Article 448 Disclosure of exposures to interest rate risk on positions not held in the trading book</b>	
Article 448(1)	As from 28 June 2021, institutions shall disclose the following quantitative and qualitative information on the risks arising from potential changes in interest rates that affect both the economic value of equity and the net interest income of their non-trading book activities referred to in Article 84 and Article 98(5) of Directive 2013/36/EU:	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.
<b>Article 449</b>	<b>Article 449 Disclosure of exposures to securitisation positions</b>	
Article 449	Institutions calculating risk-weighted exposure amounts in accordance with Chapter 5 of Title II of Part Three or own funds requirements in accordance with Article 337 or 338 shall disclose the following information separately for their trading book and non-trading book activities:	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.
<b>Article 449a</b>	<b>Article 449a Disclosure of environmental, social and governance risks (ESG risks)</b>	
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.
<b>Article 450</b>	<b>Article 450 Disclosure of remuneration policy</b>	
Article 450(1)	Institutions shall disclose the following information regarding their remuneration policy and practices for those categories of staff whose professional activities have a material impact on the risk profile of the institutions:	See below for applicable disclosure requirements.
Article 450(1)(a)	(a) information concerning the decision-making process used for determining the remuneration policy, as well as the number of meetings held by the main body overseeing remuneration during the financial year, including, where applicable, information about the composition and the mandate of a remuneration committee, the external consultant whose services have been used for the determination of the remuneration policy and the role of the relevant stakeholders;	Annual - Table EU REMA - Remuneration policy.
Article 450(1)(b)	(b) information about the link between pay of the staff and their performance;	Annual - Table EU REMA - Remuneration policy.
Article 450(1)(c)	(c) the most important design characteristics of the remuneration system, including information on the criteria used for performance measurement and risk adjustment, deferral policy and vesting criteria;	Annual - Table EU REMA - Remuneration policy.
Article 450(1)(d)	(d) the ratios between fixed and variable remuneration set in accordance with point (g) of Article 94(1) of Directive 2013/36/EU;	Annual - Table EU REMA - Remuneration policy.
Article 450(1)(e)	(e) information on the performance criteria on which the entitlement to shares, options or variable components of remuneration is based;	Annual - Table EU REMA - Remuneration policy.
Article 450(1)(f)	(f) the main parameters and rationale for any variable component scheme and any other non-cash benefits;	Annual - Table EU REMA - Remuneration policy.
Article 450(1)(g)	(g) aggregate quantitative information on remuneration, broken down by business area;	Annual - Template EU REM5 - Information on remuneration of staff whose professional activities have a material impact on institutions' risk profile (identified staff).
Article 450(1)(h)	(h) aggregate quantitative information on remuneration, broken down by senior management and members of staff whose professional activities have a material impact on the risk profile of the institutions, indicating the following:	See below for applicable disclosure requirements.
Article 450(1)(h)(i)	(i) the amounts of remuneration awarded for the financial year, split into fixed remuneration including a description of the fixed components, and variable remuneration, and the number of beneficiaries;	Annual - Template EU REM1 - Remuneration awarded for the financial year.
Article 450(1)(h)(ii)	(ii) the amounts and forms of awarded variable remuneration, split into cash, shares, share-linked instruments and other types separately for the part paid upfront and the deferred part;	Annual - Template EU REM1 - Remuneration awarded for the financial year.
Article 450(1)(h)(iii)	(iii) the amounts of deferred remuneration awarded for previous performance periods, split into the amount due to vest in the financial year and the amount due to vest in subsequent years;	Annual - Template EU REM3 - Deferred remuneration.
Article 450(1)(h)(iv)	(iv) the amount of deferred remuneration due to vest in the financial year that is paid out during the financial year, and that is reduced through performance adjustments;	Annual - Template EU REM3 - Deferred remuneration.

Article 450(1)(h)(v)	(v) the guaranteed variable remuneration awards during the financial year, and the number of beneficiaries of those awards;	Annual - Template EU REM2 - Special payments to staff whose professional activities have a material impact on institutions' risk profile (identified staff).
Article 450(1)(h)(vi)	(vi) the severance payments awarded in previous periods, that have been paid out during the financial year;	Annual - Template EU REM2 - Special payments to staff whose professional activities have a material impact on institutions' risk profile (identified staff).
Article 450(1)(h)(vii)	(vii) the amounts of severance payments awarded during the financial year, split into paid upfront and deferred, the number of beneficiaries of those payments and highest payment that has been awarded to a single person;	Annual - Template EU REM2 - Special payments to staff whose professional activities have a material impact on institutions' risk profile (identified staff).
Article 450(1)(i)	(i) the number of individuals that have been remunerated EUR 1 million or more per financial year, with the remuneration between EUR 1 million and EUR 5 million broken down into pay bands of EUR 500 000 and with the remuneration of EUR 5 million and above broken down into pay bands of EUR 1 million;	Annual - Template EU REM4 - Remuneration of 1 million EUR or more per year.
Article 450(1)(j)	(j) upon demand from the relevant Member State or competent authority, the total remuneration for each member of the management body or senior management;	Annual - Not applicable. AIB will disclose relevant information on request.
Article 450(1)(k)	(k) information on whether the institution benefits from a derogation laid down in Article 94(3) of Directive 2013/36/EU.  For the purposes of point (k) of the first subparagraph of this paragraph, institutions that benefit from such a derogation shall indicate whether they benefit from that derogation on the basis of point (a) or (b) of Article 94(3) of Directive 2013/36/EU. They shall also indicate for which of the remuneration principles they apply the derogation(s), the number of staff members that benefit from the derogation(s) and their total remuneration, split into fixed and variable remuneration.	Annual - Table EU REMA - Remuneration policy.
Article 450(2)	For large institutions, the quantitative information on the remuneration of institutions' collective management body referred to in this Article shall also be made available to the public, differentiating between executive and non-executive members.  Institutions shall comply with the requirements set out in this Article in a manner that is appropriate to their size, internal organisation and the nature, scope and complexity of their activities and without prejudice to Regulation (EU) 2016/679 of the European Parliament and of the Council.	Annual - Table EU REMA - Remuneration policy.
<b>Article 451</b>	<b>Article 451 Disclosure of the leverage ratio</b>	
Article 451(1)	Institutions that are subject to Part Seven shall disclose the following information regarding their leverage ratio as calculated in accordance with Article 429 and their management of the risk of excessive leverage:	See below for applicable disclosure requirements.
Article 451(1)(a)	(a) the leverage ratio and how the institutions apply Article 499(2);	Annual (for rows 28 to 31a), Semi-annual (for rows up to row 28) - Template EU LR2 - LRCom: Leverage ratio common disclosure.
Article 451(1)(b)	(b) a breakdown of the total exposure measure referred to in Article 429(4), as well as a reconciliation of the total exposure measure with the relevant information disclosed in published financial statements;	Semi-annual - Template EU LR1 - LRSum: Summary reconciliation of accounting assets and leverage ratio 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.
<b>Article 451a</b>	<b>Article 451a Disclosure of liquidity requirements</b>	

Article 451a(1)	Institutions that are subject to Part Six shall disclose information on their liquidity coverage ratio, net stable funding ratio and liquidity risk management in accordance with this Article.	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
<b>TITLE III QUALIFYING REQUIREMENTS FOR THE USE OF PARTICULAR INSTRUMENTS OR METHODOLOGIES</b>		
<b>Article 452</b>	<b>Article 452 Disclosure of the use of the IRB Approach to credit risk</b>	
Article 452	Institutions calculating the risk-weighted exposure amounts under the IRB Approach to credit risk shall disclose the following information:	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.
<b>Article 453</b>	<b>Article 453 Disclosure of the use of credit risk mitigation techniques</b>	
Article 453	Institutions using credit risk mitigation techniques shall disclose the following information:	See below for applicable disclosure requirements.
Article 453(a)	(a) the core features of the policies and processes for on- and off-balance-sheet netting and an indication of the extent to which institutions make use of balance sheet netting;	Annual - Table EU CRC – Qualitative disclosure requirements related to CRM techniques.
Article 453(b)	(b) the core features of the policies and processes for eligible collateral evaluation and management;	Annual - Table EU CRC – Qualitative disclosure requirements related to CRM techniques.
Article 453(c)	(c) a description of the main types of collateral taken by the institution to mitigate credit risk;	Annual - Table EU CRC – Qualitative disclosure requirements related to CRM techniques.

Article 453(d)	(d) for guarantees and credit derivatives used as credit protection, the main types of guarantor and credit derivative counterparty and their creditworthiness used for the purpose of reducing capital requirements, excluding those used as part of synthetic securitisation structures;	Annual - Table EU CRC – Qualitative disclosure requirements related to CRM techniques.
Article 453(e)	(e) information about market or credit risk concentrations within the credit risk mitigation taken;	Annual - Table EU CRC – Qualitative disclosure requirements related to CRM techniques.
Article 453(f)	(f) for institutions calculating risk-weighted exposure amounts under the Standardised Approach or the IRB Approach, the total exposure value not covered by any eligible credit protection and the total exposure value covered by eligible credit protection after applying volatility adjustments; the disclosure set out in this point shall be made separately for loans and debt securities and including a breakdown of defaulted exposures;	Semi-annual - Template EU CR3 - CRM techniques overview: Disclosure of the use of credit risk mitigation techniques.
Article 453(g)	(g) the corresponding conversion factor and the credit risk mitigation associated with the exposure and the incidence of credit risk mitigation techniques with and without substitution effect;	Semi-annual - Template EU CR4 – standardised approach - Credit risk exposure and CRM effects. Semi-annual - Template EU CR7-A – IRB approach – Disclosure of the extent of the use of CRM techniques.
Article 453(h)	(h) for institutions calculating risk-weighted exposure amounts under the Standardised Approach, the on- and off-balance-sheet exposure value by exposure class before and after the application of conversion factors and any associated credit risk mitigation;	Semi-annual - Template EU CR4 – standardised approach - Credit risk exposure and CRM effects.
Article 453(i)	(i) for institutions calculating risk-weighted exposure amounts under the Standardised Approach, the risk-weighted exposure amount and the ratio between that risk-weighted exposure amount and the exposure value after applying the corresponding conversion factor and the credit risk mitigation associated with the exposure; the disclosure set out in this point shall be made separately for each exposure class;	Semi-annual - Template EU CR4 – standardised approach - Credit risk exposure and CRM effects.
Article 453(j)	(j) for institutions calculating risk-weighted exposure amounts under the IRB Approach, the risk-weighted exposure amount before and after recognition of the credit risk mitigation impact of credit derivatives; where institutions have received permission to use own LGDs and conversion factors for the calculation of risk-weighted exposure amounts, they shall make the disclosure set out in this point separately for the exposure classes subject to that permission.	Semi-annual - Template EU CR7 – IRB approach – Effect on the RWEAs of credit derivatives used as CRM techniques.
<b>Article 454</b>	<b>Article 454 Disclosure of the use of the Advanced Measurement Approaches to operational risk</b>	
Article 454	The institutions using the Advanced Measurement Approaches set out in Articles 321 to 324 for the calculation of their own funds requirements for operational risk shall disclose a description of their use of insurance and other risk-transfer mechanisms for the purpose of mitigating that risk.	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
<b>Article 455</b>	<b>Article 455 Use of internal market risk models</b>	
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.
<b>CRR 468</b>	<b>Temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income in view of the COVID-19 pandemic</b>	Quarterly - Table IFRS 9/Article 468-FL: Comparison of institutions' own funds and capital and leverage ratios with and without the application of transitional arrangements for IFRS 9 or analogous ECLs, and with and without the application of the temporary treatment in accordance with Article 468 of the CRR.  Allied Irish Banks, p.l.c. is not applying the temporary treatment specified in Article 468. Own funds, capital and leverage ratios reflect the full impact of unrealised gains and losses measured at fair value through other comprehensive income. Note this derogation ended on the 31 December 2022.
<b>CRR 473a (8)</b>	<b>Introduction to IFRS 9</b>	Quarterly - Table IFRS 9/Article 468-FL: Comparison of institutions' own funds and capital and leverage ratios with and without the application of transitional arrangements for IFRS 9 or analogous ECLs, and with and without the application of the temporary treatment in accordance with Article 468 of the CRR.  Allied Irish Banks, p.l.c. no longer applies the IFRS9 transitional capital arrangements from June 2024. See above template for details. Note the static transitional scaling factor ended on 31 December 2022. The dynamic transitional scaling factor per Regulation (EU) 2020/873 will continue to be effective until 31 December 2024.
<b>Bank Recovery and Resolution Directive (BRRD) 2014/59/EU Article 45i (3)</b>	<b>Minimum requirement for own funds and eligible liabilities. Supervisory public disclosure of the requirement</b>	
Article 45i(3)	Entities referred to in paragraph 1 shall make the following information publicly available on at least an annual basis:	
Article 45i(3)(a)	(a) the amounts of own funds that, where applicable, meet the conditions of point (b) of Article 45f(2) and eligible liabilities;	Semi Annual - Template EU iLAC - Internal loss absorbing capacity: internal MREL and, where applicable, requirement for own funds and eligible liabilities for non-EU G-SIIs.
Article 45i(3)(b)	(b) the composition of the items referred to in point (a), including their maturity profile and ranking in normal insolvency proceedings;	Semi Annual - Template EU iLAC - Internal loss absorbing capacity: internal MREL and, where applicable, requirement for own funds and eligible liabilities for non-EU G-SIIs. Annual - Template EU TLAC2: Creditor ranking - Entity that is not a resolution entity.
Article 45i(3)(c)	(c) the applicable requirement referred to in Article 45e or Article 45f expressed in accordance with Article 45(2).	Semi Annual - Template EU iLAC - Internal loss absorbing capacity: internal MREL and, where applicable, requirement for own funds and eligible liabilities for non-EU G-SIIs.