



# BACKING OUR CUSTOMERS

Allied Irish Banks, p.l.c.  
Pillar 3 Disclosures  
31 December 2022

## Pillar 3 Report

### Allied Irish Banks, p.l.c.

#### Table of Contents

---

##### Forward Looking Statement

##### Introduction

##### Chapter 1. Disclosure of key metrics and overview of risk-weighted exposure amounts

- 1: Template EU KM1 - Key metrics template
- 2: Template EU OV1 - Overview of total risk exposure amounts
- 3: Table EU OVC - ICAAP information

##### Chapter 2. Disclosure of own funds

- 4: Template EU CC1 - Composition of regulatory own funds
- 5: Template EU CC2 - Reconciliation of regulatory own funds to balance sheet in the audited financial statements
- 6: Table EU CCA - Main features of regulatory own funds instruments and eligible liabilities instruments
- 7: 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

##### Chapter 3. Disclosure of countercyclical capital buffers

- 8: Template EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer
- 9: Template EU CCyB2 - Amount of institution-specific countercyclical capital buffer

##### Chapter 4. Disclosure of the leverage ratio

- 10: Template EU LR1 - LRSum: Summary reconciliation of accounting assets and leverage ratio exposures
- 11: Template EU LR2 - LRCom: Leverage ratio common disclosure
- 12: Template EU LR3 - LRSpl: Split-up of on-balance sheet exposures (excluding derivatives, SFTs and exempted exposures)
- 13: Table EU LRA - Disclosure of LR qualitative information

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

- 14: Table EU CRB - Additional disclosure related to the credit quality of assets
- 15: Template EU CR1 - Performing and non-performing exposures and related provisions
- 16: Template EU CR1-A - Maturity of exposures
- 17: Template EU CR2a - Changes in the stock of non-performing loans and advances and related net accumulated recoveries
- 18: Template EU CQ1 - Credit quality of forborne exposures
- 19: Template EU CQ2 - Quality of forbearance
- 20: Template EU CQ3 - Credit quality of performing and non-performing exposures by past due days
- 21: Template EU CQ4 - Quality of non-performing exposures by geography
- 22: Template EU CQ5 - Credit quality of loans and advances to non-financial corporations by industry
- 23: Template EU CQ6 - Collateral valuation - loans and advances
- 24: Template EU CQ7 - Collateral obtained by taking possession and execution processes
- 25: Template EU CQ8 - Collateral obtained by taking possession and execution processes – vintage breakdown

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

- 26: Table EU CRC – Qualitative disclosure requirements related to CRM techniques
- 27: Template EU CR3 - CRM techniques overview: Disclosure of the use of credit risk mitigation techniques

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

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

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

- 29: Template EU CR7 - IRB approach - Effect on the RWEAs of credit derivatives used as CRM techniques
- 30: Template EU CR7-A - IRB approach - Disclosure of the extent of the use of CRM techniques
- 31: Template EU CR8 - RWEA flow statements of credit risk exposures under the IRB approach

##### Chapter 9. Disclosure of remuneration policy

- 32: Table EU REMA - Remuneration policy
- 33: Template EU REM1 - Remuneration awarded for the financial year
- 34: Template EU REM2 - Special payments to staff whose professional activities have a material impact on institutions' risk profile (identified staff)
- 35: Template EU REM3 - Deferred remuneration
- 36: Template EU REM4 - Remuneration of 1 million EUR or more per year
- 37: Template EU REM5 - Information on remuneration of staff whose professional activities have a material impact on institutions' risk profile (identified staff)

##### CRR Roadmap

## Forward Looking Statement

This document contains certain forward looking statements with respect to the financial condition, results of operations and business of AIB Group and certain of the plans and objectives of the Group. These forward looking statements can be identified by the fact that they do not relate only to historical or current facts. Forward looking statements sometimes use words such as 'aim', 'anticipate', 'target', 'expect', 'estimate', 'intend', 'plan', 'goal', 'believe', 'may', 'could', 'will', 'seek', 'continue', 'should', 'assume', or other words of similar meaning. Examples of forward looking statements include, among others, statements regarding the Group's future financial position, capital structure, Government shareholding in the Group, income growth, loan losses, business strategy, projected costs, capital ratios, estimates of capital expenditures, and plans and objectives for future operations. Because such statements are inherently subject to risks and uncertainties, actual results may differ materially from those expressed or implied by such forward looking information. By their nature, forward looking statements involve risk and uncertainty because they relate to events and depend on circumstances that will occur in the future. There are a number of factors that could cause actual results and developments to differ materially from those expressed or implied by these forward looking statements. These are set out in the Principal risks on pages 23 to 25 in the 2022 Annual Financial Report. In addition to matters relating to the Group's business, future performance will be impacted by the Group's ability along with governments and other stakeholders to measure, manage and mitigate the impacts of climate change effectively, the impact of higher inflation on customer sentiment and by Irish, UK and wider European and global economic and financial market considerations. Future performance will further be impacted by the direct and indirect consequences of the Russia-Ukraine War on European and global macroeconomic conditions and any enduring effects of the COVID-19 pandemic. Any forward looking statements made by or on behalf of the Group speak only as of the date they are made. The Group cautions that the list of important factors on pages 23 to 25 of the 2022 Annual Financial Report is not exhaustive. Investors and others should carefully consider the foregoing factors and other uncertainties and events when making an investment decision based on any forward looking statement.

## Introduction

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

### Basis of disclosures

Allied Irish Banks, p.l.c., a direct subsidiary of AIB Group plc, is a credit institution authorised by the Central Bank of Ireland ("CBI")/ Single Supervisory Mechanism ("SSM") (LEI code: 3U8WV1YX2VMUHH7Z1Q21). Allied Irish Banks, p.l.c. and its subsidiaries: AIB Mortgage Bank Unlimited Company and EBS d.a.c. are licenced entities and are required to file regulatory returns with the CBI for the purpose of assessing their capital adequacy. In addition, AIB Group (UK) p.l.c., also a subsidiary of Allied Irish Banks, p.l.c., is a licenced entity and files regulatory returns with the Prudential Regulatory Authority ("PRA"). Goodbody Stockbrokers ("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.

AIB Group plc and its subsidiaries (collectively "AIB Group" or "Group") prepares consolidated financial statements ("consolidated accounts") under International Financial Reporting Standards ("IFRS"). Not all subsidiary entities are included in the scope of regulatory consolidation. Sernal Limited and Payzone Ireland Limited are fully consolidated for accounting purposes and neither consolidated nor deducted for regulatory purposes.

Following receipt of Competition and Consumer Protection Commission ("CCPC") approval for the acquisition of performing Ulster Bank Ireland DAC (UBIDAC) ("Ulster Bank") corporate and commercial loans, the Group is in the process of migrating the Ulster Bank corporate and commercial loan portfolio and has recognised Risk-Weighted Exposure Amounts ("RWEA") as an Article 3 adjustment ("Application of stricter requirements by institutions"). At 31 December 2022, € 2.1 bn of Ulster Bank corporate and commercial loans had migrated to AIB. An Article 3 RWEA adjustment of € 1.4 bn is recognised for the remaining Ulster Bank exposures to transfer.

### Large subsidiary

Subsidiaries are not required to comply with Pillar 3 disclosures per Article 6, however, large subsidiaries are required to disclose certain information per Article 13(1). A review of the licensed subsidiaries is carried out quarterly to determine if they meet the definition of a large subsidiary. The only large subsidiary in AIB Group at 31 December 2022 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.

### 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 CCBI 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.

### 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 or Basel are not applicable to our activities, they are left blank. Comparisons against prior periods have been included in the templates as required by Regulation (EU) 2021/637.

This Pillar 3 report is reported in Euro millions for the reference date 31 December 2022 and the reference period 1 January 2022 to 31 December 2022.

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

Numbers presented are on a transitional basis unless otherwise stated.

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

### Attestation

The Group has formal policies and internal processes, systems and controls in place to comply with the disclosure requirements under CRR. Specific governance committees are responsible for reviewing the Group's Pillar 3 disclosures so that they have been subject to adequate verification and comply with applicable standards and legislation. The Group Board Audit Committee receive recommendations from these governance committees.

"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 AIB Group

Donal Galvin

## Chapter 1. Disclosure of key metrics and overview of risk-weighted exposure amounts

## 1: Template EU KM1 - Key metrics template

As per Article 447, points (a) to (g) and Article 438, point (b) the following template provides a summary of the main prudential and regulatory information and ratios covered by the CRR on a transitional basis. It also includes information on Pillar 2 requirements.

Main movements between December 2021 to December 2022 are as follows:

Available own funds:

- Capital levels decreased mainly due to changing of transitional rates for 2022 for deferred tax asset (DTA) and IFRS 9 and changes in the underlying DTA and IFRS 9 balances over the year decreased by € 0.3 bn, other comprehensive income (OCI) and other reserves movements decrease by € 0.3 bn, the deduction following share buyback approval of € 0.1 bn partially offset by the inclusion of 2022 net profits of € 0.4 bn.

Risk-weighted exposures amounts (RWEA):

- RWEAs of € 1.4 bn have been recognised as an Article 3 adjustment as a result of the loans transferred from Ulster Bank.
- Credit risk (excluding CCR and Article 3 adjustment) increased by € 2.8 bn mainly due to net increase in new business (mainly due to the onboarding of Ulster Bank loans), grade migration, foreign exchange movements and higher RWEA for deferred tax assets regarding cashflow hedges.
- Operational risk decreased by € 0.3 bn due to lower 3-year average income.
- Counterparty credit risk decreased by € 0.1 bn mainly due to mark-to-market movement on derivatives.
- Market risk decreased by € 0.2 bn which is mainly driven by a decrease in credit default swaps and a decrease in interest rate risk.
- Securitisations and counterparty credit risk remained broadly flat during the period.

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

The leverage ratio decreased due to lower capital and higher exposures.

		a	e
		31/12/2022	31/12/2021
	<b>Available own funds (amounts)</b>		
1	Common Equity Tier 1 (CET1) capital	8,345	8,694
2	Tier 1 capital	9,458	9,809
3	Total capital	11,000	11,354
	<b>Risk-weighted exposure amounts</b>		
4	Total risk exposure amount	42,977	39,193
	<b>Capital ratios (as a percentage of risk-weighted exposure amount)</b>		
5	Common Equity Tier 1 ratio (%)	19.42 %	22.18 %
6	Tier 1 ratio (%)	22.01 %	25.03 %
7	Total capital ratio (%)	25.59 %	28.97 %
	<b>Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)</b>		
EU 7a	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	2.75 %	3.00 %
EU 7b	of which: to be made up of CET1 capital (percentage points)	1.55 %	1.69 %
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	2.06 %	2.25 %
EU 7d	Total SREP own funds requirements (%)	10.75 %	11.00 %
	<b>Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)</b>		
8	Capital conservation buffer (%)	2.50 %	2.50 %
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%) <sup>1</sup>	— %	— %
9	Institution specific countercyclical capital buffer (%)	0.11 %	0.02 %
EU 9a	Systemic risk buffer (%) <sup>1</sup>	— %	— %
10	Global Systemically Important Institution buffer (%)		
EU 10a	Other Systemically Important Institution buffer (%) <sup>2</sup>		
11	Combined buffer requirement (%)	2.61 %	2.52 %
EU 11a	Overall capital requirements (%)	13.36 %	13.52 %
12	CET1 available after meeting the total SREP own funds requirements (%)	13.37 %	16.00 %
	<b>Leverage ratio</b>		

13	Total exposure measure	121,223	110,865
14	Leverage ratio (%)	7.80 %	8.85 %
<b>Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)</b>			
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%) <sup>3</sup>	— %	— %
EU 14b	of which: to be made up of CET1 capital (percentage points)	— %	— %
EU 14c	Total SREP leverage ratio requirements (%)	3.00 %	3.00 %
<b>Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)</b>			
EU 14d	Leverage ratio buffer requirement (%) <sup>4</sup>	— %	— %
EU 14e	Overall leverage ratio requirement (%)	3.00 %	3.00 %
<b>Liquidity Coverage Ratio<sup>5</sup></b>			
15	Total high-quality liquid assets (HQLA) (Weighted value -average)		
EU 16a	Cash outflows - Total weighted value		
EU 16b	Cash inflows - Total weighted value		
16	Total net cash outflows (adjusted value)		
17	Liquidity coverage ratio (%)		
<b>Net Stable Funding Ratio<sup>5</sup></b>			
18	Total available stable funding		
19	Total required stable funding		
20	NSFR ratio (%)		

<sup>1</sup> To date Allied Irish Banks, p.l.c. has no conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State and Systemic risk buffer.

<sup>2</sup> Allied Irish Banks, p.l.c. is not a O-SII.

<sup>3</sup> To date Allied Irish Banks, p.l.c. has no additional own funds requirements to address the risk of excessive leverage.

<sup>4</sup> Allied Irish Banks, p.l.c. is not a G-SII and therefore has no value to report for leverage ratio buffer requirement.

<sup>5</sup> Liquidity and Net Stable Funding 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.

## 2: 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 September to December 2022 are as follows:

- Credit risk (excluding Counterparty credit risk (CCR) and Article 3 adjustment) increased by € 0.4 bn mainly due to loans transferred from Ulster Bank and higher RWEA for deferred tax assets regarding cashflow hedges, partially offset by maturities and paydowns outpacing new business and foreign exchange movements.
- The Article 3 adjustment has decreased by € 1.2 bn to € 1.4 bn as a result of the exposures transferred from Ulster Bank.
- Operational, market and securitisation risks are relatively static over the quarter.

		Total risk exposure amounts (TREA)		Total own funds requirements
		a	b	c
		31/12/2022	30/09/2022	31/12/2022
1	Credit risk (excluding CCR)	37,410	38,198	2,993
2	Of which the standardised approach	19,709	18,861	1,577
3	Of which the Foundation IRB (F-IRB) approach	16,042	16,479	1,283
4	Of which slotting approach			
EU 4a	Of which equities under the simple riskweighted approach			
5	Of which the Advanced IRB (A-IRB) approach	288	303	23
6	Counterparty credit risk - CCR	1,164	1,234	93
7	Of which the standardised approach	314	417	25
8	Of which internal model method (IMM)			
EU 8a	Of which exposures to a CCP	61	61	5
EU 8b	Of which credit valuation adjustment - CVA	111	101	9
9	Of which other CCR	678	654	54
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)	939	942	75
17	Of which SEC-IRBA approach			
18	Of which SEC-ERBA (including IAA)	709	717	57
19	Of which SEC-SA approach	229	225	18
EU 19a	Of which 1250%	—	—	—
20	Position, foreign exchange and commodities risks (Market risk)	276	326	22
21	Of which the standardised approach	276	326	22
22	Of which IMA			
EU 22a	Large exposures	—	—	—
23	Operational risk	3,189	3,182	255
EU 23a	Of which basic indicator approach			
EU 23b	Of which standardised approach	3,189	3,182	255
EU 23c	Of which advanced measurement approach			
24	Amounts below the thresholds for deduction (subject to 250% risk weight)*	748	132	60
25	Not applicable			
26	Not applicable			
27	Not applicable			
28	Not applicable			
29	<b>Total</b>	<b>42,977</b>	<b>43,883</b>	<b>3,438</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".

### 3: Table EU OVC - ICAAP information

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

Legal basis	Row number	Qualitative information	
Article 438(a) CRR	(a)	Approach to assessing the adequacy of the internal capital.	<p>Capital adequacy risk is primarily evaluated through the Group's annual financial planning and ICAAP processes where the level of capital required to support growth plans and meet regulatory requirements is assessed over the three year planning horizon. Plans are assessed across a range of scenarios ranging from base case and moderate downside scenarios to a severe but plausible stress using the Group's stress testing methodologies.</p> <p>The ICAAP is fully integrated and embedded in the strategic, financial and risk management processes of the Group. The Business Model and Capital Adequacy Framework sets out the key processes, governance arrangements and roles and responsibilities which support the ICAAP. Embedding of the ICAAP is facilitated through capital planning, the setting of risk appetite and risk adjusted performance monitoring. In addition to the capital plan, a capital contingency plan is in place which identifies and quantifies actions which are available to the Group in order to mitigate against the impact of a stress event. Trigger points at which these actions will be considered are also identified. The impact of changing regulatory requirements, changes in the risk profile of the Group's balance sheet and other internal factors, and changing external risks are regularly assessed by first line of defence and second line of defence teams via regular monitoring of performance against the agreed financial plan, monthly capital updates to ALCo and Group Risk Committees and are also assessed via quarterly internal stress testing. An annual material risk assessment is conducted to identify all relevant (current and anticipated) material risks which are then assessed from a capital perspective. A further set of triggers and capital options are set out in the Group's Recovery Plan, which presents the actions available to the Group to restore viability in the event of extreme stress.</p>
Article 438(c) CRR	(b)	Upon demand from the relevant competent authority, the result of the institution's internal capital adequacy assessment process.	Not applicable as the competent authority has not requested disclosure of the results of the ICAAP.

## Chapter 2. Disclosure of own funds

#### 4: 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 AIB'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 June to December 2022 for CET1 are as follows:

- The increase is mainly due to inclusion of 2022 profits less foreseeable charges (€ 0.4 bn) and a higher IFRS 9 addback (€0.1 bn).

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

- RWEAs of € 1.4 bn have been recognised as an Article 3 adjustment due to the remaining Ulster Bank exposures to transfer - a reduction of € 2.8 bn from June 2022 (€ 4.2 bn).
- Credit risk (excluding CCR and article 3 adjustment) increased by € 2.2 bn mainly due to net increase in new business (including Ulster Bank loans onboarding) and higher RWEA for deferred tax assets regarding cashflow hedges, partially offset by foreign exchange movements and loan sales receipts.
- Counterparty credit risk decreased by € 0.1 bn mainly due to mark-to-market movement on derivatives.
- Operational and market risk remained relatively static over the period.
- Securitisations remained broadly flat during the period.

Capital ratios increased 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 € 50 m at 31 December 2022, 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	3,057	33 & 34
	of which: Ordinary stock	1,671	33
2	Retained earnings	7,082	36
3	Accumulated other comprehensive income (and other reserves)	(1,689)	38
EU-3a	Funds for general banking risk	—	
4	Amount of qualifying items referred to in Article 484 (3) CRR and the related share premium accounts subject to phase out from CET1	—	
5	Minority interests (amount allowed in consolidated CET1)	—	
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend	443	37
6	<b>Common Equity Tier 1 (CET1) capital before regulatory adjustments</b>	<b>8,893</b>	
<b>Common Equity Tier 1 (CET1) capital: regulatory adjustments</b>			
7	Additional value adjustments (negative amount)	(52)	
8	Intangible assets (net of related tax liability) (negative amount)	(460)	10
9	Not applicable		
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)	(2,343)	15
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	1,529	39
12	Negative amounts resulting from the calculation of expected loss amounts	—	
13	Any increase in equity that results from securitised assets (negative amount)	—	
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	—	
15	Defined-benefit pension fund assets (negative amount)	—	
16	Direct, indirect and synthetic holdings by an institution of own CET1 instruments (negative amount)	(5)	
17	Direct, indirect and synthetic holdings of the CET 1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	—	
18	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	—	

19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	—	
20	Not applicable		
EU-20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	—	
EU-20b	of which: qualifying holdings outside the financial sector (negative amount)	—	
EU-20c	of which: securitisation positions (negative amount)	—	
EU-20d	of which: free deliveries (negative amount)	—	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)	—	
22	Amount exceeding the 17,65% threshold (negative amount)	—	
23	of which: direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities	—	
24	Not applicable		
25	of which: deferred tax assets arising from temporary differences	—	
EU-25a	Losses for the current financial year (negative amount)	—	
EU-25b	Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses (negative amount)	—	
26	Not applicable		
27	Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)	—	
27a	Other regulatory adjustments	782	
28	<b>Total regulatory adjustments to Common Equity Tier 1 (CET1)</b>	<b>(549)</b>	
29	<b>Common Equity Tier 1 (CET1) capital</b>	<b>8,345</b>	
<b>Additional Tier 1 (AT1) capital: instruments</b>			
30	Capital instruments and the related share premium accounts	1,115	41
31	of which: classified as equity under applicable accounting standards	1,115	
32	of which: classified as liabilities under applicable accounting standards	—	
33	Amount of qualifying items referred to in Article 484 (4) CRR and the related share premium accounts subject to phase out from AT1	—	
EU-33a	Amount of qualifying items referred to in Article 494a(1) CRR subject to phase out from AT1	—	
EU-33b	Amount of qualifying items referred to in Article 494b(1) CRR subject to phase out from AT1	—	
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties	—	
35	of which: instruments issued by subsidiaries subject to phase out	—	
36	<b>Additional Tier 1 (AT1) capital before regulatory adjustments</b>	<b>1,115</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>1,113</b>	
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	<b>9,458</b>	
<b>Tier 2 (T2) capital: instruments</b>			
46	Capital instruments and the related share premium accounts	1,544	31
47	Amount of qualifying items referred to in Article 484 (5) CRR and the related share premium accounts subject to phase out from T2 as described in Article 486(4) CRR	—	
EU-47a	Amount of qualifying items referred to in Article 494a (2) CRR subject to phase out from T2	—	

EU-47b	Amount of qualifying items referred to in Article 494b (2) CRR subject to phase out from T2	—	
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties	—	
49	of which: instruments issued by subsidiaries subject to phase out	—	
50	Credit risk adjustments	103	
51	<b>Tier 2 (T2) capital before regulatory adjustments</b>	<b>1,647</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	(103)	
57	<b>Total regulatory adjustments to Tier 2 (T2) capital</b>	<b>(105)</b>	
58	<b>Tier 2 (T2) capital</b>	<b>1,542</b>	
59	<b>Total capital (TC = T1 + T2)</b>	<b>11,000</b>	
60	<b>Total Risk exposure amount</b>	<b>42,977</b>	
<b>Capital ratios and requirements including buffers</b>			
61	Common Equity Tier 1 capital	19.42 %	
62	Tier 1 capital	22.01 %	
63	Total capital	25.59 %	
64	Institution CET1 overall capital requirement	8.66 %	
65	of which: capital conservation buffer requirement	2.50 %	
66	of which: countercyclical buffer requirement	0.11 %	
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	1.55 %	
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>13.37 %</b>	
<b>National minima (if different from Basel III)</b>			
69	Not applicable		
70	Not applicable		
71	Not applicable		
<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)	70	
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)	4,430	
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)	292	
<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	250	
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	277	
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	103	
<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)	—	

## 5: Template EU CC2 - Reconciliation of regulatory own funds to balance sheet in the audited financial

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	33,628	33,628
2	Derivative financial instruments	2,891	2,891
3	Loans and advances to banks	14,967	14,968
4	Loans and advances to customers	25,423	24,796
5	Securities financing	8,230	8,230
6	Investment securities	23,303	23,303
7	Investments accounted for using the equity method	62	62
8	Investments in Group undertakings	4,808	4,722
9	Intangible assets	755	755
10	<i>Of which are deducted from Own funds</i>		460
			8
11	Property, plant and equipment	468	468
12	Other assets	173	178
13	Current taxation	4	6
14	Deferred tax assets	2,618	2,634
15	<i>Of which are deducted from Own funds</i>		2,343
			10
16	Prepayments and accrued income	354	355
17	<b>Total assets</b>	<b>117,684</b>	<b>116,996</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	4,401	4,401
19	Customer accounts	88,482	87,794
20	Securities financing	1,270	1,270
21	Lease liabilities	238	238
22	Derivative financial instruments	4,117	4,117
23	Current taxation	1	1
24	Deferred tax liabilities	10	10
25	Retirement benefit liabilities	16	16
26	Other liabilities	746	754
27	Accruals and deferred income	315	315
28	Provisions for liabilities and commitments	313	313
29	Subordinated liabilities and other capital instruments - Of which External	57	57
30	- Of which AIB Group plc	7,528	7,528
31	<i>Of which are allowable for own funds purposes</i>		1,544
			46
32	<b>Total liabilities</b>	<b>107,494</b>	<b>106,814</b>
<b>Shareholders' Equity</b>			
33	Share capital	1,671	1,671
34	Share premium	1,386	1,386
35	Reserves	6,018	6,010
36	<i>Of which Retained earnings</i>		7,082
			2
37	<i>Of which Current year Profit less foreseeable charges</i>		443
			EU-5a
38	<i>Of which AOCI and other Reserves</i>		(1,689)
			3
39	<i>Of which Cash flow hedges deducted from own funds</i>		(1,529)
			11
40	<b>Total shareholders' equity</b>	<b>9,075</b>	<b>9,067</b>
41	Other equity interests - AIB Group plc	1,115	1,115
			30
42	<b>Total equity</b>	<b>10,190</b>	<b>10,182</b>
43	<b>Total liabilities and equity</b>	<b>117,684</b>	<b>116,996</b>

## 6: Table EU CCA - Main features of regulatory own funds instruments and eligible liabilities instruments

As per Article 437 points (b) and (c) the following template outlines the main features of Common Equity Tier 1 instruments, Additional Tier 1 instruments and Tier 2 instruments. No new own funds instruments were issued in 2022.

	Instrument name	Ordinary shares	€500m callable subordinated step-up floating rate notes due October 2017 (maturity extended to 2035 as a result of the SLO)	€368m subordinated notes due June 2019 (maturity extended to 2035 as a result of the SLO)	€500m subordinated callable fixed/floating rate notes due March 2025 (maturity extended to 2035 as a result of the SLO)	€500m additional tier 1 perpetual contingent temporary write down securities	€500m subordinated tier 2 notes due 2029, callable 2024	€625m additional tier 1 perpetual contingent temporary write down securities	€1,000m subordinated tier 2 notes due 2031, callable 2026
1	Issuer	AIB Group plc	Allied Irish Banks, p.l.c.	Allied Irish Banks, p.l.c.	Allied Irish Banks, p.l.c.	AIB Group plc	AIB Group plc	AIB Group plc	AIB Group plc
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	IE00BF0L3536	XS0232498393	XS0435957682	XS0214107053	XS2056697951	XS2080767010	XS2010031057	XS2230399441
2a	Public or private placement	Public	Public	Public	Public	Public	Public	Public	Public
3	Governing law(s) of the instrument	Irish Law	English Law, with subordination governed by Irish law	English Law, with subordination governed by Irish law	English Law, with subordination governed by Irish law	Irish Law	Irish Law	Irish Law	Irish Law
3a	Contractual recognition of write down and conversion powers of resolution authorities	N/A	N/A	N/A	N/A	Yes	Yes	Yes	Yes
<i>Regulatory treatment</i>									
4	Current treatment taking into account, where applicable, transitional CRR rules	Common Equity Tier 1	N/A	Tier 2	Tier 2	Additional Tier 1	Tier 2	Additional Tier 1	Tier 2
5	Post-transitional CRR rules	Common Equity Tier 1	N/A	Tier 2	Tier 2	Additional Tier 1	Tier 2	Additional Tier 1	Tier 2
6	Eligible at solo/(sub-)consolidated/solo&(sub-)consolidated	Group and solo	Group and solo	Group and solo	Group and solo	Group and solo (the external issuance is downstreamed to Allied Irish Banks, p.l.c. in similar format)	Group and solo (the external issuance is downstreamed to Allied Irish Banks, p.l.c. in similar format)	Group and solo (the external issuance is downstreamed to Allied Irish Banks, p.l.c. in similar format)	Group and solo (the external issuance is downstreamed to Allied Irish Banks, p.l.c. in similar format)
7	Instrument type (types to be specified by each jurisdiction)	Ordinary shares	Subordinated notes	Subordinated notes	Subordinated notes	Additional Tier 1	Tier 2	Additional Tier 1	Tier 2
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	€1,671 m	NIL	€44 m	€1 m	€496 m (net of transaction costs)	€500 m	€619 m (net of transaction costs)	€1,000 m
9	Nominal amount of instrument	€1,671 m	€25.5 m	€79 m	€1 m	€500 m	€500 m	€625 m	€1,000 m
EU-9a	Issue price	€0.625 each (current issue price)	99.935	100	99.321	Par	99.58	Par	99.952
EU-9b	Redemption price	Non-redeemable	Nominal amount	Nominal amount	Nominal amount	Par	Par	Par	Par
10	Accounting classification	Shareholders' equity	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Equity - other equity interest	Liability - amortised cost	Equity - other equity interest	Liability - amortised cost
11	Original date of issuance	Multiple (ordinary shares)	24/10/2005	25/06/2009	10/03/2005	9/10/2019	19/11/2019	23/06/2020	30/09/2020
12	Perpetual or dated	Perpetual	Dated	Dated	Dated	Perpetual	Dated	Perpetual	Dated

13	Original maturity date	No maturity	24/10/2035	25/06/2035	10/03/2035	No maturity	19/11/2029	No maturity	30/05/2031
14	Issuer call subject to prior supervisory approval	N/A	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	N/A	From interest payment date October 2012	N/A	From interest payment date March 2020	9/10/2024	19/11/2024	23/06/2025	30/05/2026
16	Subsequent call dates, if applicable	N/A	Quarterly thereafter	N/A	Quarterly thereafter	9 October 2024 to First Reset Date (9 April 2025) or any Interest Payment Date thereafter	N/A	23 June 2025 to First Reset Date (23 December 2025) or any Interest Payment Date thereafter	N/A
<i>Coupons / dividends</i>									
17	Fixed or floating dividend/coupon	N/A	N/A	N/A	N/A	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	N/A	N/A	N/A	N/A	0.0525	0.01875	0.0625	0.02875
19	Existence of a dividend stopper	No	No	No	No	No however payment of coupon on AT1 is fully discretionary	No	No however payment of coupon on AT1 is fully discretionary	No
EU-20 a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Mandatory	Fully discretionary	Mandatory
EU-20 b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Mandatory	Fully discretionary	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No
22	Noncumulative or cumulative	N/A	N/A	N/A	N/A	Non-cumulative	Cumulative	Non-cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
30	Write-down features	No	No	No	No	Yes	No	Yes	No

31	If write-down, write-down trigger(s)	N/A	N/A	N/A	N/A	If the consolidated CET1 ratio of AIB Group plc. at any time falls below 7% (a trigger event), subject to certain conditions, the AT1 instrument will be written down in whole or in part	N/A	If the consolidated CET1 ratio of AIB Group plc. at any time falls below 7% (a trigger event), subject to certain conditions, the AT1 instrument will be written down in whole or in part	N/A
32	If write-down, full or partial	N/A	N/A	N/A	N/A	Fully or partially	N/A	Fully or partially	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A	N/A	Temporary	N/A	Temporary	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A	To the extent permitted in order to comply with regulatory capital and other requirements, AIB Group plc. may at its sole and full discretion reinstate any previously written down amount.	N/A	To the extent permitted in order to comply with regulatory capital and other requirements, AIB Group plc. may at its sole and full discretion reinstate any previously written down amount.	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	1	2(b)	2(b)	2(b)	2(a)	2(b)	2(a)	2(b)
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Most junior  Instrument type immediately senior: AT1	Subordinated in right of payment to ordinary creditors, including depositors.  Instrument type immediately senior: Senior Non Preferred Notes	Subordinated in right of payment to ordinary creditors, including depositors.  Instrument type immediately senior: Senior Non Preferred Notes	Subordinated in right of payment to ordinary creditors, including depositors.  Instrument type immediately senior: Senior Non Preferred Notes	The securities, which do not carry voting rights, rank pari passu with holders of other tier 1 instruments (excluding ordinary shares). They rank ahead of the holders of ordinary share capital but junior to the claims of Tier 2 investors and Senior Creditors.  Instrument type immediately senior: Dated Subordinated Notes	Senior to Tier 1 instruments and junior to Senior Creditors  Instrument type immediately senior: Senior Non Preferred Notes	The securities, which do not carry voting rights, rank pari passu with holders of other tier 1 instruments (excluding ordinary shares). They rank ahead of the holders of ordinary share capital but junior to the claims of Tier 2 investors and Senior Creditors.  Instrument type immediately senior: Dated Subordinated Notes	Senior to Tier 1 instruments and junior to Senior Creditors  Instrument type immediately senior: Senior Non Preferred Notes
36	Non-compliant transitioned features	No	No	No	No	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
37a	Link to the full term and conditions of the instrument (signposting)	Please see excel Pillar 3 book for link: 1. AIB HoldCo Prospectus	Please see excel Pillar 3 book for link: SERIES 50 ISIN XS232498393 EMTN 2005	Please see excel Pillar 3 book for link: EMTN.090623. Final Terms (Series 109)	Please see excel Pillar 3 book for link: EMTN.050308. Final Terms (Series 43)	<a href="https://aib.ie/content/dam/frontdoor/investorrelations/docs/debt-investors/aib-group-plc-at1-prospectus.pdf">https://aib.ie/content/dam/frontdoor/investorrelations/docs/debt-investors/aib-group-plc-at1-prospectus.pdf</a>	<a href="https://aib.ie/content/dam/frontdoor/investorrelations/docs/issuance%20programme/xs2080767010.pdf">https://aib.ie/content/dam/frontdoor/investorrelations/docs/issuance%20programme/xs2080767010.pdf</a>	<a href="https://aib.ie/content/dam/frontdoor/investorrelations/docs/debt-investors/aib-group-plc-at1-prospectus-2020.pdf">https://aib.ie/content/dam/frontdoor/investorrelations/docs/debt-investors/aib-group-plc-at1-prospectus-2020.pdf</a>	<a href="https://aib.ie/content/dam/frontdoor/investorrelations/docs/issuance%20programme/xs2230399441.pdf">https://aib.ie/content/dam/frontdoor/investorrelations/docs/issuance%20programme/xs2230399441.pdf</a>

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

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

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

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

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

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

Allied Irish Banks, p.l.c. is not applying the temporary treatment specified in Article 468. Own funds, capital and leverage ratios reflect the full impact of unrealised gains and losses measured at fair value through other comprehensive income.

Main movements between September to December 2022 are as follows:

- The IFRS 9 capital adjustment increased due to a higher IFRS 9 transitional addback with a higher impact on the ratios.
- Capital levels are higher mainly due to inclusion of 2022 profit of € 0.4 bn.
- The leverage ratio has increased due to higher capital and lower exposures.

		a	b	c	d	e
		31/12/2022	30/09/2022	30/06/2022	31/03/2022	31/12/2021
<b>Available capital (amounts)</b>						
1	CET1 capital <sup>1</sup>	8,345	7,860	7,827	8,011	8,694
2	CET1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	7,960	7,499	7,512	7,676	8,164
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>	9,458	8,973	8,940	9,124	9,809
4	Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9,073	8,612	8,625	8,789	9,280
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>	11,000	10,514	10,482	10,666	11,354
6	Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	10,718	10,259	10,269	10,433	10,925
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>	42,977	43,883	43,726	38,938	39,193
8	Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	42,787	43,741	43,616	38,800	38,966
<b>Capital ratios</b>						
9	CET1 (as a percentage of risk exposure amount)	19.42%	17.91%	17.90%	20.57%	22.18%
10	CET1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.60%	17.14%	17.22%	19.78%	20.95%
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)	22.01%	20.45%	20.44%	23.43%	25.03%

12	Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.21%	19.69%	19.78%	22.65%	23.81%
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)	25.59%	23.96%	23.97%	27.39%	28.97%
14	Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	25.05%	23.45%	23.54%	26.89%	28.04%
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	121,223	125,004	119,565	111,914	110,865
16	Leverage ratio	7.80%	7.18%	7.48%	8.15%	8.85%
17	Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	7.51%	6.91%	7.24%	7.88%	8.42%
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> Transitional CET1, Tier 1 and total capital and RWEAs are calculated applying the IFRS 9 transitional arrangements of the CRR as amended by CRR II applicable as at the reporting date.

## Chapter 3. Disclosure of countercyclical capital buffers

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

As per Article 440(a) the following template sets out geographical distribution of credit exposures relevant to the calculation of the countercyclical capital buffer. The template contains an overview of the exposure distribution for all countries. The Bank of England ("BOE") has reintroduced the UK Countercyclical capital buffer at 1% in December 2022.

010	Breakdown by country:	a	b	c	d	e	f	g			h	i	j	k	l	m	
		General credit exposures		Relevant credit exposures – Market risk		Securitisation exposures Exposure value for non-trading book	Total exposure value	Own fund requirements			Relevant credit exposures – Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book	Total	Risk-weighted exposure amounts	Own fund requirements weights (%)	Countercyclical buffer rate (%)
		Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models			Relevant credit exposures – Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book							
	Ireland : 001	17,915	10,070	43		1,010	29,037	1,896		3	52	1,951	24,389	71.55 %	— %		
	United Kingdom : 002	2,747	1,101				3,848	257				257	3,216	9.44 %	1.00 %		
	Andorra : 003	0					0	0				0	0	0.00 %	— %		
	Angola : 004	0					0	0				0	0	0.00 %	— %		
	Argentina : 005	0					0	0				0	0	0.00 %	— %		
	Australia : 006	1	7				8	1				1	10	0.03 %	— %		
	Austria : 007	0	3				3	0					3	0.01 %	— %		
	Bahamas : 008	166					166	13				13	166	0.49 %	— %		
	Bahrain : 009	0					0	0				0	0	0.00 %	— %		
	Bangladesh : 010	0					0	0				0	0	0.00 %	— %		
	Belgium : 011	0	49				49	5				5	61	0.18 %	— %		
	Bermuda : 012	0					0	0				0	0	0.00 %	— %		
	Bolivia, Plurinational State Of : 013	0					0	0				0	0	0.00 %	— %		
	Brazil : 014	0					0	0				0	0	0.00 %	— %		
	Brunei Darussalam : 015	0					0	0				0	0	0.00 %	— %		
	Bulgaria : 016	0					0	0				0	0	0.00 %	1.00 %		
	Canada : 017	0	135				135	11				11	141	0.41 %	— %		
	Cayman Islands : 018	1					1	0				0	1	0.00 %	— %		
	Chile : 019	0	2				2	0				0	1	0.00 %	— %		
	China : 020	0					0	0				0	0	0.00 %	— %		
	Costa Rica : 021	0					0	0				0	0	0.00 %	— %		
	Croatia : 022	0					0	0				0	0	0.00 %	— %		
	Cuba : 023	0					0	0				0	0	0.00 %	— %		
	Cyprus : 024	0					0	0				0	0	0.00 %	— %		
	Czech Republic : 025	0					0	0				0	0	0.00 %	1.50 %		
	Denmark : 026	0	32				32	3				3	36	0.10 %	2.00 %		
	Egypt : 027	0					0	0				0	0	0.00 %	— %		
	Estonia : 028	0					0	0				0	0	0.00 %	1.00 %		
	Finland : 029	6	72				78	7				7	81	0.24 %	— %		
	France : 030	245	504			22	771	58			0	58	729	2.14 %	— %		
	Gambia : 031	0					0	0				0	0	0.00 %	— %		
	Georgia : 032	0					0	0				0	0	0.00 %	— %		
	Germany : 033	42	249				291	20				20	256	0.75 %	— %		
	Gibraltar : 034	0					0	0				0	0	0.00 %	— %		
	Greece : 035	0					0	0				0	0	0.00 %	— %		
	Guernsey : 036	24					24	2				2	24	0.07 %	— %		
	Holy See (Vatican City State) : 037	0					0	0				0	0	0.00 %	— %		
	Hong Kong : 038	0					0	0				0	0	0.00 %	1.00 %		
	Hungary : 039	0					0	0				0	0	0.00 %	— %		
	Iceland : 040	0					0	0				0	0	0.00 %	2.00 %		
	India : 041	0					0	0				0	0	0.00 %	— %		
	Isle Of Man : 042	131	116				248	18				18	223	0.66 %	— %		
	Israel : 043	0					0	0				0	0	0.00 %	— %		
	Italy : 044	34	86				120	7				7	88.7609	0.26 %	— %		
	Jamaica : 045	0					0	0				0	0	0.00 %	— %		
	Japan : 046	0	1				1	0				0	1	0.00 %	— %		
	Jersey : 047	72	19			91	182	8			1	9	114	0.33 %	— %		
	Kazakhstan : 048	0					0	0				0	0	0.00 %	— %		
	Kenya : 049	0					0	0				0	0	0.00 %	— %		
	Korea, Republic Of : 050	0					0	0				0	0	0.00 %	— %		
	Kuwait : 051	0					0	0				0	0	0.00 %	— %		
	Latvia : 052	0					0	0				0	0	0.00 %	— %		
	Liberia : 053	0					0	0				0	0	0.00 %	— %		
	Liechtenstein : 054	0					0	0				0	0	0.00 %	— %		
	Lithuania : 055	0					0	0				0	0	0.00 %	— %		
	Luxembourg : 056	286	553				839	64				64	800	2.35 %	0.50 %		
	Macao : 057	0					0	0				0	0	0.00 %	— %		
	Malaysia : 058	0					0	0				0	0	0.00 %	— %		
	Malta : 059	0					0	0				0	0	0.00 %	— %		
	Marshall Islands : 060	0					0	0				0	0	0.00 %	— %		
	Mauritius : 061	0					0	0				0	0	0.00 %	— %		
	Mayotte : 062	0					0	0				0	0	0.00 %	— %		
	Mexico : 063	0					0	0				0	0	0.00 %	— %		
	Moldova, Republic of : 064	0					0	0				0	0	0.00 %	— %		
	Monaco : 065	0					0	0				0	0	0.00 %	— %		
	Montserrat : 066	0					0	0				0	0	0.00 %	— %		
	Morocco : 067	0					0	0				0	0	0.00 %	— %		
	Netherlands : 068	77	355			89	521	38			9	46	578	1.69 %	— %		
	New Zealand : 069	0					0	0				0	0	0.00 %	— %		
	Nicaragua : 070	0					0	0				0	0	0.00 %	— %		
	Norway : 071	0	45				45	3				3	33	0.10 %	2.00 %		
	Oman : 072	0					0	0				0	0	0.00 %	— %		

	Pakistan : 073	0	—	—	—	—	0	0	—	—	0	0	0.00 %	— %	
	Panama : 074	0	—	—	—	—	0	0	—	—	0	0	0.00 %	— %	
	Paraguay : 075	0	—	—	—	—	0	0	—	—	0	0	0.00 %	— %	
	Peru : 076	0	—	—	—	—	0	0	—	—	0	0	0.00 %	— %	
	Philippines : 077	0	—	—	—	—	0	0	—	—	0	0	0.00 %	— %	
	Poland : 078	7	—	—	—	—	7	1	—	—	1	10	0.03 %	— %	
	Portugal : 079	0	112	—	—	—	113	7	—	—	7	91	0.27 %	— %	
	Puerto Rico : 080	0	—	—	—	—	0	0	—	—	0	0	0.00 %	— %	
	Qatar : 081	0	—	—	—	—	0	0	—	—	0	0	0.00 %	— %	
	Romania : 082	0	—	—	—	—	0	0	—	—	0	0	0.00 %	0.50 %	
	Russian Federation : 083	0	—	—	—	—	0	0	—	—	0	0	0.00 %	— %	
	Saint Vincent and the Grenadines : 084	0	—	—	—	—	0	0	—	—	0	0	0.00 %	— %	
	Saudi Arabia : 085	0	—	—	—	—	0	0	—	—	0	0	0.00 %	— %	
	Singapore : 086	0	—	—	—	—	0	0	—	—	0	0	0.00 %	— %	
	Slovakia : 087	0	—	—	—	—	0	0	—	—	0	0	0.00 %	1.00 %	
	Slovenia : 088	0	—	—	—	—	0	0	—	—	0	0	0.00 %	— %	
	South Africa : 089	0	—	—	—	—	0	0	—	—	0	0	0.00 %	— %	
	Spain : 090	59	221	—	—	—	280	20	—	—	20	247	0.73 %	— %	
	Sweden : 091	0	107	—	—	—	107	6	—	—	6	74	0.22 %	1.00 %	
	Switzerland : 092	0	86	—	—	—	86	7	—	—	7	91	0.27 %	— %	
	Taiwan, Province Of China : 093	0	—	—	—	—	0	0	—	—	0	0	0.00 %	— %	
	Thailand : 094	0	—	—	—	—	0	0	—	—	0	0	0.00 %	— %	
	Uganda : 095	0	—	—	—	—	0	0	—	—	0	0	0.00 %	— %	
	Ukraine : 096	0	—	—	—	—	0	0	—	—	0	0	0.00 %	— %	
	United Arab Emirates : 097	0	—	—	—	—	0	0	—	—	0	0	0.00 %	— %	
	United States : 098	95	2,079	—	—	—	881	3,055	197	—	13	209	2,619	7.68 %	— %
	Venezuela, Bolivarian Republic Of : 099	0	—	—	—	—	0	0	—	—	0	0	0.00 %	— %	
	Virgin Islands, British : 100	0	—	—	—	—	0	0	—	—	0	0	0.00 %	— %	
	Virgin Islands, U.S. : 101	0	—	—	—	—	0	0	—	—	0	0	0.00 %	— %	
	Yemen : 102	0	—	—	—	—	0	0	—	—	0	0	0.00 %	— %	
	Zambia : 103	0	—	—	—	—	0	0	—	—	0	0	0.00 %	— %	
	Zimbabwe : 104	0	—	—	—	—	0	0	—	—	0	0	0.00 %	— %	
020	Total	21,910	16,006	43		2,093	40,050	2,649	3	75	2,727	34,086	100.00 %		

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

As per Article 440(b) the additional countercyclical capital buffer requirement is shown below in the template. The Bank of England ("BOE") has reintroduced the UK countercyclical capital buffer at 1% in December 2022.

		a
1	Total risk exposure amount <sup>1</sup>	42,977
2	Institution specific countercyclical capital buffer rate	0.11 %
3	Institution specific countercyclical capital buffer requirement	48

<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

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

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

Main movements between June to December 2022 are as follows:

- Total balance sheet increased € 0.3 bn due to increased net new business, onboarding of Ulster Bank, higher derivatives, partly offset by decreased placements with the central bank, following repayment of the TLTRO.

		a
		Applicable amount
1	Total assets as per published financial statements	117,684
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	(687)
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	1,786
9	Adjustment for securities financing transactions (SFTs)	232
10	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	4,169
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	(1,960)
13	<b>Total exposure measure</b>	<b>121,223</b>

## 11: Template EU LR2 - LRCOM: Leverage ratio common disclosure

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

There was an increase in Tier 1 capital between June 2022 to December 2022 due to the following:

- The inclusion of 2022 profits less foreseeable charges of € 0.4 bn and a higher IFRS 9 addback of € 0.1 bn.

The LR ratio increased over the second half year due to higher Tier 1 capital partially offset by higher exposures.

		CRR leverage ratio exposures	
		a	b
		31/12/2022	30/06/2022
<b>On-balance sheet exposures (excluding derivatives and SFTs)</b>			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	105,891	107,743
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)	(1,975)	(2,051)
7	<b>Total on-balance sheet exposures (excluding derivatives and SFTs)</b>	<b>103,916</b>	<b>105,692</b>
<b>Derivative exposures</b>			
8	Replacement cost associated with SA-CCR derivatives transactions (i.e. net of eligible cash variation margin)	3,674	2,599
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	1,003	915
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>4,677</b>	<b>3,514</b>
<b>Securities financing transaction (SFT) exposures</b>			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	13,550	11,173
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(5,321)	(4,369)
16	Counterparty credit risk exposure for SFT assets	232	173
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>8,461</b>	<b>6,978</b>
<b>Other off-balance sheet exposures</b>			
19	Off-balance sheet exposures at gross notional amount	12,829	11,105
20	(Adjustments for conversion to credit equivalent amounts)	(8,595)	(7,663)
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated with off-balance sheet exposures)	(65)	(62)
22	<b>Off-balance sheet exposures</b>	<b>4,169</b>	<b>3,381</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	9,458	8,940
24	<b>Total exposure measure</b>	<b>121,223</b>	<b>119,565</b>
<b>Leverage ratio</b>			
25	Leverage ratio (%)	7.80 %	7.48 %
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	7.80 %	7.48 %
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	7.80 %	7.48 %
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	Transitional	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	7,917	9,218
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	8,230	6,804
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)	120,910	121,979
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)	120,910	121,979
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	7.82 %	7.33 %
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	7.82 %	7.33 %

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

As per Article 451(1) point (b) the following template analyses the calculation of the leverage ratio exposures on a transitional 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>105,891</b>
EU-2	Trading book exposures	—
EU-3	Banking book exposures, of which:	105,891
EU-4	Covered bonds	3,369
EU-5	Exposures treated as sovereigns	40,814
EU-6	Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	4
EU-7	Institutions	24,607
EU-8	Secured by mortgages of immovable properties	6,261
EU-9	Retail exposures	4,193
EU-10	Corporates	13,881
EU-11	Exposures in default	776
EU-12	Other exposures (e.g. equity, securitisations, and other non-credit obligation assets)	11,985

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

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

Row number	Qualitative information	
(a)	Description of the processes used to manage the risk of excessive leverage	As per Article 451(1)(d) the Group ensures the avoidance of excessive leverage through its capital allocation process as part of the annual financial planning process. The use of capital and risk adjusted return on capital by business area is monitored at the Asset & Liability Committee ("ALCo") at each meeting, and updates are provided by the CFO to the Board on a quarterly basis. In addition to limits for usage of capital, the ALCo monitors an overall Group leverage risk appetite limit.
(b)	Description of the factors that had an impact on the leverage ratio during the period to which the disclosed leverage ratio refers	<p>As per Article 451(1)(e) the transitional leverage ratio increased to 7.8% at 31 December 2022 from 7.5% at 30 June 2022.</p> <p>Total balance sheet increased € 0.3 bn due to increased net new business, onboarding of Ulster Bank, higher derivatives, partly offset by decreased placements with the central bank, following repayment of the TLTRO.</p> <p>There was an increase in Tier 1 capital between June 2022 to December 2022 due to the inclusion of 2022 profits less foreseeable charges of € 0.4 bn and a higher IFRS 9 addback of € 0.1 bn.</p> <p>The LR ratio increased over the second half year due to higher Tier 1 capital partially offset by higher exposures.</p>

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

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

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

Legal basis	Row number	Qualitative information	
Article 442 (a) and (b) CRR	a	<p>The scope and definitions of 'past-due' and 'impaired' exposures used for accounting purposes and the differences, if any, between the definitions of past due and default for accounting and regulatory purposes as specified by the EBA Guidelines on the application of the definition of default in accordance with Article 178 CRR.</p>	<p>The Group's definition of default is aligned with the EBA 'Guidelines on the application of the definition of default' under Article 178 of Capital Requirements Regulation and ECB Banking Supervision Guidance to Banks on Non-performing loans.</p> <p>The Group has aligned the definitions of 'non-performing', 'classification of default' and IFRS 9 Stage 3 'credit impaired', with the exception of loans measured at fair value through profit and loss, and those loans which have been derecognised and newly originated in Stage 1 or POCI (purchased or originated credit impaired) which are no longer classified as credit impaired but continue to be classified as non-performing and in default. This alignment ensures consistency with the Group's internal credit risk management and assessment practices.</p> <p>Loans are identified as non-performing or defaulted by a number of characteristics. The key criteria resulting in a classification of non-performing are:</p> <ul style="list-style-type: none"> <li>- Where the Group considers a borrower to be unlikely to pay their loans in full without realisation of collateral, regardless of the existence of any past-due amount; or</li> <li>- The borrower is 90 days or more past due on any material loan. Day count starts when any material amount of principal, interest or fee has not been paid by a borrower on the due date.</li> </ul> <p>The Group's definition of financial distress and forbearance are included in the Group's Forbearance Policy. Identification and treatment of non-performing exposures and unlikeliness to pay are included in the Group's Definition of Default and Credit Impairment Policy.</p> <p>Further details on the Group's non-performing loans are outlined under template 17: EU CR2-A: Changes in the stock of non-performing loans and advances and related net accumulated recoveries.</p>
Article 442 (a) and (b) CRR	b	<p>The extent of past-due exposures (more than 90 days) that are not considered to be impaired and the reasons for this.</p>	<p>In line with the Group's definition of default which is aligned to the EBA 'Guidelines on the application of the definition of default' under Article 178 of Capital Requirements Regulation and ECB Banking Supervision Guidance to Banks on Non-performing loans, all exposures 90 DPD are deemed impaired.</p>

<p>Article 442 (a) and (b) CRR</p>	<p>c</p>	<p>Description of methods used for determining general and specific credit risk adjustments.</p>	<p>The Group, in estimating its ECL allowance does so in line with the expected credit loss impairment model as set out by the International Financial Reporting Standard 9 Financial Instruments ("the standard"). This model requires a timely recognition of ECL across the Group.</p> <p>The standard does not prescribe specific approaches to be used in estimating ECL allowances, but stresses that the approach must reflect the following:</p> <ul style="list-style-type: none"> <li>- An unbiased and probability weighted amount that is determined by evaluating a range of possible outcomes;</li> <li>- Underlying models should be point in time and forward looking – recognising economic conditions;</li> <li>- The ECL must reflect the time value of money;</li> <li>- A lifetime ECL is calculated for financial assets in Stages 2 and 3 and Purchased or Originated Credit Impaired ("POCI"); and</li> <li>- The ECL calculation must incorporate reasonable and supportable information that is available without undue cost or effort at the reporting date about past events, current conditions and forecasts of future economic conditions.</li> </ul> <p>The standard defines credit loss as the difference between all contractual cash flows that are due to an entity in accordance with the contract and all the cash flows that the entity expects to receive (i.e. all cash shortfalls), discounted at the original effective interest rate ("EIR") or an approximation thereof (see 'Measurement' section below).</p> <p>ECLs are defined in the standard as the weighted average of credit losses across multiple macroeconomic scenarios, with weights assigned based on the probability of each scenario occurring and are an estimate of credit losses over the life of a financial instrument.</p> <p>The ECL model applies to financial instruments measured at amortised cost or at fair value through other comprehensive income. In addition, the ECL approach applies to lease receivables, loan commitments and financial guarantee contracts that are not measured at fair value through profit or loss.</p> <p>A key principle of the ECL model is to reflect any relative deterioration or improvement in the credit quality of financial instruments occurring (e.g. change in the risk of a default). The ECL amount recognised as a loss allowance or provision depends on the extent of credit deterioration since initial recognition together with the impact on credit risk parameters.</p> <p><b>Bases of Measurement</b> Under the standard, there are two measurement bases:</p> <ul style="list-style-type: none"> <li>- 12-month ECL (Stage 1), which applies to all financial instruments from initial recognition as long as there has been no significant increase in credit risk; and</li> <li>- Lifetime ECL (Stages 2 and 3 and POCI), which applies when a significant increase in credit risk has been identified on an account (Stage 2), an account has been identified as being credit-impaired (Stage 3) or when an account meets the POCI criteria.</li> </ul> <p><b>Staging</b> Financial assets are allocated to stages dependent on credit quality relative to when assets were originated.</p>
------------------------------------	----------	--------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

#### Credit risk at origination

Credit risk at origination ("CRAO") is a key input into the staging allocation process. The origination date of an account is determined by the date on which the Group became irrevocably committed to the contractual obligation and the account was first graded on an appropriate model.

For undrawn credit facilities, the Group uses the date of origination as the date when it becomes party to the irrevocably contractual arrangements or irrevocable commitment. For overdrafts which have both drawn and undrawn components, the date of origination is the same for both.

The Group uses best available information for facilities which originated prior to a credit risk rating model or scorecard being in place.

For accounts that originated prior to 1 January 2018, a neutral view of the macroeconomic outlook at the time is used, i.e. where macroeconomic variables are used in the Lifetime PD models, long-run averages are used instead of historical forecasts.

#### Stage 1 characteristics

Obligations are classified Stage 1 at origination, unless POCI, with a 12 month ECL being recognised. These obligations remain in Stage 1 unless there has been a significant increase in credit risk.

Accounts can also return to Stage 1 if they no longer meet either the Stage 2 or Stage 3 criteria, subject to satisfaction of the appropriate probation periods, in line with regulatory requirements.

#### Stage 2 characteristics

Obligations where there has been a 'significant increase in credit risk' ("SICR") since initial recognition but do not have objective evidence of credit impairment are classified as Stage 2. For these assets, lifetime ECLs are recognised.

The Group assesses at each reporting date whether a significant increase in credit risk has occurred on its financial obligations since their initial recognition. This assessment is performed on individual obligations rather than at a portfolio level. If the increase is considered significant, the obligation will be allocated to Stage 2 and a lifetime expected credit loss will apply to the obligation. If the change is not considered significant, a 12 month expected credit loss will continue to apply and the obligation will remain in Stage 1.

#### SICR assessment

The Group's SICR assessment is determined based on both quantitative and qualitative measures:

Quantitative measure: This measure reflects an arithmetic assessment of the change in credit risk arising from changes in the probability of default. The Group compares each obligation's annualised average probability weighted residual origination lifetime probability of default ("LTPD") (see 'Credit risk at origination') to its current estimated annualised average probability weighted residual LTPD at the reporting date. If the difference between these two LTPDs meets the quantitative definition of SICR, the Group transfers the financial obligation into Stage 2. Increases in LTPD may be due to credit deterioration of the individual obligation or due to macroeconomic factors or a combination of both. The Group has determined that an account had met the quantitative measure if the average residual LTPD at the reporting date was at least double the average residual LTPD at origination, and the difference between the LTPDs was at least 50bps or 85bps in the case of residential mortgages. The appropriateness of this threshold is kept under review by the Group.

Qualitative measure: This measure reflects the assessment of the change in credit risk based on the Group's credit management and the individual characteristics of the financial asset. This is not model driven and seeks to capture any change in credit quality that may not be already captured by the quantitative criteria. The qualitative assessment reflects pro-active credit management including monitoring of account activity on an individual or portfolio level, knowledge of client behaviour, and cognisance of industry and economic trends.

The criteria for this Qualitative trigger include, for example:

- A downgrade of the borrower's/facility's credit grade reflecting the increased credit management focus on these accounts; and/or
- Forbearance has been provided and the account is within the probationary period.

Lender assessed SICR triggers: The qualitative SICR criteria for non-retail portfolio Stage 2 classification have been further enhanced and embedded in the year. Further specific qualitative SICR indicators have been identified in order to ensure appropriate and timely identification of increased credit risk, which when occur, trigger a SICR event.

The criteria for this lender assessed trigger include, for example:

- A post distressed restructure payment default occurs where the borrower is neither in default nor forbore;
- A material adverse event has occurred for the borrower which may impact the borrower's ability to repay such as: adverse publicity which raises concerns over the viability of a business; loss of key personnel (CEO/CFO/COO) which raises concerns over the strategy/viability of the business or significant negative macroeconomic events (including but not limited to economic or market volatility, changes in legislation and technological threats to an industry, changes in access to markets) where the financial impact to the borrower is deemed material.

Backstop indicators: The Group has adopted the rebuttable presumption within IFRS 9 that loans greater than 30 days past due represent a significant increase in credit risk.

Where SICR criteria are no longer a trigger, the account can exit Stage 2 and return to Stage 1.

Stage 3 characteristics

Defaulted loans (with the exception of newly originated loans that are in Stage 1 or POCI) are classed as credit impaired and allocated to Stage 3. Where default criteria are no longer met, the borrower exits Stage 3 subject to probation period, in line with regulatory requirements.

The key criteria resulting in a classification of default are:

- Where the Group considers a borrower to be unlikely to pay their loans in full without realisation of collateral, regardless of the existence of any past-due amount; or
- The borrower is 90 days or more past due on any material loan (day count starts when any material amount of principal, interest or fee has not been paid by a borrower at the date it was due).

Identification of non-performing exposures and unlikeliness to pay are included in the Group's Definition of Default and Credit Impairment Policy.

#### Purchased or originated credit impaired (POCI)

POCIs are assets originated credit impaired and that have a discount to the contractual value when measured at fair value. The Group uses an appropriate discount rate for measuring ECL in the case of POCIs which is the credit-adjusted effective interest rate. This rate is used to discount the expected cash flows of such assets to fair value on initial recognition.

POCI obligations remain outside of the normal stage allocation process for the lifetime of the obligation. The ECL for POCI obligations is always measured at an amount equal to lifetime expected credit losses. The amount recognised as a loss allowance for these assets is the cumulative change in lifetime expected credit losses since the initial recognition of the assets rather than the total amount of lifetime expected credit losses.

#### Measurement of expected credit loss

The measurement of ECL is estimated through one of the following approaches:

i) Standard approach: This approach is used for the majority of exposures where each ECL input parameter (Probability of Default - PD, Loss Given Default - LGD, Exposure at Default - EAD, and Prepayments - PP) is developed in line with standard modelling methodology. The Group's IFRS 9 models have been developed and approved in line with the Group's Model Risk Management Framework.

ii) Simplified approach: For portfolios not on the standard approach, the Group has followed a simplified approach. This approach consists of applying portfolio level ECL averages, drawn from similar portfolios, where it is not possible to estimate individual parameters. These generally relate to portfolios where specific IFRS 9 models have not been developed due to immateriality, low volumes or where there are no underlying grading models. As granular PDs are not available for these portfolios, a non-standard approach to staging is required with reliance on the qualitative criteria (along with the 30 days past due back-stop).

iii) Discounted cash-flows ("DCF's"): Assets are grouped together and modelled based on asset classification and sector with the exception of those Stage 3 assets where a DCF is used. DCFs are used as an input to the ECL calculation for Stage 3 credit impaired exposures where gross credit exposure is  $\geq \text{€ } 1 \text{ m}$  (Republic of Ireland) or  $\geq \text{£ } 500,000$  (UK). Multiple DCFs are captured where gross credit exposure is  $\geq \text{€ } 5 \text{ m}$  (Republic of Ireland) or  $\geq \text{£ } 5 \text{ m}$  (UK) or cases in scope for the Group Leveraged Lending Policy, to reflect the case specific impacts of up and downside scenarios for these higher value exposures.

Collateral valuations and the estimated time to realisation of collateral is a key component of the DCF model. The Group incorporates forward looking information in the assessment of individual borrowers through the credit assessment process. Where a single DCF is utilised this assessment produces a base case ECL. This is then adjusted to incorporate the impact of multiple scenarios on the base ECL, by using a proportional uplift obtained from ECL modelled sensitivities in the same/similar portfolio. Where a range of scenarios are captured through multiple DCF's these are probability weighted to produce the final ECL. An adjustment is made for cases with very low final ECL to ensure a minimum level of ECL is maintained, this is derived through reference to ECL model outputs.

iv) Management judgement: Where the estimate of ECL does not adequately capture all available forward looking information about the range of possible outcomes, or where there is a significant degree of uncertainty, management judgement may be considered appropriate for an adjustment to ECL. The management adjustment must consider all relevant and supportable information, including but not limited to, historical data analysis, predictive modelling and management experience. The methodology to incorporate the adjustment should consider the degree of any relevant over collateralisation (headroom) and should not result in a zero overall ECL unless there is sufficient headroom to support this.

#### Effective interest rate

The ECL must incorporate the time value of money discounted to the reporting date using the effective interest rate ("EIR") determined at initial recognition or an approximation thereof.

- The Group uses an approximation approach based on the account level interest rate when calculating ECL which is applied to both drawn and undrawn commitments.
- This approach is subject to an annual assessment that all approximations remain appropriate and do not result in a material misstatement of the ECL.
- The Group has tested the appropriateness of using current interest rates as an approximation for the discount rates required for measuring ECLs. This testing determined that using the current interest rates as the discount rates is an appropriate approximation.

#### Policy elections and simplifications

##### Low credit risk exemption

The Group utilises practical expedients, as allowed by IFRS 9, for the stage allocation of particular financial instruments which are deemed 'low credit risk'. This practical expedient permits the Group to assume, without more detailed analysis, that the credit risk on a financial instrument has not increased significantly since initial recognition if the financial instrument is determined to have 'low credit risk' at the reporting date. The Group allocates such assets to Stage 1.

Under IFRS 9, the credit risk on a financial instrument is considered low if:

- the financial instrument has a low risk of default;
- the borrower has a strong capacity to meet its contractual cash flow obligations in the near term; and
- adverse changes in economic business conditions in the longer term may, (but will not necessarily) reduce the ability of the borrower to fulfil its contractual cash flow obligations.

This low credit risk exemption is applied to particular assets within the debt securities investment portfolio and for loans and advances to banks, specifically, assets which have an internal grade equivalent to an external investment grade rating (BBB-) or higher.

If an asset does not meet the above criteria for the low credit risk exemption, further assessment is required to determine stage allocation. If such assets are on a watch list, they are allocated to Stage 2.

##### Short term cash

The Group's IFRS 9 Impairment Policy does not require calculation of an ECL for short term cash at central banks and other banks which have a low risk of default with a very low risk profile. The calculation of the ECL at each reporting date would be immaterial given these exposures' short term nature and their daily management.

##### Lease receivables and trade receivables

For lease receivables, the Group has elected to use its standard approach for both stage allocation and the ECL calculation and has elected to use an expedient (simplified approach) for trade receivables.

#### IFRS 9 ECL Credit risk models

The IFRS 9 ECL models provide the risk parameters which are the inputs into the model driven estimate of ECL which used across all Stage 1 and Stage 2 portfolios plus all non-DCF Stage 3 exposures.

#### IFRS 9 Portfolio Delineation

The IFRS 9 models are delineated into retail and non-retail portfolios. The retail IFRS 9 portfolios provide exposure level risk parameter estimates which take into account borrower level characteristics and metrics where appropriate, whilst the non-retail portfolios provide metrics which are either borrower or connection level estimates.

#### Probability of default

Probability of default ("PD") is the likelihood that an account or borrower defaults over an observation period, given that they are not currently in default, for each year of the expected contractual lifetime of the exposure. The PD is a point in time estimate which is reflective of the current and expected economic conditions.

In order to capture the appropriate risk dynamics across the lifetime of the exposure the development process considers:

- Macroeconomic effects captured through factors such as unemployment rate and GDP;
- Cross-sectional risk discriminators in particular the internal rating model outputs plus other factors such as forbearance and days past due; and
- Seasoning factors such as product type, delinquency and forbearance status.

#### Loss given default

Loss given default ("LGD") is a current assessment of the amount that will not be recovered in the event of default, taking account of future conditions. It can be thought of as the difference between the amount owed to the Group (i.e. the exposure) and the net present value of future cash flows less any relevant costs expected to be incurred in the recovery process. If an account returns to performing from default (excluding any loss making concession) or if the discounted post-default recoveries are equal to or greater than the exposure, the realised loss is zero.

The LGD modelling approach depends on whether the facility has underlying security and, if so, the nature of that security. The following sets out the general approaches to the portfolios:

##### – Retail portfolios

For unsecured loans, a cash flow curve, which estimates the cumulative cash received following default until the loan is written-off or returns to performing, is used to estimate the future recovery amount. This is discounted at the effective interest rate and compared to the current outstanding balance. Any shortfall between the recovery amount and the outstanding balance is the LGD used to estimate ECL. Where appropriate, this may then be adjusted to reflect economic conditions.

For secured loans the following may be considered:

- The value of underlying collateral is estimated at the forecasted time of disposal (taking into account forecasted market price growth/falls and haircuts on market values that are expected at the date of sale plus associated costs) in order to calculate the future recovery amount;
- The potential for the exposure to be deleveraged through a portfolio sale taking into account the costs associated with same; and
- Paths for returning to the performing portfolios such as forbearance and self-cure.

##### – Non-retail portfolios

For unsecured loans, characteristics such as borrower sector and nature of collateral linked to affiliated accounts under the same customer group are used to determine future losses based on historical experience of discounted recoveries.

For secured loans, the value of the underlying collateral is estimated at the reporting date. This is used to estimate the ECL based on historical experience of discounted recoveries.

#### Exposure at default

Exposure at default ("EAD") is defined as the exposure amount that will be owed by a customer at the time of default. This will comprise changes in the exposure amount between the reporting date and the date that the customer defaults. This may be due to repayments, interest and fees charged and additional drawdowns by the customer.

			<p>Prepayments For term credit products, prepayment occurs where a customer fully prepays an account prior to the end of its contractual term. For revolving credit products, 'prepayment' is defined as the cessation of use and withdrawal of the facility provided that the account was not in default prior to closure.</p> <p>Prepayment is used in the lifetime ECL calculation for Stage 2 loans to account for the proportion of the facilities/customers that prepay each year.</p> <p>Determining the period over which to measure ECL Both the origination date and the expected maturity of a facility must be determined for ECL purposes. The origination date is used to measure credit risk at origination.</p> <p>The expected maturity is used for assets in Stage 2, where the ECL must be estimated over the remaining life of the facility. The expected maturity approach is:</p> <ul style="list-style-type: none"> <li>- Term credit products: the contractual maturity date, with exposure and survival probability adjusted to reflect behaviour i.e. amortisation and prepayment;</li> <li>- Revolving credit products: the period may extend beyond the contractual period over which the Group is exposed to credit risk, e.g. overdrafts and credit cards. The Group's approach for these is to assume an appropriate remaining term based on the characteristics of the portfolio.</li> </ul> <p>Forward looking indicators in the models For ECL calculations reliant on models in the standard and simplified approaches, forward looking indicators are incorporated into the models through the use of macroeconomic variables. These have been identified statistically as the key macroeconomic variables that drive the parameter being assessed (e.g. PD or LGD). The final model structure incorporates these as inputs with the 12 month and lifetime calculations utilising the macroeconomic forecasts for each scenario. In circumstances where there is a risk that the modelled output fails to capture the appropriate response to changes in the macroeconomic environment such as inflation and interest rate changes, these risks are captured through the use of post model adjustments.</p>
Article 442 (a) and (b) CRR	d	The institution's own definition of a restructured exposure used for the implementation of point (d) of Article 178(3) CRR specified by the EBA Guidelines on default in accordance with Article 178 CRR when different from the definition of forborne exposure defined in Annex V to Commission Implementing Regulation (EU) 680/2014.	The definition of restructured exposures is aligned to the definition of forborne exposures.

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

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

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

- 'Cash balances at central banks and other demand deposits' has decreased by € 3.9 bn, this is primarily driven by a reduction in cash with central banks following the repayment of the TLTRO.
- Loans and advances performing exposures has increased by € 4.8 bn. This is primarily driven by the onboarding of the Ulster Bank corporate and commercial loan book, securities financing, and lending collateralised by immovable property.
- The increase in off-balance sheet is largely due to the onboarding of the Ulster Bank corporate and commercial exposures and increased business activity.

		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	Of which stage 2	Of which stage 3				
005	Cash balances at central banks and other demand deposits <sup>1</sup>	46,571	46,571	—	—	—	—	—	—	—	—	—	—	—	—	—
010	Loans and advances <sup>1</sup>	34,556	30,612	3,848	1,178	—	1,022	(690)	(179)	(511)	(414)	—	(414)	(172)	16,384	603
020	Central banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
030	General governments	83	83	—	—	—	—	—	—	—	—	—	—	—	—	4
040	Credit institutions	8,796	8,796	—	—	—	—	—	—	—	—	—	—	—	—	7,282
050	Other financial corporations	2,590	2,493	97	170	—	16	(33)	(4)	(29)	(15)	—	(15)	(1)	1,103	154
060	Non-financial corporations	18,141	14,877	3,167	627	—	627	(562)	(137)	(424)	(210)	—	(210)	(66)	6,538	337
070	Of which SMEs	6,797	5,179	1,545	496	—	496	(229)	(58)	(172)	(158)	—	(158)	(36)	3,463	320
080	Households	4,947	4,364	583	381	—	380	(95)	(37)	(58)	(190)	—	(189)	(105)	1,458	112
090	Debt securities	23,181	23,171	10	—	—	—	(5)	(4)	(2)	—	—	—	—	—	9,716
100	Central banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
110	General governments	7,091	7,091	—	—	—	—	(1)	(1)	—	—	—	—	—	—	263
120	Credit institutions	13,151	13,151	—	—	—	—	(1)	(1)	—	—	—	—	—	—	7,360
130	Other financial corporations	2,243	2,243	—	—	—	—	—	—	—	—	—	—	—	—	2,093
140	Non-financial corporations	697	687	10	—	—	—	(2)	(1)	(2)	—	—	—	—	—	—
150	Off-balance-sheet exposures	12,757	11,887	870	73	—	73	50	16	34	16	—	16	—	—	—
160	Central banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
170	General governments	377	377	—	—	—	—	—	—	—	—	—	—	—	—	—
180	Credit institutions	457	457	—	—	—	—	1	1	—	—	—	—	—	—	—
190	Other financial corporations	1,479	1,479	—	6	—	6	—	—	—	—	—	—	—	—	—
200	Non-financial corporations	6,940	6,437	503	45	—	45	40	13	27	13	—	13	—	—	—
210	Households	3,503	3,137	366	22	—	22	9	2	7	2	—	2	—	—	—
220	<b>Total</b>	<b>117,065</b>	<b>112,241</b>	<b>4,728</b>	<b>1,250</b>	—	<b>1,095</b>	<b>(746)</b>	<b>(198)</b>	<b>(547)</b>	<b>(430)</b>	—	<b>(430)</b>	<b>(172)</b>	<b>26,100</b>	<b>603</b>

<sup>1</sup> Row 010 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.

## 16: Template EU CR1-A - Maturity of exposures

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

Loans and advances maturity bands reflect net new business and the onboarding of Ulster Bank loans in the second half of 2022.

		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	4,314	6,761	17,088	6,467	—	34,629
2	Debt securities	—	2,554	10,912	9,710	—	23,176
<b>3</b>	<b>Total</b>	<b>4,314</b>	<b>9,315</b>	<b>28,000</b>	<b>16,177</b>	<b>—</b>	<b>57,805</b>

## 17: Template EU CR2a - Changes in the stock of non-performing loans and advances and related net accumulated recoveries

As per Article 442, points (c) and (f) the template below presents movements of gross carrying amounts (including accrued interest) of non-performing loans and advances during the period. The non-performing values in this template are in accordance with Article 178 Default of an obligor.

The main movements between December 2021 and December 2022 are as follows: The outflows on NPLs is mainly due to loan repayments and disposals.

		a	b
		Gross carrying amount	Related net accumulated recoveries
<b>010</b>	<b>Initial stock of non-performing loans and advances</b>	<b>1,637</b>	
020	Inflows to non-performing portfolios	407	
030	Outflows from non-performing portfolios	(866)	
040	Outflow to performing portfolio	(153)	
050	Outflow due to loan repayment, partial or total	(341)	
060	Outflow due to collateral liquidations	(3)	3
070	Outflow due to taking possession of collateral	—	—
080	Outflow due to sale of instruments	(291)	202
090	Outflow due to risk transfers	—	—
100	Outflows due to write-offs	(61)	
110	Outflow due to other situations	(17)	
120	Outflow due to reclassification as held for sale	—	
<b>130</b>	<b>Final stock of non-performing loans and advances</b>	<b>1,178</b>	

## 18: 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.

		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 defaulted	Of which impaired					
005	Cash balances at central banks and other demand deposits	—	—	—	—	—	—	—	—
010	Loans and advances	1,327	717	717	562	(293)	(187)	1,340	485
020	<i>Central banks</i>	—	—	—	—	—	—	—	—
030	<i>General governments</i>	—	—	—	—	—	—	—	—
040	<i>Credit institutions</i>	—	—	—	—	—	—	—	—
050	<i>Other financial corporations</i>	50	169	169	15	(24)	(15)	154	154
060	<i>Non-financial corporations</i>	1,176	378	378	378	(260)	(101)	1,046	259
070	<i>Households</i>	101	170	170	168	(9)	(71)	139	72
080	Debt Securities	—	—	—	—	—	—	—	—
090	Loan commitments given	114	14	14	14	13	—	—	—
<b>100</b>	<b>Total</b>	<b>1,442</b>	<b>732</b>	<b>732</b>	<b>576</b>	<b>(306)</b>	<b>(187)</b>	<b>1,340</b>	<b>485</b>

## 19: Template EU CQ2 - Quality of forbearance

As per Article 442 point (c) the template below presents the gross carrying amount (includes accrued interest) of forborne loans and advances exposures, according to the scope of regulatory consolidation.

		a
		Gross carrying amount of forborne exposures
010	Loans and advances that have been forborne more than twice	83
020	Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	30

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

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

The gross non-performing loan ('NPL') ratio at 31 December 2022 was 3.30% decreased from 5.53% at December 2021. This ratio is calculated, in accordance with Regulation (EU) 2021/637, as the ratio of the gross value of non-performing loans and advances to the gross value of total loans and advances.

The main movements between December 2021 and December 2022 are as follows:

- Loans and advances gross carrying amount increased during the year by € 6.1 bn driven by the Ulster Bank loans onboarding, strong new lending exceeding redemptions and higher lending related to securities financing.
- Increase in Households of € 1.8 bn includes a reclassification of customers (small businesses including partnership, sole traders, farms from NFC to Household) aligning to the new BSI regulation/reporting from January 2022.
- Off-balance sheet exposures increased in the period by € 1.5 bn primarily due to the onboarding of the Ulster Bank corporate and commercial exposures and increased business activity.

	a	b	c	d	Gross carrying amount/nominal amount									
					Performing exposures			Non-performing exposures					Of which defaulted	
					Not past due or past due ≤ 30 days	Past due > 30 days ≤ 90 days	Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year ≤ 2 years	Past due > 2 years ≤ 5 years	Past due > 5 years ≤ 7 years		Past due > 7 years
005	Cash balances at central banks and other demand deposits	46,571	46,571	—	—	—	—	—	—	—	—	—	—	—
010	Loans and advances	34,556	34,534	23	1,178	781	60	97	90	113	17	19	1,178	
020	Central banks	—	—	—	—	—	—	—	—	—	—	—	—	
030	General governments	83	83	—	—	—	—	—	—	—	—	—	—	
040	Credit institutions	8,796	8,796	—	—	—	—	—	—	—	—	—	—	
050	Other financial corporations	2,590	2,590	—	170	169	—	—	—	—	—	—	170	
060	Non-financial corporations	18,141	18,135	6	627	464	34	44	31	38	8	7	627	
070	Of which SMEs	6,797	6,793	5	496	353	33	37	31	36	2	5	496	
080	Households	4,947	4,930	17	381	147	26	53	59	75	9	12	381	
090	Debt securities	23,181	23,181	—	—	—	—	—	—	—	—	—	—	
100	Central banks	—	—	—	—	—	—	—	—	—	—	—	—	
110	General governments	7,091	7,091	—	—	—	—	—	—	—	—	—	—	
120	Credit institutions	13,151	13,151	—	—	—	—	—	—	—	—	—	—	
130	Other financial corporations	2,243	2,243	—	—	—	—	—	—	—	—	—	—	
140	Non-financial corporations	697	697	—	—	—	—	—	—	—	—	—	—	
150	Off-balance-sheet exposures	12,757	—	—	73	—	—	—	—	—	—	—	73	
160	Central banks	—	—	—	—	—	—	—	—	—	—	—	—	
170	General governments	377	—	—	—	—	—	—	—	—	—	—	—	
180	Credit institutions	457	—	—	—	—	—	—	—	—	—	—	—	
190	Other financial corporations	1,479	—	—	6	—	—	—	—	—	—	—	6	
200	Non-financial corporations	6,940	—	—	45	—	—	—	—	—	—	—	45	
210	Households	3,503	—	—	22	—	—	—	—	—	—	—	22	
<b>220</b>	<b>Total</b>	<b>117,065</b>	<b>104,286</b>	<b>23</b>	<b>1,250</b>	<b>781</b>	<b>60</b>	<b>97</b>	<b>90</b>	<b>113</b>	<b>17</b>	<b>19</b>	<b>1,250</b>	

## 21: 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 94% of total exposure.

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

- The increase in Ireland is largely due to the onboarding of the Ulster Bank corporate and commercial exposures and increased business activity.
- Germany is in the top 10 due to increased securities financing lending.

	a	b	c	d	e	f	g
	Gross carrying/nominal amount			Of which subject to impairment	Accumulated impairment	Provisions on off-balance-sheet commitments and financial guarantees given	Accumulated negative changes in fair value due to credit risk on non-performing exposures
		Of which non-performing	Of which defaulted				
010	<b>On-balance-sheet exposures</b>	<b>58,915</b>	<b>1,178</b>	<b>1,178</b>	<b>58,665</b>	<b>(1,110)</b>	—
020	<i>Ireland</i>	35,701	967	967	35,451	(884)	—
030	<i>United Kingdom</i>	5,567	8	8	5,567	(14)	—
040	<i>France</i>	4,995	—	—	4,995	(10)	—
050	<i>United States</i>	3,192	20	20	3,192	(68)	—
060	<i>Canada</i>	1,701	11	11	1,701	(8)	—
061	<i>Spain</i>	1,389	—	—	1,389	(4)	—
062	<i>Luxembourg</i>	862	159	159	862	(77)	—
063	<i>Germany</i>	719	1	1	719	(4)	—
064	<i>Netherlands</i>	671	6	6	671	(7)	—
065	<i>Australia</i>	662	—	—	662	—	—
070	<i>Other countries<sup>1</sup></i>	3,455	7	7	3,455	(33)	—
080	<b>Off-balance-sheet exposures</b>	<b>12,829</b>	<b>73</b>	<b>73</b>		<b>66</b>	
090	<i>Ireland</i>	11,447	68	68		62	
100	<i>United Kingdom</i>	614	—	—		1	
110	<i>France</i>	243	—	—		—	
120	<i>United States</i>	228	—	—		2	
130	<i>Canada</i>	9	—	—		—	
131	<i>Spain</i>	29	—	—		—	
132	<i>Luxembourg</i>	17	—	—		—	
133	<i>Germany</i>	49	—	—		—	
134	<i>Netherlands</i>	33	4	4		—	
135	<i>Australia</i>	3	—	—		—	
140	<i>Other countries<sup>2</sup></i>	159	—	—		—	
150	<b>Total</b>	<b>71,745</b>	<b>1,250</b>	<b>1,250</b>	<b>58,665</b>	<b>(1,110)</b>	<b>66</b>

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

<sup>2</sup> Other countries comprise exposures with Andorra, Argentina, Austria, Azerbaijan, Bahamas, Bahrain, Bangladesh, 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, Holy See (Vatican City State), Hong Kong, Hungary, India, Indonesia, Isle Of Man, Israel, Italy, Jamaica, 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, Saint Vincent And The Grenadine, Saudi Arabia, Seychelles, Singapore, Slovakia, Slovenia, South Africa, Sri Lanka, Sweden, Switzerland, Thailand, Turkey, Turks And Caicos Islands, Uganda, Ukraine, United Arab Emirates, Vietnam, Zambia, Zimbabwe

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

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

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

- The increase in the period in 'real estate activities' is largely due to the onboarding of the Ulster Bank corporate and commercial loan book.

	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	617	26	26	617	(25)	—
020	Mining and quarrying	29	1	1	29	(1)	—
030	Manufacturing	2,385	22	22	2,385	(67)	—
040	Electricity, gas, steam and air conditioning supply	1,399	28	28	1,390	(31)	—
050	Water supply	114	—	—	114	—	—
060	Construction	1,039	32	32	1,039	(26)	—
070	Wholesale and retail trade	1,443	62	62	1,428	(61)	—
080	Transport and storage	1,105	11	11	1,105	(12)	—
090	Accommodation and food service activities	1,761	180	180	1,761	(265)	—
100	Information and communication	1,088	17	17	1,088	(22)	—
110	Financial and insurance activities	—	—	—	—	—	—
120	Real estate activities	4,939	202	202	4,866	(190)	—
130	Professional, scientific and technical activities	575	8	8	575	(14)	—
140	Administrative and support service activities	154	11	11	154	(13)	—
150	Public administration and defence, compulsory social security	—	—	—	—	—	—
160	Education	149	3	3	149	(2)	—
170	Human health services and social work activities	1,055	11	11	1,055	(21)	—
180	Arts, entertainment and recreation	331	4	4	331	(7)	—
190	Other services	585	9	9	585	(14)	—
<b>200</b>	<b>Total</b>	<b>18,767</b>	<b>627</b>	<b>627</b>	<b>18,671</b>	<b>(771)</b>	<b>—</b>

### 23: Template EU CQ6 - Collateral valuation - loans and advances

As per Article 442 point (c) the template below presents gross carrying amount (including accrued interest) on loans and advances and the related accumulated impairment, collateral and financial guarantees received, and partial write-offs, according to the scope of regulatory consolidation.

	a	b	c	d	e	f	g	h	i	j	k	l	
Loans and advances													
	Performing		Non-performing										
			Of which past due > 30 days ≤ 90 days		Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days							
						Of which past due > 90 days ≤ 180 days	Of which: past due > 180 days ≤ 1 year	Of which: past due > 1 years ≤ 2 years	Of which: past due > 2 years ≤ 5 years	Of which: past due > 5 years ≤ 7 years	Of which: past due > 7 years		
010	Gross carrying amount	35,734	34,556	23	1,178	781	397	60	97	90	113	17	19
020	<i>Of which secured</i>	17,412	16,641	5	771	595	177	33	45	44	34	13	6
030	<i>Of which secured with immovable property</i>	8,234	7,668	4	566	410	156	26	40	40	31	13	6
040	<i>Of which instruments with LTV higher than 60% and lower or equal to 80%</i>	126	122		4	3	2						
050	<i>Of which instruments with LTV higher than 80% and lower or equal to 100%</i>	6	5		2	1	1						
060	<i>Of which instruments with LTV higher than 100%</i>	120	117		3	2	1						
070	Accumulated impairment for secured assets	(551)	(370)	(1)	(181)	(127)	(54)	(7)	(15)	(13)	(14)	(3)	(3)
080	Collateral												
090	<i>Of which value capped at the value of exposure</i>	16,277	15,837	3	440	338	102	13	27	30	20	8	5
100	<i>Of which immovable property</i>	7,281	6,854	3	427	329	98	11	27	29	19	8	5
110	<i>Of which value above the cap</i>	28,467	26,045	13	2,422	2,102	321	25	57	57	77	60	44
120	<i>Of which immovable property</i>	20,956	18,604	13	2,353	2,059	294	21	52	51	72	60	40
130	Financial guarantees received	710	695	1	15	7	8	2	3	2	1	—	—
140	Accumulated partial write-off	(172)	(1)	—	(171)	(16)	(154)	—	—	(1)	(1)	(24)	(129)

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

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

Allied Irish Banks, p.l.c. has no balances to report for this template for 31 December 2022

		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

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

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

Legal basis	Row number	Qualitative information	
Article 453(a)	(a)	A description of the core features of the policies and processes for on- and off-balance sheet netting and an indication of the extent to which institutions make use of balance sheet netting;	<p>Risk mitigation techniques, as set out in credit policies, are used in the management of credit portfolios.</p> <p>Financial assets and financial liabilities are offset and the net amount reported on the statement of financial position if, and only if, there is a currently enforceable legal right to set off the recognised amounts and there is an intention to settle on a net basis, or to realise the asset and settle the liability simultaneously.</p> <p>AIB mitigates counterparty credit risk arising from derivative and repurchase exposures through the use of market standard netting agreements and collateral in the case of repurchase agreements (for example, International Swaps and Derivatives Association ("ISDA") master agreements and Global Master Repurchase Agreements ("GMRA")). Where supported by legal analysis on enforceability, AIB exposure to the counterparty is netted against amounts the counterparty owes AIB in accordance with relevant regulatory and internal policies.</p>
Article 453(b)	(b)	The core features of policies and processes for eligible collateral evaluation and management;	<p>Methodologies for valuing immovable property collateral Details on the valuation rule methodologies applied and processes used to assess the value of immovable property assets taken as collateral are described in the Group Property Valuation policy and Property Valuation Guidance. Both documents are subject to an annual review.</p> <p>As property loans, including residential mortgages, represent a significant concentration within the Group's loans and advances to customer's portfolio, some key principles have been applied in respect of the valuation of property collateral held by the Group. The value of immovable property collateral is assessed at loan origination and at certain stages throughout the credit lifecycle in accordance with the Group Property Valuation policy e.g. at annual review where required.</p> <p>In accordance with the Group Property Valuation policy and Property Valuation guidelines, the Group employs a number of methods to assist in reaching appropriate valuations for property collateral held:</p> <ol style="list-style-type: none"> <li>a. External valuation firms on the Group's Valuers Panel, are engaged by the Group to undertake valuations of immovable property collateral in accordance with the rules set out in the Group Property Valuation policy.</li> <li>b. Independent professional internal valuations are completed in limited circumstances (e.g. agricultural land) using a desktop valuation approach by professional qualified internal valuers who are independent of the credit process in the second line of defence. The assets being valued by this means must have an independent professional external valuation completed within the past 3 years.</li> <li>c. Internal valuations are completed by first line of defence case managers pursuant to the rules in the Property Valuation policy and in line with the Property Valuation Guidance, which provides appropriate valuation methodology guidance. These include the following valuation methodologies: <ol style="list-style-type: none"> <li>i. Index valuation approach – used for residential property;</li> <li>ii. Comparable valuation approach – a basic level of valuation methodology used to value agricultural land or as a sense check for the valuation of residential, commercial or development land;</li> <li>iii. Commercial investment valuation approach – used for the valuation of commercial property using the Group's commercial investment yield matrices;</li> <li>iv. Residual valuation approach – used for the valuation of development land or land with development potential; and</li> <li>v. Profits valuation approach – used for the valuation of trading assets i.e. hotels, licensed, convenience stores etc. using the Group's stabilized earnings before interest, taxes, depreciation, and amortization (EBITDA) matrices.</li> </ol> </li> </ol> <p>Methodologies for valuing movable property collateral Details on the valuation rule methodologies applied and processes used to assess the value of movable property assets such as plant and machinery, marine vessels etc. taken as collateral are described in the Group Property Valuation Policy and Movable Property Valuation Guidance &amp; Operational Procedures and are both reviewed annually.</p> <p>The value of movable property collateral is assessed at loan origination and at certain stages throughout the credit life cycle in accordance with the Group Property Valuation Policy e.g. at annual review where required.</p> <p>In accordance with the Group Property Valuation Policy and Movable Property Valuation Guidance &amp; Operational Procedures, the Group employs a number of methods to assist in reaching appropriate valuations for movable property collateral held.</p> <ol style="list-style-type: none"> <li>a. External Valuation firms are engaged by the Group to undertake valuations of movable collateral and for marine vessel assets the firms must be on the Group's Valuers Panel, and in accordance with the rules set out in the Group Property Valuation Policy.</li> <li>b. Internal valuations are completed by first line of defense Case Managers pursuant to the rules in the Property Valuation Policy and in line with the Movable Property Valuation Guidance &amp; Operational Procedures, which provides appropriate valuation methodology guidance for the different movable collateral types of moveable collateral.</li> </ol>

Article 453(c)	(c)	A description of the main types of collateral taken by the institution to mitigate credit risk;	<p>Credit risk mitigation may include a requirement to obtain collateral as set out in the Group's lending policies. Where collateral and/or guarantees are required, they are usually taken as a secondary source of repayment in the event of a borrower's default. The Group maintains policies which detail the acceptability of specific classes of collateral.</p> <p>The principal collateral types for loans and advances are:</p> <ul style="list-style-type: none"> <li>• Charges over business assets such as premises, inventory and accounts receivable;</li> <li>• Charges over other assets such as plant and machinery, marine vessels etc.;</li> <li>• Mortgage/legal charge over residential and commercial real estate; and</li> <li>• Charges over financial instruments such as debt securities and equities.</li> </ul> <p>The nature and level of collateral required depends on a number of factors such as the type of the credit facility, the term of the credit facility and the amount of exposure. Collateral held as security for financial assets, other than for loans and advances, is determined by the nature of the instrument. Debt securities and treasury products are generally unsecured, with the exception of asset backed securities, which are secured by a portfolio of financial assets.</p> <p>Collateral is not usually held against loans and advances to banks, including central banks, except where securities are held as part of reverse repurchase or securities borrowing transactions or where a collateral agreement has been entered into under a master netting agreement or where the bank purchases covered bonds as part of its liquidity portfolio.</p> <p>For non-mortgage/non-property lending, where collateral is taken, it will typically include a charge over the business assets such as inventory and accounts receivables. In some cases, a charge over property collateral or a personal guarantee supported by a lien over personal assets may also be taken. Where cash flows arising from the realisation of collateral held are included in the expected credit loss ("ECL") assessments, in many cases management rely on valuations or business appraisals from independent external professionals.</p>
Article 453(d)	(d)	For guarantees and credit derivatives used as credit protection, the main types of guarantor and credit derivative counterparty and their creditworthiness used for the purposes of reducing capital requirements, excluding those used as part of synthetic securitisation structures;	<p>The perceived strength of a borrower's repayment capacity is the primary factor in granting a loan. The Group uses various approaches to help mitigate risks relating to individual credits, including transaction structure, collateral and guarantees. Collateral and/or guarantees are usually required as a secondary source of repayment in the event of a borrower's default. At a portfolio level, credit risk is assessed in relation to the degree of name, sector and geographic concentration. Changes in concentrations are tracked on a regular basis across the Group's loan portfolio. Where potential risk concentrations are identified, the risk capital implications are assessed and, where appropriate, risk mitigation options (e.g. disposals, securitisations, hedging strategies) are considered. The main types of collateral for loans and advances to customers are described under point (c) above. Credit policy and credit management standards are controlled and set centrally by the credit risk function. As per EU CR3 nil exposures are secured by credit derivatives at 31 December 2022.</p>
Article 453(e)	(e)	Information about market or credit risk concentrations within the credit mitigation taken;	See point (d) above.

## 27: 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 June to December 2022 is as follows:

- Total loans and advances has increased by € 0.8 bn, secured carrying amount has increased by € 1.8 bn mainly due to increased securities financing.
- Debt securities has decreased by € 1.4 bn, this is primarily due to sales and maturing bonds.

		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	64,213	16,987	16,277	710	—
2	Debt securities	13,460	9,716	9,429	287	—
3	Total	77,673	26,703	25,706	996	—
4	<i>Of which non-performing exposures</i>	160	603	588	15	—
EU-5	<i>Of which defaulted</i>	160	603			

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

## 28: 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.

Total exposures post CCF and post CRM decreased by € 1.4 bn and RWA increased by € 2.1 bn between June to December 2022 mainly due to:

- € 5.7 bn decrease in central government or central banks exposures as a result of the repayment of TLTRO and the increase in RWA of € 0.6 bn as a result of increased deferred tax asset regarding cashflow hedges.
- Other movements also include increases in corporate exposures due to Ulster Bank onboarding, mortgages and general increased business activity.

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	37,733	—	38,053	—	729	1.92 %
2	Regional government or local authorities	4	280	4	—	1	20.00 %
3	Public sector entities	—	—	—	—	—	—
4	Multilateral development banks	—	—	—	—	—	—
5	International organisations	—	—	—	—	—	—
6	Institutions	21,021	282	21,021	282	441	2.07 %
7	Corporates	2,675	2,497	2,649	988	2,526	69.45 %
8	Retail	4,193	3,919	3,969	62	2,792	69.28 %
9	Secured by mortgages on immovable property	5,119	369	5,119	158	5,140	97.40 %
10	Exposures in default	510	29	503	5	641	126.14 %
11	Exposures associated with particularly high risk	780	600	774	254	1,542	150.00 %
12	Covered bonds	—	—	—	—	—	—
13	Institutions and corporates with a short-term credit assessment	—	—	—	—	—	—
14	Collective investment undertakings	—	—	—	—	—	—
15	Equity	4,781	—	4,781	—	4,792	100.24 %
16	Other items	2,167	—	2,167	—	1,105	50.97 %
17	<b>TOTAL</b>	<b>78,983</b>	<b>7,975</b>	<b>79,039</b>	<b>1,750</b>	<b>19,709</b>	<b>24.40 %</b>

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

## 29: 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.

The Group has not used credit derivatives as a credit risk mitigant for exposures rated under the IRB approach.

		Pre-credit derivatives risk weighted exposure amount	Actual risk weighted exposure amount
		a	b
1	<b>Exposures under F-IRB</b>	<b>16,036</b>	<b>16,036</b>
2	Central governments and central banks	324	324
3	Institutions	1,626	1,626
4	Corporates	14,086	14,086
4.1	<i>of which Corporates - SMEs</i>	2,234	2,234
4.2	<i>of which Corporates - Specialised lending</i>	1,458	1,458
5	<b>Exposures under A-IRB</b>	<b>288</b>	<b>288</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	288	288
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>	288	288
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>16,324</b>	<b>16,324</b>

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

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

	A-IRB	Total exposures	Credit risk Mitigation techniques										Credit risk Mitigation methods in the calculation of RWEAs			
			Funded credit Protection (FCP)										Unfunded credit Protection (UFCP)		RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and substitution effects)
			Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by immovable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)	Part of exposures covered by Other funded credit protection (%)	Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)	Part of exposures covered by Guarantees (%)	Part of exposures covered by Credit Derivatives (%)			
			a	b	c	d	e	f	g	h	i	j	k	l		
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	612	—	99.52%	99.52%	—	—	—	—	—	—	—	—	288	288	
4.1	Of which Retail – Immovable property SMEs	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
4.2	Of which Retail – Immovable property non-SMEs	612	—	99.52%	99.52%	—	—	—	—	—	—	—	—	288	288	
4.3	Of which Retail – Qualifying revolving	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
4.4	Of which Retail – Other SMEs	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
4.5	Of which Retail – Other non-SMEs	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
5	Total	612	—	99.52%	99.52%	—	—	—	—	—	—	—	—	288	288	

	F-IRB	Total exposures	Credit risk Mitigation techniques										Credit risk Mitigation methods in the calculation of RWEAs			
			Funded credit Protection (FCP)										Unfunded credit Protection (UFCP)		RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and substitution effects)
			Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by immovable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)	Part of exposures covered by Other funded credit protection (%)	Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)	Part of exposures covered by Guarantees (%)	Part of exposures covered by Credit Derivatives (%)			
			a	b	c	d	e	f	g	h	i	j	k	l		
1	Central governments and central banks	3,443	—	— %	— %	—	—	—	—	—	—	—	—	301	324	
2	Institutions	5,875	—	— %	— %	—	—	—	—	—	4.88 %	—	1,645	1,626		
3	Corporates	15,209	—	5.28%	5.28%	—	—	—	—	—	0.85 %	—	14,090	14,086		
3.1	Of which Corporates – SMEs	2,219	—	2.66%	2.66%	—	—	—	—	—	5.45 %	—	2,237	2,234		
3.2	Of which Corporates – Specialised lending	2,068	—	— %	— %	—	—	—	—	—	— %	—	1,458	1,458		
3.3	Of which Corporates – Other	10,922	—	6.81%	6.81%	—	—	—	—	—	0.08 %	—	10,395	10,394		
4	Total	24,527	—	3.27%	3.27%	—	—	—	—	—	1.70 %	—	16,036	16,036		

### 31: 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 € 0.9 bn (September 2022: € 0.8 bn).

Main movements between September to December 2022 are as follows:

- Asset size decrease driven primarily by redemptions outpacing new business (including loans onboarded from Ulster Bank).
- Asset quality impact during the quarter was mainly driven by grade migration within the corporate portfolio.
- Foreign Exchange moved due to weakening USD.

		Risk weighted exposure amount			
		a	b	c	d
		31/12/2022	30/09/2022	30/06/2022	31/03/2022
<b>1</b>	<b>Risk weighted exposure amount as at the end of the previous reporting period</b>	<b>16,782</b>	<b>16,256</b>	<b>16,206</b>	<b>16,074</b>
2	Asset size (+/-)	(52)	423	(67)	107
3	Asset quality (+/-)	(76)	(75)	(166)	(32)
4	Model updates (+/-)	1	—	70	—
5	Methodology and policy (+/-)	—	—	—	—
6	Acquisitions and disposals (+/-)	—	—	—	—
7	Foreign exchange movements (+/-)	(325)	177	213	56
8	Other (+/-)	—	—	—	—
<b>9</b>	<b>Risk weighted exposure amount as at the end of the reporting period</b>	<b>16,329</b>	<b>16,782</b>	<b>16,256</b>	<b>16,206</b>

## Chapter 9. Disclosure of remuneration policy

## 32: Table EU REMA - Remuneration policy

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

### Introduction

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

- a) the bodies that oversee remuneration;
- b) the design and structure of the remuneration system for those individuals who have been identified as Material Risk Takers (MRTs);
- c) the ways in which current and future risks are taken into account in the remuneration processes;
- d) the ratios between fixed and variable remuneration set in accordance with the regulatory requirements;
- e) the ways in which AIB seeks to link performance and remuneration;
- f) the ways in which AIB seeks to adjust remuneration to take account of long term performance;
- g) the main parameters and rationale for any variable components scheme and any other non-cash benefit;
- h) Upon demand from the relevant Member State or competent authority, the total remuneration for each member of the management body or senior management;
- i) the use of derogations in Article 94(3) CRD;
- j) These disclosures also include quantitative information, in aggregate form about the amounts and structure of the remuneration of MRTs in AIB and, should be read in conjunction with the information contained in the Corporate Governance Remuneration Statement of AIB's Annual Financial Report.

### Qualitative disclosures

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

Allied Irish Banks plc has adopted the overarching principles and parameters of the remuneration policy set by the AIB Group plc Remuneration Committee, as disclosed in the AIB Group plc Annual Financial Report, and Pillar 3 Disclosures on Remuneration.

#### Main body overseeing the remuneration policy

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

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

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

The remuneration of Executive Directors, ExCo members and Group Heads of Risk, Compliance and Audit is directly overseen by the Remuneration Committee. The Remuneration Committee delegates authority to management to approve individual remuneration proposals for other MRTs within the agreed policy.

The Committee met on seven occasions during 2022.

#### External consultants

The Committee was supported in its work by PricewaterhouseCoopers LLP (PwC UK) as the external remuneration consultants appointed by the Committee in 2019. Following a review of potential advisers and the services provided, Korn Ferry were appointed as the external remuneration consultants, effective October 2022, replacing PwC UK, whose appointment term ended at that time. Both Korn Ferry and PwC UK are signatories to the voluntary code of conduct in relation to remuneration consulting in the UK. Aside from their work supporting the Committee, during 2022, Korn Ferry, PwC UK and its network firms provided professional services in the ordinary course of business including advisory, regulatory and taxation related services to AIB and may, from time to time, provide services to individual Directors as part of directorships or executive roles held outside of the Group.

#### Scope of Remuneration Policy

The scope of the Remuneration Policy includes all financial benefits and extends to all areas, including all individual subsidiaries, entities, branches and to all employees and directors of the Group, including at consolidated and sub-consolidated levels.

#### Material Risk Takers (MRTs)

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

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

For Allied Irish Banks plc, 180 individuals were identified as MRTS during 2022 (2021: 184).

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

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

The Group's remuneration philosophy aims to ensure that all employees are rewarded fairly and competitively for their contribution to the Group's future success and growth.

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

The Group is committed to a simple, transparent and affordable reward structure that clearly links performance and remuneration using a combination of "What" objectives and "How" behaviours. Remuneration of all employees, including MRTs, is designed to promote high performance, a strong risk management culture, and risk-taking aligned to risk appetite.

The Group also aims to align remuneration with industry peers and competitors for talent in each principal geographical location, as assessed against market benchmarks. However, during 2022, the application of market aligned remuneration policies and practices was significantly constrained for employees and directors by the remuneration restrictions in place arising from prior agreements entered into by the Group and the Irish Government.

In particular, up until the announcement of the easing of most remuneration restrictions by the Irish government in December 2022, AIB Group was precluded from introducing any new bonus or incentive schemes, allowances or other fringe benefits without prior agreement with the State and there is also a cap on individual salaries of €500,000.

As a result of the restrictions in place, most of the Group's MRTs received only fixed remuneration in 2022. This comprised a basic salary, allowances, defined contribution pension benefits and other benefits in accordance with local market practice, for example medical insurance and income protection.

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

As articulated above, the remuneration policy applicable during 2022 continued to be constrained by the remuneration restrictions in place until December 2022. This resulted in limited options being available to the Group and their shareholders during 2022.

### **Review of remuneration policy**

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

The Committee also considered how executive remuneration aligned to wider employee remuneration, how the Policy aligned to the culture of the Group and its five strategic pillars, and how transparent the Group's remuneration policies and practices were to the wider employee population.

### **Internal control functions**

For employees in Audit, Risk and Compliance functions, in line with the restrictions in place for employees in the rest of the Group, remuneration is solely comprised of fixed pay, and is therefore fully independent of the businesses that they oversee. Remuneration is determined commensurate with their role.

### **Guaranteed variable remuneration**

AIB does not award guaranteed variable remuneration to new or existing employees. However, a newly hired MRT of Goodbody may, in exceptional circumstances, receive guaranteed remuneration during their first year of service.

The Group may compensate new employees for loss of income from previous employment, for example because an unvested deferred bonus has been forfeited. Such buy-out awards are made only in exceptional cases where they are necessary to attract highly specialised key staff. They are subject to Remuneration Committee approval and, where applicable, to prior agreement with the Department of Finance. Any buy-out awards are limited to the first year of employment and are subject to appropriate requirements on deferral, retention, performance and malus and clawback, taking into consideration the terms of the award made by the previous employer.

### **Severance pay**

Severance payments seek to provide appropriate compensation in cases of early termination of contract and reflect performance achieved over time. They do not reward failure or misconduct and are not awarded where an event has occurred which allows for the immediate cancellation of an employment contract or dismissal of an employee. The Group Remuneration Policy defines the maximum severance pay that can be awarded to an individual and is linked to the number of years of service.

Severance payments for all categories of staff, including MRTs, are made in accordance with defined criteria and the Group's exit framework. All severance proposals are reviewed individually with input from relevant functions. The Remuneration Committee is made aware of severance payments made to MRTs.

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

The constraints of the remuneration restrictions in place during 2022 meant that AIB could not offer variable remuneration to its MRTs (with the exception of those employed by Goodbody). This and, in particular, the inability to offer competitive executive remuneration, represented a key risk to the Group. The Remuneration Committee reviews the Remuneration policy at least annually.

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

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

In line with regulatory requirements, AIB operates a fixed to variable remuneration ratio of 1:1 (albeit that remuneration for employees and MRTs consisted predominantly of fixed remuneration in 2022).

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

The Group's performance management framework is a key enabler of strategy, putting the Group's brand values at the centre of ongoing conversations about performance, achievement and personal development. The Group's brand values provide the behavioural framework for how employees work, interact with each other and serve the customer. The framework helps to create a high performance culture where strong performance is recognised and poor performance proactively addressed.

The Group's strategic objectives are cascaded down through the organisation to create a link to individual employees' objectives and to enable an understanding of how individual employees contribute to the delivery of the Group's overall strategy.

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

As most employees, including MRTs, were precluded from participation in incentive schemes in 2022, variable pay could not be used to clearly link performance with remuneration. The annual pay review process links basic pay increases to individual performance.

**Main performance criteria and metrics**

As part of the performance assessment framework, an individual's performance is assessed against a combination of both financial and non-financial measures. This includes an assessment of their performance against objectives set at the beginning of the year which reflect the seniority and role of the MRT in question, incorporating both the "What" and the "How", feedback from colleagues and clients and any relevant input from risk and compliance. This helps to reinforce appropriate behaviours and so mitigate operational, consumer and reputational risks.

**Determining the instruments awarded**

In light of the restrictions in place during 2022, AIB employees were only in receipt of fixed pay in 2022.

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

The remuneration restrictions in place during 2022 meant that the Group could not offer variable remuneration to its MRTs. It is the Group's intention to introduce variable remuneration in the future in order to be able to appropriately reward strong long term performance.

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

For all AIB MRTs, the Remuneration Committee (the Committee) has the discretion to reduce or impose further conditions on variable pay awards prior to vesting (malus). It also has the discretion to recover incentives after they have vested (clawback). The Committee reviews actual outcomes in the context of underlying business performance and can apply malus and/or clawback to variable remuneration at its discretion.

Malus may be applied to all deferred variable remuneration awarded to MRTs for the duration of the applicable deferral period.

Clawback may be applied:

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

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

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

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

For the reasons explained above, AIB MRTs were not eligible for variable remuneration components in 2022.

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

The required information will be provided upon demand.

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

For 2022, AIB did not have a requirement to utilise the derogation laid down in Article 94(3)(b) CRD.

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

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

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

As per Article 450(1), point (h)(i) and (h)(ii) the table below discloses the amounts of remuneration awarded for the financial year, split into fixed remuneration including a description of the fixed components, and variable remuneration, and the number of beneficiaries; the amounts and forms of awarded variable remuneration, split into cash, shares, share-linked instruments and other types separately for the part paid upfront and the deferred part. Variable remuneration predominantly relates to severance payments, in addition to cost of living awards.

			a	b	c	d
			MB Supervisory function	MB Management function	Other senior management	Other identified staff
1	Fixed remuneration	Number of identified staff	14	2	12	152
2		Total fixed remuneration	2	1	6	35
3		Of which: cash-based	2	1	6	35
4		(Not applicable in the EU)				
EU-4a		Of which: shares or equivalent ownership interests	—	—	—	—
5		Of which: share-linked instruments or equivalent non-cash instruments	—	—	—	—
EU-5x		Of which: other instruments	—	—	—	—
6		(Not applicable in the EU)				
7		Of which: other forms	—	—	—	—
8	(Not applicable in the EU)					
9	Variable remuneration	Number of identified staff	—	—	—	68
10		Total variable remuneration	—	—	—	0
11		Of which: cash-based	—	—	—	0
12		Of which: deferred	—	—	—	—
EU-13a		Of which: shares or equivalent ownership interests	—	—	—	—
EU-14a		Of which: deferred	—	—	—	—
EU-13b		Of which: share-linked instruments or equivalent non-cash instruments	—	—	—	—
EU-14b		Of which: deferred	—	—	—	—
EU-14x		Of which: other instruments	—	—	—	—
EU-14y	Of which: deferred	—	—	—	—	
15	Of which: other forms	—	—	—	—	
16	Of which: deferred	—	—	—	—	
17	Total remuneration (2 + 10)		2	1	6	35

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

As per Article 450(1), point (h)(v), (h)(vi) and (h)(vii), the table below discloses the guaranteed variable remuneration awards during the financial year, and the number of beneficiaries of those awards; the severance payments awarded in previous periods, that have been paid out during the financial year; the amounts of severance payments awarded during the financial year, split into paid upfront and deferred, the number of beneficiaries of those payments and highest payment that has been awarded to a single person.

		a	b	c	d
		MB Supervisory function	MB Management function	Other senior management	Other identified staff
<b>Guaranteed variable remuneration awards</b>					
1	Guaranteed variable remuneration awards - Number of identified staff	—	—	—	—
2	Guaranteed variable remuneration awards - Total amount	—	—	—	—
3	Of which guaranteed variable remuneration awards paid during the financial year, that are not taken into account in the bonus cap	—	—	—	—
<b>Severance payments awarded in previous periods, that have been paid out during the financial year</b>					
4	Severance payments awarded in previous periods, that have been paid out during the financial year - Number of identified staff	—	—	—	—
5	Severance payments awarded in previous periods, that have been paid out during the financial year - Total amount	—	—	—	—
<b>Severance payments awarded during the financial year</b>					
6	Severance payments awarded during the financial year - Number of identified staff	—	—	—	1
7	Severance payments awarded during the financial year - Total amount	—	—	—	0
8	Of which paid during the financial year	—	—	—	0
9	Of which deferred	—	—	—	—
10	Of which severance payments paid during the financial year, that are not taken into account in the bonus cap	—	—	—	—
11	Of which highest payment that has been awarded to a single person	—	—	—	0



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

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

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

### 37: Template EU REM5 - Information on remuneration of staff whose professional activities have a material impact on institutions' risk

As per Articles 450(1), point (g) the table below disclose the aggregate quantitative information on remuneration, broken down by business area. Variable remuneration predominantly relates to severance payments, in addition to cost of living awards.

		a	b	c	d	e	f	g	h	i	j
		Management body remuneration			Business areas						
		MB Supervisory function	MB Management function	Total MB	Investment banking	Retail banking	Asset management	Corporate functions	Independent internal control functions	All other	Total
1	Total number of identified staff										180
2	Of which: members of the MB	14	2	16							
3	Of which: other senior management				1	1	—	8	2	—	
4	Of which: other identified staff				30	37	—	43	41	1	
5	Total remuneration of identified staff	2	1	3	8	9	—	14	9	0	
6	Of which: variable remuneration	—	—	—	—	—	—	0	—	—	
7	Of which: fixed remuneration	2	1	3	8	9	—	13	9	0	

## 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 31 December 2022 ("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>Annual - Table EU CCRA – Qualitative disclosure related to CCR : Row 4</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.</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</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.	<p>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.</p> <p>Annual - Table EU CCRA – Qualitative disclosure related to CCR : Row 4</p>
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)	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.	AIB does not omit any information on the grounds that it may be proprietary or confidential.
Article 432(2)	Information shall be regarded as proprietary to institutions where disclosing it publicly would undermine their competitive position. Proprietary information may include information on products or systems that would render the investments of institutions therein less valuable, if shared with competitors.  Information shall be regarded as confidential where the institutions are obliged by customers or other counterparty relationships to keep that information confidential.  EBA shall issue guidelines, in accordance with Article 16 of Regulation (EU) No 1093/2010, on how institutions have to apply proprietary and confidentiality in relation to the disclosure requirements of Titles II and III.	AIB does not omit any information on the grounds that it may be proprietary or confidential.
Article 432(3)	In the exceptional cases referred to in paragraph 2, the institution concerned shall state in its disclosures the fact that specific items of information are not being disclosed and the reason for not disclosing those items, and publish more general information about the subject matter of the disclosure requirement, except where that subject matter is, in itself, proprietary or confidential.	Not applicable.
<b>Article 433</b>	<b>Article 433 Frequency and scope of disclosures</b>	
Article 433	Institutions shall publish the disclosures required under Titles II and III in the manner set out in Articles 433a, 433b and 433c.  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.  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.  Any delay between the date of publication of the disclosures required under this Part and the relevant financial statements shall be reasonable and, in any event, shall not exceed the timeframe set by competent authorities pursuant to Article 106 of Directive 2013/36/EU.	This publication is in line with Article 433a. The Pillar 3 report is published as soon as possible after the publication of the financial report for the corresponding period.
<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;	See below for applicable disclosure requirements. Not applicable. Annual Template EU INS1 Insurance participations. AIB has no insurance undertakings.  Not applicable. Annual Template EU INS2 Financial conglomerates - Information on own funds and capital adequacy ratio. AIB is not a financial conglomerate.  Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13. Annual Template EU MRB Qualitative disclosure requirements for institutions using the internal Market Risk Models.
Article 433a(1)(b)	(b) on a semi-annual basis the information referred to in:	See below for applicable disclosure requirements.
Article 433a(1)(b)(i)	(i) point (a) of Article 437;	Semi-annual - Template EU CC1 - Composition of regulatory own funds;  Semi-annual - EU CC2 - Reconciliation of regulatory own funds to balance sheet in the audited financial statements
Article 433a(1)(b)(ii)	(ii) point (e) of Article 438;	Not applicable. Semi-annual - Template EU CR10 - Specialised lending and equity exposures under the simple risk weighted approach. AIB does not use the simple risk weight approach for specialised lending or equity exposures.
Article 433a(1)(b)(iii)	(iii) points (e) to (l) of Article 439;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.

Article 433a(1)(b)(iv)	(iv) Article 440;	Semi-annual - Template EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer;  Semi-annual - Template EU CCyB2 - Amount of institution-specific countercyclical capital buffer
Article 433a(1)(b)(v)	(v) points (c), (e), (f) and (g) of Article 442;	Semi-annual - Template EU CR1: Performing and non-performing exposures and related provisions;  Semi-annual - Template EU CR1-A: Maturity of exposures;  Semi-annual - Template EU CR2: Changes in the stock of non-performing loans and advances;  Annual & threshold - Template EU CR2a: Changes in the stock of non-performing loans and advances and related net accumulated recoveries;  Semi-annual - Template EU CQ1: Credit quality of forborne exposures;  Annual & threshold - Template EU CQ2: Quality of forbearance;  Annual - Template EU CQ3: Credit quality of performing and non-performing exposures by past due days;  Annual & threshold based (cols b and d); Semi annual (cols a, c, e, f and g only)- Template EU CQ4: Quality of non-performing exposures by geography;  Annual & threshold based (cols b and d); Semi annual (cols a, c, e and f) - Template EU CQ5: Credit quality of loans and advances by industry;  Annual & threshold - Template EU CQ6: Collateral valuation - loans and advances;  Semi-annual - Template EU CQ7: Collateral obtained by taking possession and execution processes;  Annual & threshold - Template EU CQ8: Collateral obtained by taking possession and execution processes – vintage breakdown
Article 433a(1)(b)(vi)	(vi) point (e) of Article 444;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 433a(1)(b)(vii)	(vii) Article 445;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 433a(1)(b)(viii)	(viii) point (a) and (b) of Article 448(1);	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 433a(1)(b)(ix)	(ix) point (j) to (l) of Article 449;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 433a(1)(b)(x)	(x) points (a) and (b) of Article 451(1);	Semi-annual - Template EU LR1 - LRSum: Summary reconciliation of accounting assets and leverage ratio exposures;  Semi-annual - Template EU LR2 - LRCom: Leverage ratio common disclosure;  Semi-annual - Template EU LR3 - LRSpl: Split-up of on-balance sheet exposures (excluding derivatives, SFTs and exempted exposures)
Article 433a(1)(b)(xi)	(xi) Article 451a(3);	Not applicable due to derogation Article 8 for Allied Irish Bank, p.l.c. Semi annual - Template EU LIQ2 - Net Stable Funding Ratio.
Article 433a(1)(b)(xii)	(xii) point (g) of Article 452;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.

Article 433a(1)(b)(xiii)	(xiii) points (f) to (j) of Article 453;	Semi-annual - Template EU CR3 – CRM techniques overview: Disclosure of the use of credit risk mitigation techniques;  Semi-annual - Template EU CR4 – standardised approach – Credit risk exposure and CRM effects;  Semi-annual - Template EU CR7 – IRB approach – Effect on the RWEAs of credit derivatives used as CRM techniques;  Semi-annual - Template EU CR7-A – IRB approach – Disclosure of the extent of the use of CRM techniques
Article 433a(1)(b)(xiv)	(xiv) 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-SIs that are non-listed institutions shall disclose the information outlined below with the following frequency:	Not applicable.
Article 433a(2)(a) & (b)	(a) all the information required under this Part on an annual basis; (b) the key metrics referred to in Article 447 on a semi-annual basis.	Not applicable.
Article 433a(3)	Large institutions that are subject to Article 92a or 92b shall disclose the information required under Article 437a on a semi-annual basis, except for the key metrics referred to in point (h) of Article 447, which are to be disclosed on a quarterly basis.	Not applicable.
<b>Article 433b</b>	<b>Article 433b Disclosures by small and non-complex institutions</b>	Not applicable.
Article 433b(1)	Small and non-complex institutions shall disclose the information 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 report is 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.
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 report is 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	<p>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.</p> <p>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.</p> <p>Uniform disclosure formats shall be tabular where appropriate.</p> <p>EBA shall submit those draft implementing technical standards to the Commission by 28 June 2020.</p> <p>Power is conferred on the Commission to adopt those implementing technical standards in accordance with Article 15 of Regulation (EU) No 1093/2010.</p>	<p>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.</p> <p>AIB is compliant with the amended version as per EU official journal.</p>
<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. AIB has no insurance undertakings.
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 1 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>	Not applicable. AIB is an O-SII.
Article 441	G-SIIs shall disclose, on an annual basis, the values of the indicators used for determining their score in accordance with the identification methodology referred to in Article 131 of Directive 2013/36/EU.	Not applicable. AIB is an O-SII.
<b>Article 442</b>	<b>Article 442 Disclosure of exposures to credit risk and dilution risk</b>	
Article 442	Institutions shall disclose the following information regarding their exposures to credit risk and dilution risk:	See below for applicable disclosure requirements.
Article 442(a)	(a) the scope and definitions that they use for accounting purposes of 'past due' and 'impaired' and the differences, if any, between the definitions of 'past due' and 'default' for accounting and regulatory purposes;	Annual - Table EU CRB - Additional disclosure related to the credit quality of assets
Article 442(b)	(b) a description of the approaches and methods adopted for determining specific and general credit risk adjustments;	Annual - Table EU CRB - Additional disclosure related to the credit quality of assets

Article 442(c)	(c) information on the amount and quality of performing, non-performing and forborne exposures for loans, debt securities and off-balance-sheet exposures, including their related accumulated impairment, provisions and negative fair value changes due to credit risk and amounts of collateral and financial guarantees received;	Semi-annual - Template EU CR1 - Performing and non-performing exposures and related provisions, Annual & threshold - Template EU CR2a - Changes in the stock of non-performing loans and advances and related net accumulated recoveries, Semi-annual - Template EU CQ1 - Credit quality of forborne exposures, Annual & threshold - Template EU CQ2 - Quality of forbearance, Annual & threshold based (cols b and d); Semi-annual (cols a, c, e, f and g only) - Template EU CQ4 - Quality of non-performing exposures by geography, Annual & threshold based (cols b and d); Semi-annual (cols a, c, e and f) - Template EU CQ5 - Credit quality of loans and advances by industry, Annual & threshold - Template EU CQ6 - Collateral valuation - loans and advances, Semi-annual - Template EU CQ7 - Collateral obtained by taking possession and execution processes, Annual & threshold - Template EU CQ8 - Collateral obtained by taking possession and execution processes – vintage breakdown
Article 442(d)	(d) an ageing analysis of accounting past due exposures;	Annual - Template EU CQ3 - Credit quality of performing and non-performing exposures by past due days
Article 442(e)	(e) the gross carrying amounts of both defaulted and non-defaulted exposures, the accumulated specific and general credit risk adjustments, the accumulated write-offs taken against those exposures and the net carrying amounts and their distribution by geographical area and industry type and for loans, debt securities and off- balance-sheet exposures;	Semi-annual - Template EU CR1 - Performing and non-performing exposures and related provisions, Annual & threshold based (cols b and d); Semi-annual (cols a, c, e, f and g only) - Template EU CQ4 - Quality of non-performing exposures by geography, Annual & threshold based (cols b and d); Semi annual (cols a, c, e and f) - Template EU CQ5 - Credit quality of loans and advances by industry
Article 442(f)	(f) any changes in the gross amount of defaulted on- and off-balance-sheet exposures, including, as a minimum, information on the opening and closing balances of those exposures, the gross amount of any of those exposures reverted to non-defaulted status or subject to a write-off;	Semi-annual - Template EU CR2 - Changes in the stock of non-performing loans and advances, ( Note at year end if publish EU CR2-a, AIB will not publish EU CR2) Annual & threshold - Template EU CR2a - Changes in the stock of non-performing loans and advances and related net accumulated recoveries
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.
Article 446	Article 446 Disclosure of operational risk management	
Article 446	Institutions shall disclose the following information about their operational risk management:	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 446(a)	(a) the approaches for the assessment of own funds requirements for operation risk that the institution qualifies for;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 446(b)	(b) where the institution makes use of it, a description of the methodology set out in Article 312(2), which shall include a discussion of the relevant internal and external factors being considered in the institution's advanced measurement approach;	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
Article 446(c)	(c) in the case of partial use, the scope and coverage of the different methodologies used.	Not a requirement for Allied Irish Bank, p.l.c. as a large subsidiary under Article 13.
<b>Article 447</b>	<b>Article 447 Disclosure of key metrics</b>	
Article 447	Institutions shall disclose the following key metrics in a tabular format:	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 - LRSpI: Split-up of on-balance sheet exposures (excluding derivatives, SFTs and exempted exposures)
Article 451(1)(c)	(c) where applicable, the amount of exposures calculated in accordance with Articles 429(8) and 429a(1) and the adjusted leverage ratio calculated in accordance with Article 429a(7);	Annual (for rows 28 to 31a), Semi-annual (for rows up to row 28) - Template EU LR2 - LRCom: Leverage ratio common disclosure
Article 451(1)(d)	(d) a description of the processes used to manage the risk of excessive leverage;	Annual - Table EU LRA: Free format text boxes for disclosure on qualitative items
Article 451(1)(e)	(e) a description of the factors that had an impact on the leverage ratio during the period to which the disclosed leverage ratio refers.	Annual - Table EU LRA: Free format text boxes for disclosure on qualitative items
Article 451(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. 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. Semi-annual - Template EU LIQ2 - Net Stable Funding Ratio.
	<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.

CRR 468	<p><b>Temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income in view of the COVID-19 pandemic</b></p>	<p>Quarterly - Table IFRS 9/Article 468-FL: Comparison of institutions' own funds and capital and leverage ratios with and without the application of transitional arrangements for IFRS 9 or analogous ECLs, and with and without the application of the temporary treatment in accordance with Article 468 of the CRR.</p> <p>Allied Irish Banks, p.l.c. is not applying the temporary treatment specified in Article 468. Own funds, capital and leverage ratios reflect the full impact of unrealised gains and losses measured at fair value through other comprehensive income. Note this derogation ended on the 31 December 2022.</p>
CRR 473a (8)	<p><b>Introduction to IFRS 9</b></p>	<p>Quarterly - Table IFRS 9/Article 468-FL: Comparison of institutions' own funds and capital and leverage ratios with and without the application of transitional arrangements for IFRS 9 or analogous ECLs, and with and without the application of the temporary treatment in accordance with Article 468 of the CRR.</p> <p>Allied Irish Banks, p.l.c. applies the IFRS9 transitional capital arrangements. See above template for details. Note the static transitional scaling factor ended on 31 December 2022. The dynamic transitional scaling factor per Regulation (EU) 2020/873 will continue to be effective until 31 December 2024.</p>