AIB Social Bond Allocation Report

March 2023

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Portfolio Date: 31 December 2022

Eligible Social Assets			Social Liabilities			
ICMA SBP Eligible Category	Eligible Loans (Number)	Amount (EUR)	Instrument (ISIN)	Settlement Date	Maturity Date	Amount (EUR)
Access to Education	8	225,836,382	XS2464405229	04/04/2022	04/04/2028	1,000,000,000
Social and Affordable Housing	117	515,937,201				
Access to Healthcare	115	1,003,985,393				
SMEs financing in socio-economically disadvantaged areas	13,583	589,694,149				
Total	13,823	2,335,453,125	*Total*			1,000,000,000

Portfolio Detail

- Post issuance, AIB were fully allocated for the reporting period 2022[1]
- Total Amount Eligible Social Loans: EUR 2,335,453,125
  - Access to Education: 10%
  - Social and Affordable Housing: 22%
  - Access to Healthcare: 43%
  - SMEs Financing in Socio-Economically Disadvanteged Areas: 25%
- Amount of Eligible Social Loans allocated: EUR 1,000,000,000 (usage)
- Number of Eligible Social Loans: 13,823
- New loans added since December 2021: EUR 868,873,985 (37%)[2]
- New loans added since December 2019: EUR 1,805,366,188 (77%)[2]
- Geographical distribution of the Eligible Social Loans:

Access to Education

Location	Amount (EUR)	Percentage (%)
Ireland	154,066,676	68%
UK	43,625,111	19%
OECD	28,144,595	13%
Total	225,836,382	100%

Access to Healthcare

Location	Amount (EUR)	Percentage (%)
Ireland	544,688,929	54%
UK	269,928,815	27%
OECD	189,367,649	19%
Total	1,003,985,393	100%

Social and Affordable Housing

Location	Amount (EUR)	Percentage (%)
Ireland	268,951,989	52%
UK	246,985,212	48%
Total	515,937,201	100%

SMEs Financing in Socio-Economically Disadvantaged Areas

Location	Amount (EUR)	Percentage (%)
Ireland	589,694,149	100%
Total	589,694,149	100%

[1] Allocations are reconciled on a monthly basis.

[2] New loan additions are based on account set-up/initial draw-down date.

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