



Pillar 3 Disclosures

AIB Group plc
30 June 2026

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, income growth, loan losses, business strategy, projected costs, capital ratios, estimates of capital expenditures, and plans and objectives for future operations. Because such statements are inherently subject to risks and uncertainties, actual results may differ materially from those expressed or implied by such forward looking information. By their nature, forward looking statements involve risk and uncertainty because they relate to events and depend on circumstances that will occur in the future. There are a number of factors that could cause actual results and developments to differ materially from those expressed or implied by these forward looking statements. These are set out in the Principal risks on pages 17 to 18 in the 2025 Annual Financial Report and updated on page 30 of the 2026 Half-Year Financial Report. In addition to matters relating to the Group's business, future performance will be impacted by the Group's ability along with governments and other stakeholders to measure, manage and mitigate the impacts of climate change effectively. Future performance could also be impacted by macroeconomic uncertainty, tariffs, geopolitical tensions and global conflict. Any forward looking statements made by or on behalf of the Group speak only as of the date they are made. The Group cautions that the list of important factors on pages 17 to 18 of the 2025 Annual Financial Report and updated on page 30 of the 2026 Half-Year 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.

Pillar 3 Report

AIB Group plc

Forward Looking Statement

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CRR Roadmap

Introduction

This document contains the required regulatory disclosures under Capital Requirements Regulation (“CRR”), Part Eight – Disclosures by Institutions (as amended by CRR3 applicable from 1 January 2025) and is prepared in compliance with Regulation (EU) 2024/3172 and Regulation (EU) 2021/763.

Basis of disclosures

AIB Group plc (‘the parent company’) is a company domiciled in Ireland and is the holding company of the Group (LEI code: 635400AKJBGNS5WNQL34).

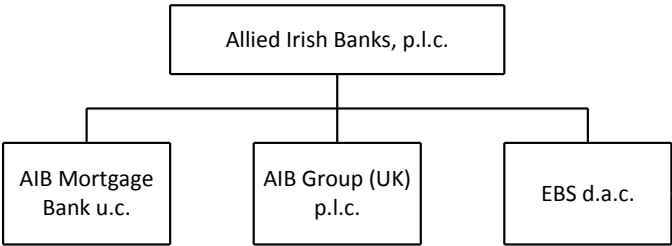
Under Article 4 (1) (29) of the CRR, AIB Group plc is an EU parent institution. Under Article 13 (1) of the CRR, disclosure obligations as laid down in Part Eight of the CRR are on the basis of the consolidated situation of the EU parent institution (i.e. AIB Group plc).

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 u.c. 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 Unlimited Company (“Goodbody”) is a subsidiary of Allied Irish Banks, p.l.c. Goodbody is supervised per the Investment Firms Regulation (“IFR”) on an individual basis and is included in Group consolidated supervision under CRR.

AIB Group plc and its subsidiaries (collectively “AIB Group” or “Group”) prepares consolidated financial statements (“consolidated accounts”) in accordance with International Accounting Standards and International Financial Reporting Standards (collectively ‘IFRSs’) as adopted by the EU. Not all subsidiary entities are included in the scope of regulatory consolidation, Semeral Limited, Payzone Ireland Limited and relevant Securitisation Special Purpose Entities (“SSPEs”) are fully consolidated for accounting purposes and neither consolidated nor deducted for regulatory purposes.

The Pillar 3 disclosures provide detail of how the Group has prepared and disclosed capital requirements and information about the management of certain risks as at 30 June 2026 and for no other purpose. They do not constitute any form of financial statement and should not be relied upon exclusively in making any judgement on the Group. They should be read in conjunction with the other information made public by AIB Group and available on the AIB Group website, including the Annual Financial Report for the financial year ended 31 December 2025 and the Half-Yearly Financial Report 2026.

Licenced banks within AIB Group as at 30 June 2026



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 licenced subsidiaries is carried out quarterly to determine if they meet the definition of a large subsidiary. The only large subsidiary in AIB Group at 30 June 2026 is Allied Irish Banks, p.l.c. Large non-listed subsidiaries shall disclose all the information required per Article 13(1) and Article 433a(2) on an annual basis.

Reporting conventions

Where disclosures have been enhanced, or are new, they are generally not restated or comparatives provided. Wherever specific rows and columns in the tables and templates prescribed by the EBA are not applicable to our activities, they are left blank, a zero represents a value but is it less than €0.5 m and a dash means the disclosure item is applicable but the reported value is zero. Comparisons against prior periods have been included in the templates as required by Regulation (EU) 2024/3172 and by Regulation (EU) 2021/763.

This Pillar 3 disclosure is reported in Euro millions for the reference date 30 June 2026 and the reference period 1 January 2026 to 30 June 2026.

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.

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 and ensuring that they have been subject to adequate verification and comply with applicable standards and legislation.

"I confirm that AIB Group'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 Executive Officer and Member of the Board of AIB Group plc
Colin Hunt

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) and Article 451(1) point (f) the following template provides a summary of the main prudential and regulatory information and ratios covered by the CRR. It also includes information on Pillar 2 requirements.

Main movements between March to June 2026 are as follows:

Available own funds:

- CET1, Tier 1 and Total capital increased.
- The CET1 position does not include interim profits for half-year 2026 and, as such, no foreseeable charges have been recognised, including the proposed interim dividend.

Risk-weighted exposure amounts (RWEA) increased by € 0.5 bn primarily driven by an increase in credit risk of € 0.7 bn partly offset by a reduction in market risk.

CET1% and Tier1 % increased due to higher capital partly offset by higher risk-weighted exposure amounts. Total Capital remained static.

The leverage ratio 'LR' increased in the quarter due to higher Tier 1 capital partly offset by higher leverage exposures.

Liquidity and Funding:

- The June 2026 liquidity coverage ratio 'LCR' remains very strong with the ratio at 187.36%, well in excess of the ratio requirement of 100%. The average of the preceding 12 months LCR is 197.76% per row 17 on the template below.
- The net stable funding ratio 'NSFR' remains very strong with the ratio at 157.98%, well in excess of the ratio requirement of 100%.

		a	b	c	d	e
		30/06/2026	31/03/2026	31/12/2025	30/09/2025	30/06/2025
	Available own funds (amounts)					
1	Common Equity Tier 1 (CET1) capital	9,011	8,896	8,943	9,270	9,330
2	Tier 1 capital	10,320	10,205	10,253	10,579	10,639
3	Total capital	11,966	11,852	11,928	12,244	12,293
	Risk-weighted exposure amounts					
4	Total risk exposure amount	54,894	54,358	54,178	54,746	55,731
4a	Total risk exposure pre-floor	54,894	54,358	54,178	54,746	55,731
	Capital ratios (as a percentage of risk-weighted exposure amount)					
5	Common Equity Tier 1 ratio (%)	16.42%	16.36%	16.51%	16.93%	16.74%
5a	Not applicable					
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	16.42%	16.36%	16.51%	16.93%	16.74%
6	Tier 1 ratio (%)	18.80%	18.77%	18.92%	19.32%	19.09%
6a	Not applicable					
6b	Tier 1 ratio considering unfloored TREA (%)	18.80%	18.77%	18.92%	19.32%	19.09%
7	Total capital ratio (%)	21.80%	21.80%	22.02%	22.36%	22.06%
7a	Not applicable					
7b	Total capital ratio considering unfloored TREA (%)	21.80%	21.80%	22.02%	22.36%	22.06%
	Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)					
EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	2.40%	2.40%	2.40%	2.40%	2.40%
EU 7e	of which: to be made up of CET1 capital (percentage points)	1.35%	1.35%	1.35%	1.35%	1.35%
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	1.80%	1.80%	1.80%	1.80%	1.80%
EU 7g	Total SREP own funds requirements (%)	10.40%	10.40%	10.40%	10.40%	10.40%
	Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)					
8	Capital conservation buffer (%)	2.50%	2.50%	2.50%	2.50%	2.50%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)					
9	Institution specific countercyclical capital buffer (%)	1.43%	1.43%	1.44%	1.43%	1.45%
EU 9a	Systemic risk buffer (%) ¹					
10	Global Systemically Important Institution buffer (%)					
EU 10a	Other Systemically Important Institution buffer (%)	1.50%	1.50%	1.50%	1.50%	1.50%
11	Combined buffer requirement (%)	5.43%	5.43%	5.44%	5.43%	5.45%
EU 11a	Overall capital requirements (%)	15.83%	15.83%	15.84%	15.83%	15.85%
12	CET1 available after meeting the total SREP own funds requirements (%)	10.57%	10.51%	10.66%	11.08%	10.89%
	Leverage ratio					
13	Total exposure measure	152,976	151,423	152,781	150,193	148,957
14	Leverage ratio (%)	6.75%	6.74%	6.71%	7.04%	7.14%
	Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)					
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%) ²					
EU 14b	of which: to be made up of CET1 capital (percentage points)					
EU 14c	Total SREP leverage ratio requirements (%)	3.00%	3.00%	3.00%	3.00%	3.00%
	Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)					
EU 14d	Leverage ratio buffer requirement (%) ³	—%	—%	—%	—%	—%
EU 14e	Overall leverage ratio requirement (%)	3.00%	3.00%	3.00%	3.00%	3.00%
	Liquidity Coverage Ratio⁴					
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	46,964	47,059	46,507	45,499	44,668
EU 16a	Cash outflows - Total weighted value	24,882	24,212	23,671	23,068	23,057
EU 16b	Cash inflows - Total weighted value	1,085	1,131	1,169	1,120	1,214
16	Total net cash outflows (adjusted value)	23,797	23,081	22,502	21,949	21,843
17	Liquidity coverage ratio (%)	197.76%	204.02%	206.85%	207.32%	204.71%
	Net Stable Funding Ratio					
18	Total available stable funding	114,543	113,628	114,101	112,478	111,746
19	Total required stable funding	72,504	71,811	70,059	68,437	67,819
20	NSFR ratio (%)	157.98%	158.23%	162.86%	164.35%	164.77%

¹ To date the Group has no conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State nor a Systemic risk buffer.

² To date the Group has no additional own funds requirements to address the risk of excessive leverage.

³ The Group is not a G-SII and therefore has no value to report for leverage ratio buffer requirement.

⁴ Average of the preceding 12 months for each quarter of the relevant disclosure period.

2: Template EU KM2: Key metrics - MREL and, where applicable, G-SII requirement for own funds and eligible liabilities

As per Article 45i (3), points (a) and (c) of the Bank Recovery and Resolution Directive 'BRRD II', published in the Official Journal of the EU as Directive 2014/59/EU, amended by Directive (EU) 2019/879 in May 2019, the following template provides a summary of the Minimum Requirement for Own Funds and Eligible Liabilities 'MREL' in accordance with Article 45 and 45e BRRD II.

Under BRRD II, the Group is subject to external MREL and associated disclosures. The purpose of the requirement is for the Group to hold sufficient financial resources to support an orderly resolution in the event of its failure.

The Group is not subject to the Total Loss-Absorbing Capacity 'TLAC' requirements which only applies to Global Systemically Important Institutions 'G-SIIs'.

The current MREL requirement for the Group is the higher of 23.05% of Total Risk Exposure Amount 'TREA' (28.48% including the Combined Buffer Requirement) and 7.52% of the leverage exposure. As of 30 June 2026, the Group exceeds these requirements.

		Minimum requirement for own funds and eligible liabilities (MREL)	G-SII Requirement for own funds and eligible liabilities (TLAC)				
		a	b	c	d	e	f
		30/06/2026	30/06/2026	31/03/2026	31/12/2025	30/09/2025	30/06/2025
Own funds and eligible liabilities, ratios and components							
1	Own funds and eligible liabilities	19,170					
EU-1a	Of which own funds and subordinated liabilities	19,170					
2	Total risk exposure amount of the resolution group (TREA)	54,894					
3	Own funds and eligible liabilities as a percentage of the TREA	34.92 %					
EU-3a	Of which own funds and subordinated liabilities	34.92 %					
4	Total exposure measure (TEM) of the resolution group	152,976					
5	Own funds and eligible liabilities as percentage of the TEM	12.53 %					
EU-5a	Of which own funds or subordinated liabilities	12.53 %					
6a	Does the subordination exemption in Article 72b(4) of Regulation (EU) No 575/2013 apply? (5% exemption)						
6b	Aggregate amount of permitted non-subordinated eligible liabilities instruments if the subordination discretion in accordance with Article 72b(3) of Regulation (EU) No 575/2013 is applied (max 3.5% exemption)						
6c	If a capped subordination exemption applies in accordance with Article 72b (3) of Regulation (EU) No 575/2013, the amount of funding issued that ranks <i>pari passu</i> with excluded liabilities and that is recognised under row 1, divided by funding issued that ranks <i>pari passu</i> with excluded liabilities and that would be recognised under row 1 if no cap was applied (%)						
Minimum requirement for own funds and eligible liabilities (MREL)							
EU-7	MREL expressed as a percentage of the TREA	23.05 %					
EU-8	Of which to be met with own funds or subordinated liabilities	13.50 %					
EU-9	MREL expressed as a percentage of the TEM	7.52 %					
EU-10	Of which to be met with own funds or subordinated liabilities	7.52 %					

3: 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.

Risk-weighted exposure amount movements between March to June 2026 :

- Credit risk increased € 0.7 bn primarily driven by new business net of redemptions and FX partly offset by the continuation of slotting model onboarding.
- Market risk decreased € 0.1 bn primarily due to movements in FX swaps.
- Operational and securitisation risk remained relatively static over the quarter.

		Total risk exposure amounts (TREA)		Total own funds requirements
		a	b	c
		30/06/2026	31/03/2026	30/06/2026
1	Credit risk (excluding CCR)	45,848	45,176	3,668
2	Of which the standardised approach	24,162	24,060	1,933
3	Of which the Foundation IRB (F-IRB) approach ¹	12,564	13,216	1,005
4	Of which slotting approach ¹	4,105	2,981	328
EU 4a	Of which equities under the simple risk weighted approach			
5	Of which the Advanced IRB (A-IRB) approach	5,011	4,913	401
6	Counterparty credit risk - CCR	706	705	56
7	Of which the standardised approach	246	268	20
8	Of which internal model method (IMM)			
EU 8a	Of which exposures to a CCP	40	43	3
9	Of which other CCR	420	394	34
10	Credit valuation adjustments risk - CVA risk	58	76	5
EU 10a	Of which the standardised approach (SA)			
EU 10b	Of which the basic approach (F-BA and R-BA)	58	76	5
EU 10c	Of which the simplified approach			
11	Not applicable			
12	Not applicable			
13	Not applicable			
14	Not applicable			
15	Settlement risk	3	2	0
16	Securitisation exposures in the non-trading book (after the cap)	1,019	1,036	81
17	Of which SEC-IRBA approach	369	354	30
18	Of which SEC-ERBA (including IAA)	306	363	25
19	Of which SEC-SA approach	343	319	27
EU 19a	Of which 1250% / deduction			
20	Position, foreign exchange and commodities risks (Market risk) ²	219	278	18
21	Of which the Alternative standardised approach (A-SA)			
EU 21a	Of which the Simplified standardised approach (S-SA)			
22	Of which Alternative Internal Model Approach (A-IMA)			
EU 22a	Large exposures			
23	Reclassifications between the trading and non-trading books			
24	Operational risk	7,041	7,084	563
EU 24a	Exposures to crypto-assets			
25	Amounts below the thresholds for deduction (subject to 250% risk weight) ³	715	748	57
26	Output floor applied (%)	55%	55%	
27	Floor adjustment (before application of transitional cap)	—	—	
28	Floor adjustment (after application of transitional cap)	—	—	
29	Total	54,894	54,358	4,392

¹Correction from the mapping indicated by supervisor.

²Due to delayed implementation of FRTB rows 21, 21a, 22 and 23 are not applicable.

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

4. Template EU CMS1 – Comparison of modelled and standardised risk weighted exposure amounts at risk level

As per Article 438 points (d) and (da) the following template provides a summary of RWEA calculated according to the full standardised approach (SA) as compared to actual RWEA at risk level.

The CRR3 calculations have confirmed that the RWEA of the bank are not impacted by capital floors nor are RWEA impacted as a result of not deducting items from own funds.

Column a reflects RWEA as per COREP for the IRB portfolio.

Column b reflects RWEA as per COREP for the SA portfolio.

Column c reflects total RWEA as per COREP for both portfolios and reflects the total RWEA as per OV1.

Column d reflects total RWEA of the IRB portfolio calculated under the SA (using the fully loaded output floor calculation) plus the actual SA RWEA in column b.

Column EUd reflects total RWEA of the IRB portfolio calculated under the SA (using the transitional output floor calculation i.e. corporate ungraded exposures with PD of less than 0.05% are risk weighted at 65% until 31 December 2032) and the actual SA RWEA in column b.

		a	b	c	d	EU d
		Risk weighted exposure amounts (RWEAs)				
		RWEAs for modelled approaches that banks have supervisory approval to use	RWEAs for portfolios where standardised approaches are used	Total actual RWEAs (a + b)	RWEAs calculated using full standardised approach	RWEAs that is the base of the output floor
1	Credit risk (excluding counterparty credit risk)	21,686	24,162	45,848	51,630	50,183
2	Counterparty credit risk	615	91	706	1,893	1,893
3	Credit valuation adjustment		58	58	58	58
4	Securitisation exposures in the banking book	369	649	1,019	1,101	952
5	Market risk		219	219	466	466
6	Operational risk		7,041	7,041	7,041	7,041
7	Other risk weighted exposure amounts		3	3	3	3
8	Total	22,670	32,223	54,894	62,191	60,595

5. Template EU CMS2 – Comparison of modelled and standardised risk weighted exposure amounts for credit risk at asset class level

As per Article 438 points (d) and (da), the following template provides a comparison between RWEA computed under the standardised and the internally modelled approaches at an asset class level.

The CRR3 calculations have confirmed that the RWEA of the bank are not impacted by capital floors nor are RWEA impacted as a result of not deducting items from own funds.

The template below shows credit risk (excluding counterparty credit risk) RWEA broken down by regulatory standard approach exposure classes as per Article 112 CRR. For this purpose, RWEA which are calculated with the IRB approach need to be disclosed in accordance with standardised exposure classes. The IRB exposure classes which are most affected by this reclassification are "Corporates", "Retail" as well as "Institutions".

Columns a, c, d and EUd are the same as CMS1 for credit risk row 1.

Column b reflects the RWEA of the IRB portfolio calculated under the SA approach (using the transitional output floor calculation i.e. corporate ungraded exposures with PD of less than 0.05% are risk weighted at 65% until 31 December 2032).

		a	b	c	d	EU d
		Risk weighted exposure amounts (RWEAs)				
		RWEAs for modelled approaches that institutions have supervisory approval to use	RWEAs for column (a) if re-computed using the standardised approach	Total actual RWEAs	RWEAs calculated using full standardised approach ¹	RWEAs that is the base of the output floor ¹
1	Central governments and central banks			429	429	429
EU 1a	Regional governments or local authorities			2	2	2
EU 1b	Public sector entities			15	15	15
EU 1c	Categorised as Multilateral Development Banks in SA			—	—	—
EU 1d	Categorised as International organisations in SA					
2	Institutions	714	310	731	326	326
3	Equity			573	573	573
4	Not applicable					
5	Corporates	15,955	18,045	20,042	24,465	23,018
5.1	Of which: F-IRB is applied	15,955	18,045	15,955	19,492	18,045
5.2	Of which: A-IRB is applied					
EU 5a	Of which: Corporates - General	11,518	12,133	15,331	18,217	16,833
EU 5b	Of which: Corporates - Specialised lending	4,437	5,912	4,711	6,248	6,185
EU 5c	Of which: Corporates - Purchased receivables					
6	Retail	5,011		3,338	3,338	3,338
6.1	Of which: Retail - Qualifying revolving					
EU 6.1a	Of which: Retail - Purchased receivables					
EU 6.1b	Of which: Retail - Other			3,338	3,338	3,338
6.2	Of which: Retail - Secured by residential real estate	5,011	5,644	11,332	11,964	11,964
7	Not applicable					
EU 7a	Categorised as secured by immovable properties and ADC exposures in SA		6,418	17,342	18,620	18,620
EU 7b	Collective investment undertakings (CIU)			557	557	557
EU 7c	Categorised as exposures in default in SA		438	1,140	1,330	1,330
EU 7d	Categorised as subordinated debt exposures in SA		231	126	231	231
EU 7e	Categorised as covered bonds in SA		574	384	574	574
EU 7f	Categorised as claims on institutions and corporates with a short-term credit assessment in SA					
8	Other non-credit obligation assets	6	6	1,169	1,169	1,169
9	Total	21,686	26,021	45,848	51,630	50,183

¹AIB has followed the prescribed mapping for most of the exposures in columns, however there are instances where AIB has included the standardised RWEA in addition to the output floor RWEA. Specifically in rows EU5a, EU6.1b, 6.2 and EU7a.

Chapter 2. Disclosure of own funds

6: Template EU CC1 - Composition of regulatory own funds

As per Article 437, points (a), (d), (e) and (f) and Article 444 point (e), the following template provides a breakdown of the constituent elements of AIB's fully loaded 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.

Capital remained relatively static between December 2025 to June 2026.

Main movements between December 2025 to June 2026 for total risk exposures amounts (increased by € 0.7 bn) as detailed below:

- Credit risk increased € 1.0 bn primarily driven by new business net of redemptions (€ 1.1 bn) and FX (€ 0.2 bn), partly offset by the ongoing rollout of the slotting model (€ 0.3 bn).
- Market risk decreased € 0.2 bn primarily due to movement in FX swaps.

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

- The Group applies an Article 3 deduction of € 0.1 bn at 30 June 2026, 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.

		(a)	(b)
		Amounts	Source based on reference numbers/ letters of the balance sheet under the regulatory scope of consolidation
Common Equity Tier 1 (CET1) capital: instruments and reserves			
1	Capital instruments and the related share premium accounts	1,309	37
	Of which: Ordinary stock	1,309	
2	Retained earnings	12,948	39
3	Accumulated other comprehensive income (and other reserves)	(3,005)	41
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	—	40
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	11,252	
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	(55)	
8	Intangible assets (net of related tax liability) (negative amount)	(557)	11
9	Not applicable		
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)	(1,811)	16
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	441	42
12	Negative amounts resulting from the calculation of expected loss amounts	(75)	
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)	(19)	14
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	(159)	
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	(2,241)	
29	Common Equity Tier 1 (CET1) capital	9,011	
Additional Tier 1 (AT1) capital: instruments			
30	Capital instruments and the related share premium accounts	1,314	45
31	of which: classified as equity under applicable accounting standards	1,314	
32	of which: classified as liabilities under applicable accounting standards		
33	Amount of qualifying items referred to in Article 484 (4) CRR and the related share premium accounts subject to phase out from AT1		
EU-33a	Amount of qualifying items referred to in Article 494a(1) CRR subject to phase out from AT1		
EU-33b	Amount of qualifying items referred to in Article 494b(1) CRR subject to phase out from AT1		
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties		
35	of which: instruments issued by subsidiaries subject to phase out		
36	Additional Tier 1 (AT1) capital before regulatory adjustments	1,314	
Additional Tier 1 (AT1) capital: regulatory adjustments			
37	Direct, indirect and synthetic holdings by an institution of own AT1 instruments (negative amount)	(5)	
38	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		
39	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		
40	Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)		
41	Not applicable		
42	Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)		
42a	Other regulatory adjustments to AT1 capital	—	
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital	(5)	
44	Additional Tier 1 (AT1) capital	1,309	

45	Tier 1 capital (T1 = CET1 + AT1)	10,320	
Tier 2 (T2) capital: instruments			
46	Capital instruments and the related share premium accounts	1,651	32, 34
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	—	
51	Tier 2 (T2) capital before regulatory adjustments	1,651	
Tier 2 (T2) capital: regulatory adjustments			
52	Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans (negative amount)	(5)	
53	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		
54	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		
54a	Not applicable		
55	Direct, indirect and synthetic holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)		
56	Not applicable		
EU-56a	Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)		
EU-56b	Other regulatory adjustments to T2 capital	—	
57	Total regulatory adjustments to Tier 2 (T2) capital	(5)	
58	Tier 2 (T2) capital	1,646	
59	Total capital (TC = T1 + T2)	11,966	
60	Total Risk exposure amount	54,894	
Capital ratios and requirements including buffers			
61	Common Equity Tier 1 capital	16.42%	
62	Tier 1 capital	18.80%	
63	Total capital	21.80%	
64	Institution CET1 overall capital requirement	11.28%	
65	of which: capital conservation buffer requirement	2.50%	
66	of which: countercyclical buffer requirement	1.43%	
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	1.50%	
EU-67b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage	1.35%	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount) available after meeting the minimum capital requirements	11.00%	
Amounts below the thresholds for deduction (before risk weighting)			
72	Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	22	
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)	114	
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)	172	
Applicable caps on the inclusion of provisions in Tier 2			
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)		
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	303	
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	—	
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	134	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)			
80	Current cap on CET1 instruments subject to phase out arrangements		
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)		
82	Current cap on AT1 instruments subject to phase out arrangements		
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)		
84	Current cap on T2 instruments subject to phase out arrangements		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)		

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

As per Article 437 point (a), the following template outlines the differences between the scope of accounting consolidation and the scope of regulatory consolidation, showing the link between AIB's balance sheet in the financial statements and the numbers that are used in the composition of own funds disclosure template (EU CC1).

		a	b	c
		Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
		As at period end	As at period end	
Assets - Breakdown by asset classes according to the balance sheet in the published financial statements				
1	Cash and balances at central banks	34,716	34,716	
2	Trading portfolio financial assets	255	255	
3	Derivative financial instruments	1,302	1,302	
4	Loans to banks	572	572	
5	Loans to customers	73,251	73,445	
6	Securities financing	8,742	8,742	
7	Investment securities	24,205	24,205	
8	Investments accounted for using the equity method	198	198	
9	Investments in Group undertakings		102	
10	Intangible assets and goodwill	1,007	928	
11	<i>Intangible assets and goodwill, of which are deducted from Own funds</i>		557	8
12	Property, plant and equipment	496	493	
13	Retirement benefit assets	21	21	
14	<i>Retirement benefit assets, of which are deducted from Own funds</i>		19	15
15	Deferred tax assets	1,982	1,981	
16	<i>Deferred tax assets, of which are deducted from Own funds</i>		1,811	10
17	Other assets	737	718	
18	Prepayments and accrued income	626	626	
19	Total assets	148,110	148,304	
Liabilities - Breakdown by liability classes according to the balance sheet in the published financial statements				
20	Bank deposits	35	35	
21	Customer deposits	118,802	119,133	
22	Securities financing	886	886	
23	Trading portfolio financial liabilities	153	153	
24	Derivative financial instruments	1,713	1,713	
25	Debt securities in issue	8,145	8,041	
26	Lease liabilities	231	230	
27	Fair value changes of hedged items in portfolio hedges of interest rate risk	(343)	(343)	
28	Retirement benefit liabilities	7	7	
29	Deferred tax liabilities	19	19	
30	Other liabilities	1,874	1,848	
31	Accruals and deferred income	733	726	
32	<i>Accruals and deferred income, of which are allowable for own funds purposes</i>		25	46
33	Tier 2 subordinated liabilities and other capital instruments	1,627	1,627	
34	<i>Tier 2 subordinated liabilities and other capital instruments, of which are allowable for own funds purposes</i>		1,626	46
35	<i>Provisions for liabilities and commitments</i>	135	135	
36	Total liabilities	134,017	134,210	
Equity				
37	Share capital	1,308	1,308	1
38	Reserves	11,482	11,482	
39	<i>Reserves, of which retained earnings</i>		12,948	2
40	<i>Reserves, of which Current year Profit less foreseeable charges</i>		0	EU-5a
41	<i>Reserves, of which AOCI and other Reserves</i>		(3,005)	3
42	<i>Reserves, of which Cash flow hedges deducted from own funds</i>		(441)	11
43	Total shareholders' equity	12,790	12,790	
44	Other equity interests	1,314	1,314	
45	<i>Other equity interest, of which are allowable for own funds purposes</i>		1,314	30
46	Non-controlling interests	(11)	(10)	
47	Total equity	14,093	14,094	
48	Total liabilities and equity	148,110	148,304	

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 relevant credit exposures include all the classes of exposure other than those under Article 112, letters from a) to f), of regulation (EU) 575/2013. The following portfolios are excluded: exposures to central administrations or central banks; exposures to regional administrations or local authorities; exposures to public-sector entities; exposures to multilateral development banks; exposures to international organisations; exposures to institutions.

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			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 ²	Value of trading book exposures for internal models			Relevant credit risk exposures – Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book				
	AUSTRIA	0	0				0	0			0	0	0.00%	0.00%
	BELGIUM	1	57				58	4			4	54	0.12%	1.00%
	BULGARIA	0					0	0			0	0	0.00%	2.00%
	CYPRUS	0	0				0	0			0	0	0.00%	1.50%
	CZECH REPUBLIC	0	0				0	0			0	0	0.00%	1.25%
	DENMARK	0	36				37	3			3	42	0.09%	2.50%
	ESTONIA	0					0	0			0	0	0.00%	1.50%
	FINLAND	0	103				104	9			9	106	0.23%	0.00%
	FRANCE	78	1,063			23	1,164	65		0	65	809	1.76%	1.00%
	GERMANY	37	439				476	28			28	354	0.77%	0.75%
	GREECE	0					0	0			0	0	0.00%	0.25%
	HUNGARY	0					0	0			0	0	0.00%	1.00%
	IRELAND	30,904	28,645	641		3,858	64,048	2,352	3	67	2,422	30,278	66.01%	1.50%
	ITALY	1	45				46	2			2	29	0.06%	0.00%
	JAPAN	0	0				0	0			0	0	0.00%	0.00%
	LATVIA	0					0	0			0	0	0.00%	1.00%
	LITHUANIA	0					0	0			0	0	0.00%	1.00%
	LUXEMBOURG	210	488			15	713	40		0	40	504	1.10%	0.50%
	MALTA	0					0	0			0	0	0.00%	0.00%
	NETHERLANDS	1	504			57	563	31		1	33	408	0.89%	2.00%
	NORWAY	0	58				58	4			4	47	0.10%	2.50%
	POLAND	2	15				17	1			1	12	0.03%	1.00%
	PORTUGAL	1	48				49	3			3	34	0.07%	0.75%
	ROMANIA	0					0	0			0	0	0.00%	1.00%
	RUSSIAN FEDERATION	0	0				0	0			0	0	0.00%	
	SLOVAKIA	0					0	0			0	0	0.00%	1.50%
	SLOVENIA	0					0	0			0	0	0.00%	1.00%
	SPAIN	67	279				346	29			29	357	0.78%	0.50%
	SWEDEN	102	171				273	20			20	245	0.54%	2.00%
	SWITZERLAND	4	75				79	5			5	67	0.15%	0.00%
	TURKEY	0					0	0			0	0	0.00%	0.00%
	UKRAINE	0					0	0			0	0	0.00%	
	UNITED KINGDOM	7,135	3,898				11,033	675			675	8,442	18.41%	2.00%
	UNITED STATES	141	4,710			950	5,801	254		12	266	3,321	7.24%	0.00%
	ALGERIA	0					0	0			0	0	0.00%	
	ANDORRA	0					0	0			0	0	0.00%	
	ANGOLA	0					0	0			0	0	0.00%	
	ARGENTINA	0					0	0			0	0	0.00%	0.00%
	AUSTRALIA	9	2				11	0			0	5	0.01%	1.00%
	BAHAMAS	158					158	6			6	72	0.16%	
	BAHRAIN	0	0				0	0			0	0	0.00%	
	BANGLADESH	0					0	0			0	0	0.00%	
	BARBADOS	0					0	0			0	0	0.00%	
	BERMUDA	0	0				0	0			0	0	0.00%	
	BOSNIA AND HERZEGOVINA	—					—	—			—	—	—%	
	BRAZIL	0					0	0			0	0	0.00%	0.00%
	CANADA	4	137				141	8			8	100	0.22%	0.00%
	CAYMAN ISLANDS	137				53	190	11		1	12	145	0.32%	
	CHILE	—	2				2	0			0	2	0.00%	0.50%
	CHINA	0					0	0			0	0	0.00%	0.00%
	COLOMBIA	—					—	—			—	—	—%	
	CROATIA	0					0	0			0	—	0.00%	1.50%
	CUBA	—					—	—			—	—	—%	
	EGYPT	—					—	—			—	—	—%	
	ETHIOPIA	—					—	—			—	—	—%	
	GEORGIA	0					0	0			0	0	0.00%	
	GHANA	—					—	—			—	—	—%	
	GIBRALTAR	—					—	—			—	—	—%	
	GUERNSEY	15	42				57	4			4	45	0.10%	
	GUINEA	0					0	0			0	0	0.00%	
	HOLY SEE (VATICAN CITY STATE)	0					0	0			0	0	0.00%	
	HONG KONG	31	0				31	2			2	30	0.07%	0.50%
	INDIA	0	0				0	0			0	0	0.00%	0.00%
	ISLE OF MAN	129	89				218	16			16	194	0.43%	
	ISRAEL	0					0	0			0	0	0.00%	
	JERSEY	137	18			22	177	13		0	13	161	0.35%	
	JORDAN	—					—	—			—	—	—%	
	KAZAKHSTAN	—					—	—			—	—	—%	
	KENYA	0					0	0			0	0	0.00%	
	KOREA, REPUBLIC OF	0					0	0			0	0	0.00%	1.00%
	KUWAIT	—					—	—			—	—	—%	
	LESOTHO	0					—	0			0	—	0.00%	
	MACAO	—					—	—			—	—	0.00%	
	MALAWI	—					—	—			—	—	—%	
	MALAYSIA	0	0				0	0			0	0	0.00%	
	MAURITIUS	—					—	—			—	—	—%	
	MAYOTTE	0					0	0			0	0	0.00%	
	MEXICO	0					0	0			0	0	0.00%	0.00%
	MOLDOVA, REPUBLIC OF	—					—	—			—	—	—%	
	NAMIBIA	0					0	0			0	0	0.00%	
	NEW ZEALAND	1					1	0			0	0	0.00%	
	NICARAGUA	0					0	0			0	0	0.00%	
	NIGERIA	0					0	0			0	0	0.00%	
	OMAN	0					0	0			0	0	0.00%	
	PAKISTAN	0	0				0	0			0	0	0.00%	

	PARAGUAY	0					0	0			0	0	0.00%	
	PERU	0					0	0			0	0	0.00%	
	PHILIPPINES	0					0	0			0	0	0.00%	0.00%
	PUERTO RICO	—					—	—			—	—	0.00%	
	QATAR	0					0	0			0	0	0.00%	
	SAUDI ARABIA	0					0	0			0	0	0.00%	1.00%
	SINGAPORE	3					3	0			0	1	0.00%	0.00%
	SOUTH AFRICA	0					0	0			0	0	0.00%	1.00%
	SRI LANKA	0					0	0			0	0	0.00%	
	THAILAND	0					0	0			0	0	0.00%	
	UGANDA	0					0	0			0	0	0.00%	
	UNITED ARAB EMIRATES	1	0				2	0			0	1	0.00%	0.50%
	VENEZUELA, BOLIVARIAN REPUBLIC OF	—					—	—			—	—	—%	
	VIETNAM	0					0	0			—	—	0.00%	
	VIRGIN ISLANDS, BRITISH	0					0	0			0	0	0.00%	
	ZAMBIA	0					0	0			0	0	0.00%	
	ZIMBABWE	0					0	0			0	0	0.00%	
20.00	Total	39,311	40,928	641		4,979	85,859	3,585	3	81	3,669	45,867	100.00%	

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

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

As per Article 440 point (b), the following template provides the additional countercyclical capital buffer requirement.

		a
1	Total risk exposure amount ¹	54,894
2	Institution specific countercyclical capital buffer rate	1.43%
3	Institution specific countercyclical capital buffer requirement	783

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

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 Group financial statements under IFRS and the total leverage exposure. The template includes a breakdown of all adjustments that lead from the total assets as reported in the financial statements to the LR exposure measure.

Main movements between December 2025 to June 2026 are as follows:

- Total assets remained relatively static over the period.
- Total exposure increased by € 0.2 bn which was driven by an increase in off-balance sheet exposures (€ 0.3 bn).

		a
		Applicable amount
1	Total assets as per published financial statements	148,110
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	194
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	1,649
9	Adjustment for securities financing transactions (SFTs)	67
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	5,575
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) and point (ca) 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	(2,618)
13	Total exposure measure	152,976

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

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). AIB does not have any promotional loan exposures.

The LR increased over the half year primarily due to higher Tier 1 capital and higher total exposures.

		CRR leverage ratio exposures	
		a	b
		30/06/2026	31/12/2025
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	138,188	139,505
2	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework		
3	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)		
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)		
5	(General credit risk adjustments to on-balance sheet items)		
6	(Asset amounts deducted in determining Tier 1 capital)	(2,546)	(2,686)
7	Total on-balance sheet exposures (excluding derivatives and SFTs)	135,642	136,819
Derivative exposures			
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)	1,838	2,300
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	1,112	1,029
EU-9a	Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach		
EU-9b	Exposure determined under Original Exposure Method		
10	(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)		
EU-10a	(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)		
EU-10b	(Exempted CCP leg of client-cleared trade exposures) (original Exposure Method)		
11	Adjusted effective notional amount of written credit derivatives		
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)		
13	Total derivatives exposures	2,950	3,329
Securities financing transaction (SFT) exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	10,271	8,689
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(1,529)	(1,350)
16	Counterparty credit risk exposure for SFT assets	67	46
EU-16a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR		
17	Agent transaction exposures		
EU-17a	(Exempted CCP leg of client-cleared SFT exposure)		
18	Total securities financing transaction exposures	8,809	7,385

Other off-balance sheet exposures			
19	Off-balance sheet exposures at gross notional amount	18,926	18,240
20	(Adjustments for conversion to credit equivalent amounts)	(13,299)	(12,943)
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated with off-balance sheet exposures)	(53)	(49)
22	Off-balance sheet exposures	5,575	5,248
Excluded exposures			
EU-22a	(Exposures excluded from the total exposure measure in accordance with point (c) and point (ca) 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	(Excluded exposures to shareholders according to Article 429a (1), point (da) CRR)	—	—
EU-22l	(Exposures deducted in accordance with point (q) of Article 429a(1) CRR)	—	—
EU-22m	(Total exempted exposures)	—	—
Capital and total exposure measure			
23	Tier 1 capital	10,320	10,253
24	Total exposure measure	152,976	152,781
Leverage ratio			
25	Leverage ratio	6.75%	6.71%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	6.75%	6.71%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	6.75%	6.71%
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 (percentage points)		
27	Leverage ratio buffer requirement (%)	—%	—%
EU-27a	Overall leverage ratio requirement (%)	3.00%	3.00%
Choice on transitional arrangements and relevant exposures			
EU-27b	Choice on transitional arrangements for the definition of the capital measure	Full phased-in definition	Full phased-in definition
Disclosure of mean values			
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables		7,282
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		7,339

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)		152,724
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)		152,724
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		6.71%
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		6.71%

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.

		a
		CRR leverage ratio exposures
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	138,188
EU-2	Trading book exposures	255
EU-3	Banking book exposures, of which:	137,933
EU-4	Covered bonds	5,663
EU-5	Exposures treated as sovereigns	48,489
EU-6	Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	8
EU-7	Institutions	1,424
EU-8	Secured by mortgages of immovable properties	43,422
EU-9	Retail exposures	4,923
EU-10	Corporates	22,978
EU-11	Exposures in default	1,196
EU-12	Other exposures (e.g. equity, securitisations, and other non-credit obligation assets)	9,830

Chapter 5. Disclosure of liquidity requirements

13: Template EU LIQ1 - Quantitative information of LCR

As per Article 451a(2), the template below sets out the liquidity coverage ratio detail of AIB Group.

Scope of consolidation:		consolidated							
		a	b	c	d	e	f	g	h
		Total unweighted value (average)				Total weighted value (average)			
EU 1a	Quarter ending on (DD/MM/YYYY)	30/06/2026	31/03/2026	31/12/2025	30/09/2025	30/06/2026	31/03/2026	31/12/2025	30/09/2025
EU 1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets (HQLA)					46,964	47,059	46,507	45,499
CASH - OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	83,026	81,759	80,281	78,717	6,553	6,542	6,523	6,419
3	Stable deposits	43,867	42,477	41,052	40,233	2,193	2,124	2,053	2,012
4	Less stable deposits	31,039	31,284	31,447	31,034	4,235	4,314	4,380	4,335
5	Unsecured wholesale funding	29,552	29,639	29,774	29,940	13,422	13,584	13,605	13,633
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	1,904	467	—	—	476	117	—	—
7	Non-operational deposits (all counterparties)	27,155	28,649	29,241	29,350	12,454	12,944	13,072	13,044
8	Unsecured debt	492	523	533	589	492	523	533	589
9	Secured wholesale funding					31	36	40	36
10	Additional requirements	9,765	10,225	10,824	11,808	2,849	2,379	2,033	1,856
11	Outflows related to derivative exposures and other collateral requirements	969	797	744	779	969	797	744	779
12	Outflows related to loss of funding on debt products	—	—	—	—	—	—	—	—
13	Credit and liquidity facilities	8,796	9,428	10,080	11,029	1,880	1,582	1,289	1,077
14	Other contractual funding obligations	837	713	719	641	372	274	290	246
15	Other contingent funding obligations	10,928	9,446	8,292	6,783	1,655	1,396	1,181	877
16	TOTAL CASH OUTFLOWS					24,882	24,212	23,671	23,068
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)	199	225	264	269	70	108	172	199
18	Inflows from fully performing exposures	974	967	943	922	657	650	639	632
19	Other cash inflows	870	878	858	789	358	374	358	288
EU 19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non convertible currencies)								
EU 19b	(Excess inflows from a related specialised credit institution)								
20	TOTAL CASH INFLOWS	2,043	2,069	2,065	1,981	1,085	1,131	1,169	1,120
EU 20a	Fully exempt inflows								
EU 20b	Inflows Subject to 90% Cap								
EU 20c	Inflows subject to 75% cap	1,960	1,984	1,979	1,865	1,085	1,131	1,169	1,120
TOTAL ADJUSTED VALUE									
EU-21	LIQUIDITY BUFFER					46,964	47,059	46,507	45,499
22	TOTAL NET CASH OUTFLOWS					23,797	23,081	22,502	21,949
23	LIQUIDITY COVERAGE RATIO					197.76 %	204.02 %	206.85 %	207.32 %

14: Table EU LIQB on qualitative information on LCR, which complements template EU LIQ1

As per Article 451a(2), the below table provides qualitative information on the LCR ratio.

	Qualitative information	
(a)	Explanations on the main drivers of LCR results and the evolution of the contribution of inputs to the LCR's calculation over time	The LCR aims to ensure that a bank has an adequate stock of unencumbered High Quality Liquid Assets ("HQLA") to meet its liquidity needs for a 30-calendar day liquidity stress scenario. The LCR remained above the regulatory minimum requirement of 100% and internal risk appetite limits over the review period. The Group maintains a strong liquidity position by keeping a stable balance sheet structure that is supported by a diversified funding base. The LCR remains strong due to sustained levels of customer deposits. Customer deposits increased over the quarter (Retail deposits increased by € 1.3 bn and corporate deposits increased by € 0.9 bn). All amounts within EU LIQ1 are averages of the preceding 12 months for each quarter of the relevant disclosure period.
(b)	Explanations on the changes in the LCR over time	The Group LCR for 30 June 2026 is 187.36%. The average LCR for the 12 months to 30 June 2026 decreased -6.26% to 197.76% for the period under review. The decrease in the 12-month average HQLA was primarily driven by lower average balances held as withdrawable central bank reserves compared with the prior year period. The higher outflows are due to higher retail deposits balances and higher committed and uncommitted facility outflows.
(c)	Explanations on the actual concentration of funding sources	The composition of the Group's funding results in a low LCR outflow relative to the overall size of the funding base, as a large proportion of this deposit base are Retail customers, which in aggregate provide a stable source of funding. Funding concentration by counterparty, currency and tenor is monitored on an ongoing basis. These are managed and controlled by the ILAAP framework and as part of the annual planning process, with analysis regularly provided to senior management.
(d)	High-level description of the composition of the institution's liquidity buffer.	The buffer is primarily composed of Level 1 assets. Notably, reserves at central banks represents the substantial majority of the buffer at the reporting date. Diversification in the buffer is achieved through investments in Level 1 debt instruments such as government guaranteed bonds, and Level 2 debt instruments such as high quality external covered bonds.
(e)	Derivative exposures and potential collateral calls	The Group actively manages its over-the-counter (OTC) derivative exposures arising from activity generated by corporate customers while the remainder represent hedging and trading decisions of the Group's derivative and foreign exchange traders with a view to generating incremental income. These derivative financial instruments include interest rate, foreign exchange, equity and credit derivatives. The LCR captures both contractual derivative outflows and the impact of an adverse market scenario on derivative outflows and collateral calls. In addition, derivative outflows are captured in the Group's liquidity stress testing.
(f)	Currency mismatch in the LCR	As part of its funding strategy, the Group makes use of the swap markets to support its funding needs across currencies. Matching its deposit currency mix, the main portion of the Group's liquid assets is denominated in EUR and the local currencies of key operating locations (GBP and USD). The Group's stable funding base of customer deposits is predominantly denominated in the local currency of its key operating locations.
(g)	Other items in the LCR calculation that are not captured in the LCR disclosure template but that the institution considers relevant for its liquidity profile	For LCR purposes, assets outside the Liquidity function's control can qualify as HQLAs in so far as they match outflows in the same jurisdiction. This means that the balance of AIB Group (UK) p.l.c. HQLAs (cash held with the Bank of England) that match the 30 day UK outflow calculation is included in the Group LCR.

15: Template EU LIQ2 - Net Stable Funding Ratio

As per Article 451a(3) the template below sets out the NSFR ratio detail of AIB Group. The June 2026 NSFR decreased by 4.88% to 157.98% from December 2025. Available Stable Funding ('ASF') increased mainly due to retail deposits up € 1.5 bn. ASF wholesale funding decreased by € 0.9 bn primarily due to the redemption of a subordinated Tier 2 Note. Required Stable Funding increased mainly due to the performing loans and securities up € 2.3 bn and the high-quality liquid assets up € 0.4 bn.

AIB Group does not treat any assets or liabilities as being interdependent.

30th June 2026

(in currency amount)		a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) Items						
1	Capital items and instruments	12,422	—	—	1,651	14,073
2	Own funds	12,422	—	—	1,651	14,073
3	Other capital instruments		—	—	—	—
4	Retail deposits		79,700	2,568	2,105	78,561
5	Stable deposits		47,093	1,209	1,061	46,948
6	Less stable deposits		32,607	1,358	1,045	31,613
7	Wholesale funding:		36,165	1,764	5,864	21,680
8	Operational deposits		5,919	—	—	—
9	Other wholesale funding		30,246	1,764	5,864	21,680
10	Interdependent liabilities					
11	Other liabilities:	203	2,393	—	229	229
12	NSFR derivative liabilities	203				
13	All other liabilities and capital instruments not included in the above categories		2,393	—	229	229
14	Total available stable funding (ASF)					114,543
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					4,652
EU-15a	Assets encumbered for more than 12m in cover pool		2	1	24	23
16	Deposits held at other financial institutions for operational purposes		—	—	—	—
17	Performing loans and securities:		6,829	7,409	70,888	59,896
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		441	1,201	417	1,017
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		2,213	2,250	3,286	4,539
20	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		2,955	2,768	25,998	24,952
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		61	44	0	44
22	Performing residential mortgages, of which:		1,154	1,020	36,718	25,426
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		842	849	34,398	23,212
24	Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products		66	170	4,469	3,962
25	Interdependent assets					
26	Other assets:	—	2,789	—	5,773	5,859
27	Physical traded commodities				—	—
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		0	—	—	0
29	NSFR derivative assets		—			—
30	NSFR derivative liabilities before deduction of variation margin posted		1,707			85
31	All other assets not included in the above categories		1,081	—	5,773	5,773
32	Off-balance sheet items		61	—	21,602	2,074
33	Total RSF					72,504
34	Net Stable Funding Ratio (%)					157.98 %

31st March 2026

		a	b	c	d	e
(in currency amount)		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) Items						
1	Capital items and instruments	12,223	1,020	—	1,652	13,876
2	Own funds	12,223	1,020	—	1,652	13,876
3	Other capital instruments		—	—	—	—
4	Retail deposits		78,327	2,857	1,944	77,408
5	Stable deposits		46,649	1,337	975	46,562
6	Less stable deposits		31,678	1,520	968	30,846
7	Wholesale funding:		33,678	1,792	6,825	22,106
8	Operational deposits		5,604	—	—	—
9	Other wholesale funding		28,074	1,792	6,825	22,106
10	Interdependent liabilities					
11	Other liabilities:	194	2,110	—	237	237
12	NSFR derivative liabilities	194				
13	All other liabilities and capital instruments not included in the above categories		2,110	—	237	237
14	Total available stable funding (ASF)					113,628
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					4,250
EU-15a	Assets encumbered for more than 12m in cover pool		1	2	24	23
16	Deposits held at other financial institutions for operational purposes		—	—	—	—
17	Performing loans and securities:		6,650	7,220	69,970	58,844
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		241	851	430	856
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		2,699	2,096	3,210	4,413
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		2,741	3,018	25,386	24,450
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		68	54	38	86
22	Performing residential mortgages, of which:		937	1,136	36,491	25,220
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		858	835	34,167	23,055
24	Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products		32	119	4,453	3,905
25	Interdependent assets					
26	Other assets:	—	3,141	—	6,079	6,195
27	Physical traded commodities				—	—
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		14	—	—	12
29	NSFR derivative assets		—			—
30	NSFR derivative liabilities before deduction of variation margin posted		2,078			104
31	All other assets not included in the above categories		1,048	—	6,079	6,079
32	Off-balance sheet items		30	—	20,125	2,499
33	Total RSF					71,811
34	Net Stable Funding Ratio (%)					158.23 %

Chapter 6. Disclosure of exposures to credit risk, dilution risk and credit quality

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

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

The main movements between December 2025 to June 2026 are as follows:

- Cash balances at central banks and other demand deposits¹ has decreased by € 5.7 bn. This is primarily driven by an increase in financial investments, securities financing and customer loans.
- Loans and advances performing exposures has increased by € 3.7 bn. This is primarily driven by new lending exceeding redemptions.
- The increase in off-balance sheet is due to underlying business activity.

		a	b			d	e	f			g	h	i	j	k	l	m	n	o
		Gross carrying amount/nominal amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							Accumulated partial write-off		Collateral and financial guarantees received	
		Performing exposures			Non-performing exposures				Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							
		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3							
005	Cash balances at central banks and other demand deposits	34,627	34,627	0				(0)	(0)										
010	Loans and advances ¹	82,374	73,926	8,268	1,755		1,678	(677)	(223)	(465)	(548)		(557)	(90)			57,785	891	
020	Central banks	232	232																
030	General governments	77	77	0				(0)	(0)	(0)							0		
040	Credit institutions	5,104	5,104					(0)	(0)								4,982		
050	Other financial corporations	7,478	6,428	1,010	33		33	(89)	(16)	(73)	(23)		(23)	(14)			5,432	10	
060	Non-financial corporations	27,358	22,637	4,655	834		832	(440)	(162)	(279)	(290)		(291)	(16)			9,672	278	
070	Of which SMEs	5,232	3,597	1,632	383		382	(170)	(47)	(124)	(144)		(145)	(15)			2,778	164	
080	Households	42,124	39,447	2,603	888		813	(148)	(45)	(113)	(235)		(243)	(60)			37,699	602	
090	Debt securities	24,129	24,129					(6)	(6)								2,990		
100	Central banks																		
110	General governments	12,530	12,530					(2)	(2)								22		
120	Credit institutions	7,922	7,922					(4)	(4)								372		
130	Other financial corporations	2,647	2,647					(0)	(0)								2,595		
140	Non-financial corporations	1,031	1,031					(0)	(0)										
150	Off-balance-sheet exposures ¹	18,793	16,947	1,842	133		130	40	17	23	13		13						
160	Central banks																		
170	General governments	332	332	0				0	0	0									
180	Credit institutions	435	433	2				0	0	0									
190	Other financial corporations	628	581	47	0		0	0	0	0									
200	Non-financial corporations	11,370	9,870	1,496	112		110	31	14	16	12		12						
210	Households	6,028	5,732	296	21		20	9	3	6	1		1						
220	Total	159,924	149,629	10,110	1,887		1,808	(723)	(246)	(488)	(561)		(570)	(90)			60,775	891	

¹Loans 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.

17: 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.

The main movements in maturity bands between December 2025 to June 2026 are primarily driven by an increase in loans and advances.

		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	2,692	9,481	24,947	45,783		82,904
2	Debt securities		1,622	7,390	15,112		24,123
3	Total	2,692	11,103	32,337	60,895		107,027

18.Template EU CR2 - Changes in the stock of non-performing loans and advances

As per Article 442, point (f) of the template below presents movements of gross carrying amounts (including accrued interest) of non-performing loans and advances (NPL) between December 2025 to June 2026. The non-performing values in this template are in accordance with Article 178 Default of an obligor.

The outflows on NPLs is mainly due to loan repayments.

		a
		Gross carrying amount
010	Initial stock of non-performing loans and advances	1,596
020	Inflows to non-performing portfolios	569
030	Outflows from non-performing portfolios	(411)
040	Outflows due to write-offs	(20)
050	Outflow due to other situations	(390)
060	Final stock of non-performing loans and advances	1,755

19: Template EU CQ1 - Credit quality of forborne exposures

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

Performing and non-performing forborne loans have each increased by € 0.1 bn from December 2025 to June 2026.

		a	b	c	d	e	f	g	h
		Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forborne exposures	
		Performing forborne	Non-performing forborne		On performing forborne exposures	On non-performing forborne exposures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
				Of which defaulted					Of which impaired
05	Cash balances at central banks and other demand deposits								
010	Loans and advances	872	714	714	714	(74)	(174)	930	391
020	Central banks								
030	General governments								
040	Credit institutions								
050	Other financial corporations	83	0	0	0	(6)	(0)	72	0
060	Non-financial corporations	620	352	352	352	(64)	(107)	419	102
070	Households	169	362	362	362	(4)	(67)	438	288
080	Debt Securities								
090	Loan commitments given	59	7	7	7	0	0		
0100	Total	931	721	721	721	(74)	(174)	930	391

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

The main movement between December 2025 and June 2026 is as follows:

- The increase in gross carrying/nominal amount is primarily driven by new lending, which exceeded redemptions.

		a	b	c	d	e	f	g
		Gross carrying/nominal amount			Of which subject to impairment ¹	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 ¹	Of which defaulted				
010	On-balance-sheet exposures	142,885		1,755		(1,231)		
020	Ireland	92,829		1,444		(973)		
030	United Kingdom	18,567		241		(149)		
040	United States	6,057		1		(23)		
050	France	5,698		21		(17)		
060	Canada	2,359		1		(4)		
070	Spain	2,260		0		(2)		
080	Germany	1,325		2		(2)		
090	Belgium	1,256				(0)		
100	Netherlands	950		0		(6)		
110	Finland	871				(0)		
120	Other countries ²	10,716		44		(55)		
130	Off-balance-sheet exposures	18,926		133			53	
140	Ireland	13,684		83			39	
150	United Kingdom	3,410		43			13	
160	United States	799		0			0	
170	France	231		0			0	
180	Canada	22		0			0	
190	Spain	70		0			0	
200	Germany	133		0			0	
210	Belgium	1					0	
220	Netherlands	81		0			0	
230	Finland	7					0	
240	Other countries ²	488		6			1	
250	Total	161,812		1,887		(1,231)	53	0

¹ In line with the requirements for large institutions with an NPL ratio (in accordance with Regulation (EU) 2024/3117) lower than 5%, columns "Of which non-performing" and "Of which subject to impairment" are not required to be disclosed.

²Algeria, Andorra, Australia, Austria, Bahamas, Bahrain, Bangladesh, Barbados, Belgium, Bermuda, Bosnia And Herzegovina, Brazil, British Indian Ocean Territory, British Virgin Islands, Bulgaria, Canada, Cayman Islands, Chile, China, Congo, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Greece, Guernsey, Guinea, Hong Kong, Hungary, Iceland, India, Indonesia, Ireland, Isle Of Man, Israel, Italy, Japan, Jersey, Jordan, Kenya, Kuwait, Latvia, Liberia, Lithuania, Luxembourg, Macao, Malawi, Malaysia, Malta, Mauritius, Mexico, Monaco, Montserrat, Morocco, Namibia, Netherlands, New Zealand, Nicaragua, Nigeria, Norway, Oman, Other Countries (Exposures With Supernational Organisations), Pakistan, Paraguay, Philippines, Poland, Portugal, Puerto Rico, Qatar, Republic Of Korea, Romania, Russian Federation, Saudi Arabia, Singapore, Slovakia, Slovenia, South Africa, Spain, Sri Lanka, Sweden, Switzerland, Thailand, Tunisia, Turkey, Ukraine, United Arab Emirates, United Kingdom, United States, Vietnam, Zimbabwe.

³Andorra, Australia, Austria, Bahamas, Bahrain, Bangladesh, Barbados, Belgium, Bermuda, Bosnia And Herzegovina, Brazil, British Indian Ocean Territory, British Virgin Islands, Bulgaria, Canada, Cayman Islands, Chile, China, Colombia, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Estonia, Ethiopia, Finland, France, Georgia, Germany, Ghana, Greece, Guernsey, Guinea, Hong Kong, Hungary, India, Ireland, Isle Of Man, Israel, Italy, Jamaica, Japan, Jersey, Jordan, Kenya, Kuwait, Latvia, Lebanon, Liberia, Liechtenstein, Lithuania, Luxembourg, Malawi, Malaysia, Mauritius, Mayotte, Mexico, Monaco, Montserrat, Morocco, Namibia, Netherlands, New Zealand, Nicaragua, Norway, Oman, Pakistan, Paraguay, Philippines, Poland, Portugal, Province Of China Taiwan, Qatar, Republic Of Korea, Réunion, Romania, Russian Federation, Saudi Arabia, Singapore, Slovakia, Slovenia, South Africa, Spain, Sri Lanka, Sweden, Switzerland, Thailand, Turkey, Uganda, Ukraine, United Arab Emirates, United Kingdom, United States, Zambia, Zimbabwe.

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

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

The main movement between December 2025 to June 2026 is as follows:

- The gross carrying amount increase of € 1.9 bn is primarily due to the Manufacturing and Electricity, gas, steam and air conditioning supply industries.

		a	b	c	d	e	f
		Gross carrying amount				Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
		Of which non-performing ¹		Of which loans and advances subject to impairment ¹			
					Of which defaulted		
010	Agriculture, forestry and fishing	696		41		(20)	
020	Mining and quarrying	84		1		(2)	
030	Manufacturing	3,165		107		(53)	
040	Electricity, gas, steam and air conditioning supply	5,065		46		(39)	
050	Water supply	793		0		(3)	
060	Construction	1,272		34		(77)	
070	Wholesale and retail trade	2,128		39		(53)	
080	Transport and storage	1,552		42		(34)	
090	Accommodation and food service activities	2,208		28		(75)	
100	Information and communication	1,572		130		(59)	
110	Financial and insurance activities						
120	Real estate activities	5,342		307		(259)	
130	Professional, scientific and technical activities	619		29		(12)	
140	Administrative and support service activities	1,594		12		(23)	
150	Public administration and defence, compulsory social security						
160	Education	148		0		(1)	
170	Human health services and social work activities	1,359		9		(14)	
180	Arts, entertainment and recreation	452		4		(4)	
190	Other services	142		4		(2)	
200	Total	28,192		834		(730)	

¹ In line with the requirements for large institutions with an NPL ratio (in accordance with Regulation (EU) 2021/637) lower than 5%, columns "Of which non-performing" and "Of which loans and advances subject to impairment" are not required to be disclosed.

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

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

		a	b
		Collateral obtained by taking possession	
		Value at initial recognition	Accumulated negative changes
010	Property, plant and equipment (PP&E)		
020	Other than PP&E	2	
030	<i>Residential immovable property</i>	2	
040	<i>Commercial Immovable property</i>		
050	<i>Movable property (auto, shipping, etc.)</i>		
060	<i>Equity and debt instruments</i>		
070	<i>Other collateral</i>		
080	Total	2	

Chapter 7. Disclosure of the use of credit risk mitigation techniques

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

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

- The main movements between December 2025 to June 2026 are as follows:
- Loans and advances unsecured carrying amount has decreased by € 4.2 bn.
 - Loans and advances secured carrying amount has increased by € 2.4 bn.

		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	58,856	58,675	57,960	716	
2	Debt securities	21,133	2,990	2,595	394	
3	Total	79,989	61,665	60,555	1,110	
4	Of which non-performing exposures	316	891	865	26	
EU-5	Of which defaulted	316	891			

Chapter 8. Disclosure of the use of the standardised approach

24: 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 specific credit risk adjustments 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.

Main movements between December 2025 to June 2026 as detailed below:

The RWA density of 27.28% increased by 0.97% primarily driven by decrease in balances with central governments or central banks.

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

	Exposure classes	Exposures before CCF and before CRM		Exposures post CCF and post CRM		RWEAs and RWEAs density	
		On-balance-sheet exposures	Off-balance-sheet exposures	On-balance-sheet exposures	Off-balance-sheet exposures	RWEAs	RWEAs density (%)
		a	b	c	d	e	f
1	Central governments or central banks	45,249		45,770		429	0.94%
2	Non-central government public sector entities	2,364	296	2,364	0	16	0.69%
EU 2a	Regional government or local authorities	1,559	296	1,559	0	2	0.11%
EU 2b	Public sector entities	805		805		15	1.81%
3	Multilateral development banks	885		1,063		—	—%
EU 3a	International organisations						
4	Institutions	82		82		16	20.00%
5	Covered bonds						
6	Corporates	4,607	2,213	4,514	804	4,973	93.52%
6.1	Of which: Specialised Lending	216	143	216	57	273	100.00%
7	Subordinated debt exposures and equity	320		320		573	178.94%
EU 7a	Subordinated debt exposures						
EU 7b	Equity	320		320		573	178.94%
8	Retail	4,923	4,150	4,813	58	3,338	68.53%
9	Secured by mortgages on immovable property and ADC exposures	24,742	2,846	24,741	1,120	12,202	47.19%
9.1	Secured by mortgages on residential immovable property - non IPRE	17,889	1,780	17,889	712	5,386	28.95%
9.2	Secured by mortgages on residential immovable property - IPRE	1,341	68	1,341	27	935	68.31%
9.3	Secured by mortgages on commercial immovable property - non IPRE	87	11	87	2	76	85.06%
9.4	Secured by mortgages on commercial immovable property - IPRE	4,641	415	4,641	160	4,303	89.64%
9.5	Acquisition, Development and Construction (ADC)	784	573	784	219	1,504	150.00%
10	Exposures in default	825	66	807	18	892	108.11%
EU 10a	Claims on institutions and corporates with a short-term credit assessment						
10b	Collective investment undertakings	300	144	300	72	557	150.00%
EU 10c	Other items	1,726		1,726		1,163	67.38%
11	Not applicable						
12	TOTAL	86,022	9,715	86,500	2,072	24,162	27.28%

25: Template EU CR5 – Standardised approach

As per Article 444 point (e) the template below analyses exposures at default 'EAD' under the standardised approach by risk weight, split by exposure class. All amounts presented are post CRM and CCF and net of specific credit risk adjustments but exclude counterparty credit risk and securitisation exposures.

	Exposure classes	Risk weight																							Total	Of which unrated		
		0%	2%	4%	10%	20%	30%	35%	40%	45%	50%	60%	70%	75%	80%	90%	100%	105%	110%	130%	150%	250%	370%	400%			1250%	Others ¹
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w			x	y
1	Central governments or central banks	45,598																									45,770	30,574
2	Non-central government public sector entities	2,282				81																172					2,364	94
EU 2a	Regional government or local authorities	1,551																									1,559	94
EU 2b	Public sector entities	732				73																					805	
3	Multilateral development banks	1,063																									1,063	179
EU 3a	International organisations																											
4	Institutions					82																					82	82
5	Covered bonds																											
6	Corporates					122						132					5,064										5,318	5,318
6.1	Of which: Specialised Lending																273										273	273
7	Subordinated debt exposures and equity																0				107	99	114				320	320
EU 7a	Subordinated debt exposures																											
EU 7b	Equity																0				107	99	114				320	320
8	Retail									20				4,849			1										4,871	4,871
9	Secured by mortgages on immovable property and ADC exposures					15,660	226	382		315		32		2,773	1,292	226	149	314		2,069						2,423	25,860	25,860
9.1	Secured by mortgages on residential immovable property - non IPRE					15,660								2,769		172											18,601	18,601
9.1.1	No loan splitting applied													317		14											331	331
9.1.2	loan splitting applied (secured)					15,660																					15,660	15,660
9.1.3	loan splitting applied (unsecured)													2,452		158											2,610	2,610
9.2	Secured by mortgages on residential immovable property - IPRE						226	382		315		0	0				149			295							1,368	1,368
9.3	Secured by mortgages on commercial immovable property - non IPRE											31	3			55											89	89
9.3.1	No loan splitting applied												1			55											56	56
9.3.2	loan splitting applied (secured)											31															31	31
9.3.3	loan splitting applied (unsecured)													2													2	2
9.4	Secured by mortgages on commercial immovable property - IPRE															1,292				314	771					2,423	4,800	4,800
9.5	Acquisition, Development and Construction (ADC)																				1,002						1,002	1,002
10	Exposures in default																692				134						825	825
EU 10a	Claims on institutions and corporates with a short-term credit assessment																											
EU 10b	Collective investment undertakings																				371						371	371
EU 10c	Other items		435			159					1						1,131									0	1,726	1,726
11	Not applicable																											
EU 11c	TOTAL	49,379				16,104	226	382		335	133	32	7,622	1,292	7,113	149	314	107	2,673	286						2,423	88,571	70,222

¹ Included in other risk weights row "9.4 Secured by mortgages on commercial immovable property - IPRE" are exposures secured by commercial property which are risk weighted at 70%. As per EBA Q&A 2025_7348 these are currently reported in the other risk weighted column.

Chapter 9. Disclosure of use of the IRB approach to credit risk

26: Template EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range

As per Article 452, point (g)(i)-(v) the template below presents the key parameters used for the calculation of capital requirements for credit risk exposures, under the IRB approach, split by PD range. The template includes exposures rated under Foundation IRB and Advanced IRB. All exposures are presented both pre and post CRM and CCF. The template excludes counterparty credit risk, securitisations, equity and non-credit obligation exposures. Gross exposures are presented before specific credit risk adjustments. Throughout this section 'Density of risk weighted exposure amount' represents the 'average risk weighted exposure amount post CCF and post CRM'. 'Number of obligors' corresponds to the number of individual PDs in each band. The Group has not used credit derivatives as a credit risk mitigant for exposures rated under the IRB approach.

The total IRB portfolio decreased between December 2025 to June 2026 mainly due to the following:

- Continuous rollout of slotting approach for specialised lending.

A-IRB	PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
		a	b	c	d	e	f	g	h	i	j	k	l
Retail exposures - Secured by residential real estate - with own estimates of LGD or conversion factors													
	0.00 to <0.15		420	40.00 %	168	0.07%	1,333	45.27%		14	8.25 %	0	—
	0.00 to <0.10		420	40.00 %	168	0.07%	1,333	45.27%		14	8.25 %	0	—
	0.10 to <0.15												
	0.15 to <0.25	2,695	98	40.00 %	2,735	0.16%	20,710	30.29%		278	10.16 %	1	(0)
	0.25 to <0.50	10,725	418	40.00 %	10,892	0.35%	69,045	34.17%		2,206	20.26 %	13	(2)
	0.50 to <0.75	2,756	40	40.00 %	2,772	0.71%	20,271	32.14%		887	32.01 %	6	(1)
	0.75 to <2.50	1,334	201	40.00 %	1,414	1.49%	12,847	32.57%		733	51.86 %	7	(4)
	0.75 to <1.75	881	142	40.00 %	938	1.15%	8,037	32.91%		423	45.05 %	4	(1)
	1.75 to <2.5	452	59	40.00 %	476	2.15%	4,810	31.90%		311	65.27 %	3	(3)
	2.50 to <10.00	384	31	40.00 %	396	6.61%	3,995	30.35%		445	112.32 %	8	(10)
	2.5 to <5	198	23	40.00 %	207	4.65%	2,198	30.70%		202	97.33 %	3	(4)
	5 to <10	186	8	40.00 %	189	8.75%	1,797	29.95%		243	128.74 %	5	(7)
	10.00 to <100.00	118	4	40.00 %	119	24.29%	1,139	29.25%		200	168.27 %	8	(6)
	10 to <20	7	4	40.00 %	9	14.81%	137	30.31%		14	158.69 %	0	(0)
	20 to <30	109	0	40.00 %	109	24.72%	969	29.24%		184	169.59 %	8	(5)
	30.00 to <100.00	2	0	40.00 %	2	44.15%	33	24.99%		2	134.67 %	0	(0)
	100.00 (Default)	162	2	40.00 %	163	100.00%	1,726	48.26%		248	152.33 %	59	(35)
	Subtotal (exposure class)	18,173	1,214	40.00 %	18,658	1.61%	131,066	33.29%		5,011	26.86 %	102	(58)
	Total (all exposures classes)	18,173	1,214	40.00 %	18,658		131,066			5,011	26.86 %	102	(58)

F-IRB	PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factor	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
		a	b	c	d	e	f	g	h	i	j	k	l
Institutions without own estimates													
	0.00 to <0.15	6,313	278	7.28 %	6,334	0.07%	135	16.35%	2.5	641	10.12 %	1	(4)
	0.00 to <0.10	5,280	149	7.44 %	5,291	0.06%	94	15.49%	2.5	469	8.86 %	1	(4)
	0.10 to <0.15	1,033	129	7.10 %	1,042	0.11%	41	20.69%	2.5	172	16.52 %	0	(0)
	0.15 to <0.25	277	9	5.59 %	278	0.17%	11	11.31%	2.5	29	10.37 %	0	(0)
	0.25 to <0.50	13			13	0.26%	6	45.00%	2.5	8	63.97 %	0	(0)
	0.50 to <0.75	0			0	0.60%	1	45.00%	2.5	0	98.15 %	0	—
	0.75 to <2.50	21	1	17.41 %	22	1.99%	6	45.00%	2.5	28	127.50 %	0	—
	0.75 to <1.75	5	1	17.41 %	5	0.97%	4	45.00%	2.5	6	114.77 %	0	—
	1.75 to <2.5	16			16	2.32%	2	45.00%	2.5	22	131.57 %	0	—
	2.50 to <10.00	1			1	3.65%	1	45.00%	2.5	1	164.71 %	0	—
	2.5 to <5	1			1	3.65%	1	45.00%	2.5	1	164.71 %	0	—
	5 to <10												
	10.00 to <100.00	3			3	11.12%	1	45.00%	2.5	7	256.45 %	0	—
	10 to <20	3			3	11.12%	1	45.00%	2.5	7	256.45 %	0	—
	20 to <30												
	30.00 to <100.00												
	100.00 (Default)												
	Subtotal (exposure class)	6,629	288	7.25 %	6,649	0.09%	161	16.30%	2.5	714	10.74 %	1	(4)

F-IRB	PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factor	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
		a	b	c	d	e	f	g	h	i	j	k	l
Corporates - Specialised Lending without own estimates													
	0.00 to <0.15												
	0.00 to <0.10												
	0.10 to <0.15												
	0.15 to <0.25	52	1	40.00 %	53	0.20%	2	40.00%	2.5	31	57.73 %	0	(0)
	0.25 to <0.50	108	74	40.00 %	138	0.37%	5	47.07%	2.5	103	74.99 %	0	(0)
	0.50 to <0.75	194	82	51.33 %	236	0.55%	4	40.00%	2.5	172	72.94 %	1	(0)
	0.75 to <2.50	32	0	40.00 %	32	0.75%	1	40.00%	2.5	26	83.12 %	0	(0)
	0.75 to <1.75	32	0	40.00 %	32	0.75%	1	40.00%	2.5	26	83.12 %	0	(0)
	1.75 to <2.5												
	2.50 to <10.00												
	2.5 to <5												
	5 to <10												
	10.00 to <100.00												
	10 to <20												
	20 to <30												
	30.00 to <100.00												
	100.00 (Default)												
	Subtotal (exposure class)	386	157	45.89 %	458	0.47%	12	42.12%	2.5	332	72.51 %	1	(0)

F-IRB	PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factor	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
		a	b	c	d	e	f	g	h	i	j	k	l
Corporates - Other without own estimates													
	0.00 to <0.15	1,192	1,032	29.02 %	1,491	0.10%	78	40.02%	2.5	391	26.23 %	1	(0)
	0.00 to <0.10	746	420	39.67 %	913	0.08%	24	39.62%	2.5	210	23.04 %	0	(0)
	0.10 to <0.15	445	612	21.71 %	578	0.13%	54	40.66%	2.5	181	31.26 %	0	(0)
	0.15 to <0.25	108	164	39.57 %	173	0.19%	4	40.00%	2.5	66	37.99 %	0	(0)
	0.25 to <0.50	2,130	486	34.30 %	2,296	0.40%	91	40.31%	2.5	1,262	54.95 %	4	(3)
	0.50 to <0.75	433	455	29.70 %	569	0.57%	95	36.86%	2.5	343	60.27 %	1	(1)
	0.75 to <2.50	6,260	2,811	30.99 %	7,132	1.16%	2415	39.54%	2.5	5,544	77.73 %	33	(31)
	0.75 to <1.75	5,307	2,430	33.89 %	6,131	1.01%	1025	39.45%	2.5	4,836	78.87 %	25	(11)
	1.75 to <2.5	953	380	12.47 %	1,001	2.07%	1390	40.06%	2.5	708	70.76 %	8	(20)
	2.50 to <10.00	2,530	730	23.55 %	2,702	4.52%	1006	37.76%	2.5	2,804	103.77 %	45	(64)
	2.5 to <5	1,360	496	24.97 %	1,484	3.29%	586	39.60%	2.5	1,503	101.29 %	19	(25)
	5 to <10	1,170	233	20.55 %	1,218	6.02%	420	35.52%	2.5	1,301	106.81 %	26	(39)
	10.00 to <100.00	603	117	21.45 %	628	25.88%	209	38.79%	2.5	1,109	176.61 %	64	(89)
	10 to <20	213	27	19.84 %	219	12.75%	135	36.37%	2.5	262	119.99 %	10	(41)
	20 to <30	93	10	31.07 %	96	24.45%	33	40.36%	2.5	185	193.32 %	9	(15)
	30.00 to <100.00	297	79	20.74 %	313	35.47%	41	40.00%	2.5	661	210.98 %	44	(33)
	100.00 (Default)	285	49	12.80 %	291	100.00%	194	40.00%	2.5	—	—	117	(81)
	Subtotal (exposure class)	13,541	5,843	29.79 %	15,282	4.40%	4092	39.27%	2.5	11,518	75.37 %	265	(269)
	Total (all exposures classes)	20,556	6,288	29.16 %	22,389		4,265		2.5	12,564	56.12 %	267	(273)

27: 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 securitisation exposures, 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	Central governments and central banks - F-IRB		
EU 1a	Regional governments and local authorities -F-IRB		
EU 1b	Public sector entities - F-IRB		
2	Central governments and central banks - A-IRB		
EU 2a	Regional governments and local authorities A-IRB		
EU 2b	Public sector entities A-IRB		
3	Institutions – F-IRB	714	714
4	not applicable		
5	Corporates – F-IRB	15,955	15,955
EU 5a	Corporates - General	11,518	11,518
EU 5b	Corporates - Specialised lending	4,437	4,437
EU 5c	Corporates - Purchased receivables		
6	Corporate – A-IRB		
EU 6a	Corporates - General		
EU 6b	Corporates - Specialised lending		
EU 6c	Corporates - Purchased Receivables		
7	not applicable		
8	not applicable		
EU 8a	Retail - A-IRB	5,011	5,011
9	Retail – Qualifying revolving (QRRE)		
10	Retail – Secured by residential immovable property	5,011	5,011
EU10a	Retail – Purchased receivables		
EU10b	Retail- Other retail exposures		
11	not applicable		
12	not applicable		
13	not applicable		
14	not applicable		
15	not applicable		
16	not applicable		
17	Exposures under F-IRB	16,669	16,669
18	Exposures under A-IRB	5,011	5,011
19	Total Exposures	21,681	21,681

28: 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 AIB Group applies.

A-IRB	Total exposures	Credit risk Mitigation techniques										Credit risk Mitigation methods in the calculation of RWEAs			
												Unfunded credit Protection (UFCP)		RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and substitution effects)
		Funded credit Protection (FCP)													
		Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by Immovable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)	Part of exposures covered by Other funded credit protection (%)				Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)		
								Part of exposures covered by Guarantees (%)	Part of exposures covered by Credit Derivatives (%)						
a	b	c	d	e	f	g	h	i	j	k	l	m	n		
1 Central governments and central banks															
2 Regional governments and local authorities															
3 Public sector entities															
5 Corporates															
5.1 Corporates – General															
5.2 Corporates – Specialised lending															
5.3 Corporates - Purchased Receivables															
6 Retail	18,658		111.77 %	111.77 %									5,011	5,011	
6.1 Retail – Qualifying revolving															
6.2 Retail – secured by residential immovable property	18,658		111.77 %	111.77 %									5,011	5,011	
6.3 Retail - Purchased Receivables															
6.4 Retail - Other retail exposures															
7 Total	18,658		111.77 %	111.77 %									5,011	5,011	

F-IRB	Total exposures	Credit risk Mitigation techniques										Credit risk Mitigation methods in the calculation of RWEAs		
		Funded credit Protection (FCP)								Unfunded credit Protection (UFCP)		RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and substitution effects)	
		Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by Immovable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)	Part of exposures covered by Other funded credit protection (%)	Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)	Part of exposures covered by Guarantees (%)			Part of exposures covered by Credit Derivatives (%)
a	b	c	d	e	f	g	h	i	j	k	l	m	n	
1 Central governments and central banks														
2 Regional governments and local authorities														
3 Public sector entities														
4 Institutions		6,649									5.60 %		815	714
5 Corporates		22,044		3.21 %	3.21 %						0.48 %		16,049	15,955
5.1 Corporates – General		15,282		4.62 %	4.62 %						0.69 %		11,612	11,518
5.2 Corporates – Specialised lending		6,762											4,437	4,437
5.3 Corporates - Purchased Receivables														
6 Total		28,694		2.46 %	2.46 %						1.67 %		16,864	16,669

29: 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 CCR of € 0.6 bn (March 2026: € 0.6 bn).

Main movements between March to June 2026 are as follows:

- Asset size movement driven by new business net of redemptions.
- Asset quality impact during the quarter was mainly driven by grade migration within the corporate portfolios.
- Model updates movement relates to the continuous rollout of Slotting approach and PD recalibration of the large corporate model.

		Risk weighted exposure amount			
		a	b	c	d
		30/06/2026	31/03/2026	31/12/2025	30/09/2025
1	Risk weighted exposure amount as at the end of the previous reporting period	21,116	20,792	22,058	21,572
2	Asset size (+/-)	724	520	55	592
3	Asset quality (+/-)	(107)	(87)	20	(5)
4	Model updates (+/-)	(99)	(198)	(247)	(166)
5	Methodology and policy (+/-)			(1,095)	143
6	Acquisitions and disposals (+/-)				
7	Foreign exchange movements (+/-)	52	89	1	(77)
8	Other (+/-)				
9	Risk weighted exposure amount as at the end of the reporting period	21,686	21,116	20,792	22,058

30. Template EU CR10.1 Specialised lending : Project finance (Slotting approach)

As per Article 438, point (e) the following template discloses slotting approach exposure for specialized lending for project finance. Group does not treat any further exposures under the slotting approach and does not disclose tables for “income-producing real estate and high volatility commercial real estate”, “object finance” or “commodities finance”. The template presents the on and off-balance sheet exposures, the EAD and RWEA as well as the associated regulatory expected losses.

From September 2025, there has been a continuous roll-out of the IRB slotting approach according to the supervisory approach for specialised lending exposures. To date approximately € 7.3 bn in on and off-balance sheet exposures with an RWEA of € 4.1 bn have moved to the new slotting approach.

Specialised lending : Project finance (Slotting approach) ¹							
Regulatory categories	Remaining maturity	On-balance sheet exposure	Off-balance sheet exposure	Risk weight	Exposure value	Risk weighted exposure amount	Expected loss amount
		a	b	c	d	e	f
Category 1	Less than 2.5 years	311	225	50 %	400	153	—
	Equal to or more than 2.5 years	2,782	685	70 %	3,100	1,791	12
Category 2	Less than 2.5 years	580	287	70 %	696	385	3
	Equal to or more than 2.5 years	1,500	419	90 %	1,688	1,275	14
Category 3	Less than 2.5 years	57	15	115 %	63	73	2
	Equal to or more than 2.5 years	256	21	115 %	265	233	7
Category 4	Less than 2.5 years	26	0	250 %	26	64	2
	Equal to or more than 2.5 years	63	11	250 %	69	172	6
Category 5	Less than 2.5 years	42	6		47	—	24
	Equal to or more than 2.5 years	4	0		4	—	2
Total	Less than 2.5 years	1,016	533		1,232	674	30
	Equal to or more than 2.5 years	4,605	1,136		5,125	3,472	41

¹Includes both credit risk and counterparty credit risk

Chapter 10. Disclosure of equity exposures

31: Template EU CR10.5 Equity exposures under Articles 133 (3) to (6) and 495a(3) CRR

As per Article 438, point (e) the following template discloses the categories of equity exposures risk weighted under the Standardised Approach as set out in Article 133(3) to (6)¹ of the CRR3 and the equity exposures subject to the transitional provisions of Article 495a(3) of the CRR 3. AIB only hold equities subject to Article 133(3).

Movements between December 2025 and June 2026 are primarily driven by increases in equity due to transitional risk weight arrangements in place since 1 January 2026 as per article 495(a).

Equity exposures under Articles 133 (3) to (6) and 495a(3) CRR						
	On-balance sheet exposure	Off-balance sheet exposure	Risk weight ²	Exposure value	Risk weighted exposure amount	Expected loss amount
Categories	a	b	c	d	e	f
Total	206		139.62%	206	288	

¹Certain Equity exposures are risk weighted under Article 48(4) and are therefore excluded from this template.

²Risk weight in column c reflects a weighted average, which is calculated by dividing column e by column d.

Chapter 11. Disclosure of exposures to counterparty credit risk

32: Template EU CCR1 – Analysis of CCR exposure by approach

As per Article 439, points (f), (g), (k) and (m) the template below sets out the methods used to calculate CCR regulatory requirements and the resultant RWEAs. Article 439(m) is an annual requirement on disclosure of the size of on and off-balance sheet derivatives which was € 3 bn at 30 June 2026.

Increase in RWEA between December 2025 to June 2026 is due to an increase in Securities Financing Transaction 'SFT' RWEA, partly offset by a decrease in derivative RWEA.

		a	b	c	d	e	f	g	h
		Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha used for computing regulatory exposure value	Exposure value pre-CRM	Exposure value post-CRM	Exposure value	RWEA
EU1	EU - Original Exposure Method (for derivatives)				1.4				
EU2	EU - Simplified SA-CCR (for derivatives)				1.4				
1	SA-CCR (for derivatives)	97	232		1.4	1,421	461	459	246
2	IMM (for derivatives and SFTs)								
2a	<i>Of which securities financing transactions netting sets</i>								
2b	<i>Of which derivatives and long settlement transactions netting sets</i>								
2c	<i>Of which from contractual cross-product netting sets</i>								
3	Financial collateral simple method (for SFTs)								
4	Financial collateral comprehensive method (for SFTs)					15,504	15,613	15,613	420
5	VaR for SFTs								
6	Total					16,926	16,074	16,072	666

33: Template EU CCR3 – Standardised approach – CCR exposures by regulatory exposure class and risk weights

As per Article 439 point (l), which refers to point (e) of Article 444, the template below presents a breakdown of CCR by exposure class and risk weight.

The main movements between December 2025 and June 2026 are as follows:

- An increase in volume of activity with institutions (Qualifying Central Counterparty 'QCCPs') and a decrease in corporates.

	Exposure classes	Risk weight											Total exposure value
		a	b	c	d	e	f	g	h	i	j	k	
		0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	Others	
1	Central governments or central banks	3											3
2	Regional government or local authorities												
3	Public sector entities												
4	Multilateral development banks												
5	International organisations												
6	Institutions		2,019										2,019
7	Corporates									51			51
8	Retail												
9	Institutions and corporates with a short-term credit assessment												
10	Other items												
11	Total exposure value	3	2,019							51			2,074

34: Template EU CCR4 – IRB approach – CCR exposures by exposure class and PD scale

As per Article 439 point (I), which refers to point (g) of Article 452, the template below presents a detailed view of counterparty credit risk positions subject to the IRB approach by exposure class and PD scale.

Movements between December 2025 to June 2026 are as follows:

- Increases in exposure values and RWEAs of institutions.
- Decreases in exposure values and RWEAs of corporates.

		a	b	c	d	e	f	g
	PD scale	Exposure value	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	RWEA	Density of risk weighted exposure amount
Institutions (F-IRB)								
1	0.00 to <0.15	15,833	0.09%	58	7.49%	1	525	3.31%
2	0.15 to <0.25	0	0.17%	1	45.00%	2	0	40.07%
3	0.25 to <0.50	75	0.26%	1	4.63%	1	2	3.25%
4	0.50 to <0.75							
5	0.75 to <2.50							
6	2.50 to <10.00							
7	10.00 to <100.00							
8	100.00 (Default)							
	Sub-total (Institutions (F-IRB))	15,907	0.09%	60	7.48%	1	527	3.31%

		a	b	c	d	e	f	g
	PD scale	Exposure value	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	RWEA	Density of risk weighted exposure amount
Corporates (F-IRB)								
1	0.00 to <0.15	9	0.13%	14	40.03%	2	3	30.29%
2	0.15 to <0.25	0	0.20%	1	40.00%	2	0	58.77%
3	0.25 to <0.50	5	0.28%	4	40.00%	2	2	46.98%
4	0.50 to <0.75	5	0.57%	11	40.61%	2	4	75.17%
5	0.75 to <2.50	24	1.02%	26	40.07%	2	19	79.44%
6	2.50 to <10.00	11	5.37%	14	40.14%	2	13	116.13%
7	10.00 to <100.00	2	32.83%	4	42.61%	2	5	234.71%
8	100.00 (Default)	1	100.00%	2	40.00%	2	—	—%
	Sub-total (Corporates (F-IRB))	58	4.59%	76	40.22%	2	47	80.77%

	Total (all CCR relevant exposure classes)	15,965	0.11%	136	7.60%	1	574	3.59%
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35: Template EU CCR5 – Composition of collateral for CCR exposures

As per Article 439 point (e) the template below provides a breakdown of all types of collateral posted or received to support or reduce CCR exposures related to derivative transactions and to SFTs, including transactions cleared through CCP ("Central Counterparty").

Changes in collateral between December 2025 to June 2026 is mainly due to movements in derivative market values and an increase in volume of SFT transactions.

		a	b	c	d	e	f	g	h
		Collateral used in derivative transactions				Collateral used in SFTs			
	Collateral type	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received		Fair value of posted collateral	
		Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated
1	Cash – domestic currency	31	3	110	87				
2	Cash – other currencies	48	1	89					
3	Domestic sovereign debt						6		1,779
4	Other sovereign debt						2,085		3,331
5	Government agency debt								
6	Corporate bonds						4,943		546
7	Equity securities						4,162		
8	Other collateral								
9	Total	79	4	199	87		11,196		5,656

36: Template EU CCR6 – Credit derivatives exposures

As per Article 439 point (j) the template below sets out the AIB's exposure to credit derivative transactions analysed between derivatives bought or sold.

		a	b
		Protection bought	Protection sold
Notionals			
1	Single-name credit default swaps		
2	Index credit default swaps	35	
3	Total return swaps		
4	Credit options		
5	Other credit derivatives		
6	Total notionals	35	
Fair values			
7	Positive fair value (asset)		
8	Negative fair value (liability)	(1)	

37: Template EU CCR8 – Exposures to CCPs

As per Article 439 point (i) the template below sets out the Group's exposure to Qualifying Central Counterparty (QCCP).

Increase in RWEAs between December 2025 to June 2026 primarily due to an increase in replacement cost values with QCCPs.

		a	b
		Exposure value	RWEA
1	Exposures to QCCPs (total)		40
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	2,019	40
3	(i) OTC derivatives	2,019	40
4	(ii) Exchange-traded derivatives		
5	(iii) SFTs		
6	(iv) Netting sets where cross-product netting has been approved		
7	Segregated initial margin		
8	Non-segregated initial margin		
9	Prefunded default fund contributions		
10	Unfunded default fund contributions		
11	Exposures to non-QCCPs (total)		
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which		
13	(i) OTC derivatives		
14	(ii) Exchange-traded derivatives		
15	(iii) SFTs		
16	(iv) Netting sets where cross-product netting has been approved		
17	Segregated initial margin		
18	Non-segregated initial margin		
19	Prefunded default fund contributions		
20	Unfunded default fund contributions		

Chapter 12. Disclosure of exposures to securitisation positions

38: Template EU SEC1 - Securitisation exposures in the non-trading book

As per Article 449 point (j) the template shows AIB as an investor and originator, non-trading book carrying amount of securitisation exposures broken down by type as at 30 June 2026.

The Group does not have asset-backed commercial paper 'ABCP' programmes within their traditional securitisations portfolio. Traditional Securitisations have increased by € 0.1 bn to € 2.6 bn.

[illegible]

As per Article 449 point (k)(ii) the template shows the aggregate and net securitisation positions where AIB as an originator, and the associated risk-weighted assets and capital requirements by regulatory approaches, including exposures deducted from own funds or risk weighted at 1250 per cent, 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. The originated Wholesale securitisation in AIB is a synthetic STS securitisation and the approach applied to both, Retail and Wholesale securitisations is SEC-IRBA. AIB does not act as a sponsor and has no re-securitisations.

[illegible]

As per Article 449 point (k)(ii) this template shows the AIB non-trading book aggregate amount of securitisation positions where AIB acts as an investor and shows the associated risk-weighted assets and capital requirements by regulatory approaches as at 30 June 2026.

Securitisation RWEAs remained relatively static between December 2025 to June 2026. There was no increase in RWEA as a result of credit under-performance in the securitisation portfolio.

[illegible]

Chapter 13. Disclosure of the use of standardised approach for market risk

41: Template EU MR1 - Market risk under the standardised approach

As per Article 445, this template shows the RWEAs for standardised market risk split between outright products, options and securitisation. This template includes exposures subject to the standardised approach only.

The movement in market risk RWEA between December 2025 to June 2026 is primarily driven by an decrease in:

- Interest rate RWEA of € 0.1 bn due to movement in FX swaps.

There was no contribution from foreign exchange risk as the ratio between the total open net positions and total own funds was below the 2% regulatory driven threshold.

		a
		RWEAs
	Outright products	
1	Interest rate risk (general and specific)	143
2	Equity risk (general and specific)	22
3	Foreign exchange risk	—
4	Commodity risk	50
	Options	
5	Simplified approach ¹	
6	Delta-plus approach	4
7	Scenario approach ²	
8	Securitisation (specific risk) ³	
9	Total	219

¹AIB does not have approval for the simplified approach.

²AIB does not use the scenario approach.

³AIB does not have trading securitisation instruments or correlation trading portfolios.

Chapter 14. Disclosure of exposures to interest rate risk on positions not held in the trading book

42: Template EU IRRBB1 - Interest rate risks of non-trading book activities

As per Article 448(1), points (a) and (b), the following template shows the impact on the Group's net interest income ('NII') and change of the economic value of equity ('EVE') for the banking book positions from interest rate changes under the six standard scenarios defined by the European Banking Authority ('EBA') known as the Supervisory Outlier Test ('SOT'). In these scenarios equity is excluded from the cash flows and the EBA prescribed floors are applied which could limit the impact on downward shocks. Also shown are the metrics arising from key internal scenarios. The table has been provided in percentage terms relative to Tier 1 Capital to give an indication of the significance of the different shocks.

As per Article 448(1), point (d) the previous period results are shown in the template with comments on variation provided below. During Q1 2026, there were two material changes in the Bank's structural interest rate risk profile. Firstly, the Bank upgraded the IRRBB Customer Behavioural model, used to estimate Core Non Maturing Deposits (Core NMDs). The new model, coupled with an increase in total Customer liabilities over the period, resulted in a larger volume of customer balances being deemed stable. Secondly, ALCo approved a decision to reduce the balance sheet's IRRBB earnings risk by approving a €10bn increase in the Structural Hedging Programme which was also executed during Q1. The combined effect on the Bank's economic value ('EV') profile between December 2025 and June 2026 has been material in terms of exposure reduction (from -€ 1,290 m to -€ 733 m) and notably, the resulting shape of the open gap position now attracting a new worst case shock scenario i.e. from 'Parallel Up' to 'Short Rates Up'. Similarly, the increase in the swap hedge also led to a material reduction in NII Sensitivity over the period (from -€ 768 m to -€ 557 m, under the rates down scenario).

Supervisory shock scenarios		a	b	c	d
		Changes of the economic value of equity		Changes of the net interest income	
		Current period	Last period	Current period	Last period
1	Parallel up	(612)	(1,290)	271	411
2	Parallel down	215	696	(557)	(768)
3	Steepener	191	(61)		
4	Flattener	(607)	(195)		
5	Short rates up	(733)	(575)		
6	Short rates down	386	301		

Chapter 15. Disclosure of environmental, social and governance risks (ESG risks)

43: Table 1 - Qualitative information on Environmental risk

As per Article 449a CRR, the following table describes the integration of environmental risks, including specific information on climate change risks and on other environmental risks, in AIB Group's business strategy and processes, governance and risk management.

Row number	Qualitative information	
	Business strategy and processes	
(a)	Institution's business strategy to integrate environmental factors and risks, taking into account the impact of environmental factors and risks on institution's business environment, business model, strategy and financial planning	AIB continues to support the transition to a low carbon future, building long-term resilience and sustainability for its business, economy and society through its purpose of empowering people to build a sustainable future. "Greening our business" is one of AIB's three strategic priorities, along with "putting our customers first" and "operational efficiency and resilience". They are all connected and interdependent. Climate & Environmental ("C&E") Risk is established as a Principal Risk for the Group. This encompasses the financial and non-financial impacts on the Group arising from climate change, environmental change and the transition to a sustainable economy. C&E risks can affect the Group directly through its operations or indirectly through its relationships with customers and third party suppliers. Identification and assessment of C&E risk is completed in line with the Group's Risk Management Framework as well as other internal processes which consist of top-down and bottom-up approaches. C&E risk comprises physical, transition and liability risks, while the impacts can be far reaching in breadth and magnitude over uncertain and often long time horizons with dependency on short-term action to mitigate. The Group undertakes regular processes for the identification and assessment of C&E impacts, risks and opportunities. These include: Material Risk Assessment ("MRA"), Risk and Control Self-Assessments ("RCSAs"), Transmission Channel Analysis, Business Environment Scans, 'House Views' on key sectors, compilation of Heatmaps and C&E Stress Testing. The outputs from these processes inform areas for focus in the Group's strategic, financial and investment planning processes. Further information on C&E risk assessment can be found on the Sustainability Reporting section of the 2025 Annual Financial Report ("AFR"). The Group considers the financial impacts of C&E issues within two key processes: a. The financial impact associated with its decarbonisation strategy (i.e. AIB's commitment to decarbonise its own operations by 2030 and its customer lending portfolios by 2050), which focuses on ensuring that its strategy and business model are compatible with the transition to a sustainable economy and in line with the Paris Agreement aim to limit global warming to 1.5°C. Strategic progress against its decarbonisation reference scenarios is tracked and reported through executive and Board governance channels. Steps to align portfolios with decarbonisation reference scenarios have been embedded into Strategic, Financial and Investment Planning processes. The Group requires each AIB business area to consider how meeting these targets will impact its projected revenues, costs and margins. Linear progress toward targets is not expected to be made each year, given the Group's reliance on external factors such as policy, regulation, market trends and consumer behaviours. For example, when setting decarbonisation reference scenarios and targets for Commercial Real Estate and Residential Mortgages portfolios, the Group has relied on projections set out in the Government's Climate Action Plan regarding building stock shifts from C+ rated properties to AB through obsolescence, new builds and retrofit. It has also considered the projected decarbonisation of the Irish energy grid and the associated decrease in building energy related emissions. Overall, a large portion of decarbonisation levers are outside its direct control, such as government policy and the speed with which the electricity grid transitions to renewables. In addition, to support its decarbonisation ambition, the Group regularly reviews and sharpens the focus of its sustainability strategy across the Environmental, Social and Governance pillars, aligning with its wider business strategy, industry best practice and emerging themes. Transitioning to a lower-carbon economy will entail extensive policy, legal, technology, regulatory and market changes to address mitigation and adaptation requirements related to climate change. The Group will continue to evolve its approach to Transition Finance and associated guidance as this market matures.

		b. Scenario analysis and stress testing are critical tools to consider how exposure to C&E risk might evolve under alternative, economically adverse climate change scenarios and both short- & long-term horizons, and the financial implications of same. AIB employs a suite of approaches to consider future scenarios. The impact of C&E risk is incorporated in the Group's stress testing framework by conducting comprehensive scenario analyses to evaluate the potential impact of various climate-related events on the Group's credit and treasury portfolios, operations and overall financial position. Scenario testing enables the Group to assess the interconnectedness of risks, considering not only direct physical risks but transition risks arising from shifts in market dynamics, investor sentiment and regulatory landscapes. The climate stress testing approach and associated models consider the impact of physical and transition risks across a range of scenarios on the Group's Credit exposures. The initial scope of climate stress testing activities and climate modelling in the Group is primarily focused on the credit risk implications for the loan portfolio via both transition and physical risk. This is where the most material impact of climate stresses impacts the Group with the approach covering all customer loans and advances on the balance sheet. As such, aside from the indirect macro impact stemming from the climate scenarios (e.g. interest rate trajectories), direct transmission channels (via other material risks) or direct upstream impacts (e.g. via suppliers) are excluded from these stress scenarios. The Group is exposed to the risk that flooding will adversely affect the value of properties collateralising the Group's lending, requiring an increase in credit provisioning to compensate. Following the development of an enhanced flood-risk model to support the quantification of flood-related risks, this was rolled out during 2023 and associated impacts derived. The newly developed model represents a significant step forward in terms of both granularity and flexibility relative to previous approaches (see point (n) 'Implementation of tools for identification, measurement and management of environmental risks' below for more detailed information). The Group is also exposed to transition risk, for example when the uncertainties and challenges associated with a transition to a more sustainable low-carbon economy impacts the creditworthiness of customers (e.g. in climate policy sensitive sectors). The Group quantifies this potential impact using transition risk models centred on carbon emissions charges. Following the development of two new transition risk models, one for Retail (Mortgages) and one for Non-Retail, these models were implemented and rolled out in 2024. The Business Model Risk Framework, Capital Adequacy Framework and the Stress Testing Policy integrate C&E risks into the Group's stress testing operations. The Group's Stress Testing Policy sets out the key processes, governance arrangements and roles and responsibilities around stress testing in general, including C&E risk impacts. The Group continues to progress its approach to nature, including the integration of nature considerations into both its business strategy and risk management approach. A business environment scan as well as other detailed exercises have been carried out to understand risks to its business as well as areas where AIB and its customers have greatest potential impact on nature and dependencies on specific ecosystem services (e.g. fresh water, soil quality). Following an initial top-down mapping of AIB loan exposures to sectors exposed to nature risk and a review using the United Nations's ("UN") ENCORE tool, its approach has been focused on five sectors in the first instance. The sectors are Energy, Transport, Food & Beverage Manufacturing, Real Estate and Agriculture. AIB has also carried out detailed mapping exercises to identify any own premises located in areas of biodiversity sensitivity. Understanding Nature risks, impacts and dependencies is complex. Nature considerations are location specific and often site-specific and best practice continues to evolve as will AIB's approach. The Group will continue to further develop its approach over time.
(b)	Objectives, targets and limits to assess and address environmental risk in short-, medium-, and long-term, and performance assessment against these objectives, targets and limits, including forward-looking information about the design of business strategy and processes	Risk Appetite Statement ("RAS") Articulation of the Group's C&E risk appetite and tolerance is expressed through the qualitative statements about the nature and type of risk that the Group is willing to accept as well as quantitative RAS metrics that define the range of acceptable risk. Qualitative statements and quantitative metrics are linked to material C&E risk drivers as identified through the Group's materiality assessment. The 2025 materiality assessment showed that main impacts are expected to materialise in the areas of Credit Risk and Operational Risk together with Market Risk in the short and medium term. This has been reflected in the development of RAS metrics. In 2025 the Group reviewed the RAS metrics and approved the C&E Risk RAS metrics for 2026. The three C&E qualitative statements that help articulate appropriate areas of climate related risk appetite were revised. The Group approved three new quantitative C&E RAS metrics for 2026 including the introduction of two forward looking metrics which incorporate a quantitative projection of risk, in addition to the nine existing metrics. This brings the total number of C&E Risk RAS metrics to twelve. Thus, ensuring coverage across physical, transition and environmental risks. The RAS metrics are cascaded as appropriate. Financed Emissions Reduction Targets Through its purpose of empowering people to build a sustainable future, the Group is committed to building long-term resilience and sustainability for its business, economy and society. In 2020, the Group is committed to decarbonising its own operations by 2030 and its customer lending portfolios by 2050. AIB established decarbonisation reference scenarios based on 2021 baselines for its three most material sectors, namely: Residential Mortgages, Commercial Real Estate, and Electricity Generation in addition to a Corporate Portfolio Coverage Target. The Group has validated financed emissions targets aligned to a 1.5°C scenario set for 75% of the 2021 AIB loan book. Progress towards the achievement of its targets will help to mitigate C&E risks, achieve its decarbonisation ambition and increase its sustainable lending. Strategic progress against decarbonisation reference scenarios is tracked and reported through executive and Board governance channels. Its financed emissions reduction ambition is considered alongside external interdependencies, requiring careful balance between strategic and transition risks. The world is not on track to limit global warming to 1.5°C, with the latest climate science suggesting a trajectory of greater than 2°C warming. This gap between global ambition and reality is also visible in AIB's year-on-year performance against certain targets. While it is important to communicate clearly and transparently, to promote stakeholder awareness of this gap, the Group will not allow this to inhibit efforts to reduce financed emissions and will continue to support customers along the transition. Linear progress toward its targets is not expected to be made each year, given its reliance on external factors such as policy, regulation, market trends and consumer behaviours. For example, when setting decarbonisation reference scenarios and targets for Commercial Real Estate and Residential Mortgages portfolios, it has relied on projections set out in the Government's Climate Action Plan regarding building stock shifts from C+ rated properties to AB through obsolescence, new builds and retrofit. It has also considered the projected decarbonisation of the Irish energy grid and the decrease in building energy related emissions that would result. Overall, a large portion of its decarbonisation levers are outside its direct control such as government policy and the speed with which the electricity grid transitions to renewables. C&E RAS metrics are in place articulating appropriate areas of climate-related risk appetite covering physical, transition and environmental risks.

		Residential Mortgages In 2021, the Group established a baseline physical emissions intensity of 40 kgCO₂e/m² for its Residential Mortgages portfolio, utilizing the International Energy Agency ("IEA") 2021 NZE2050 1.5°C Sectoral Decarbonisation Approach ("SDA") Scenario to set a physical emissions intensity reduction target of 58% by 2030. The scope of its target reflects total lending within the Residential Mortgages portfolio, which was € 29.4 bn in 2021, representing 50% of the Group's total lending at that time. By 2025, its Residential Mortgages portfolio had increased to 51% of the Group's total lending, with a total of € 37.0 bn. In 2025, the physical emissions intensity of its Residential Mortgages portfolio decreased by approximately 14% compared to its 2021 baseline. AIB remains committed to investing in residential mortgage products and propositions to support the achievement of its targets. Commercial Real Estate ("CRE") In 2021, the Group established a baseline physical emissions intensity of 135 kgCO₂e/m², utilizing the IEA 2021 NZE2050 1.5°C SDA Scenario to set a physical emissions intensity reduction target of 67% required by 2030. The scope of its target reflects total lending within its CRE portfolio of € 5.6 bn in 2021, 10% of the Group's total lending at that time. Throughout 2024, it undertook a process to enhance the quality of its data alongside its decarbonisation models and methodologies, reflecting its commitment to more accurately measure emissions to strategically guide its portfolio. As a result of this effort, the Group revised its 2021 baseline from 135 kgCO₂e/m² to 116 kgCO₂e/m², while maintaining its current IEA pathway. This adjustment allows the Group to present a more accurate representation of its progress to date while retaining its emissions reduction target of 67% by 2030. In 2025, its CRE portfolio accounted for 8% of the Group's total lending, with lending of € 5.5 bn. In 2025, the physical emissions intensity of its CRE portfolio reduced by approximately 13% compared to its 2021 restated baseline. The Group is competitive in the CRE sector in its home market, with its commitment to sustainability a key differentiator. CRE is also an important sector to the Group because of the social impact of its business. It works with developers and housing schemes and through the provision of finance, the Group has a positive social impact by increasing the housing supply in Ireland. Electricity Generation AIB's Electricity Generation portfolio has a significantly low emissions intensity relative to the global average for electricity generation (432 gCO₂e/kWh in 2025), given the high share of renewable energy assets such as offshore wind. In 2021, the Group established its baseline maintenance target of 21 gCO₂e/kWh for its Electricity Generation portfolio, which includes lending to renewable energy projects and waste-to-energy initiatives. The scope of its baseline and target reflects total lending within its Electricity Generation portfolio of € 1.6 bn in 2021, comprising 3% of the Group's total lending. Since setting its maintenance target, waste-to-energy has been excluded from the Electricity Generation target scope following bilateral guidance received from SBTi. This is primarily due to the fact that waste-to-energy facilities are not based on fossil fuels, and electricity generation is not their main purpose or revenue source. Consequently, the baseline emissions intensity decreased significantly from 21 gCO₂e/kWh to 0.01 gCO₂e/kWh. Note that, financed emissions related to waste-to-energy will continue to be tracked against its maintenance target internally. In 2025, the Electricity Generation portfolio was 6% of total lending € 4.04 bn, with an emissions intensity of 1.14 gCO₂/kWh. The Group is committed to maintaining the emissions intensity level of the Electricity Generation portfolio below 21 gCO₂e/kWh through 2030 by keeping the portfolio focused on renewable electricity generation projects. In addition, it intends to grow AIB's business in renewable energy infrastructure to support the broader transition to a sustainable future. The € 4.04 bn lending figure has been calculated using the same methodology applied in Pillar 3 Template 3 reporting. Corporate Portfolio Coverage In 2021, the Group established a target to increase its corporate portfolio loan volumes covered by emission targets from 12% to 54% by 2030 from a 2021 baseline. In 2025, it increased its Corporate Portfolio Coverage to 41%. Its Corporate Portfolio Coverage target considers large corporations with >500 employees that have SBTi-validated targets. The percentage of customers with SBTi-validated targets set is expected to increase in the coming years as new regulations around transition plan disclosures come into force. Key sectors should decarbonise in line with the latest Government Climate Action Plan or equivalent plans in other jurisdictions outside Ireland and corporate customers with >500 employees are expected to set their own emissions targets in the medium term. As the Group progresses towards 2050, it will continue to review and examine the scope of its SBTi coverage. Physical Risk The Group has identified flooding as the most material physical risk to the Group. The Group is exposed to the risk that flooding will adversely affect the value of properties collateralising the Group's lending, requiring an increase in credit provisioning to compensate. An enhanced flood-risk model to support the quantification of flood-related risks and associated impacts was developed and rolled out during 2023. The model represents a significant step forward in terms of both granularity and flexibility relative to previous approaches. As a first step, the model locates individual properties and overlays a series of flood maps corresponding to river, coastal and surface water flood events. This is repeated for multiple return periods (e.g. 1-in-20-year, 1-in-1000 year) allowing for a probability distribution of flood levels to be calibrated for each property. The damage to each property for a given level of flooding is estimated based on building type and flood type. Estimates of rebuild costs are applied to calculate the cost of repair. With this approach, the model can be used to quantify flood-damage impacts across a probability distribution of flood severities and, from this, estimate "Expected Annual Damage" as the probability-weighted-average of flood-damage costs. This approach can be applied to reflect current climate conditions or projected climate conditions under a variety of science-based scenarios developed by the IPCC ("Intergovernmental Panel on Climate Change"). The model is used to quantify flood risk under a range of climate scenarios including high-emissions scenarios for horizons out to 2055. Consequently, the model supports the Group's Internal Capital Adequacy Assessment Process ("ICAAP") and stress testing more generally which, in turn, informs assessments of the materiality of flood risk in the short, medium and long term such that, if required, mitigating actions can be taken in a timely manner. The ICAAP is the Group process to ensure adequate capital resources are maintained at all times, having regard to the nature and scale of its business and the risks arising from its operations. AIB's approach will continue to evolve in response to industry developments and changing supervisory and regulatory expectations.
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		Own operations As the Group helps customers transition to a sustainable future, it remains focused on reducing its own carbon footprint, including entities in its upstream value chain. Its ambition is to decarbonise its own operations while sourcing 100% of electricity from certified renewable energy sources by 2030. The Group has a strategy underway that enables it to continuously improve its building estate to reduce its energy consumption, carbon footprint and reliance on fossil fuels. It is upgrading branch and office buildings to improve their energy efficiency and in doing so remain focused on improving its in-branch customer experience. In 2024, it identified a number of branches for development as part of the investment programme undertaken for the Greener Branches Refurbishments Programme. This initiative is a key element of its ambition to decarbonise its operations. In 2022 it entered into a Virtual Power Purchase Agreement ("VPPA") with NTR plc to create two new solar farms in Co. Wexford to replace electricity previously purchased on green tariffs and create additional renewable energy for the Irish Grid supporting government targets. In 2025, 92% of AIB's own electrical energy needs were produced from these solar farms. This action is instrumental to meeting its renewable electricity sourcing target of 100% by 2030 as validated by SBTi. The agreement also ensures the Group has a sustainable and secure energy supply at a fixed price for 15 years and will continue to reduce its operational carbon emissions. It has an ambition to decarbonise its own operations by 2030 in doing so have previously set interim target, validated by the SBTi, to reduce absolute Scope 1 GHG emissions by 34% by 2027, against a baseline of 4,800 tCO₂e in 2019 (including biogenic emissions). By the end of 2025, AIB's cumulative reduction against the baseline emissions was 55%. Due to the nature of its business, it has also set a Science Based Target initiative ("SBTi")-validated target to increase its annual sourcing of renewable electricity needs to 100% by 2030 from a 2019 baseline of 1%. The targets set for decarbonising its own operations (Scope 1 & 2) have used assumptions around the changes within its estate over the period. As the Group has reached the midpoint of its target delivery period it will take the opportunity to consider future developments and how these will impact on its target by 2030. When setting these targets stakeholders across the business were engaged with through consultation. While it have many policies that reference sustainability and ESG factors, there are two primary policies that focus on how Group will meet its responsibility to protect the environment, increase its energy efficiency and tackle its operational emissions. The Group Energy Policy outlines how the Group conducts its business and operations as energy efficiently as possible, striving to achieve continual improvement in energy performance and Energy Management System. This policy is managed and controlled through the implementation of Energy Management Standard ISO 50001. The Group Environmental Policy aims to support the Group to meet its current needs without compromising the ability of future generations to meet their own needs. This principle of sustainable development demands that the Group accepts responsibility for the direct impact of its own operations on the environment. The policy also commits it to supporting initiatives aimed at mitigating, adapting or responding to climate change. AIB takes environmental action into account in accordance with international standard ISO 14001. The Group considered the interests of all AIB stakeholders when setting these policies. The Chief Operating Officer ("COO") is accountable for their implementation. The policies are publicly available on the website. Nature and Biodiversity play a crucial role in the health of the planet. Nature provides raw materials such as wood, minerals and food, as well as a range of services such as pollination, water purification and climate regulation. Over the course of 2025 and into 2026, the Group continued to enhance its approach to C&E risk assessment, and progress the integration of nature considerations into both business strategy and risk management approaches. Nature considerations are location specific and often site-specific. AIB has carried out detailed mapping exercises to identify any own premises located in areas of biodiversity sensitivity. In addition, a business environment scan has been carried out to understand risks to Group's business as well as areas where AIB and its customers have greatest potential impact on nature and dependencies on specific ecosystem services (e.g. fresh water, soil quality). Understanding Nature risks, impacts and dependencies is complex. Best practice continues to evolve as will AIB's approach. For more information on the objectives, targets and limits for the assessment and management of environmental risks, please see sections 1(e) and 1(q) below.
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(c)	Current investment activities and (future) investment targets towards environmental objectives and EU Taxonomy-aligned activities	AIB has set a target to reach € 30 bn in new green and transition lending by 2030, to be achieved through a range of green and transition products and propositions, enabling customers to reduce emissions and help make a positive environmental impact. While many banks are focused on reducing their exposure to carbon-intensive activities, the Group believes that it can have the greatest positive impact by mobilising significant capital towards renewable power generation and sustainable infrastructure. Given the growing importance and complexity of infrastructure and energy requirements in the transition to a low-carbon economy, AIB's Climate & Infrastructure Capital ("C&IC") segment has continued to evolve as it looks to further increase its capability to be a driving force in the transition to a sustainable future. C&IC is a growing part of the bank's lending book and, with a strong focus on renewable energy assets that displace fossil fuel-fired generating assets, will help deploy AIB's € 30 bn sustainable finance and play a key role in underpinning the Group's Green Bond offerings. AIB has focused on making resources available to support the segment, creating a step change in its ability to finance energy transition and ESG infrastructure. AIB continues to fund renewable energy assets and ESG infrastructure, either on a bilateral or co-funding basis. These assets are located across ROI, the UK, the EU and North America, and include technologies such as onshore and offshore wind and solar generation. AIB also supports the United Nations Sustainable Development Goals ("UN SDGs"), and while the Group supports all 17, it believes it can make a most sustained and scalable impact to the environmental objectives associated with Goal 7: Affordable and Clean Energy, Goal 9: Industry, Innovation, and Infrastructure, Goal 12: Responsible Consumption and Production, and, Goal 13: Climate Action. The Group recognises it has a long-term role to play in providing the finance required to transition to a sustainable economy. When its sustainable finance ambition was initially set in 2019, it committed to deploying € 5 bn over a five-year period. Due to exceptional demand, this doubled to € 10 bn in 2021 with an increase to € 30 bn by 2030. This ambition is realised through the Group's various green and transition products for personal, small and medium-sized enterprises ("SME") and corporate customers in Ireland, the UK and further afield, and focuses on energy, climate and infrastructure projects. Since 2019 the Group has provided € 26 bn of cumulative new green and transition lending, and in H1 2026 41% of its new lending was classified as green and transition amounting to € 3.1 bn. This supports its target of 70% of all new lending to be green and transition by 2030. This is complemented by AIB's Green Asset Ratio, which provides an indicative measure of Taxonomy-aligned exposures within the Group's balance sheet. As at 31 December 2025, the GAR is 4.5% (2024: 4.3%) which equates to total taxonomy aligned exposure of € 4.4 bn (2024: € 4.1 bn) over total covered assets of € 98.7 bn (2024: € 97.2 bn). The GAR has increased since December 2024 as a result of the Group implementing changes in data collection and data remediation activities. In recent years, the Group has raised € 8.2 bn from the issuance of ESG-labelled bonds to support green and social lending, with € 1.8 bn of that issued in 2025. Of the € 8.2 bn in ESG Bonds issued to date, € 6.45 bn are outstanding and € 4.7 bn of these are green bonds. These proceeds contribute to the financing of projects with clear environmental and climate action benefits, while further strengthening the Bank's capital position. The Group has implemented several Board-approved policies and frameworks, which are monitored on an ongoing basis. Two key policies and frameworks which facilitate green and transition lending and support decarbonisation are the Sustainable Lending Framework ("SLF") and Green Bond Framework ("GBF"). The SLF provides transparency on the criteria that the Group employs in classifying and reporting on green, transition and social lending, to help us achieve its ambition that 70% of new lending should be green or transition by 2030. This is a Group-wide framework and is available on the AIB website. Lending across all of its business units and geographies is in scope of the SLF. It ensures the Group meets regulatory requirements and align with market practices, as they evolve, while keeping AIB's ambitions front and centre. The SLF groups green and transition eligible criteria across six broad activities (i.e., Buildings, Energy, Transport, Agriculture Forestry and Fishing, Circular Economy and Waste Management, and ICT) which are mapped to applicable UN SDGs. The eligible activities defined in the SLF, to classify lending as green or transition, aim to be aligned to the greatest extent possible with the technical criteria in the EU Taxonomy regulation for relevant activities. The Group's GBF enables AIB to fund projects that support climate change mitigation and the transition to a circular economy. The purpose of the GBF is to support AIB, and its subsidiaries, in the issuance of green bond instruments, which may include covered bonds, senior bonds (preferred or non-preferred), subordinated bonds, medium-term notes, and commercial paper, to finance and/ or refinance eligible green loans with a positive environmental benefit. AIB's green bonds fund eligible projects or assets that mitigate climate change by reducing emissions, protecting ecosystems, or have a positive environmental impact. Eligible projects include renewable energy generation, transmission and storage, green buildings, circular economy and waste management assets, and clean transportation. The GBF is aligned to the International Capital Markets Association ("ICMA") Green Bond Principles 2021, including the updated Appendix I of June 2022, and defines the portfolio of loans eligible to be funded by the proceeds of Green Bonds issued by AIB. The GBF is publicly available on the website. AIB's Socially Responsible Investment ("SRI") Bond portfolio funds domestic and international projects aimed at global sustainability, carbon emissions reduction and social improvement, all under the over-arching themes of ESG. AIB promotes and supports the transition to a more sustainable global economy and contributes to positive environmental and social change via investment in green, social and sustainability bonds. As at 30 June 2026, the SRI Bond portfolio stood at € 3.95 bn. In order to ensure the Group maintains a strong presence in the sustainable bond market, and continues to fund positive impact projects, its ambition is to grow the SRI Bond Portfolio to at least 16% of AIB's total Investment Securities in the medium-term. Achieving its purpose of empowering people to build a sustainable future and delivering on its decarbonisation ambitions is a multiyear programme, requiring appropriate funding, and resourcing. The transition to a sustainable future will require significant investments over the coming decades and the financial services sector has a key role to play. AIB will lead by example and where possible support its customers along their transition pathway by financing energy efficiency measures and providing loans to business and individuals who are transitioning to a low-carbon economy. The Sustainability Platform also continues to oversee the Group's transformation as it embeds sustainable practices across its business. The Platform includes delivery of key strategic objectives and regulatory expectations.
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(d)	Policies and procedures relating to direct and indirect engagement with new or existing counterparties on their strategies to mitigate and reduce environmental risks	The Group has implemented several Board-approved policies and frameworks, which are monitored on an ongoing basis. C&E Risk is actively managed through the C&E Risk Framework, Policy and Policy Standards. The C&E Risk Framework sets out the principles, roles and responsibilities, governance arrangements and processes for C&E risk management across the Group. The Framework sits within the overall group risk architecture and is one of the material risk frameworks supporting the Group's Risk Management Framework. The C&E Risk Framework is underpinned by the C&E Risk Policy and associated C&E Risk Policy Standards, ensuring that C&E risk is managed in line with the Group's overall purpose and strategic objectives. The C&E Risk Framework and Policy have been in place since March 2024 at a Group level and adopted by subsidiaries during the year. They have been reviewed and updated annually to reflect both new regulatory expectations and a maturing approach to C&E Risk management. The most recently approved versions will go live in 2026. Due to the nature of C&E risk and its potential impact on other principal risks, the C&E risk management aspects for these principal risks are incorporated within their relevant risk frameworks and policies. The ESG Questionnaire is used in credit applications for borrowers identified as carrying high or moderate climate and environmental, social and/or governance related risk where the new lending is over €/\$ 1 m. It is now also used for annual reviews of Borrowers with credit limits above €/\$ 10 m in high and moderate ESG risk sectors and material waiver requests relating to facilities over €/\$1 m in high ESG risk sectors. A transition risk heatmap is used to identify those sectors facing the highest climate and environmental, social and governance risks that are in scope for the questionnaire. The questionnaire has both generic and sector specific questions on a range of topics from Climate & Environmental risk specific matters to social considerations such as human rights and diversity to determine an ESG risk rating. The questionnaire provides a better understanding of the ESG risk associated with the borrower and creates awareness among customers of the information that will be required from them around where they are on their ESG journey and their plans going forward. The output from the ESG questionnaire is an additional factor for consideration in the credit decisioning and credit grading process. AIB has had an Excluded Activities List in place since January 2021. This sets out a range of business activities that do not align with Group's strategy. Excluded activities relate to numerous business areas including Energy, Animal Welfare, Ecosystem protection, Healthcare & Genetic Engineering, Adult Entertainment, Controversial Weapons, Fisheries / Marine, Mining, and Marine Infrastructure. The rules apply to all business customers with a Gross Connected Exposure of >€/\$ 300 k and who are relationship managed. The list prohibits AIB from providing new credit exposure where the customer, or any of its subsidiaries, are involved in any of the activities on the list. The Excluded Activities List is publicly available at aib-group-excluded-activities-policy.pdf. When lending for large Project Finance / Infrastructure projects, AIB's credit policies require independent technical and legal due diligence (where applicable) confirming that the construction and operation of the project is materially in line with environmental regulations and laws in the country. In addition for borrowers in scope for Equator Principles their principles and standards should be applied to the project. In that regard, Category A projects (excluding activities listed within the AIB Group Excluded Activities List) are permitted subject to independent third party due diligence to verify the necessary environmental and social risk management plans are in place and to ensure compliance with Equator Principles requirements. Category B & C projects are permitted subject to standard legal and technical due diligence with adequate mitigants. More broadly, where borrowers are in scope for the ESG Questionnaire, credit policy rules require resolution of any material non-compliance with environmental and animal welfare standards, regulations, directives and standards. The Group's Responsible Supplier Code, endorsed by the Chief Executive Officer, sets out an expectation that suppliers conduct their business in a fair, lawful, and honest manner with all their stakeholders, employees, subcontractors and any other third parties. It sets out expectations of suppliers on human rights, health and safety, supply chain, inclusion & diversity, and responsible and sustainable business. AIB suppliers must adhere to all legal obligations in each jurisdiction in which they operate or provide services, as well as any specific requirements included in Group's policies. Key suppliers must attest annually to key policies (or clauses in them that are relevant to AIB's supply chain). These include the Code of Conduct, Conflicts of Interest policy, Financial Crime policy, Data Protection policy, Whistleblowing Policy and the Human Rights Commitment. The AIB Group Responsible Supplier code is publicly available on AIB's suppliers portal at www.aib.ie/suppliers. Supplier Relationship Management (SRM) standard: The SRM standard encapsulates best practice SRM, which promotes mutually beneficial relationships, coupled with effective risk management, to deliver the following objectives: 1. A consistent and systematic approach to SRM across AIB Group. 2. A risk-based approach to identifying where to focus SRM resources to maximise customer outcomes. 3. Ongoing oversight of third parties, performance and risks. Supplier ESG Questionnaire: ESG factors are increasingly important for Group's performance, and for Group's relationships with suppliers. The Supplier ESG Questionnaire covers a broad range of ESG areas, and requires responses and evidence from suppliers on their: • journey to establishing or achieving their decarbonisation targets; • annual sustainability reports; • scope 1, 2 and 3 GHG emissions; • consideration of physical risks from climate change; • policies on discrimination, Inclusion & Diversity ("I&D"), health & safety, modern slavery, vulnerable persons, greenwashing, and speaking up; • Code of Conduct and their Responsible Supplier Code for their own supply chain; and • commitment to ongoing ESG-related training in their organisation. By engaging with its suppliers through the ESG Questionnaire during the selection process, the Group benefits in the following ways: Aligning its Value and Expectations Identifying Risks and Opportunities Providing a Baseline and a Roadmap AIB's suppliers' webpage: The Group's webpage creates transparency by providing information on policies, procedures, and standard terms of purchase, which explains payment terms for suppliers. The Group collaborates with its customers by advising them on their transition pathway through dedicated sustainability champions, an in-house Sustainability Research function, customer events and webinars and an enhanced sustainability advisory services offering, provided via Goodbody Clearstream. The Group publishes reports on its website of research carried out, such as the AIB Homes Retrofit Report, which highlights retrofit and grant options, and details of its competitively priced loans available to consumers wishing to improve their homes' energy efficiency. Additionally, it also participates in and provides thought leadership to stakeholders and through knowledge sharing sessions. The 9th Sustainability Conference was also held during November 2025 with 14,239 hybrid attendees joining for impactful discussions with global figures. The Group also provide dedicated educational resources on its website to support its customers in their transition journey, including its Sector Sustainability Guides and the AIB Green Living Hub. AIB will continue to support transition efforts that are aligned with its strategy and decarbonisation ambitions and engage with organisations to ensure that it can support positive change. To help drive this agenda, it has joined a multitude of voluntary organisations, including the Carbon Disclosure Project ("CDP"), SBTi, UN Global Compact, and the World Business Council for Sustainable Development ("WBCSD").
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		Governance
(e)	Responsibilities of the management body for setting the risk framework, supervising and managing the implementation of the objectives, strategy and policies in the context of environmental risk management covering relevant transmission channels	Climate and Environmental Risk is governed through AIB Group's overall Board, committees and risk management framework, with the Board maintaining oversight of sustainability strategy, C&E risk management and progress against related targets. The AIB Group Board is responsible for promoting the Group's long-term sustainable performance, which includes the consideration of ESG and climate factors. It approves the Group's strategy and the financial and investment plan, which includes sustainability factors. The sustainability strategy is integrated with the overall Group strategy, with Sustainable Communities as a core pillar. It aligns with the three strategic areas of focus, which place an enhanced focus on serving customers across the Group, greening the business and driving greater operational efficiency. The Board approves the sustainability targets as part of the strategic planning process. These targets then form part of the financial planning process across the Group's core operating segments. The Board receives updates on the execution of the Group's sustainability strategy including updates on people and culture, strategic outcomes report, bi-annual sustainability updates, and updates on Green Bond and Social Bond transactions, enabling it to monitor performance against the sustainability targets. The Board is also responsible for overall business conduct. The Code of Conduct, approved by the Board Audit Committee, supports the Group's values and helping to deliver the Group's strategic purpose. The Board ensures that an appropriate system of internal controls is maintained. The Board is supported in discharging its duties by a number of Board and Advisory Committees. For more information on these committees please refer to Table 1(g). The Board has established the Sustainable Business Advisory Committee ("SBAC") to assist the Board in overseeing sustainability matters and support the execution of the Group's sustainable business strategy in accordance with the Group Strategic and Financial Plan. The Committee supports the Board in overseeing the Group's performance as a sustainable business and the delivery of AIB's sustainability strategy. The Group's Governance and Organisation Framework encompasses the leadership, direction and control of the Group, reflecting policies, best practice standards, guidelines and statutory obligations and ensures the organisation and control arrangements are appropriate to governance of the Group's strategy, operations and mitigation of related material risks. This is achieved through a risk governance structure designed to facilitate the reporting, evaluation and escalation of risk concerns from business segments and control functions to the Board and its committees. For more information, please refer to the Risk Governance and Oversight section of the Annual Financial Report. The Group uses a comprehensive risk management approach across all risk types. This is outlined in the Group's risk management framework, including the key practices that are implemented in managing risks, both financial and non financial. The framework is reviewed, updated and approved by the Board at least annually to reflect any changes to the Group's business or consideration of external regulations, corporate governance requirements and industry best practice. The Group's independent Risk function designs and maintains the framework. The Risk function is led by the Chief Risk Officer ("CRO") who provides oversight and monitoring of all risk management activities. As mentioned, C&E risk is a principal risk for the Group. The Group continued to embed the risk management of C&E during 2025 through enhancements to the C&E Risk Heatmaps and Stress Testing Framework alongside the implementation of a Prudential Transition Plan. The Group approved three new quantitative C&E RAS metrics, bringing the total number of C&E related metrics to twelve. Management and measurement C&E Risk is actively managed through the C&E Risk Framework and Policy. The C&E Risk Framework sets out the principles, roles and responsibilities, governance arrangements and processes for C&E risk management across the Group. The Framework sits within the overall group risk architecture and is one of the material risk frameworks supporting the Group's Risk Management Framework. The C&E Risk Framework is underpinned by the C&E Risk Policy and associated C&E Risk Policy Standards, ensuring that C&E risk is managed in line with the Group's overall purpose and strategic objectives. The C&E Risk Framework and Policy have been in place since March 2024 at a Group level and adopted by subsidiaries during the year. They have been reviewed and updated annually to reflect both new regulatory expectations and a maturing approach to C&E Risk management. The most recently approved versions will go live and will travel through subsidiary governance in 2026. The C&E Risk Framework and C&E Risk Policy include reference to the Group's Prudential Transition Plan, including its governance and oversight. Due to the nature of C&E risk and its potential impact on other principal risks, the C&E risk management aspects for these principal risks are incorporated within their relevant risk frameworks and policies. The Group's decarbonisation targets are embedded into the Group's formal review and planning processes including the Annual Business Review which forms part of the Strategic, Financial and Investment Planning processes. Progress towards the achievement of its targets will help it to mitigate C&E risks, achieve its decarbonisation ambition and increase its sustainable lending. Strategic progress against decarbonisation reference scenarios is tracked and reported through executive and Board governance channels, with portfolio steering recommendations where appropriate. Reporting on progress is integrated into AIB's Strategic Outcomes report, Chief Financial Officer ("CFO") and CRO reports as well as Group Sustainability Committee ("GSC") reporting. The Group publicly discloses its progress against these targets on an annual basis.

(f)	Management body's integration of short-, medium- and long-term effects of environmental factors and risks, organisational structure both within business lines and internal control functions	Three lines of defence model The Group operates a three lines of defence model which defines clear responsibilities and accountabilities and ensures effective independent oversight and assurance activities take place covering key decisions. The first line of defence is the business line or functional area who is required to have effective governance and control frameworks in place for their business and to act within the risk appetite parameters set out. The second line of defence comprises the Risk function, and oversees the first line, providing independent constructive challenge, setting the frameworks, policies and limits, consistent with the risk appetite of the Group. The third line of defence comprises Group Internal Audit who provide an independent view on the key risks facing the Group, and the adequacy and effectiveness of governance, risk management and the internal control environment in managing these risks. The Board and its sub committees, the Board Risk Committee ("BRC") and Board Audit Committee ("BAC") are ultimately responsible for ensuring the effective operation of the three lines of defence model. They are supported by the Executive Leadership Team ("ELT") and its subcommittees. The Terms of References for the BRC and BAC are available on the Group's website. Please see section 1(j) below for more detail on the integration of short-, medium- and long-term effects of environmental factors and risks in the risk framework.
(g)	Integration of measures to manage environmental factors and risks in internal governance arrangements, including the role of committees, the allocation of tasks and responsibilities, and the feedback loop from risk management to the management body covering relevant transmission channels	Please refer to Table 2 (f) for further details on the three lines of defence model. The Board is supported in discharging its duties by a number of Board and Advisory Committees. Part of their role is to oversee and challenge the Group's sustainability strategy and performance, while the Board retains ultimate responsibility, ensuring a robust approach. SBAC The SBAC assists the Board in overseeing sustainability matters and supports the execution of the Group's sustainable business strategy, in accordance with the Group Strategic and Financial Plan. SBAC receives updates on sustainability matters including the sustainability strategy, from Management, following review and recommendation from GSC. Technology and Data Advisory Committee ("TDAC") The TDAC supports with the review and challenge of the strategy, governance and execution of matters relating to technology, data including cybersecurity, areas aligned to AIB's material topics. Nomination and Corporate Governance Committee ("NomCo") The NomCo ensures that the Board and Executive Leadership Team are equipped with the necessary skills and diversity to effectively guide the group towards sustained success. Remuneration Committee ("RemCo") The RemCo oversees the Remuneration Policy, including the variable remuneration scheme. Each Committee operates under Terms of Reference approved by the Board, as detailed in the Governance Report of the Annual Financial Report. BRC The BRC oversees and fosters sound risk governance across the Group, including ESG related risks. BAC The BAC oversees the quality and integrity of the non-financial disclosures included within the annual and half-year financial reports, internal controls and mechanisms through which employees and contractors may raise concerns in line with the scope of the Whistleblowing Policy. ELT The ELT is led by the Chief Executive Officer ("CEO") and includes the managing directors of AIB's three core operating segments. It provides input on the design, development and delivery of the Group's purpose, strategy and values, and is responsible for day-to-day operations. The ELT ensures the Group has an effective organisational structure, including the selection, motivation and direction of senior management, and oversees the execution of the strategy agreed with the Board, as well as the operational management, compliance and performance of all of the Group's businesses. The ELT is also responsible for maintaining an effective internal governance and control framework that includes a clear organisational structure and independent risk management, compliance and audit functions. In addition, it evaluates the effectiveness of the systems that ensure the integrity of financial and sustainability information, as well as the soundness and effectiveness of risk management and internal controls. ELT operates under defined Terms of Reference and has full authority to delegate any of its powers, authority or activities to identified executives or to one or more of its sub-committees. In line with this, ELT has established several sub-committees. The Chair of each sub-committee reports to ELT on the key aspects of its work. ELT oversees the sub committees and regularly evaluates their effectiveness. Group Sustainability Committee ("GSC") The GSC is chaired by the Corporate Affairs Director ("CAD"). Its remit includes the effective fulfilment of strategic objectives and regulatory obligations, and data strategy as it relates to ESG disclosures. It reviews and assesses current and emerging ESG risks, interacting with the Group Risk Committee on relevant matters. It also maintains relationships with key sustainability stakeholders, and ensures that the Group's portfolio of ESG products aligns to its sustainability agenda and strategy. The GSC oversees internal and external communications with stakeholders on the Group's approach to ESG matters. Additionally, the GSC manages and oversees the Double Materiality Assessment process. The outcome of the DMA and any subsequent updates to it are communicated to SBAC and BAC on an annual basis. Group Risk Committee ("GRC") The GRC is the senior management risk committee and is accountable to the ELT for setting policy and monitoring all risk types across the Group, to enable delivery of the Group's risk strategy. As part of this process, it receives updates on the effectiveness of the Group's policies and programmes related to identifying, managing and mitigating the Group's ESG risks, including Climate and Environmental Risk, and ensuring compliance with regulatory requirements and industry standards. The GRC also approves the Climate and Environmental Policy. The BRC receives updates from the ELT members following review at GRC, regarding the effectiveness of policies and programmes, which relate to identifying, managing and mitigating ESG risks, in connection with the Group's operations and ensuring compliance with regulatory requirements and industry standards. Group Disclosure Committee ("GDC") The GDC oversees material Group disclosures. This includes recommending the disclosures in the sustainability statement for the BAC to review, ahead of recommendation to the Board for approval. As part of this, the GDC reviews the key judgements and estimates applied to sustainability disclosures, following their consideration by GSC, as well as the clarity and consistency of GSC's recommended response to new legal and regulatory requirements impacting Group ESG disclosures. To ensure completeness, sustainability disclosures are also shared with SBAC for information and feedback. Group Customer and Conduct Committee ("GCCC") The GCCC is responsible for oversight of any customer impacting and conduct related issues in the Group. It seeks to promote and sustain a customer centric culture to demonstrate and evidence consideration of customer outcomes and to ensure that products and propositions are consistent with the Risk Strategy and Risk Appetite of the Group. Data, Analytics and Technology Committee ("DATC") The DATC is responsible for overseeing all material aspects of the Group's data and technology activities, including the technology, data and analytics strategy, data quality, cyber, ethics and privacy standards.

(h)	Lines of reporting and frequency of reporting relating to environmental risk	C&E Risk – monitoring, escalating and reporting C&E risk is monitored through internal and external reporting across the Group. The primary internal risk report, the CRO report, dedicates a section to C&E risk providing the GRC and the BRC with relevant updates on the C&E risk profile. The profile section encompasses the key developments around the risk, planned initiatives and also reports on the Group's performance against risk appetite and other Key Risk Indicators ("KRIs"). Monitoring and reporting of the C&E quantitative RAS metrics is conducted quarterly. The escalation process is commenced in the event of a breach of either the watch trigger or limit for any of the metrics. This ensures the Group's Board and Regulator are notified within an approved timeframe. In addition to RAS metrics, C&E KRIs have been considered, across all material risk categories, based upon the impacts identified in the Transmission Channel Analysis and how these impacts would manifest. These KRIs are approved, reported and escalated through the appropriate governance pathways for the relevant material risk. The Group continues to enhance its C&E KRI metric suite as data becomes available and system changes enabled, with additional KRIs in the pipeline for reporting in 2026. Key Performance Indicators ("KPIs") monitor the C&E risk drivers aligned to the C&E materiality assessment, which focuses efforts on managing credit and operational risk. These are reported and monitored via KPIs in the Sustainability Management Information ("MI") Pack, which is cascaded to business lines and subsidiaries as appropriate. Relevant KPIs roll up to the Strategic Outcomes Report, across to the CRO Report, and cascade down to the ELT Scorecards. The Group actively monitors the progress of achieving the Board approved sustainability targets via the Sustainability MI Pack, which is reviewed by GSC and the SBAC. The Group continues to work on integrating the processes, controls and procedures to monitor, manage and oversee material IROs within the specific Executive and Board committees and internal functions.
(i)	Alignment of the remuneration policy with institution's environmental risk-related objectives	AIB operates a Variable Remuneration scheme which comprises three financial measures accounting for 60% of the outcome, and three non-financial measures accounting for 40% of the outcome. The non-financial measures relate to gender balance, customer satisfaction and green finance and each have an equal weighting. Currently, performance is not assessed against GHG emission reduction targets. Further details on variable remuneration are included in Governance Section of the Annual Financial Report and the AIB website.
Risk management		
(j)	Integration of short-, medium- and long-term effects of environmental factors and risks in the risk framework	C&E Risk encompasses the financial and non-financial impacts on the Group arising from climate change, environmental change and the transition to a sustainable economy. These risks can affect the Group directly through its operations or indirectly through relationships with customers and third party suppliers. Identification and assessment Identification and assessment of C&E Risk is completed in line with the Group's RMF as well as other internal processes which consist of top-down and bottom-up approaches. C&E risk comprises physical, transition and liability risk. The impacts can be far reaching in breadth and magnitude over uncertain, often long-term time horizons with dependency on short-term action to mitigate. The Group undertakes regular processes for the identification and assessment of C&E impacts, risks and opportunities. These include: MRA, Risk and Control Self Assessment ("RCSA"), Transmission Channel Analysis ("TCA"), Business Environment Scan ("BES"), 'House Views' on key sectors, compilation of Heatmaps, C&E Stress Testing and regulatory horizon scanning. The outputs from these processes inform areas for focus in the Group's strategic, financial and investment planning processes. Further information on C&E risk assessment can be found on the Sustainability Reporting section of the Annual Financial Report. MRA The MRA is an annual top-down process, identifying the Group's material risks in line with the Group's Risk Management Framework ("RMF"), taking into account the Group's strategic objectives, in addition to internal and external risk sources including climate related and environmental factors. The MRA is a key input into the Group's risk management processes, including the Risk Appetite Statement ("RAS"), which sets out the maximum amount of risk the Group is willing to accept in pursuit of its strategic objectives. RCSA The RCSA process is the detailed bottom-up risk assessment identifying the risks arising from the Group's processes and business activities. The risks are recorded on SHIELD which is the Group's governance, risk and compliance system. Management and measurement C&E Risk is actively managed through the C&E Risk Framework and Policy. The C&E Risk Framework sets out the principles, roles and responsibilities, governance arrangements and processes for C&E risk management across the Group. The Framework sits within the overall Group risk architecture and is one of the material risk frameworks supporting the Group's Risk Management Framework. The C&E Risk Framework is underpinned by the C&E Risk Policy and associated C&E Risk Policy Standards, ensuring that C&E risk is managed in line with the Group's overall purpose and strategic objectives. The C&E Risk Framework and Policy have been in place since March 2024 at a Group level and adopted by subsidiaries during the year. They have been reviewed and updated annually to reflect both new regulatory expectations and a maturing approach to C&E Risk management. The C&E Risk Framework and C&E Risk Policy include reference to the Group's Prudential Transition Plan ("PTP"), including its governance and oversight. Due to the pervasive nature of C&E risk and its impact on other principal risks, the C&E risk management aspects for these principal risks are incorporated within their relevant risk frameworks and policies. In 2025, a number of updates were made across the principal risk policies and frameworks to enhance the management, measurement, mitigation and reporting of C&E Risks.

(k)	Definitions, methodologies and international standards on which the environmental risk management framework is based	C&E risk is defined as the risk of financial or non-financial loss arising from climate change and environmental degradation, including impacts on nature, ecosystems and biodiversity, affecting the Group, its customers and its suppliers. It also captures risks arising from the impacts of the activities of the Group and its value chain on the climate and the natural environment. Examples of potential C&E risk include AIB's ability to provide a service to its customers due to the closure of a supplier as a result of the impact of a physical risk event, or financing its customers activities, which damage natural habitat by not adhering to climate or environmental regulations which could result in potential reputational risk for AIB Group as well as permanent ecosystem damage. The Group has identified three sub-risks related to C&E Risk: - Physical Risk refers to the risk of financial loss arising from the physical impacts of climate change and environmental degradation, including acute events such as floods, storms and droughts, and chronic changes such as rising temperatures, sea-level rise, water stress, biodiversity loss and resource scarcity. These impacts may directly damage assets or reduce productivity, or indirectly disrupt supply chains, counterparties and broader economic activity. - Transition Risk refers to the risk of financial loss that can result, directly or indirectly, from the process of adjustment towards a lower-carbon and more environmentally sustainable economy. This could be triggered, for example, by a relatively abrupt adoption of C&E policies, technological progress or changes in market sentiment and preferences. - Liability Risk refers to the risk of financial loss arising from legal claims, regulatory enforcement actions or litigation related to climate and environmental factors, including those triggered by physical and transition risks or breaches of ESG-related regulations. This may arise from financing environmentally harmful activities, misrepresentation of products or services as sustainable or "green", or non-compliance with evolving regulatory and disclosure requirements. The risk may affect the Group directly or indirectly through impacts on customers and counterparties. The C&E Risk Framework also supports the Group's assessment of climate-related financial effects; and as disclosed in the 2025 AFR, no material impact has been identified on the Group's financial reporting judgements and estimates. As part of the regulation review priority regulations related to C&E risks were identified. Please note, this is not an exhaustive list of applicable regulations. - ECB: "Guide on climate-related and environmental risks" - ECB: "Banks gearing up to manage risks from climate change and environmental degradation" - ECB: "ECB report on good practices for climate stress testing" - ECB: "Good practices for climate and nature risk management" - ECB: "Report on good practices for climate and nature-related risk stress testing" - EBA: "Guidelines on the management of environmental, social and governance (ESG) risks" - EBA: "Guidelines on loan origination and monitoring." - EBA: "Final Draft for implementing technical standards on prudential disclosures on ESG risks in accordance with Article 449a CRR." - PRA: PRA SSS/25 "Enhancing banks' and insurers' approaches to managing climate-related risks" - Capital Requirements Directive (CRD IV) Directive 2013/36/EU and Revised CRD VI Amendments (ESG & Supervisory Powers) Directive (EU) 2024/1619 - Articles 76(2) and 87(a) in relation to Prudential transition Plan - Task Force on Climate-Related Financial Disclosures ("TCFD") - Sustainable Finance Disclosures Regulation ("SFDR") - EU Taxonomy Regulation (EU) 2020/852 ("EU Taxonomy") - Corporate Sustainability Reporting Directive ("CSRD")
(l)	Processes to identify, measure and monitor activities and exposures (and collateral where applicable) sensitive to environmental risks, covering relevant transmission channels	As outlined in (j) the Group undertake an annual MRA, identifying the Group's material risks in line with the Group's RMF. The MRA is an annual top-down process, identifying the Group's material risks in line with the Group's RMF, taking into account the Group's strategic objectives, in addition to internal and external risk sources including climate related and environmental factors. The MRA is a key input into the Group's risk management processes, including the RAS, which sets out the maximum amount of risk the Group is willing to accept in pursuit of its strategic objectives. RCSA process is the detailed bottom-up risk assessment identifying the risks arising from the Group's processes and business activities. Climate and Environmental Risk is also assessed within other risk management tools including the Physical Risk, Transition Risk and Environmental Risk heatmaps. The Group uses these heatmaps to align its business practices with sustainable and environmentally standards and to identify the short, medium, and long-term risks that are facing the Group. As outlined in (d) an ESG Questionnaire has been incorporated into the credit application process, for customers in those sectors deemed to be high or moderate risk (from a transition risk perspective), who meet certain criteria (i.e. new lending over €/£/\$ 1 m, annual reviews over €/£/\$ 10 m and material waiver requests over €/£/\$ 1 m), which have been identified as carrying increased transitional environmental, social and governance-related risk. Please refer to (d) for further details. The management of C&E risk is integrated into AIB's overall approach to risk management, as set out in the Risk Management section of the AFR 2025. In line with Group strategy and to meet regulatory expectations on its sustainability practices, the Group continues to improve its reporting against the targets it has set across all elements of ESG as part of its strategic growth. Since 2016, it has engaged with stakeholders to identify the issues that are material to them and have reported in line with those issues. The impact of C&E risk is incorporated in the Group's stress testing framework by conducting comprehensive scenario analyses to evaluate the potential impact of various climate-related events on the Group's credit and treasury portfolios, operations and overall financial position. Scenario analysis enables the Group to assess the interconnectedness of risks, considering not only direct physical risks but also transition risks arising from shifts in market dynamics, investor sentiment and regulatory landscapes. In early 2022, the Group participated in the ECB Climate Stress Tests, and in 2024, the Group participated in the 'Fit-for-55' climate risk scenario analysis exercise (run by the European Banking Authority ("EBA") along with the other European Supervisory Authorities and the ECB), which assessed the resilience of the financial sector in line with the EU's 'Fit-for-55' plan for green transition. As above in (b), flooding remains a material physical risk to the Group. The Group is exposed to the risk that flooding could adversely affect the value of properties collateralising the Group's lending, which could lead to an increase in credit provisioning to compensate. An enhanced flood-risk model to support the quantification of flood-related risks was developed and rolled out during 2024, which represented a significant step forward, in terms of both granularity and flexibility relative to previous approaches. TCA is conducted annually and is used to assess how different C&E risk drivers transmit through micro and macroeconomic factors to impact the Group's material risks. The analysis considers the Group's geographical footprint, such as credit, market and third party providers, economic sectors and different asset classes. For each of the C&E Risk drivers, the micro and macro transmission channels are identified, and first and second-order impacts are assessed, with first round impacts assessed on a gross and net (after controls) basis over the short-, medium- and long-term using the Group's Materiality Matrix.

(m)	Activities, commitments and exposures contributing to mitigate environmental risks	The investment required to finance the global transition to a low carbon economy will need to increase to about \$ 7.5 tn a year to 2030 (a five fold increase from current levels) and close to \$ 9 tn a year from 2031 to 2050 according to estimates from the Climate Policy Initiative (2025). The International Monetary Fund previously estimated (in 2021) that the cost for Ireland would amount to c. € 20 bn per annum to end-2030, much of which would come from the private sector. Recognising the importance of climate finance in funding the transition, AIB has been rapidly growing its green and transition lending portfolio. The Group is driving positive change through its ambition to decarbonise its own operations by 2030 and its customer lending portfolio by 2050, while protecting the planet and contributing to a better society. In 2020, the Board also approved an ambition for 70% of AIB's new customer lending to be green or transition by 2030. These targets take into account the overall Group strategy and are embedded in its financial planning process. Please refer to (c.5) above for further information regarding AIB's green and transition lending as at 30 June 2026. Delivering for customers whilst steering finance towards green and transition activities is an important way in which the Group can support the transition to a more sustainable future. Its validated SBTi targets set a trajectory linked to its green and transition lending ambition and science-based target requirements. In recent years, the Group has raised € 8.2 bn from the issuance of ESG-labelled bonds to support green and social lending, with € 1.8 bn of that issued in 2025. Of the € 8.2 bn in ESG Bonds issued to date, € 6.45 bn are outstanding and € 4.7 bn of these are green bonds. These proceeds contribute to the financing of projects with clear environmental and climate action benefits, while further strengthening the Bank's capital position. SRI Bond portfolio funds domestic and international projects aimed at global sustainability, carbon emissions reduction and social improvement, all under the over-arching themes of ESG. AIB promotes and supports the transition to a more sustainable global economy and contributes to positive environmental and social change via investment in green, social and sustainability bonds. As at 30 June 2026, the SRI Bond portfolio stood at € 3.95 bn. In order to ensure it maintains a strong presence in the sustainable bond market, and continues to fund positive impact projects, it is the Group's ambition to grow the SRI Bond Portfolio to at least 16% of AIB's total Investment Securities in the medium-term. Group's performance measures are integrated into its Sustainability MI Pack, Strategic Outcomes report, CFO and CRO reports and GSC reporting. Progress towards achieving its targets will also help it to mitigate C&E risks and reach its decarbonisation ambition. Over time the Group will steadily increase new sustainable lending activities to reach its 70% green and transition lending target by 2030. Given the growing importance and complexity of infrastructure and energy requirements in the transition to a low-carbon economy, AIB's C&I segment has continued to evolve as it looks to further increase its capability to be a driving force in the transition to a sustainable future. C&I is a growing part of the bank's lending book and, with a strong focus on renewable energy assets that displace fossil fuel-fired generating assets, will help deploy AIB's € 30 bn in sustainable finance and play a key role in underpinning the Group's Green Bond offerings. AIB has focused on making resources available to support the segment, creating a step change in its ability to finance energy transition and ESG infrastructure. AIB continues to fund renewable energy assets and ESG infrastructure, either on a bilateral or co-funding basis. These assets are located across ROI, the UK, the EU and North America, and include technologies such as onshore and offshore wind and solar generation. Green Mortgages: The Group wants to encourage customers to go green and have a suite of green products and propositions which support customers in building a sustainable future. It offers Green Mortgages across AIB, EBS and Haven, which means its lowest mortgage interest rates are available for energy-efficient homes. All three entities provide Green Mortgages to homes with a Building Energy Rating ("BER") of A or B to new and existing mortgage customers including customers seeking to switch their mortgage. Customers who are building their own home (or renovating to a A & B rating) can choose from the full range of mortgage products, including one of the lowest Green rate mortgages in the market (where compliance with nearly Zero Energy Building ("nZEB") standards is demonstrated). Green Personal Loans: AIB is a preferred finance provider to Electric Ireland Superhomes, a One Stop Shop which looks after all the key stages of a home energy retrofit and through them they offer loan. In 2024, the government, in partnership with the Strategic Banking Corporation of Ireland ("SBCI") launched the new low cost Home Energy Upgrade Loan Scheme for homeowners. AIB is one of the finance providers approved to participate in this scheme. Customers can borrow between € 5,000 and € 75,000 per property, for up to three properties, up to a maximum of € 225,000 in total. Furthermore, up to 25% of the loan can be used for non-energy upgrades. Loans will be available up to 31 December 2026 or until the scheme is fully subscribed The Group is committed to supporting businesses of all sizes. It understands that access to finance is critical for SMEs and the Group is fully committed to supporting businesses at every stage of their growth. AIB has invested significantly in ensuring that support is both accessible and practical - through a nationwide network of approximately 170 branches, complemented by dedicated business advisers and sector specialists. The Group's focus is on making it as straightforward as possible for businesses to access the funding and guidance they need. This includes a broad range of flexible lending solutions, as well as participation in schemes delivered in partnership with the SBCI, designed specifically to enhance access to finance for SMEs. Through its partnership with the SBCI, it offers the Growth and Sustainability Loan Scheme. In October 2025, the Group reached its full allocation under this scheme (€ 193 m) and applications are now paused. The Group has been allocated an additional € 200 m under Series 2 of this scheme with an expected launch in Q4 2026. This is a long-term, low-cost loan scheme to support its customers in business and agriculture. This scheme offers two loan types: the 'Climate Action & Environmental Loan' for businesses who qualify as a green enterprise or are investing in green measures and the 'Growth and Resilience Loan' for long-term investments in a business's growth and resilience. The SBCI operates the scheme, which benefits from a guarantee from the European Investment Bank Group and support from the Department of Enterprise, Trade and Employment and the Department of Agriculture, Food and the Marine. The Group continues to be focused on the long-term sustainability of business customers. In July 2025, the Group launched the Business Sustainability Loan, a new low-cost green loan of up to € 100 k to help businesses, including farmers, clubs, trusts and charities, transition to a low-carbon economy. There has been steady takeup of this new loan with over € 45 m in applications and 56% of applications in the Agri sector (ROI). AIB continues to have a strong presence in communities, supporting SMEs through sponsorships and partnerships e.g. SBCI, Network Ireland, Awaken Hub, Chambers Ireland, Tech Alliance, IMI, Enterprise Ireland etc. It provides dedicated educational resources on its website to support customers in their transition journey, including Sector Sustainability Guides and the AIB Green Living Hub. In 2025, as part of the Sustainability Transformation Programme, the Group saw the continued operation of its 'Steps to Sustainability' resource for SME customers (a resource to guide SME businesses to take sustainable action) as well as the AIB Sustainability Academy, a hub where staff can access ESG related learning. In 2025, AIB continued to focus on education and research following the announcement in late-2024 that AIB would undertake a € 20 m investment in sustainability education and research. This investment includes the development of the AIB Trinity Climate Hub in Trinity College Dublin, and further supports its role as a founding partner of Innovate for Ireland. AIB discusses the activities, commitments and exposures contributing to mitigate environmental risks as outlined in AIB's mandatory CSRD disclosures in the AFR. It also publishes on the AIB website voluntary disclosures in relation to UNEP FI Principles for Responsible Banking ("UNEP FI PRB"). Each year the Group provides an update on AIB's progress in accordance with the UNEP FI PRB requirements. AIB also supports the UN SDGs and considers these as part of the wider Group sustainability strategy. AIB also participates in and provide thought leadership and knowledge sharing sessions. The ninth AIB Sustainability Conference took place in November 2025. With 14,239 hybrid attendees, it hosted impactful conversations with global figures. AIB also collaborate with its customers by advising them on their transition pathway through dedicated sustainability champions, an in-house Sustainability Research function, customer events and webinars and an enhanced sustainability advisory services offering via Goodbody Clearstream.
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(n)	Implementation of tools for identification, measurement and management of environmental risks	Please refer to (l) above for details of how C&E risk is incorporated in the Group's stress testing framework by way of tools for identification, measurement and management of environmental risks. The Business Model, the Capital Adequacy Framework and the Stress Testing Policy integrate C&E risks into the Group's stress testing operations. The Group's Stress Testing Policy sets out the key rules and governance arrangements around stress testing in general, including C&E risk impacts. The climate stress testing approach and associated models consider the impact of physical and transition risks across a range of scenarios on the Group's Credit exposures. The initial scope of climate stress testing activities and climate modelling in the Group is primarily focused on the credit risk implications for the loan portfolio via both transition and physical risk. This is where the most material impact of climate stresses impacts the Group with the approach covering all customer loans and advances on the balance sheet. As such, aside from the indirect macro impact stemming from the climate scenarios (e.g. interest rate trajectories) direct transmission channels (via other material risks) or direct upstream impacts (e.g. via suppliers) are excluded from these stress scenarios. A physical risk heatmap is used to identify the key physical risks to which AIB could be exposed. Flooding remains a material physical risk to the Group. The Group is exposed to the risk that flooding will adversely affect the value of properties collateralising the Group's lending, requiring an increase in credit provisioning to compensate. An enhanced flood-risk model to support the quantification of flood-related risks was rolled out during 2024 and associated impacts derived. The newly developed model represented a significant step forward in terms of both granularity and flexibility relative to previous approaches. As a first step, the new model locates individual properties and overlays a series of flood maps corresponding to river, coastal and surface water flood events. This is repeated for multiple return periods (e.g. 1-in-20-year, 1-in-1000-year) allowing for a probability distribution of flood levels to be calibrated for each property. The damage to each property for a given level of flooding is estimated based on building type and flood type. Estimates of rebuild costs are applied to calculate the cost of repair. Using this approach, the model can be used to quantify flood-damage impacts across a probability distribution of flood severities and, from this, estimate "Expected Annual Damage" as the probability-weighted-average of flood-damage costs. This approach can be applied to reflect current climate conditions or projected climate conditions under a variety of science-based scenarios developed by the IPCC (Intergovernmental Panel on Climate Change). The scenarios currently available are Representative Concentration Pathway ("RCP") 2.6, 4.5, 6.0 and 8.5 at 5-year intervals out to 2100. RCP8.5 assumes by far the greatest CO₂ concentration and temperature anomalies, whereas RCP2.6 has a far lower amount. RCPs work intuitively – the greater the RCP value, the stronger the physical risk signal will be for the scenario. Some RCPs map closely to the Network for Greening of the Financial System ("NGFS") scenarios being used by regulators for climate stress testing. In this way, the model is used to quantify flood risk under a range of climate scenarios including high-emissions scenarios for horizons out to 2055. Consequently, the model supports the Group's ICAAP and stress testing more generally which, in turn, informs assessments of the materiality of flood risk in the short, medium and long term such that, if required, mitigating actions can be taken in a timely manner. The ICAAP is the Group process to ensure adequate capital resources are maintained at all times, having regard to the nature and scale of its business and the risks arising from its operations. It is the process by which the Group performs a formal and rigorous assessment of its balance sheet, business plans, risk profile and risk management processes to determine whether it holds adequate capital resources to meet both internal objectives and external regulatory requirements. A known constraint of the flood model is that, while it can estimate the probability of a given level of flooding for individual properties, it cannot estimate the joint probability of a given level of flooding for multiple properties. This limitation is overcome by stressing the flood risk of individual properties in a way that is consistent with a plausible stress-scenario narrative characterized in geographic terms. The flood-risk model's 'layered' approach to quantifying flood damage impacts facilitates analysis of key risk drivers and their relevance to the Group's exposure. For example, acute scenario impacts can be decomposed by flood-type, building-type, customer-type and geographic location. The uncertainties and challenges associated with a transition to a more sustainable low-carbon economy also exposes the Group to risk, particularly if transition impacts the creditworthiness of its customers. The Group quantifies this potential impact using transition risk models centred on carbon emissions charges. Two new transition risk models, one for Retail (Mortgages) and one for Non-Retail, were implemented and rolled out in 2024. Climate scenarios for Transition risks are focused on a forecast of macroeconomic drivers of risk, used in stress testing models, to assess a climate-focused 3 year forecast under the ICAAP structure. Two scenarios are used to assess transition risk in the short to long-term. • The first, Paris Aligned, assumes that governments pursue incentives to reduce carbon emissions. They do this in a carefully structured way, with incentives geared towards a structured reduction systematically implemented. • In the Sudden Realisation scenario, it's assumed that a limited number of actions have taken place, with the 'shock' coming from unstructured and significant implementation of carbon-reduction levies and taxes. The resultant volatility is caused by the sudden implementation of climate-positive policies to 'make up' for time when they weren't in place. In these scenarios, forecasts of factors which drive increased risk in Group credit portfolios have been made. These factors are implemented in the ICAAP credit stress testing engine and applied to the Group balance sheet, with business plans integrated into growth forecasts in credit exposures and existing IFRS9 risk parameters. Both 'stressed' Climate Risk economic forecast scenarios focus on the impacts of additional (hypothetical) carbon emissions charges caused by changes to market conditions and through government policy and incentives. For the Retail model, this tax would affect disposable incomes for Retail customers which could present challenges for customers and the Group, depending on how unexpected or punitive the taxes might be. In the stress test, the potential impacts of this scenario on the mortgage book are assessed, where charges are applied based on the carbon emissions of homes (leveraging data on property Building Energy Ratings). For Non-Retail customers, the model reflects the borrower's affordability by reducing profits and increasing costs. Charges are applied in this model based on the scope of carbon emissions of the NACE sector in which the borrower operates. The stress test output provides an analysis of the potential impacts of this scenario to the Non-Retail borrowers. In addition, a climate scenario for physical risk (The "Tipping Points" scenario) was developed, which explicitly considered the macroeconomic implications of chronic physical risks. The stress tests described above were included in the ICAAP process (which was approved in 2025) which provided assurance that the bank had adequate capital to withstand these risks. For more information on how AIB integrates the short-, medium- and long-term effects of C&E factors and risks in the risk framework, please see response 1(j) above.
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(o)	Results and outcome of the risk tools implemented and the estimated impact of environmental risk on capital and liquidity risk profile	The Business Model, the Capital Adequacy Framework and the Stress Testing Policy integrate C&E risks into the Group's stress testing operations. The Group's Stress Testing Policy sets out the key rules and governance arrangements around stress testing in general, including C&E risk impacts. As part of the 2026 ILAAP, three Climate Risk Liquidity and Funding specific stress scenarios have been included, reflecting both Transitional Climate Risk and Physical Climate Risk. The scenarios are linked to the C&E specific scenarios developed as part of the Group ICAAP. The Liquidity Funding and Liquidity impacts of each scenario are assessed from both an economic and normative perspective. The impact of climate risk was considered as part of the ECL governance process at 31 December 2025 and it was deemed that insufficient evidence of the likely loss impacts from climate events is available to adjust ECLs materially but that the Group's approach to individual counterparty risk assessment adequately captures climate risk where appropriate. The impact of climate risk continued to be monitored to ensure ECLs appropriately reflected latent risk from potentially emerging climate risks.
(p)	Data availability, quality and accuracy, and efforts to improve these aspects	The management of C&E data is essential to support progress and drive impact for both the achievement of AIB's strategic imperatives and regulatory obligations. The Group reports certain value chain and quantitative metrics by relying on data derived indirectly through third party data providers or sector average value. This information may be estimated using estimation factors which may significantly affect the reported information. The Group cannot influence estimates and assumptions made by a third party data provider. As real data becomes available and calculation methods develop, the quality of data will improve. This means that figures may change over the coming years, and there may also be changes in figures from previous ESG reports. New guidance, industry standards and scientific research are anticipated, and the Group reserves the right to periodically review and update targets, methodologies and approaches and to restate baselines as necessary. Physical Risk Data A physical risk heatmap is used to identify the key physical risks to which AIB could be exposed. Flood risk was identified as the most significant physical risk for the Group in 2026. Flood risk assessment tools were employed to measure the Group's exposure to flood risk. In addition, AIB conducts flood sensitivity analysis to measure potential impact from future flood scenarios by reviewing JBA flood hazard location data. Outputs of these works are reported in template 5 of the AIB Pillar 3 ESG risk disclosures and have been included in the Sustainability Dashboard to enable the ongoing monitoring of AIB's exposures sensitive to Flood Risk secured on Commercial and Residential immovable property. Energy Efficiency Data The importance of reducing reliance on proxies and increasing the collection of actual energy efficiency data for the Residential Real Estate (Mortgages) back book is fully recognised and supported by AIB. However it is not without challenge given there is a complete reliance on mortgage customers to provide this data and limited incentivisation for them to do so. Mortgage customers, particularly those with older homes or those who have been in their home for a number of years, are unlikely to have a valid BER/Energy Performance Certificate ("EPC") Certificate and providing same to AIB will result in additional cost which cannot be forced on customers. Areas of focus to improve BER/EPC coverage, all underpinned by customer engagement, include: Residential Real Estate • Mandatory provision of a BER/EPC certificate across all AIB Group brands for new mortgage lending (including First-Time Buyers, Movers, Switchers, Top-ups, PDH and BTL) since 1 February 2025; • Use of regulatory assumptions aligned to the Energy Performance of Buildings Regulations (effective 1 November 2019), whereby properties constructed after this date are assumed to have a minimum BER rating of A2 where the construction date is available; • Collection of updated BER/EPC certificate formats following revised Energy Performance of Buildings Directive ("EPBD") guidance effective 24 May 2026, with both the new and previous rating scales captured during the transition period for domestic and non-domestic properties; • Ongoing engagement with Banking and Payments Federation Ireland ("BPI") and Sustainable Energy Authority of Ireland ("SEAI") to enable access to the SEAI BER database (ROI only); • Review of the back book to segment customer cohorts and identify targeted treatment strategies; • Identification of 'always-on' customer engagement opportunities; and • Consideration of internal and external factors, including lessons learned from front book initiatives and evolving customer sentiment. CRE • Commercial Property related BER Cert / EPC will be a mandatory requirement where all of (i)-(iii) are features of a transaction: (i)Facilities are comprised of new money term or committed RCF lending (including refinancing) supporting a CRE Market Activity. CRE Market Activity is defined as a commercial real estate market activity relating to the 'sale, letting or first occupation' of a non-BER/EPC exempt commercial real estate property (noting this includes properties from which trading businesses operate and are approved under Group General Business Policy). (ii)Where new immovable property which is the subject of the CRE Market Activity is taken as security; and (iii)The borrower is legally obliged to obtain a BER/EPC as part of CRE Market Activity. • Collection of updated BER/EPC certificate formats following revised EPBD guidance effective 24 May 2026, with both the new and previous rating scales captured during the transition period for domestic and non-domestic properties. • Analysis of CRE back book to determine scale and identify any immediate opportunities; The importance of the collection, storage and accessibility to energy efficiency data for new Commercial Real Estate business in the context of C&E Risk is fully understood and endorsed by AIB. However it is not without challenge given the national weaknesses in energy efficiency data availability and integrity across all sectors and geographies; the absence of legal obligations for some customers to provide the data; the relative immaturity of the supporting infrastructure (assessor availability v demand) and the downstream customer impacts including cost and delays in making finance available. These factors have been considered in developing an approach that supports AIB's management of C&E risk in credit risk management processes. AIB remains fully committed to collecting and storing energy efficiency data for in scope CRE new lending (incl. refinancing). Historic complexities in the collection of CRE BER such as the inability to handle multiple BER/EPC ratings for individual CRE exposures or multi-unit assets have been resolved through system enhancements, updated CRE BER procedures, supporting guidance and training materials introduced over the past year now provide clear methodologies for recording these scenarios, including a calculator to assist front end users in determining a single derived BER rating to apply/record where multiple exist. Further investigation continues to ensure consistent application of these enhanced processes and to identify any remaining opportunities to strengthen data capture for the CRE back book, including ongoing work to improve data outputs through asset-to-account roll up and other technical developments that will support more robust BER reporting. Overall progress on energy efficiency data will be measured, monitored and reported through relevant executive governance fora including Group Sustainability Committee. In addition to energy efficiency data, focus will also be placed on the improved collection of Eircode/Postcode data, through planned system enhancements, updating CRE Eircode procedures as well as data led solutions e.g. through the use of an Eircode/Postcode database provider and ECAD, the National Database for Eircodes.

		Greenhouse Gas ("GHG") Data At a global level, poor GHG data availability and quality is forcing market participants to rely on industry benchmarks, governmental authority data and large international data. AIB Group has reviewed the availability of GHG emissions data for a sample of counterparties based on publicly available company reports. At this stage, no emissions data is readily available in the majority of cases. Currently, AIB has a three-pronged approach to GHG emission data collection and storage strategy: 1. AIB collects where it can - at this time, a manual data collection process has been created to collect reported Electricity Generation data at origination and on an ongoing basis. 2. AIB sources available data from third party providers - AIB already has an existing automated process in place (since May 2023) to procure emissions data from a third party provider (ICE Data Services). Collected data is based on published data at counterparty level with estimated emissions data based on NACE Sector activities relevant to the counterparty. All data collected is stored in AIB's Enterprise Data Warehouse ("EDW"). In addition, AIB has sourced its Agri Dairy and Beef emissions data from Teagasc (the national Agriculture and Food Development Authority), which are more reflective of borrowers in the dairy and beef sub-sectors. 3. Over time, implement a strategic solution to the collection and storage of GHG emissions data. In line with the evolution of the data emissions market and reporting environment, AIB will further enhance the existing data collection and storage processes. Availability of reported emissions data for counterparties may increase over time as more counterparties come into scope for reporting their emissions due to various sustainability disclosure/reporting requirements e.g. CSRD or International Sustainability Standards Board (ISSB) requirements. In addition, data collection could improve over time as XBRL expands to include CSRD reporting. Although there has been a strong focus on embedding ESG data into BAU activities, there exists data availability and/or limitation challenges which will require further remediation to ensure a systematic approach to reduce reliance on proxy information and collect the relevant data required. The majority of AIB's reported GHG emissions are calculated on the economic activity of the borrower based on a third party emissions provider data (ICE). The data sources used for GHG financed emissions reporting are as follows: • Three-year rolling mean Teagasc emissions intensity factors assumed for both Agri Dairy and Beef (source: Teagasc Sustainability Report 2024 published November 2025). • For Electricity Generation (Power), the basis of compilation utilises power output projections and associated emissions based on individual counterparty data. • For CRE, financed emissions are calculated using proxy data representative of building energy use and emissions intensity, with emissions attributed to the Group in proportion to its exposure to the asset. Where no asset-specific data is available, ICE sector intensity factors are applied. • For all other cases, ICE sector intensity factors are used (Source date: December 2022). Next Steps In line with the three-pronged approach outlined above AIB will also undertake the following: • Continue to collect reported Electricity Generation data at origination and on an ongoing basis as a tactical solution until a strategic IT solution is implemented. • Continue to monitor the availability of emissions data for counterparties along with working collaboratively with third party providers to further enhance data collection and storage process. • Over time implement a strategic solution to collect and store GHG emissions data including consideration of feasibility of ESG emissions data collection in Transition Finance and ESGQ due diligence processes. • Continued focus on data quality to enhance the accuracy and use of GHG emissions data.
(q)	Description of limits to environmental risks (as drivers of prudential risks) that are set, and triggering escalation and exclusion in the case of breaching these limits	As noted in (l), AIB has an Excluded Activities List in place since 2021, which sets out a range of business activities that do not align with Group strategy. Environmental exclusions include (but are not limited to) activities tied to the exploration, extraction and upgrading of oil sands projects; nuclear waste transportation, decommissioning and/or final disposal of high-level nuclear waste; onshore/offshore exploration, extraction or refining of coal or oil; oil or gas fracking; deforestation or the production or trade of timber from non sustainability managed forests; illegal, unreported or unregulated fishing; and mining activities including mountaintop removal and disposal of tailing in coastal or shallow waters. The rules apply to all business customers with a Gross Connected Exposure of >€300 k and who are relationship managed, prohibiting AIB from providing them with new money for businesses or subsidiaries' involved in activities covered by this list. The Excluded Activities List is publicly available at www.aib.ie/sustainability/related-codes-and-policies. As outlined in Table 1(j), C&E Risk is actively managed through the C&E Risk Framework and Policy. The C&E Risk Framework sets out the principles, roles and responsibilities, governance arrangements and processes for C&E risk management across the Group. The Framework sits within the overall group risk architecture and is one of the material risk frameworks supporting the Group's RMF. Monitoring, escalating and reporting C&E risk is monitored through internal and external reporting across the Group. The primary internal risk report, the CRO report, dedicates a section to C&E risk providing the GRC and the BRC with relevant updates on the C&E risk profile. The profile section encompasses the key developments around the risk, planned initiatives and also reports on the Group's performance against risk appetite and against other KRIs. Monitoring and reporting of the C&E quantitative RAS metrics is conducted quarterly. The escalation process is commenced in the event of a breach of either the watch trigger or limit for any of the metrics. This ensures the Group's Board and Regulator are notified within an approved timeframe. In addition to RAS metrics, C&E KRIs have been considered, across all material risk categories, based upon the impacts identified in the TCA and how these impacts would manifest. These KRIs are approved, reported and escalated through the appropriate governance pathways for the relevant material risk. AIB continues to enhance its C&E KRI metric suite as data becomes available and system changes enabled, with additional KRIs in the pipeline for reporting in 2026. Please refer to (h.2) above for details of the Group's approach to monitoring, managing and overseeing sustainability-related KPIs and targets. Furthermore, AIB's internal Prudential Transition Plan considers its environmental, social and governance (ESG) risk management across the Group, in line with EBA Guidelines on the management of ESG risk.

(r)	Description of the link (transmission channels) between environmental risks with credit risk, liquidity and funding risk, market risk, operational risk and reputational risk in the risk management framework	C&E Risk is actively managed through the C&E Risk Framework, C&E Risk Policy and Policy Standards. The C&E Risk Framework sets out the principles, roles and responsibilities, governance arrangements and processes for C&E risk management across the Group. The Framework sits within the overall group risk architecture and is one of the material risk frameworks supporting the Group's RMF. The C&E Risk Framework is underpinned by the C&E Risk Policy, ensuring that C&E risk is managed in line with the Group's overall purpose and strategic objectives. The C&E Risk Framework and Policy have been in place since March 2024 at a Group level and adopted by subsidiaries during the year. They have been reviewed and updated annually to reflect both new regulatory expectations and a maturing approach to C&E Risk management. The most recently approved versions go live and will travel through subsidiary governance in 2026. Due to the pervasive nature of C&E risk and its impact on other principal risks, the C&E risk management aspects for these principal risks are incorporated within their relevant risk frameworks and policies. TCA is conducted annually and is used to analyse how different C&E risk drivers transmit through micro and macroeconomic factors and impact the Group's material risks. The analysis considers the Group's geographical footprint from the perspective of credit, market and third party providers, economic sectors and different asset classes. For each of the C&E risk drivers, micro and macro transmission channels are identified, and first and second order impacts are assessed. The Group's Materiality Matrix ("GMM") is used to determine the materiality of the impact on individual risk types, which considers reputational and regulatory impacts, as well as financial losses and impact on business objectives. The 2025 assessment considered 9 drivers including transition, physical and environmental risk, and was completed over the short- (1 -3 years), medium- (4-10 years) and long-term (10+ years) to recognise changing impacts of C&E risk drivers over different time horizons and their impact on each of the principal risks listed in the Risk Management section of the AFR. As referenced above, the impact of climate risk under various climate scenarios is assessed as part of the stress testing process within the Group. It is noted however that the impacts are not expected to manifest in the short-term and therefore no requirement to make any related adjustments to the financial statements. For more detail on mapping of physical and transition risk across other AIB principal risks (credit risk, liquidity and funding risk, market and equity risk, conduct and culture risk, model risk, business model risk and regulatory compliance risk) please refer to the Risk Management section of the AFR.
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44: Table 2 - Qualitative information on Social risk

As per Article 449a CRR, the following table describes the integration of social risks in AIB Group's business strategy and processes, governance and risk management.

Row number	Qualitative information	
	Business strategy and processes	
(a)	Adjustment of the institution's business strategy to integrate social factors and risks taking into account the impact of social risk on the institution's business environment, business model, strategy and financial planning	AIB continues to support the transition to a low carbon future, building long-term resilience and sustainability for its business, economy and society through its purpose of empowering people to build a sustainable future. The Group's sustainability strategy is integrated with its overall Group strategy, with Sustainable Communities as a core strategic pillar. It aligns with the Group's three strategic areas of focus, which place an enhanced focus on serving its customers across the Group, greening its business and driving greater operational efficiency. Along with aligning to the Group's strategic ambition, AIB's sustainability strategy is in line with best practice and aligned to requirements of the CSRD as well as material topics identified through a DMA process. The financial impact associated with the Group's sustainability strategy is considered as part of business and financial planning, ensuring that its strategy and business model are compatible with the transition to a sustainable economy and in line with the Paris Agreement aim to limit global warming to 1.5°C. The Group requires each AIB business area to consider how meeting these targets will impact its projected revenues, costs and margins. The DMA process is inherently dynamic, reflecting the evolving landscape of sustainability and stakeholder expectations. This approach ensures that the DMA remains a living process, reviewed each year, that supports not only compliance but also informs strategic decision-making. Three material topics identified under the Social pillar of AIB's DMA are Financial wellbeing, Housing, and Own Workforce (Equal Treatment & Opportunities for All). Together with its Human Rights Commitment, the Group addresses wider social requirements by identifying impacted stakeholders, outlining its engagement processes with these groups, and describing how concerns can be raised. The Group's DMA and stakeholder engagement channels ensure it considers gender, diversity and vulnerability across its customers, colleagues and the communities it serves. The first of the Group's material topics, Financial Wellbeing, is explored through three themes: tailored financial products, innovative solutions and informed financial decisions. The Group also reports through its CSRD statement and its voluntary disclosures on the material topic of Housing - vital for community resilience, wider society and future generations. The Group's third social material topic is Own Workforce (Equal Treatment & Opportunities for All). It fosters an inclusive workplace where everyone feels empowered, promoting gender equality, training and development initiatives, inclusion of people with disabilities, anti-harassment measures, and diversity among colleagues. It supports work-life balance, variable pay, and career development, all of which positively impact colleagues. Having outlined the social material topics at a high level, the focus now turns to one of the key risks identified through the DMA: the potential impact of not upskilling, recruiting, and retaining the talent required to support the transition of the Group's loan book. Recruiting and retaining skilled talent, and providing ongoing development, are essential to the Group's sustainability commitments and customer service. A strong sustainability approach helps it to attract and retain a talented workforce, supporting its strategy for operational efficiency & resilience.

(b)	Objectives, targets and limits to assess and address social risk in short-term, medium-term and long-term, and performance assessment against these objectives, targets and limits, including forward-looking information in the design of business strategy and processes	While the DMA process identifies material impacts, risks and opportunities ("IROs") across the full range of potentially material matters for AIB Group, one risk was identified in relation to the social material topics within the Own Workforce category. This IRO risk is described as 'failure to upskill our colleagues, and to recruit and retain talent to support the transition of the Group's loan book, could impact our ability to meet customers' expectations and deliver our strategic commitments.' However, in considering its approach to objectives, targets and limits for assessing and addressing social risk, and its performance against them, the Group will take into account all material topics within the Social pillar, not solely those within Own Workforce. This broader scope is consistent with European Sustainability Reporting Standards ("ESRS") requirements, as the DMA has identified several material social impacts across the pillar, and these impacts, risks and opportunities are often interrelated. For example, negative impacts have the potential to become risks. Addressing this theme holistically supports effective due diligence and ensures that forward-looking strategy and processes reflect the full spectrum of material social matters. The DMA process identified three material topics for the social pillar: Financial wellbeing, Housing and Own Workforce (Equal Treatment & Opportunities for All). In line with its strategy, the Group puts customers first and their financial wellbeing is at the heart of what it does. The Group aims to continually adapt its service and product offering to meet the needs of its customers, throughout their life stages, while always being fair, transparent, and accessible, and consistently delivering the best value it can offer. Areas of focus for 2024 – 2026 regarding Societal & workforce progress are as follows: Puts customers first, always treating them fairly and with respect. Continue to proactively contribute to a robust and sustainable economy and society. Empower its workforce and foster a safe, inclusive and supportive work environment. Support its communities and local initiatives in a sustainable way. Customer First is one of the Group's strategic areas of focus. By placing customers first, the Group empowers them to manage their finances confidently, with special attention given to the most vulnerable in society. It serves consumers, SMEs, and large corporates through tailored products, solutions, and partnerships, adapting its services to meet changing needs. Some of those initiatives are noted as follows. The Group's partnership with AIB life offers a full suite of protection, investment and pension products to support the financial wellbeing of customers. Sustainability is deeply embedded into the Investment Fund Range which is available to customers through AIB's Financial Planning Service, including Article 8 and Article 9 funds of the Sustainable Finance Disclosure Regulation. Such funds explicitly invest in climate impacting, environmental, health and societal endeavours and exclude companies harmful to environmental objectives. The Group aims to inform customers on how to build financially secure futures for themselves, their families and their businesses via dedicated Financial Advisors, who provide advice and guidance on how to make customers' futures more secure. A financial consultation provides a comprehensive review of each customer's financial circumstances and goals which identifies appropriate protection, investment and retirement planning solutions to deliver a sustainable financial future for that customer. The Group also strengthens this offering through its dedicated AIB life digital hub on the AIB mobile app. The AIB life Hub was launched in 2023 and provides customers with access to their policy documents and fund performance, and relevant information to help plan for their financial future. Customers who visited the AIB life Hub engaged with investment and retirement calculators, product information and articles covering topics like 'Who's going to pay the bills if you can't?' and 'Why Invest?'. In 2025 the Group introduced a unique digital advice experience for its customers in the AIB mobile app, enabling customers to evaluate their attitude to risk and readiness for investing and choose a regular saving investment solution that is right for them. Earlier this year the Group extended this solution to include small lump sum investments up to € 15,000 as part of that digital self service proposition. This is in addition to its AIB savings and deposit offering, which provide customers with a suite of products to support their shorter-term savings needs. The Group promotes access to education through its student loan offering, which allows full-time third level students to access loans at a discounted student rate when they open a Student Plus account. For students who need assistance covering their Student Contribution Charges and other fees, the Group also offers specific tailored loans. The Group offers the AIB Advantage account to customers aged 66 and over, giving access to everyday banking with no monthly fees. Customers in vulnerable circumstances The Group recognises that some customers may require additional care, support or protection to meet their banking needs. Vulnerability can affect anyone during periods of stress or difficulty, impacting its ability to manage finances and make decisions. The Group considers a customer to be in vulnerable circumstances when they require additional support, understanding or flexibility to access banking services and achieve fair customer outcomes. This may include customers with an accessibility need, a language barrier, customers facing a time of stress and difficulty, or its younger customers. Customer Vulnerability Policy The Customer Vulnerability Policy sets out how the Group identifies, understands and supports customers who may be experiencing vulnerable circumstances. It establishes the framework for managing conduct risk in this context and supports the Group Conduct Risk Policy, for both personal and business customers. The Group is committed to providing accessible and inclusive banking services that respond to customers' individual needs and help them achieve fair outcomes. The Customer Vulnerability Policy is owned by the Head of Customer Experience Transformation, and sponsored by the Chief Customer Officer. Each ELT member is responsible for the implementation of Customer Vulnerability processes in their business area and for monitoring their effectiveness. Financial literacy The Group is committed to ensuring that all customers are enabled to make better-informed financial decisions. AIB has a positive impact by promoting financial literacy through education initiatives and ensuring that communication is clear and straightforward. The Group believes that all forms of customer communications, including advertising, should be clear, fair, accurate, and not misleading. Its actions to use clear, fair and accurate communication in promoting financial literacy, are aligned with and supported by its Group Conduct Risk Policy. Our performance measures AIB Life provides a full range of protection, investment, and pension products. The Group regularly monitors its customer Net Promoter Score ("NPS") for financial advice, which consistently ranks in the top quartile (mid to high 70s). During H1, a total of 17,912 financial planning consultations were undertaken across the Wealth business. The Group is exploring ways to better measure its impact on customers' financial wellbeing, especially for those needing extra support. Its goal is to introduce new initiatives to help customers make informed, responsible financial decisions.
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		As a pillar bank and leading mortgage provider, AIB is attuned to the unique complexities facing the Irish housing sector and the needs of its customers. The Group contributes to the greater availability of housing stock, from large scale residential developments to social and affordable housing – stimulating economic growth, underpinning the construction of more energy-efficient homes, improving access to homes and enhancing quality of life for more people and families. AIB is active in commercial real estate lending that helps boost housing supply further, offering green lending and financing energy-efficient infrastructure to support a more sustainable and resilient construction ecosystem. Recognising its financed emissions, the Group is committed to decarbonising its loan book, setting financed emission targets and integrating ESG criteria into its lending and investment strategies. The main policies governing its provision of finance for residential mortgages and residential developments, including Build-to-Rent ("BTR"), Private Rented Sector ("PRS") and social housing developments, are outlined below. For more information on these policies please see the Societal and Workforce section of the AFR. • Group ROI and UK Residential Mortgage and Development Policies Policy • Group Residential Development Policy • Group Commercial Investment Policy • Social Housing Policy • Social Bond Framework The policies cover all of its customers in Ireland and the UK (as applicable). In line with Risk Policy governance requirements, the Group reviews each policy periodically, so that it can continue to meet its customers' housing needs and support Government-led initiatives. These reviews also incorporate key stakeholders' interests and feedback from across the organisation. Group's performance measures The Group tracks the performance measures set out below. It will also consider developing other metrics over time, to measure performance within the housing value chain in Ireland. (i) First-Time Buyers - the Group has made a commitment to deliver more than € 6 bn of cumulative new lending to first-time buyers in ROI by 2026. Its Housing performance target is guided by its internal target-setting process. Its management team considers results from scenario analysis models, which are approved by senior leadership, ensuring alignment with the broader Group and sustainability Strategy. As at 30 June 2026, it has surpassed this target of € 6 bn with € 6.6 bn of cumulative new lending to First-Time Buyers over the period 2024 to H1 2026 in ROI. (ii) Social and Affordable Housing – AIB supports the national housing agenda directly through various Government-led initiatives and support for social and affordable housing through Approved Housing Bodies and private developers delivering social and affordable homes in Ireland and registered providers of social housing in ROI and the UK. While the Group does not have specific targets related to funding social and affordable housing in ROI, or lending to fund social housing in the UK, it uses the performance measures as noted here to track the effectiveness of its actions. (iii) Increased housing stock - AIB continued to support residential property development throughout in ROI and the UK. As at 30 June 2026 it provided € 503 m of funding for new residential developments. The Group also has a social material topic in relation to Own Workforce (Equal Treatment & Opportunities for All). It fosters an inclusive workplace where everyone feels empowered, promoting gender equality, training and development initiatives, inclusion of people with disabilities, anti-harassment measures, and diversity among colleagues. The Group supports work-life balance, variable pay, and career development, all of which positively impact colleagues. Recruiting and retaining skilled talent - and providing ongoing development - are essential to its sustainability commitments and customer service. A strong sustainability approach (as detailed in Climate and Environmental Action) helps attract and retain a talented workforce, supporting a strategy for operational efficiency & resilience. The Group continued to cultivate a culture of universal inclusion in 2026, through the ongoing implementation of the I&D strategy. The I&D Code recognises that the Group should respect, develop and harness the uniqueness of its workforce as well as embracing and celebrating their differences, in order to promote equal treatment and opportunities for all. The Code sets out the principles the Group's employees live by and underpins its related I&D policies, handbooks, and a year-round employee engagement calendar of awareness and educational events. The Group's I&D council oversees the governance of I&D activity aligned to the strategy. AIB maintains an ongoing target of at least 40% female representation among its non-executive Directors, as set out in its Board Diversity Policy, which was reviewed by the Board in 2026. As at 30 June 2026, female representation among the Board's non-executive Directors was 45%. Following the departure of a Board member with effect from 31 December 2025, the Board no longer meets the objective of having at least one member from a minority ethnic background. The Board remains committed to its diversity objectives and will ensure that this factor continues to be taken into account in the selection process for future appointments. The Group also targets between 40% and 60% of female representation across ELT and management. The gender balance as at 30 June 2026 is 42% female representation. The Group's I&D code is publicly available at www.aib.ie/ sustainability and the Board diversity policy targets are available at www.aib.ie/investorrelations. Creating a culture of learning and development is part of the Group's commitment to its colleagues, helping to attract and retain a talented workforce who share the same values. Providing staff with training and skills development empowers them along their career journey, which ultimately helps it to meet its decarbonisation ambitions and put customers first.
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		The Group achieves this by creating a culture that promotes a sustainable work-life balance and universal inclusion, introducing variable pay for employees, and helping colleagues to develop and progress their careers, which has a positive impact on them. If the Group fails to attract and retain talent with specialised skills, or do not provide the necessary training or skills development for front-line staff, there is a risk the Group may not meet its sustainability commitments, such as the transition of its loan book. This may also affect its ability to service customers. Conversely, a rigorous approach to sustainability, such as its Climate Transition Plan and actions to reduce carbon emissions, can help the Group to attract and retain a talented workforce that shares its values. The Group is pursuing this opportunity, which is integrated into its strategy via its Operational Efficiency pillar. Our performance measures (i) Gender Diversity: One area of the I&D Code relates to gender. Having been an early signatory of Ireland's first Women in Finance Charter, the Group aims to have a gender-balanced ELT, management and Board each year. Specifically, it targets between 40% and 60% female representation across Board, ELT and management, which is underpinned by the Equileap annual Gender Equality Global Report and Ranking's definition of 'gender balance'. The Gender Pay Gap ("GPG") is the difference in the hourly pay of men and women across the organisation. The annual GPG report for AIB ROI, based on a snapshot date of 30 June 2025, shows a mean GPG of 17.5%. Since the previous GPG report in 2024, there has been a 0.3 percentage point improvement. A report for AIB Group (UK) p.l.c. is also published, based on a legislative snapshot date of 05 April 2025, with a mean GPG of 21.3%. Since the previous report in 2024, there has been a 5.7 percentage point improvement. Similar to last year, the primary reason for the GPG remains the Group's organisational shape, with a significantly larger number of women in lower level roles, and higher numbers of men in more senior roles. (ii) Training and skills development To support the Group's colleagues in improving their sustainability knowledge, a completion rate of 90% is required each year for the mandatory 'Sustainability and AIB' training. The figure of 90% is derived from and aligned with the limit included in the RAS, which is reviewed annually by the Risk Compliance team and the Board Risk Committee and approved by the Board. The 'Sustainability and AIB' training course, which is completed annually, had a 94% completion rate in 2025. This includes all AIB employees and contractors, but not Payzone, Goodbody and AIB staff on long-term leave. (iii) Family Leave In 2025, 100% of AIB employees are entitled to take family-related leave, with 21% doing so (26% of females and 15% of males). Employees who took multiple types of family related leave during 2025 were only counted once. This avoids double-counting but means that the figures are a conservative view of how much family-related leave employees took during 2025. These figures exclude Payzone and Goodbody. Following recent legislative changes in the UK, including the removal of service requirements for Paternity Leave and Unpaid Parental Leave from April 2026, AIB would like to reaffirm its position. AIB's Family Leave policies already provide Day 1 access to both Paternity Leave and Unpaid Parental Leave for all colleagues across all jurisdictions, reflecting its progressive and inclusive approach to supporting parents and families. This builds on enhancements introduced in 2025, including the introduction of Foster Leave, which provides up to 10 days paid leave for colleagues going through the Foster Care journey, and Neonatal leave and pay, where AIB supplements statutory entitlements and extends eligibility to colleagues in ROI, enabling eligible employees to take neonatal leave in weekly blocks for each week their baby requires care, up to a maximum of 12 weeks. AIB also continue to support colleagues experiencing pregnancy loss at any stage of pregnancy. AIB provides up to 20 days' fully paid Compassionate Leave where a bereavement occurs for the employee, their partner or surrogate. In circumstances where pregnancy loss occurs at or after 24 weeks, colleagues may also avail of Maternity Leave in line with statutory entitlements. The Group's Societal Progress and Workforce Progress ambitions are enabled by AIB's Sustainability Strategy. The Group has made good progress in furthering its Social impact across its stakeholder community. Key deliverables include AIB's Social Bond Framework, supporting customers in financial difficulty, supporting vulnerable customers and enhancements to employee supports. Notwithstanding the progress it has made, its Societal & Workforce ambition, fuelled by stakeholder expectations, is to do more to meet both its strategic priorities and external obligations. Works are ongoing in this respect. For more information please refer to the Societal and Workforce progress section of the Sustainability Report.
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(c)	Policies and procedures relating to direct and indirect engagement with new or existing counterparties on their strategies to mitigate and reduce socially harmful activities	As per Table 1(d), an ESG Questionnaire is used in credit applications for borrowers identified as carrying high or moderate climate and environmental, social and/or governance related risk where the new lending is over €/£/\$ 1 m. It is now also used for annual reviews of Borrowers with credit limits above €/£/\$ 10 m in high and moderate ESG risk sectors and material waiver requests relating to facilities over €/£/\$ 1 m in high ESG risk sectors. A transition risk heatmap is used to identify those sectors facing the highest climate and environmental, social and governance risks that are in scope for the questionnaire. The questionnaire has both generic and sector specific questions on a range of topics from Climate & Environmental risk specific matters to social considerations such as human rights and diversity to determine an ESG risk rating. The questionnaire provides a better understanding of the ESG risk associated with the borrower and creates awareness among customers of the information that will be required from them around where they are on their ESG journey and their plans going forward. The output from the ESG questionnaire is an additional factor for consideration in the credit decisioning and grading process. The Group Responsible Supplier Code ("RSC") sets out an expectation that suppliers conduct their business in a fair, lawful, and honest manner with all their stakeholders, employees, subcontractors and any other third parties. It sets out minimum expectations of suppliers on human rights, health and safety, supply chain, inclusion & diversity, and responsible and sustainable business. AIB suppliers must adhere to all legal obligations in each jurisdiction in which they operate or provide services, as well as any specific requirements included in AIB's own policies. Key suppliers must attest annually to key policies (or clauses in them that are relevant to its supply chain). These include the Code of Conduct, Conflicts of Interest policy, Financial Crime policy, Data Protection policy, Whistleblowing Policy and the Human Rights Commitment. The code was endorsed by the Chief Executive Officer. It is publicly available on the Group's suppliers portal at www.aib.ie/suppliers. The Group's Credit Risk team develop and maintain policies designed to establish responsible lending practices. Key credit risk policies governing the funding the Group provides for housing finance include the Group Residential Development Policy, the ROI Residential Mortgage Policy (PDH and BTL), the UK Residential Mortgages Policy and the Social Housing Policy. Core principles are also enshrined in policies for customers in arrears and the management of distressed credit to ensure that customers are treated fairly, objectively, sympathetically, and consistently. The Group's approach to protecting and preserving human rights is underpinned by the Human Rights Commitment. This commitment has been shaped by the United Nations Guiding Principles on Business and Human Rights and it is fundamental in guiding the Group's strategic vision, operations and relationships with stakeholders. The Group's Human Rights Commitment operates alongside AIB's Code of Conduct ("Code") and AIB's RSC, and its commitments are aligned with those laid out in the laws applicable to the jurisdictions in which it operates, the European Convention on Human Rights and for its business in Ireland the EU Charter of Fundamental Rights. It was introduced in 2021, when it was approved by ELT, and reviewed by SBAC and Board. In line with the Code, the Group actively avoids causing, financing or contributing to any business activity that is known to breach human rights or fair practices, including taking steps to address any situations it becomes aware of where this has occurred. The Group will also, where practicable, align itself to the provisions of international treaties and other internationally accepted declarations and principles intended to protect human rights. It has due diligence processes in place to help it identify any material negative impacts or risks in relation to human rights. The Group's Human Rights Commitment is publicly available at www.aib.ie/sustainability. AIB's Code sets clear expectations for the Group's behaviours and emphasises its commitment to acting ethically, honestly and with integrity. It asks the Group's workforce, individually and collectively, to do the right thing. By following the Code, the Group will deliver for its customers and all stakeholders on a sustained basis. The Group's purpose is to empower people to build a sustainable future. The Code helps the Group to deliver on its purpose in a manner which is fully aligned to the Group's Values. Adopting the right culture and behaviours is fundamental to the Group living its purpose and delivering on its strategy - how it does things is as important as what it does, and everyone should be role modelling their values and behaviours every day. All employees are required to adhere to the Code and complete a declaration of compliance with the Code annually. In addition, annual e-learning on the Code is mandatory for all employees. In addition, the wider policy suite exists to protect employees and respect their rights. Additional supporting policies include: the Inclusion & Diversity Code; Anti-Bullying & Harassment Policy; Domestic Abuse Handbook; Whistleblowing Policy; and Grievance Policy. The Code is reviewed and approved at least annually by the Board Audit Committee. The Code can be found publicly at www.aib.ie/sustainability. The Group reports annually on its approach to tackling modern slavery in the Modern Slavery Statement. The statement explicitly addresses trafficking in human beings, forced labour and child labour. The statement was approved by AIB Group Board. It is available at https://aib.ie/group/modern-slavery-statement. In association with the Institute of Bankers ("IOB"), AIB created Continuing Professional Development ("CPD") Certificate in 'Understanding ESG for Business Customers'. The purpose of this training is to empower colleagues to take action and build on their ESG knowledge and gives an overview of the particular challenges and opportunities facing businesses. On social issues, the course equips AIB teams with information on salient human rights considerations, social regulations, voluntary international standards, and explains how these topics may impact AIB customers. The I&D Code recognises that the Group should respect, develop and harness the uniqueness of its colleagues as well as embracing and celebrating their differences, in order to promote equal treatment and opportunities for all. The Code sets out the principles the Group's employees live by and underpins the related I&D policies, handbooks, and a year-round employee engagement calendar of awareness and educational events. The I&D council oversees I&D activity aligned to the I&D Code. The Code outlines the scope of I&D and details what it expects from those who work at AIB and its suppliers. It highlights how to raise concerns and points to policies such as the Whistleblowing Policy and Grievance Policy which support the Code. The I&D Code specifically covers the following grounds of discrimination: race (including colour, nationality, ethnic and national origin), religion or belief, age, disability, gender and gender reassignment, sexual orientation, marriage or civil partnership, pregnancy or maternity, family status and membership of the Travelling Community. It does not have specific monitoring in place; but the Whistleblowing and Grievance procedures allow colleagues to report behaviours contrary to the Code. The Code was approved by the Executive Leadership Team. It is publicly available at www.aib.ie/sustainability. AIB's Group Financial Crime Policy, Group Fraud Risk Policy and related standards encompass anti-money laundering, countering the financing of terrorism, fraud, anti-bribery and corruption and sanctions. The Group has embedded the policies and standards in its operating procedures and the Group verifies its content at least annually to ensure they are kept up to date. Any material updates require Board approval. The Group makes all employees and Directors aware of the policies and standards and provide mandatory and bespoke training. The Group's public statement on the Financial Crime and Fraud Risk Policies can be found on the website at https://aib.ie/sustainability/related-codes-and-policies. The Group communicates with stakeholders on material topics, and there are remediation processes and channels for them to raise their concerns. As developed through disclosures in the CSRD statement in relation to ESRS S1, S3 and S4, AIB has processes in place to engage with colleagues, customers and the wider society and community regarding material impacts. Customers and the community can raise concerns through its robust complaints management processes to ensure customers are heard and issues addressed. More details of this can be found in the Sustainability reporting section of the AFR.
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Governance		
(d)	Responsibilities of the management body for setting the risk framework, supervising and managing the implementation of the objectives, strategy and policies in the context of social risk management covering counterparties' approaches to: (i) Activities towards the community and society (ii) Employee relationships and labour standards (iii) Customer protection and product responsibility (iv) Human rights	The Group's strong governance structures are key to delivering its sustainability commitments. Its governance framework provides clear oversight and ownership of the Group's sustainability strategy and the management of IROs at Board and Executive levels. This response outlines the roles and responsibilities of these bodies in relation to sustainability matters and business conduct, including their relevant skills and expertise. The Governance Report in the AFR provides details of their overall roles and responsibilities, composition and diversity as well as representation of employees. AIB Group Board The Board is responsible for promoting the Group's long-term sustainable performance. It approves the Group's strategy and its financial and investment plans, which considers sustainability factors. The Board approves its sustainability targets as part of the strategic planning process. These targets then form part of the financial planning process across its core operating segments. The Board receives regular updates on the execution of the Group's sustainability strategy, enabling it to monitor performance against the sustainability targets. These reports include regular updates on Culture and bi-annual sustainability updates. The Board is also responsible for overall business conduct as detailed in the Governance Report in the AFR. The Board approved Code of Conduct supports the Group's values and helps it to deliver on its strategic purpose. Board Committees The Board is supported in discharging its duties by a number of Board and Advisory Committees. Part of their role is to oversee and challenge the Group's sustainability strategy and performance, while the Board retains ultimate responsibility, ensuring a robust approach. In relation to sustainability matters, the BAC oversees the quality and integrity of the non-financial disclosures, internal controls and mechanisms through which employees and contractors may raise concerns, in line with the scope of the Whistleblowing Policy. The BRC oversees and fosters sound risk governance across the Group, including ESG-related risks. The SBAC assists the Board in overseeing sustainability matters and supports the execution of the Group's sustainable business strategy, in accordance with the Group Strategic and Financial Plan. SBAC receives updates on sustainability matters including the sustainability strategy, from Management, following review and recommendation from GSC. The TDAC supports with the review and challenge of the strategy, governance and execution of matters relating to technology and data including cybersecurity, areas aligned to AIB's material topics. The NomCo ensures that the Board and Executive Leadership Team are equipped with the necessary skills and diversity to effectively guide the group towards sustained success. The Remuneration Committee ("RemCo") oversees the Remuneration Policy, including the variable remuneration scheme. Each Committee operates under Terms of Reference approved by the Board, as detailed in the Governance Report. AIB Group ELT ELT is led by the Chief Executive Officer ("CEO") and includes the managing directors of AIB's three core operating segments. It provides input on the design, development and delivery of AIB's purpose, strategy and values, and is responsible for day-to-day operations. ELT ensures the Group has an effective organisational structure, including the selection, motivation and direction of senior management, and oversees the execution of the strategy agreed with the Board, as well as the operational management, compliance and performance of all of the Group's businesses. ELT is also responsible for maintaining an effective internal governance and control framework that includes a clear organisational structure and independent risk management, compliance and audit functions. In addition, it evaluates the effectiveness of the systems that ensure the integrity of financial and sustainability information, as well as the soundness and effectiveness of risk management and internal controls. ELT operates under defined Terms of Reference and has full authority to delegate any of its powers, authority or activities to identified executives or to one or more of its sub-committees. In line with this, ELT has established several sub-committees. The Chair of each sub-committee reports to ELT on the key aspects of its work. ELT oversees the sub-committees and regularly evaluates their effectiveness. Please refer to Table 1 (g) for further information on the committees GSC, GRC, GDC, GCCC, and DATC. Please see below for an overview of the policies in place for AIB's three material topics under the Societal and Workforce pillar – Financial Wellbeing, Housing and Own Workforce (Equal Treatment & Opportunities for All). Financial Wellbeing The Policies described in the Financial Wellbeing section of the AFR include the Product and Propositions Risk Policy, Group Conduct Risk Policy and the Customer Vulnerability Guidelines. These policies apply to all employees, contractors, consultants, agents and third parties throughout the Group, in all jurisdictions who have direct or indirect access to information or systems. They are applicable to all legal entities and subsidiaries in AIB Group, including Goodbody and, where relevant, its suppliers within AIB's value chain. Payzone is not covered by these policies as it maintains its own suite of policies. Housing Policies governing the Group's provision of finance for residential mortgages and residential developments, including BTR, PRS and social housing developments. The policies cover all of its customers in Ireland and the UK. The Group reviews each policy periodically, so that it can continue to meet its customers' housing needs and support Government-led initiatives. Each property lending policy adheres to relevant credit risk principles. They also comply with all relevant regulatory requirements, including the SI 81 2025, the Credit Reporting Act 2013, the SME Lending Regulations, the CBI Guidance on the Central Credit Register, the EBA Guidelines on Loan Origination & Monitoring and the Competition and Markets Authority's limitation on bundling (NI). Own Workforce (Equal Treatment & Opportunities for All) The Policies described in the Financial Wellbeing section of the AFR include the I&D Code, the Family Leave Handbook and Carer's Policy and the Anti-bullying and Harassment Policy. The I&D Code recognises that the Group should respect, develop and harness the uniqueness of its colleagues, as well as embracing and celebrating their differences, in order to promote equal treatment and opportunities for all. The Code sets out the principles that the Group's employees live by and underpins its related I&D policies, handbooks, and a year-round employee engagement calendar of awareness and educational events. The I&D council oversees I&D activity aligned with the I&D Code. The Code outlines the scope of I&D and details what the Group expects from those who work at AIB and its suppliers. It highlights how to raise concerns and points to policies such as the Whistleblowing Policy and Raising Concerns Policy, which support the Code of Conduct. The Human Rights Commitment operates alongside AIB's Code of Conduct and AIB's Responsible Supplier Code, and its commitments are aligned with those laid out in the laws applicable to the jurisdictions in which it operates, the European Convention on Human Rights and for its business in Ireland the EU Charter of Fundamental Rights. It was introduced in 2021, when it was approved by ELT, and reviewed by SBAC and Board. More detail on all of the policies outlined above can be found in the Societal and Workforce Progress section of the AFR.

		The Board and Board committees are kept regularly informed on material sustainability matters by relevant ELT committees. This supports them in fulfilling their oversight and management responsibilities for AIB's material IROs. The Board and ELT and/or their committees discusses a broad range of sustainability matters including: • Sustainability transformation and targets • Sustainability Research Updates • Sustainability Strategy Updates • Double Materiality Assessment Outputs and Performance Measures and updates • Pillar 3 ESG Disclosures • Sustainability propositions updates • Diversity & inclusion • AIB's environmental footprint • Regulatory engagement and expectations • Stakeholder communications and training on sustainability matters • Sustainability Reporting • Board succession planning, skills renewals, composition and diversity • Whistleblowing and the Code of Conduct • Climate and Environmental risk • Conduct risk and Culture risk • Cyber risk updates • Variable remuneration • Operational efficiency & resilience • Data & AI updates • Collaboration with community partners • Supply Chain Management Updates
(e)	Integration of measures to manage social factors and risks in internal governance arrangements, including the role of committees, the allocation of tasks and responsibilities, and the feedback loop from risk management to the management body	The Group's Board Committees are regularly informed by senior management, supporting their oversight and management of material IROs, as outlined in response (d) above. The Group addresses these material IROs across its business lines through dedicated controls, including policies, actions, metrics and targets. Management and ELT oversee their effectiveness. Enhanced due diligence further supports impact monitoring. Material risks are managed via the RMF and internal controls, following the 3LOD approach (see Table 2(f)). The Board holds ultimate responsibility for risk management and internal controls, delegating risk governance to various committees. Opportunities are incorporated into strategic, financial, and investment planning. Progress against Board-approved sustainability targets is monitored through regular reporting to the GSC and the SBAC. The Group continues to enhance the integration of processes, controls and procedures to support the effective identification, monitoring, management and oversight of material IROs across Executive and Board Committees and internal functions.
(f)	Lines of reporting and frequency of reporting relating to social risk	The Group operates a three lines of defence model which defines clear responsibilities and accountabilities and ensures effective independent oversight and assurance activities take place covering key decisions. The first line of defence lies with the business line who are required to have effective governance and control frameworks in place for their business and to act within the risk appetite parameters set out. The second line of defence comprises the Risk function, and oversees the first line, providing independent constructive challenge, setting the frameworks, policies and limits, consistent with the risk appetite of the Group. The third line of defence comprises Group Internal Audit who provide an independent view on the key risks facing the Group, and the adequacy and effectiveness of governance, risk management and the internal control environment in managing these risks. An update on the social agenda is provided to SBAC at a minimum on an annual basis to facilitate the oversight of the social agenda from a Group perspective. Please see 2(d) and 2(e) for more information on the lines of reporting and frequency of reporting relating to social risk.
(g)	Alignment of the remuneration policy in line with institution's social risk-related objectives	AIB operates a Variable Remuneration scheme which comprises three financial measures accounting for 60% of the outcome, and three non-financial measures accounting for 40% of the outcome. The non-financial measures relate to gender balance, customer satisfaction and green finance and each have an equal weighting. Currently, performance is not assessed against GHG emission reduction targets.

Risk management		
(h)	Definitions, methodologies and international standards on which the social risk management framework is based	The Group's societal and workforce progress pillar is aligned with the UN Sustainable Development Goals 1, 4 and 11. More detail on these material topics can be found in 2(a) and (b) above and in the societal and workforce progress section of the AFR. The Human Rights Commitment has been shaped by the United Nations Guiding Principles on Business and Human Rights and it is fundamental in guiding the Group's strategic vision, operations and relationships with stakeholders. The Human Rights Commitment operates alongside AIB's Code of Conduct and AIB's Responsible Supplier Code, and the Group's commitments are aligned with those laid out in the laws applicable to the jurisdictions in which it operates, the European Convention on Human Rights and for its business in Ireland the EU Charter of Fundamental Rights. It was introduced in 2021, when it was approved by ELT, and reviewed by SBAC and Board. The Group also complies with the UK Modern Slavery Act and publish a statement on an annual basis. AIB has also adopted the UN Global Compact, a principles-based framework for businesses aimed at encouraging sustainable and socially responsible policies and the Equator Principles, a framework for Financial Institutions to identify, assess and manage environmental and social risks when financing projects. The Group's disclosures with reference to the Global Reporting Initiative ("GRI") framework, UNEP FI Principles for Responsible Banking and the Equator Principles can be found on AIB's website. Social Bond Framework The purpose of the Social Bond Framework is to enable AIB, or its subsidiaries, to issue social bond instruments, which may include covered bonds, senior bonds (preferred or non-preferred), subordinated bonds and medium term notes, to finance and/or refinance social eligible loans with a positive societal benefit. The Framework is aligned to the ICMA Social Bond Principles 2023, and defines the portfolio of loans eligible to be funded by the proceeds of Social Bonds issued by AIB. The GSC approves material Social Bond Framework updates, as well as social bond allocation and impact reports. The Framework is approved by both the GSC and the Treasury Management Risk Forum and is publicly available at https://aib.ie/investorrelations/debt-investor. SLF The SLF provides transparency on the criteria that the Group employs when classifying social lending. Social lending describes any form of lending to fund social eligible activities outlined within the SLF. The Framework is approved by the GSC and is publicly available at: https://aib.ie/sustainability/related-codes-and-policies. Equator principles In October 2021, AIB signed up to the Equator principles. As a signatory to the Equator Principles, all lending under AIB's Group Project Finance Policy is required to comply with the Equator Principles, and, therefore, AIB conduct assessments for environmental and social risks in line with the Equator Principles and relevant International Finance Corporation ("IFC") Performance Standards. Under the Equator Principles, projects can be categorised into A, B or C. Projects that are deemed to be a Category A are projects with potential significant environmental and social risks and/or impacts that are diverse, irreversible, or unprecedented. Category B projects are those with potential limited adverse E&S risks and/or impacts that are few in number, generally site-specific, largely reversible, and readily addressed through mitigation measures. Category C projects are those with minimal or no adverse E&S risks and/or impacts. AIB successfully implemented the Equator Principles across the relevant business units in the bank and submitted an Implementation Plan to the Equator Principles Association in July 2023.
(i)	Processes to identify, measure and monitor activities and exposures (and collateral where applicable) sensitive to social risk, covering relevant transmission channels	The Group uses a comprehensive risk management approach across all risk types. This is outlined in the Group's RMF, including the key practices that are implemented in managing risks, both financial and non-financial. The framework is reviewed, updated and approved by the Board at least annually to reflect any changes to the Group's business or consideration of external regulations, corporate governance requirements and industry best practice. The Group's independent Risk function designs and maintains the framework. The Risk function is led by the Chief Risk Officer who provides oversight and monitoring of all risk management activities. Regular monitoring of ESG-related regulatory and legal developments is in place across different areas of the Group to ensure suitable consideration and appropriate action is taken and the Regulatory Compliance team is responsible for independently identifying and assessing current and forward-looking compliance obligations, including regulation and guidelines in relation to ESG-related matters. An ESG Sectoral based Transition Risk Heatmap, whose considerations include social risk, is a qualitative approach to identifying priority risk sectors for further assessment. The Group has incorporated an improved ESG questionnaire into the risk assessment process. Please refer to (c) for details on the ESG Questionnaire used in credit applications for borrowers identified as carrying increased transitional, environmental, social and/or governance related risk where the new lending is over € /£ 1 m. In 2023 the Group incorporated an improved ESG Questionnaire into its supplier risk assessment for new and renewing suppliers including the assessment of social and human rights risks. The DMA process was first carried out in 2023, and is reviewed on an annual basis, in line with the most up-to-date ESRS and European Financial Reporting Advisory Group ("EFRAG") guidance. Seven material topics were identified through the DMA process, and form the basis for the Group's sustainability reporting and strategic decision-making processes. The DMA process is inherently dynamic, reflecting the evolving landscape of sustainability and stakeholder expectations. This approach ensures that the DMA remains a living process, reviewed each year, that supports not only compliance but also informs strategic decision-making. Please refer to Table 1 (h) above for details on the SLF. AIB's SRI Bond portfolio funds domestic and international projects aimed at global sustainability, carbon emissions reduction and social improvement, all under the over-arching themes of ESG. AIB promotes and supports the transition to a more sustainable global economy and contributes to positive environmental and social change via investment in green, social and sustainability bonds. As at 30 June 2026, the SRI Bond portfolio stood at € 3.95 bn. In order to ensure the Group maintains a strong presence in the sustainable bond market, and continue to fund positive impact projects, it is the Group's ambition to grow the SRI Bond Portfolio to at least 16% of AIB's total Investment Securities in the medium-term. AIB will continue to support transition efforts that are aligned with its strategy and decarbonisation ambitions and engage with organisations to ensure that it can support positive change. To help drive this agenda, it has joined a multitude of voluntary organisations, including the CDP, SBTi, UN Global Compact, and the WBCSD.

(j)	Activities, commitments and assets contributing to mitigate social risk	The following examples demonstrate the Group's activities and commitments to mitigate social risks: Supporting Housing As a pillar bank and leading mortgage provider, AIB is attuned to the unique complexities facing the Irish housing sector and the needs of its customers. The Group contributes to the greater availability of housing stock, from large scale residential developments to social and affordable housing – stimulating economic growth, underpinning the construction of more energy-efficient homes, improving access to homes and enhancing quality of life for more people and families. AIB is active in commercial real estate lending that helps boost housing supply further, offering green lending and financing energy-efficient infrastructure to support a more sustainable and resilient construction eco-system. A home is one of life's most basic and essential needs. Secure housing underpins better health and education outcomes and provides people with a safe place to build their lives and families. Beyond individual wellbeing, housing is a cornerstone of social cohesion and economic resilience. Adequate supply supports labour mobility, attracts investment, and enables sustainable urban development. Through its Customer First strategic pillar in particular, the Group's housing strategy contributes to a robust and sustainable economy and society. AIB supports the national housing agenda directly through various Government-led initiatives and support for social & affordable housing through Approved Housing Bodies and private developers delivering social and affordable homes in Ireland and registered providers of social housing in ROI and the UK. As at 31 December 2025, AIB provided € 139 m in funding for social and affordable housing developments and investments in ROI, and £ 174 m in lending for social housing in the UK. AIB have made a commitment to deliver more than € 6 bn of cumulative new lending to First-Time Buyers by 2026. In H1 2026, new lending to First-Time Buyers totalled € 1.2 bn in ROI. As at 30 June 2026, it has surpassed this target of € 6 bn with € 6.6 bn of cumulative new lending to First-Time Buyers over the period 2024 to H1 2026 in ROI. AIB continued to support residential property development throughout the year, providing funding for new residential developments of € 503 m as at 30 June 2026 to support the development of new homes in ROI. Customers in Vulnerable circumstances The Group's Customer Vulnerability Policy supports the Group in managing conduct risk relating to customers in vulnerable circumstances. The Policy is a key supporting document to the Group Conduct Risk Policy, for both personal and business customers. The Policy recognises that when its customers are experiencing vulnerable circumstances, they may require additional support, flexibility or understanding when accessing banking services. The Group provides a range of accessibility, inclusion and additional support measures designed to help customers access banking services in a way that works for them, including: • A dedicated additional support helpline which supported customers and carers via 9,164 calls year to date. • An additional support flag system which assists us in providing continuous assistance to customers in need. • A dedicated internal vulnerable customer support team. • Accessible Automated Teller Machine ("ATM") and Cash & Cheque Lodgement ("CCL") services, with voice guided functionality across the ATM and CCL network, supporting cash withdrawals, balance enquiries, mini statements and PIN services for customers who are visually impaired. • A full annual training and awareness programme for colleagues, covering customers in vulnerable circumstances with over 35,000 hours of training completed year to date. • Accepting calls from sign language interpretation services, IRIS in Ireland and Convo in the UK. In the UK customers who are deaf, hard of hearing or with a speech impairment can contact us using the Relay UK Service. • Providing bank statements in braille or large print in Ireland and the UK, with additional services for customers with sight difficulties expanded to the UK via its partnership with the Royal National Institute of Blind People to provide braille, large print and audio offerings. • A language translation and interpretation service, providing on-demand branch access to an interpreter in over 120 languages. • Inclusive and accessible banking initiatives, including recognition of the Hidden Disabilities Sunflower and JAM Card Friendly Accreditation across all AIB branches and EBS offices on the island of Ireland, Dementia Inclusive recognition in Ireland and Dementia Friends Accreditation in Northern Ireland. In addition, the Group obtained Autism Friendly Accreditation for all AIB branches in Ireland in May 2025 and EBS branches in October 2025. • Gambling block, which the Group implemented in 2024, allowing customers in Ireland and the UK to request a block on debit cards and credit cards for gambling transactions through the Additional Support Helpline. • AIB UK domestic abuse supports, which has provided a Domestic Abuse Exception Process since 2023 to support existing personal customers and staff who may have a poor credit score due to a domestic abuse situation. • Introduction of the Trusted Contact Person service which allows a personal customer to appoint a third party who can be contacted by the bank in certain circumstances. Social Bond In 2021, AIB became the first Irish bank to publish a Social Bond Framework. In 2022, AIB became the first Irish bank to issue a social bond and subsequently issued another in January 2023, bringing total issuance to € 1.75 billion. Proceeds from the social bonds are allocated to financing projects with clear social benefits, including social and affordable housing, access to essential services, SME financing in deprived areas, and affordable basic infrastructure. Please refer to (i) above for information regarding AIB's SRI Bond portfolio funds domestic and international projects, and its progress at year-end 2025. Financing Healthcare: Healthcare is a sector of strategic and social importance to AIB with dedicated healthcare teams in its ROI and UK businesses. Regularly publicly awarded and recognised for excellence in healthcare financial services delivery, AIB teams are focused on providing financial solutions that are helping to address healthcare needs and service access within its communities. AIB provides loans and services to support hospitals, primary care centres, residential care for the elderly and citizens with challenged healthcare needs as well as in home and transitional care as part of a full integrated care offering. Supporting Businesses and Entrepreneurship The Group is committed to supporting businesses of all sizes. Through its partnership with the SBCI, in 2025 it participated in the Growth and Sustainability Loan Scheme - a long-term and low-cost loan scheme which supports its customers in business and agriculture.
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		Universal inclusion In its 5th year, Universal Inclusion was a central element of the Group's Show Respect and Be One Team values campaign. Through values-led team activities, events, and communications, the campaign reinforced its commitment to an inclusive workplace at AIB—one where diversity is valued and every colleague can thrive. Highlights included a conversation with Black Irish sprinter Rhasidat Adeleke on allyship and inclusion, and a spotlight on the Pride+ Network following their IBCB award win, bringing inclusion to life through storytelling. Diverse Talent: Having launched a handbook the Group has seen an increase in requests for DCU access students from across the business. Worked with Aramark to agree placements for Together Academy (Intellectual Disability) and Change Please (Risk of Homelessness). Support continues for external social impact aligned with the Inclusion and Diversity Strategy and ESG commitments (e.g., the Technical University Dublin ('TUD') Entrepreneurship for People with Disabilities, Trinity Centre for People with Intellectual Disabilities) AIB's Inclusion & Diversity Council, chaired by an ELT member and comprised of leaders from across the organisation, oversees and advances AIB's inclusion agenda - supporting the delivery of a culture where all colleagues can perform at their best and reach their full potential. Through values-led team activities, events and communications, AIB's campaigns continue to reinforce its commitment to an inclusive workplace where diversity is valued and every colleague can thrive. Inclusion Networks The Inclusion Networks celebrate the diversity of the workforce and play an important role in fostering an inclusive workplace by promoting awareness, support, and collaboration among colleagues. With the support of the Women's+ Network, the Group continued targeted programmes to empower women across all levels in AIB. The programmes focused on developing leadership, technical skills and career progression strategies. For example, the Mentor Her programme, now in its ninth year, helps mentees to better command their own career path through their mentor's support and contacts across the broader mentee group. The Group's 2026 programme is supporting 96 mentees. In addition, the Group continues to support the Lean-in Circles initiative; these are self-led peer support networks which have over 350 members. Themes include returning from maternity and neurodiversity. The Origins+ Network raised awareness of the experiences of people from ethnic minority groups and celebrated all employees' heritage. They organised a variety of events and celebrations throughout the year, including Connecting Cultures week. The Pride+ Network organised a variety of events for colleagues, such as Pride events in Dublin, and Belfast in 2026. AIB also sponsored Dublin Pride Run, Ireland's largest LGBT+ sporting event. The Abilities+ Network raised awareness around several global initiatives, such as Autism Acceptance Day in April. This was used to roll out volunteering opportunities and education for AIB employees, to improve accessibility for both its customers and its people. Many other events were highlighted by the Network throughout the year, such as World Down Syndrome Day, International Day of Sign Languages, World Sight Day. For International Day of Persons with Disabilities 2025 the Group heard from Joanne O'Riordan speaking about her journey as a disabled woman and her experience interning with AIB's legal team. The Life & Family+ Network partnered with Family Carers Ireland to provide a support package to working carers, including one-to-one access to expert guidance and support. Trainings and skills development AIB continues to strengthen capability through a range of targeted training and development initiatives. The Group supports the further education of employees by covering eligible fees and study leave where required. This includes support for a broad range of programmes including post-graduate programmes and role-specific qualifications, such as the Professional Certificate/Diploma in Financial Advice (APA/QFA), Chartered Banker Institute courses in the UK, and ACCA or CIMA courses for accountants. The Group offers Continuing Professional Development ("CPD") Certificates accredited by the Institute of Bankers ("IOB"). In particular, 'Understanding ESG for Business Customers' empowers client-facing colleagues to take action and build their ESG knowledge. Colleagues have access to the AIB Sustainability Academy, which is a hub for all ESG learning, signposting sustainability resources and education opportunities. It aligns with the Group's purpose to empower colleagues to build a sustainable future and equips them to more effectively engage with and support customers and suppliers as they navigate their sustainability journey. In 2026, the final five capabilities of the Risk Academy were launched, completing the full suite of eleven capabilities now available to all colleagues within the Risk function, marking a significant milestone in strengthening risk expertise. For more information please refer to the Societal and Workforce progress section of the Sustainability Report.
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(k)	Implementation of tools for identification and management of social risk	ESG Risk Identification & Assessment Tools (i) MRA and DMA Risks are identified as part of the Group's annual MRA, identifying the Group's material risks in line with the Group's RMF. The MRA is an annual top-down process, identifying the Group's material risks in line with the Group's Risk Management Framework, taking into account the Group's strategic objectives, in addition to internal and external risk sources including social factors. In addition, the Group uses a heatmapting process and scenario analysis to support the risk identification and management of social risk, helping to understand the potential short- and long-term impacts of selected social risk drivers on the business model. A range of qualitative tools are used to monitor exposure to ESG risks. The nature and depth of these tools and metrics will evolve and mature over time. Please refer to section 2(i) for more details on the processes to identify, measure and monitor activities and exposures sensitive to social risk. Per 2(a) above, the DMA process is inherently dynamic, reflecting the evolving landscape of sustainability and stakeholder expectations. Three material topics identified under the Social pillar of the DMA are Financial wellbeing, Housing, and Own Workforce (Equal Treatment & Opportunities for All). See 2(a) for further details. (ii) UNEP FI Portfolio Impact Analysis Tool In addition to the above risks, each year the Group provides an update on AIB's progress against the Principles for Responsible Banking in accordance with UNEP FI's requirements. The 2025 progress statement for implementation of the Principles for Responsible Banking ("PRB") has been prepared in line with the PRB Guidance document and progress statement, which can be found in the Sustainability Disclosures Tables and is available on the website. In 2024, the Group conducted an impact analysis based on data from September 2024 activities, related to the totality of its primary geographic footprints, i.e. the RoI, the UK and Northern Ireland, which together, comprises over 90% of the Group's banking activities. AIB has not included a separate submission of North America/rest of world. Individually they contribute <5% of the Group's concentration by location. (iii) Whistleblowing Policy Under the Whistleblowing Policy, the Group's colleagues are encouraged to make disclosures when they have a concern about actual or suspected wrongdoing in the workplace. Disclosures can be made directly to the internal Whistleblowing Team via many channels, including the whistleblowing portal, a secure externally hosted web-based system, which provides the option of anonymous reporting. The Whistleblowing Policy applies to all those working in or for AIB Group, in any jurisdiction. All disclosures made are treated promptly and with the highest level of confidentiality. The effectiveness of the policy and the processes are monitored and reviewed by BAC. (iv) Grievance Mechanisms Those who are directly employed by AIB can also raise concerns in relation to personal grievances, employment-related concerns, bullying and harassment complaints, or complaints as a customer through the appropriate channels, namely, the Grievance Policy, and the Anti-Bullying & Harassment Policy, with the Customer Care team, or directly with their People Leader. The Chief People Officer is ultimately responsible for the implementation of the Grievance Policy, which is available on AIB's website. The Workforce Performance Raising Concerns Team is responsible for monitoring and tracking formal grievance complaints. The HR Policy team and the Raising Concerns Workforce Performance Team review the Grievance Policy regularly, in consultation with stakeholders, to address regulatory, legislative, business, management and best practice requirements. The Grievance Policy complies with the codes of practice in the Republic of Ireland, Great Britain and Northern Ireland. To facilitate the effectiveness of the Grievance process, the Group takes the following steps: Formal grievances are recorded on a personal case register. A dedicated Grievance & Disciplinary decision-maker panel facilitates the independence and effectiveness of the channel. All appeals are heard by either the CEO or their appointed nominee for review. The investigator is assigned a dedicated case manager, who oversees that the process is followed correctly and that fair procedures are adhered to. AIB employees and contractors in Ireland and the UK are required to complete annual training on the Code of Conduct, which includes key responsibilities related to the Grievance Policy. The Group Accountability & Performance team issues reminders and People Leaders regularly communicate with their teams on the importance of understanding and complying with the Code of Conduct. (v) Human Rights Risk Identification tools The Group has completed with the support of SHIFT, a leading Human Rights organisation, an assessment of its human rights impacts and have identified its Salient Human Rights. The Group has a range of activities, processes and tools in place to manage its human rights impacts and risks and seek to engage with many stakeholders who help to understand these impacts. AIB will continue to support transition efforts that are aligned with its strategy and decarbonisation ambitions and engage with organisations to ensure it can support positive change. To help drive this agenda, it has joined a multitude of voluntary organisations, including the CDP, SBT, NZBA, UN Global Compact, and the WBCSD.
(l)	Description of setting limits to social risk and cases to trigger escalation and exclusion in the case of breaching these limits	AIB has had an Excluded Activities List in place since January 2021. This sets out a range of business activities that do not align with the Group's strategy due to, amongst other things, negative social impacts associated with such activities. Excluded activities relate to numerous business areas including Energy, Animal Welfare, Ecosystem protection, Healthcare & Genetic Engineering, Adult Entertainment, Controversial Weapons, Fisheries / Marine, Mining, and Marine Infrastructure. The rules apply to all business customers with a Gross Connected Exposure of >€ 300 k and who are relationship managed. The list prohibits AIB from providing new credit exposure where the customer, or any of its subsidiaries, are involved in any of the activities on the list. The Excluded Activities List is publicly available at aib-group-excluded-activities-policy.pdf. Refer to Table 2 (b) for details of the key performance measures associated with the Societal and Workforce Progress pillar of AIB's Sustainability Strategy and Table 2 (k) for details of the risk identification and escalation mechanisms in place.

(m)	Description of the link (transmission channels) between social risks with credit risk, liquidity and funding risk, market risk, operational risk and reputational risk in the risk management framework	In 2026, the Group implemented a transmission channel analysis to analyse how different social & governance risk drivers transmit through micro and macroeconomic factors and impact the Group's material risks. The analysis considers the Group's geographical footprint from the perspective of credit, market, economic sectors and different asset classes. For each of the S&G risk drivers, micro and macro transmission channels are identified, and first and second order impacts are assessed. The GMM is used to determine the materiality of the impact on individual risk types, which considers reputational and regulatory impacts, as well as financial losses and impact on business objectives. The 2026 assessment considered 5 social and 3 governance drivers, and was completed over the short (1 -3 years), medium (4-10 years) and long term (10+ years) to recognise changing impacts of the risk drivers over different time horizons and their impact on each of the principal risks listed in the Risk Management section of the AFR. Risk management of climate, environmental and wider ESG risks is an important component of the sustainability strategy. As outlined in response 2(a) and 2(k) the Group undertakes risk assessment activities on an annual basis with the outcomes of risk management processes such as the MRA being an important input factor to the DMA process, informing alignment and calibration of results. The Group is continuously working on integrating the DMA process, including the identification of risks and opportunities, in the overall planning, risk management and internal controls as applicable. Details of the connectivity between AIB's DMA and MRA processes are detailed within the Sustainability Reporting section of the AFR. (i) Credit Risk Please see details of the Excluded Activities List above in (l) which prohibits AIB from providing new credit exposure where the customer, or any of its subsidiaries, are involved in any of the activities on the list. The ESG Questionnaire is used in credit applications for borrowers identified as carrying increased climate and environmental, social and/or governance related risk where the new lending is over € / £ / \$ 1 m. Work has continued on the ESG Questionnaire to further enhance and refine it, broadening the scope of coverage at both customer and sector level, whereby it is also used for annual reviews for Borrowers in high and moderate risk sectors with an exposure >€ / £ / \$ 10 m and for material waiver requests for Borrowers in high risk sectors with an exposure >€ / £ / \$ 1 m . In addition, ESG risk commentary is required in all credit applications where the exposure is > € / £ / \$ 1 m for customers of AIB's Capital Markets and Climate Capital segments. AIB has focused on social outcomes beyond climate for social lending, as articulated in the SLF. The key themes included in social lending are: • Access to Healthcare • Social & Affordable Housing • Access to Education • Affordable Basic Infrastructure • SME Financing Access to Finance for Disadvantaged Groups • Support to Non-Profit Organisations (ii) Operational Risk Operational and Resilience Risk is a material risk which is identified and assessed by the Group's MRA. The Operational and Resilience Risk Framework sits within the overall Group Risk Architecture and is one of the Material Risk Frameworks supporting the Group RMF. Operational Risks can result in customer, financial, and reputational impacts. Additionally, the impact of C&E, Social Risk ("S") and Governance Risk ("G") drivers materialise in the form of Operational Risk and for this reason ESG risk is considered in the RCSA process. The RCSA is the Group's core bottom-up process for the identification and assessment of operational risk across the Group. The RCSA process supports management's evaluation of the key Operational Risks facing the Group and associated mitigating controls. The identified Operational Risks and mitigating controls are reviewed and signed off by management up to and including ELT level to confirm that the controls recorded are appropriate and operating effectively. (iii) Funding and Liquidity Risk The Green and Social Bond programmes support AIB's Capital and Minimum Requirements for own Funds and Eligible Liabilities ("MREL") debt issuance programmes - aligning the Board's approved funding and liquidity plans with AIB's purpose of empowering people to build a sustainable future. An amount equal to the net proceeds from Green and Social Bond instruments issued by AIB will be used to finance and/or refinance a portfolio of eligible loans as defined by the eligibility criteria of each Green and Social Bond Framework respectively. AIB review, challenge and, where required, update the composition of its pools, to align with evolving standards. Since 2022, AIB has issued two Social Bonds, totalling € 1.75 bn. (iv) Market Risk From a market risk perspective, Social bonds in the SRI Bond Portfolio (as well as all other bonds in the SRI Bond Portfolio) are managed in the same way as all bonds within AIB's Investment Securities holdings. Specifically, market risk is managed with reference to the Group's Market Risk Management Framework, Market Risk Management Policy and Market Risk Strategy. (v) Reputational Risk Reputational Risk is pervasive across all risk types and its exposure is considered to be an outcome that arises in the event of any of the bank's material risks emerging across key business activities. AIB's Reputational Risk Framework formalises and standardises the approach in identifying, assessing, measuring and managing business activity that elevates the Group's exposure to Reputational Risk. The GMM is used to determine the materiality of the impact on individual risk types, which considers reputational and regulatory impacts, as well as financial losses and impact on business objectives. The DMA process was first carried out in 2023, and is reviewed on an annual basis, in line with the most up-to-date ESRS and EFRAG guidance. Seven material topics were identified through the DMA process, and form the basis for the Group's sustainability reporting and strategic decision-making processes. As a result of the DMA process the Group has identified one social risk. No material current financial effects were identified for FY2025 in relation to this risk. Financial Effects Where material risks and opportunities were identified through the DMA process, further analysis was conducted to determine whether they resulted in current financial effects. Please refer to Table 2(a) for further details on the DMA process. Cyber Security & Data Protection The Group continues to invest in customer trust and organisational resilience through an integrated approach to protecting customers, critical services and operations, while maintaining the security and reliability of its digital channels. Some key policies and frameworks that support the day to day management of the interaction between social factors and Credit Risk, Operational Risk, Funding and Liquidity Risk, Market Risk and Reputational Risk are detailed below.
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45: Table 3 - Qualitative information on Governance risk

As per Article 449a CRR, the following table describes the integration of governance risks in AIB Group's governance and risk management.

Row number	Qualitative information	
	Governance	
(a)	Institution's integration in their governance arrangements of the governance performance of the counterparty, including committees of the highest governance body, committees responsible for decision-making on economic, environmental, and social topics	Counterparty Management The Group continues to adapt its credit risk management processes and policies to monitor ESG risks. Sector specific rules and limitations are incorporated into credit policies within a defined climate-related and environmental risk appetite. ESG Risk related override functionality has been incorporated into credit grading models, supported by ESG decision tree guidance to ensure ESG risks are identified, assessed and managed consistently across the Group. The ESG Questionnaire continues to be used in credit applications for borrowers identified as carrying increased climate and environmental, social and/or governance related risk where the new lending is over €/\$ 1 m. It is also used for annual reviews for Borrowers in high and moderate risk sectors with an exposure >€/\$ 10 m and for material waiver requests for Borrowers in high risk sectors with an exposure >€/\$ 1 m. From a due diligence perspective, the Group has incorporated an improved ESG questionnaire into its risk assessment process, covering also the customer's understanding of ESG risks in their supply chains. This sector specific approach includes updates that are relevant to the governance performance of counterparties in higher risk sectors. The ESG Questionnaire initiates engagement with customers on ESG risks, including Governance, to instigate consideration of risk mitigation and transition to net zero. In addition, Risk Assurance & Validation provide reasonable and independent assurance on the management of credit risk, and its associated control environment, across the first and second lines of defence, on a risk prioritised basis. The Excluded Activities List is a key screening tool used across the Group and prohibits the provision of new money for term lending to businesses, or any of their subsidiaries, involved in business activities contained within the list. Excluded activities relate to numerous business areas including Energy, Animal Welfare, Ecosystem protection, Healthcare & Genetic Engineering, Adult Entertainment, Controversial Weapons, Fisheries / Marine, Mining, and Marine Infrastructure. AIB has had an Excluded Activities List in place since January 2021. This sets out a range of business activities that do not align with the Group's strategy due to, amongst other things, negative environmental and social impacts associated with such activities. These rules apply to all business customers with a Gross Connected Exposure of >€/\$ 300 k and who are relationship managed. The list prohibits AIB from providing new credit exposure where the customer, or any of its subsidiaries, are involved in any of the activities on the list. The Excluded Activities List is publicly available at aib-group-excluded-activities-policy.pdf. Responsible Supplier Code ("RSC") By implementing responsible and sustainable business practices across the Group's own operations and supply chain, the Group seeks to contribute to the wider environmental protection and social wellbeing. Its suppliers refer to any third party organisation that provides goods or services to AIB Group. This definition does not include individual contractors, agents, or intermediaries. The Group employs a broad range of suppliers across multiple categories, with circa 4,000 active suppliers on its database, and it transacted with more than 2,400 of them in 2025. The largest cohort of its suppliers are based in Ireland (67%). A further 25% are based in the UK, and the remaining 8% are in other locations, mostly other European countries and the USA. The Group segments its supplier base into five tiers, based on the risk and criticality of the service they provide. It then manages them accordingly, with the closest management accorded to risk Tier 1 suppliers who provide critical services to it, while risk Tier 5 suppliers typically provide low-value transactional goods and services. The Group uses market intelligence, specific selection criteria and best-in-class selection tools to help it choose the most appropriate suppliers. Its due diligence reflects the nature, value, complexity, and criticality of the service it is procuring. For high-value/risk services, the Group performs specific due diligence checks on the supplier and their proposed service model. The Group subjects lower-value and/or lower-risk suppliers to company financial and sanction scanning checks. The Group's RSC sets out its expectations of its suppliers regarding human rights, health and safety, supply chains, inclusion and diversity, and responsible and sustainable business. The Code uses the term 'Supplier' to refer to the suppliers, vendors, contractors, consultants, agents and other providers of goods and services who do business with the Group, or who seek to do business with the Group as part of its upstream value chain. In 2025, the number of suppliers who participated in reporting to the CDP was 106, which represented 52% of the AIB suppliers invited. The Group's suppliers must adhere to all legal obligations in each jurisdiction in which they operate or provide services, as well as meeting any specific requirements in the Group's own policies. The Group's key suppliers must attest annually that they have complied with other Group's policies (or clauses in them that are relevant to its supply chain). These policies include the Code of Conduct, Conflicts of Interest Policy, Financial Crime Policy, Data Protection Policy, Whistleblowing Policy and the Group's Human Rights Commitment.
(b)	Institution's accounting of the counterparty's highest governance body's role in non-financial reporting	The general governance arrangements of counterparties are assessed by the Group through the mechanisms outlined in (a) in addition to standard credit reviews on an ongoing basis. At present, this does not include a detailed review of a counterparty's committee or functional position that formally reviews and approves the organisation's sustainability report and ensures that all material topics are covered. The Group will continue to monitor regulatory and industry developments and will improve processes as appropriate.

(c)	Institution's integration in governance arrangements of the governance performance of their counterparties including: (i) Ethical considerations (ii) Strategy and risk management (iii) Inclusiveness (iv) Transparency (v) Management of conflict of interest (vi) Internal communication on critical concerns	As regards AIB's governance practices of its suppliers, the Supplier Relationship Management team is a centralised team within Legal, responsible for both the management oversight of third party performance and risk, while also providing ongoing support and training to the business owners of those third parties, across AIB and its subsidiaries. The Group's aim is to ensure that all staff responsible for the management of Third Parties have the knowledge, tools, information, and support that they require to successfully perform their role. Please refer to Table 1 (d) for further information regarding AIB's SRM standard, and the benefits of engagement with the Group's suppliers through the ESG Questionnaire. As regards AIB's governance practices of its customers, AIB has a Credit / Counterparty ESG Questionnaire. Sector specific ESG Questionnaires have been established covering a wide variety of sectors including: (i) Agriculture (ii) Food Manufacturing (iii) Non-Renewable Energy (iv) Transport (v) Healthcare (vi) Retail & Wholesale, Hotels & Leisure (vii) Commercial Real Estate (viii) Land & Development Finance (ix) Renewable Energy (x) Manufacturing Questions address each of the environmental, social and governance risk factors. Sector specific factors are considered in each questionnaire where relevant. Topics addressed as part of the environmental risk section of the questionnaire include sector water, waste and pollution management, sustainability certifications, biodiversity impact, GHG emissions, the presence of emission targets and carbon transition plans. Topics addressed as part of the social risk section of the questionnaire include health & safety, forced labour, workforce and respect for human rights. Topics addressed as part of the governance risk section of the questionnaire include business ethics, ESG governance practices, supply chain management, reporting and third party verifications.
Risk management		
(d)	Institution's integration in risk management arrangements the governance performance of their counterparties considering: (i) Ethical considerations (ii) Strategy and risk management (iii) Inclusiveness (iv) Transparency (v) Management of conflict of interest (vi) Internal communication on critical concerns	As regards AIB's risk management practices of its customers, AIB has a Credit / Counterparty ESG Questionnaire. The ESG Questionnaire rating and summary assessment is included in credit applications and is subject to 2LoD review and challenge. In circumstances where the ESG Questionnaire rating is high, it is a requirement of credit policies that this is adequately mitigated in the credit application and where there is not adequate mitigation, grading models and model user guidelines have been updated requiring a downward override is applied to the credit grade. As regards AIB's risk management practices of its suppliers, AIB has a Third Party Management ("TPM") Process: ESG Questionnaire. Its TPM Framework, Policy and Standards require the completion of both a Service and Risk Assessment when onboarding new Third Party Providers ("TPPs"). For existing AIB TPPs, a Risk Assessment must be re-performed on a regular basis to ensure up to date due diligence is completed and maintained. The ESG questionnaire forms part of the Risk Assessment which when completed for Tiers 1-4 is reviewed and scored by the relevant SME's. This combined outcome of the service and risk assessment of the supplier determines whether they meet AIB's standards and if so, the level of time and resource invested in the management and oversight of the relationship is commensurate with the level of regulatory, commercial, and operational risk associated with the arrangement. Other policies and frameworks In addition to the ESG questionnaire referenced above, AIB is committed to the fight against money laundering and the funding of terrorist and criminal activities. The Bank operates a comprehensive AML/CFT Programme to: • comply with all applicable legal and regulatory requirements in relation to AML/CFT; • mitigate identified AML/CFT risks; and • protect its customers, the Bank and wider society from the harm of Financial Crime. For further details, please refer to the Financial Crime Statement at: https://aib.ie/sustainability/related-codes-and-policies. In ongoing efforts to safeguard the integrity of its financial systems, the Group has established a series of proactive measures to prevent and mitigate financial crime and ensure the effective implementation of its Financial Crime and Conflict of Interest policies. The Group will continue to monitor regulatory and industry developments and will improve processes as appropriate.

46: Template 1 - Banking book - Indicators of potential climate change transition risk: Credit quality of exposures by sector, emissions and residual maturity

As per Article 449a CRR, the following template provides information on exposures to sectors that are more prone to the risks that institutions may face from the transition to a low-carbon and climate resilient economy.

Exclusions from EU Paris-aligned benchmarks (column (b)):

- In order to identify counterparties that are excluded from the EU Paris-aligned Benchmarks as specified in Article 12(1), points (d) to (g), the Group completed a review of the portfolio in line with the relevant revenue and emissions thresholds. As of publication of this disclosure, no significant testing against the Do No Significant Harm (DNSH) criteria has occurred and, as a result, Article 12(2) of Commission Delegated Regulation (EU) 2020/1818 exclusion criteria has not been taken into account during the counterparty identification process. The percentage of lending to non-financial corporates excluded from Paris-aligned benchmarks on this basis is <1% which is consistent with disclosure as at December 2025.

GHG financed emissions scope 1, 2 and 3 (columns (i)-(k)):

- AIB's approach continues to evolve in line with industry developments and reported GHG financed emissions will change over time. Reported GHG financed emissions have been calculated in line with Partnership for Carbon Accounting Financials (PCAF) methodology. Availability and quality of GHG emissions data continues to evolve across the industry and is an area of ongoing consideration for us. We will continue to review our methodologies, third party data and availability of source data to ensure ongoing suitability for our requirements.
- The majority of reported GHG emissions are calculated on the economic activity of the borrower based on a third party emissions provider data. The data sources used for GHG financed emissions reporting are as follows:
 - Three-year rolling mean Teagasc emissions intensity factors assumed for both Agricultural Dairy and Beef (source: Teagasc Sustainability Report 2024 published Nov 25).
 - For Electricity Generation (Power), the basis of compilation utilises power output projections and associated emissions based on individual counterparty data.
 - For Commercial Real Estate (CRE), financed emissions are calculated using proxy data representative of building energy use and emissions intensity, with emissions attributed to the Group in proportion to its exposure to the asset. Where no asset-specific data is available, ICE sector intensity factors are applied.
 - For all other cases, ICE sector intensity factors are used.

Exposures towards sectors that highly contribute to climate change increased by 7.30% to € 21.13 bn, reflecting growth primarily in the Renewable Electricity Generation (€ 0.64 bn) and Manufacturing (€ 0.44 bn) sectors.

Total Pillar 3 GHG emissions increased since December 2025 with the largest increases observed in the Manufacturing, Wholesale & retail trade and Construction sectors. The majority of the increase is driven by higher sector emission intensities sourced from our third-party provider, reflecting improved data availability as more companies are providing actual emissions data along with methodological changes to their models. New lending and the application of sector intensity factors based on NACE Rev. 2.1 sector classifications are also impacting the calculation of GHG financed emissions, albeit to a lesser extent.

All template 1 exposures are fully compliant with our existing policies that cover credit, market, operational, reputational and liquidity risks.

Of which environmentally sustainable (CCM):

- In accordance with the no-action letter on the application of ESG disclosure requirements published by the European Banking Authority (EBA) on 6th August 2025, the Group have not completed the EU Taxonomy related reporting included in column c (of which environmentally sustainable - CCM) of this template

Sector/subsector	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
	Gross carrying amount (Mln EUR)					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions (Mln EUR)			GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) (in tons of CO ₂ equivalent)		GHG emissions (column i): gross carrying amount percentage of the portfolio derived from company-specific reporting	≤ 5 years	> 5 year ≤ 10 years	> 10 year ≤ 20 years	> 20 years	Average weighted maturity
	Of which exposures towards companies excluded from EU Paris-aligned Benchmarks in accordance with Article 12(1) points (d) to (g) and in accordance with Article 12(2) of Regulation (EU) 2020/1818 ¹	Of which environmentally sustainable (CCM)	Of which stage 2 exposures	Of which non-performing exposures	Of which Stage 2 exposures	Of which non-performing exposures	Of which Scope 3 financed emissions									
1 Exposures towards sectors that highly contribute to climate change ¹	21,127	112		3,840	617	(539)	(200)	(223)	6,781,328	5,615,496	22.18 %	14,772	3,728	2,413	214	5
2 A - Agriculture, forestry and fishing	696	—		139	41	(20)	(10)	(8)	365,677	180,621	— %	342	153	201	0	7
3 B - Mining and quarrying	84	0		7	1	(2)	(0)	(0)	50,363	30,201	— %	72	11	—	—	3
4 B.05 - Mining of coal and lignite	—	—		—	—	—	—	—	—	—	— %	—	—	—	—	—
5 B.06 - Extraction of crude petroleum and natural gas	1	0		0	0	(0)	0	—	5,410	5,107	— %	1	—	—	—	1
6 B.07 - Mining of metal ores	—	—		—	—	—	—	—	—	—	— %	—	—	—	—	—
7 B.08 - Other mining and quarrying	83	0		7	1	(2)	(0)	(0)	44,954	25,094	— %	72	11	—	—	3
8 B.09 - Mining support service activities	—	—		—	—	—	—	—	—	—	— %	—	—	—	—	—
9 C - Manufacturing	3,803	—		398	107	(53)	(17)	(28)	2,819,392	2,505,675	— %	2,794	962	47	—	4
10 C.10 - Manufacture of food products	1,285	—		254	3	(11)	(8)	(1)	1,179,862	1,088,050	— %	1,120	141	24	—	3
11 C.11 - Manufacture of beverages	214	—		1	52	(11)	(0)	(11)	21,778	17,084	— %	138	75	1	—	4
12 C.12 - Manufacture of tobacco products	—	—		—	—	—	—	—	—	—	— %	—	—	—	—	—
13 C.13 - Manufacture of textiles	5	—		1	2	(1)	(0)	(1)	12,496	10,535	— %	4	0	0	—	2
14 C.14 - Manufacture of wearing apparel	—	—		—	—	—	—	—	—	—	— %	—	—	—	—	—
15 C.15 - Manufacture of leather and related products	—	—		—	—	—	—	—	—	—	— %	—	—	—	—	—
16 C.16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	116	—		6	0	(1)	(0)	(0)	69,056	47,219	— %	109	6	0	—	4
17 C.17 - Manufacture of paper and paper products	58	—		3	13	(5)	(0)	(5)	43,050	29,991	— %	45	12	1	—	4
18 C.18 - Printing and reproduction of recorded media	46	—		4	1	(1)	(1)	(0)	35,052	31,188	— %	6	38	2	—	6

19	C.19 - Manufacture of coke and refined petroleum products	0	—	0	0	(0)	(0)	0	17	15	— %	0	0	—	—	6
20	C.20 - Manufacture of chemicals and chemical products	256	—	54	0	(4)	(4)	(0)	444,822	347,897	— %	227	27	2	—	4
21	C.21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	175	—	0	0	(0)	(0)	(0)	26,348	21,389	— %	138	36	—	—	4
22	C.22 - Manufacture of rubber products	—	—	—	—	—	—	—	—	—	— %	—	—	—	—	—
23	C.23 - Manufacture of other non-metallic mineral products	396	—	2	0	(2)	(0)	(0)	340,613	310,656	— %	337	60	—	—	3
24	C.24 - Manufacture of basic metals	—	—	—	—	—	—	—	—	—	— %	—	—	—	—	—
25	C.25 - Manufacture of fabricated metal products, except machinery and equipment	36	—	2	0	(0)	(0)	(0)	29,244	26,789	— %	33	0	2	—	3
26	C.26 - Manufacture of computer, electronic and optical products	185	—	8	0	(1)	(0)	(0)	59,883	53,511	— %	95	87	3	—	4
27	C.27 - Manufacture of electrical equipment	253	—	2	0	(1)	(0)	(0)	80,345	71,910	— %	127	126	0	—	5
28	C.28 - Manufacture of machinery and equipment n.e.c.	230	—	26	8	(4)	(2)	(1)	217,697	209,632	— %	187	42	2	—	3
29	C.29 - Manufacture of motor vehicles, trailers and semi-trailers	—	—	—	—	—	—	—	—	—	— %	—	—	—	—	—
30	C.30 - Manufacture of other transport equipment	—	—	—	—	—	—	—	—	—	— %	—	—	—	—	—
31	C.31 - Manufacture of furniture	—	—	—	—	—	—	—	—	—	— %	—	—	—	—	—
32	C.32 - Other manufacturing	549	—	38	27	(11)	(2)	(9)	259,128	239,811	— %	228	311	10	—	5
33	C.33 - Repair and installation of machinery and equipment	—	—	—	—	—	—	—	—	—	— %	—	—	—	—	—
34	D - Electricity, gas, steam and air conditioning supply	5,413	103	1,029	46	(39)	(24)	(13)	58,148	45,617	84.84 %	1,980	1,358	1,861	214	9
35	D35.1 - Electric power generation, transmission and distribution	5,304	27	995	46	(36)	(22)	(13)	30,895	21,199	86.58 %	1,871	1,358	1,861	214	9
36	D35.11 - Production of electricity	4,967	—	994	45	(36)	(22)	(12)	15,437	7,243	92.43 %	1,739	1,153	1,861	214	9
37	D35.2 - Manufacture of gas; distribution of gaseous fuels through mains	109	76	34	—	(2)	(2)	—	27,252	24,418	— %	109	—	0	0	3
38	D35.3 - Steam and air conditioning supply	—	—	—	—	—	—	—	—	—	— %	—	—	—	—	—
39	E - Water supply; sewerage, waste management and remediation activities	793	—	244	0	(3)	(2)	(0)	158,849	36,230	17.90 %	460	186	147	—	6
40	F - Construction	1,272	—	113	34	(77)	(8)	(20)	282,082	268,444	— %	1,177	90	5	—	3
41	F.41 - Construction of buildings	1,091	—	92	29	(71)	(7)	(17)	188,468	177,369	— %	1,068	21	2	—	3
42	F.42 - Civil engineering	48	—	2	0	(1)	(0)	(0)	11,653	10,490	— %	11	36	0	—	6
43	F.43 - Specialised construction activities	133	—	19	5	(5)	(1)	(3)	81,961	80,585	— %	97	33	4	—	4
44	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	2,128	8	400	39	(53)	(26)	(20)	2,490,288	2,418,648	— %	1,551	508	68	—	3
45	H - Transportation and storage	1,596	—	115	42	(34)	(6)	(18)	320,490	97,378	— %	1,273	265	59	—	4
46	H.49 - Land transport and transport via pipelines	305	—	9	23	(16)	(0)	(15)	53,611	27,053	— %	235	60	10	—	4
47	H.50 - Water transport	202	—	10	0	(1)	(1)	0	136,453	30,143	— %	191	11	0	—	4
48	H.51 - Air transport	237	—	1	0	(5)	(0)	0	93,272	19,992	— %	198	39	—	—	4
49	H.52 - Warehousing and support activities for transportation	845	—	93	18	(11)	(4)	(3)	36,252	19,485	— %	645	153	48	—	4
50	H.53 - Postal and courier activities	7	—	3	0	(1)	(1)	(0)	902	706	— %	3	3	1	—	6
51	I - Accommodation and food service activities	2,208	—	260	28	(75)	(44)	(8)	337,201	287,234	— %	1,761	321	126	—	4
52	L - Real estate activities	5,342	—	1,395	307	(259)	(107)	(114)	236,038	32,684	— %	5,124	195	23	—	2
53	Exposures towards sectors other than those that highly contribute to climate change ¹	18,574	0	1,825	250	(303)	(152)	(91)				13,439	2,587	2,334	214	4
54	K - Financial and insurance activities	10,478	—	1,010	33	(112)	(73)	(23)				7,423	901	2,047	107	5
55	Exposures to other sectors (NACE codes J, M - U)	5,888	0	555	189	(116)	(36)	(59)				4,255	1,365	161	107	4
56	TOTAL	39,701	112	5,665	867	(842)	(352)	(313)	7,118,530	5,902,730	22.18 %	28,212	6,315	4,746	428	5

¹In accordance with the Commission Delegated Regulation (EU) 2020/1818 supplementing regulation (EU) 2016/1011 as regards minimum standards for EU Climate Transition Benchmarks and EU Paris-aligned Benchmarks - Climate Benchmark Standards Regulation - Recital 6: Sectors listed in Sections A to H and Section L of Annex I to Regulation (EC) No 1893/2006. Additionally, sector I is not part of the Sectors that highly contribute to Climate Change, as specified in Recital 6 of the Commission Delegated Regulation (EU) 2020/1818.

As per Article 494A(3), this template shows the gross carrying amount, as referred to in 1.6 of the IBA's solutions published on IBA's website related to the reporting on financial information, of loans collateralised with commercial and residential immovable property and of repossessed real estate collateral, including information on the level of energy efficiency of the collateral measured in terms of kWh/m² energy consumption (columns (b) to (g) of the template). In terms of the level of the energy performance certificate (EPC) of the collateral as referred to in Article 2, point 1, (i), of Directive 2010/31/EU for Member States, as defined in any relevant local regulation for those exposures outside the Union, where a mapping to the Union EPC energy labels (columns (h) to (i)) exists. Also impacting this template, the new Energy Performance of Buildings Directive (EPBD) became effective in Ireland from the 24th of May 2020.

- As the simplest Building Energy Rating (BER) system from a 15-point scale to an 8-point scale.
- There is limited impact for half year reporting as the template has not been amended and the changes only apply to new BER certificates issued after the effective date.

EPC label of collateral (column {h}-{n}):

- The Group has used the latest EPC label available for collateral.

Actual energy efficiency score/EPC label availability for loans collateralised by immovable property continues to improve as a result of the Group implementing changes in internal policies and data remediation activities. Since December 2025, the portion of loans collateralised by immovable property which are categorised in the more energy efficient ranges has increased, in line with the Group's emissions reductions targets. This is reflected in a € 2.52 bn increase in accounts with an A or B energy rating.

Counterparty sector	Total gross carrying amount (in MEUR)		
	Level of energy efficiency (EP score in kWh/m ² of collateral)	Level of energy efficiency (EPC label of collateral)	Without EPC label of collateral

[illegible]

48: Template 3 - Banking book - Indicators of potential climate change transition risk: Alignment metrics

As per Article 449a CRR, this template provides information on the Group’s alignment efforts with the objectives of the Paris Agreement. The disclosure on the alignment captures how the Group’s financial flows align with a pathway towards low greenhouse gas emissions and climate-resilient development as set out in the Paris Agreement. The economic scenario that describes that decarbonisation pathway is the International Energy Agency (IEA) Net Zero Emissions by 2050 Scenario (NZE2050) and the Group have taken into account that scenario. Given that the IEA provides scenarios at global level and some specific metrics at European level, the Group measure the distance from the IEA scenario benchmarks at global level.

The Electricity Generation portfolio (Power sector) is primarily comprised of renewable energy assets and is therefore starting at a low level of intensity of emissions. The Group commits to maintain the emissions intensity of its electricity generation project finance portfolio at or below 21 gCO₂e/kWh from 2021 through 2030. The reported ‘Distance to IEA NZE2050 in %’ is negative as our portfolio alignment metric for power is lower than the IEA scenario for 2030. The basis of compilation utilises power output projections and associated emissions based on individual counterparty data gathered as part of the project finance credit assessment process. Since the maintenance target was validated by the Science Based Targets Initiative (SBTi) in 2023, Waste to Energy counterparties have been de-scoped as per SBTi guidance. The reason for this exclusion is that Waste to Energy facilities are not based on fossil fuels and electricity generation is not their main purpose and revenue generator. The financed emissions related to waste to energy will continue to be tracked against our maintenance target internally.

The Power sector increased by 17.29% since December 2025, from €4.04bn to €4.73bn, reflecting growth in lending to renewable electricity generation. The Group’s approach is to disclose portfolio alignment only for relevant sectors where the Group has existing Financed Emissions Targets in place. This results in disclosure for the Power sector only, which is based on the Group’s SBTi validated targets for Electricity Generation. Except for Power, no targets are set for the other applicable sectors due to immateriality of exposures.

	a	b	c	d	e	f	g
	Sector	NACE Sectors (a minima)	Portfolio gross carrying amount (Mn EUR)	Alignment metric	Year of reference	Distance to IEA NZE2050 in % ¹	Target (year of reference + 3 years)
1	Power	D35.1, E38.2	4,734	21 gCO ₂ e/kWh	2025	(86.53)%	21 gCO ₂ e/kWh
2	Fossil fuel combustion						
3	Automotive						
4	Aviation						
5	Maritime transport						
6	Cement, clinker and lime production						
7	Iron and steel, coke, and metal ore production						
8	Chemicals						
9	... potential additions relevant to the business model of the institution						

¹Point in Time (PiT) distance to 2030 NZE2050 scenario in % (for each metric)

49: Template 4 - Banking book - Indicators of potential climate change transition risk: Exposures to top 20 carbon-intensive firms

As per Article 449a CRR, this template provides aggregated and anonymised information on exposures (including banking book loans and advances, debt securities and equity instruments) towards the top 20 carbon-intensive companies in the world.

The Group uses the Carbon Majors Database (2024) to identify these companies and matches the associated legal Identity Identifier (LEI) codes against those of its counterparties to identify any direct exposures.

The Group has identified no direct exposure to any top 20 carbon-intensive firm as at 30th June 2026, resulting in a nil submission for this template.

	a	b	c	d	e
	Gross carrying amount (aggregate)	Gross carrying amount towards the counterparties compared to total gross carrying amount (aggregate) ¹	Of which environmentally sustainable (CCM)	Weighted average maturity	Number of top 20 polluting firms included
1	—	—	—	—	—

¹For counterparties among the top 20 carbon-intensive companies in the world.

50: Template 5 - Banking book - Indicators of potential climate change physical risk: Exposures subject to physical risk

As per Article 449a CRR, this template provides information on exposures in the banking book, including loans and advances, debt securities and equity instruments not held-for-trading and not held-for-sale, towards non-financial corporates (NFC) and financial corporates (FC), on loans collateralised with immovable property (NFC, FC & Households) and on repossessed real estate collaterals, exposed to chronic and acute physical climate-related hazards, with a breakdown by sector of economic activity (NACE classification) and by geography of location of the activity of the counterparty, for those sectors and geographical areas subject to climate change acute and chronic events. The Group have completed this template on a best-efforts basis, in line with the regulatory requirements of the template.

To identify the appropriate climate change physical risk events for consideration in this disclosure, the Group were informed by internal climate risk heat maps and the annual Climate and Environmental (C&E) materiality assessment. On that basis, it was determined that flood risk is the most material physical risk to which the Group is exposed, with the portfolio being most sensitive to river and surface water flooding (acute) and coastal flooding (chronic). Other physical risks such as landslides, tsunamis, wildfires and extreme heat were identified as low risk for the portfolio and therefore discounted in the analysis.

The gross carrying amount in column (b) is as referred to in part 1 of the EBA IT solutions published on EBA's website related to the reporting on financial information of those exposures towards non-financial corporates and financial corporates (including loans and advances, debt securities and equity instruments), classified under the accounting portfolios in the banking book according to relevant regulation, excluding financial assets held for trading and held for sale assets. In addition, rows 10-12 of the template include household exposures collateralised by immovable property and are not "of which" categories of rows 1-9 and should be viewed as standalone line items as per the guidance. For completeness, row 13 contains all other relevant loans and advances (except household lending), debt securities or equity instruments (including loans that are collateralised by immovable property and repossessed real estate collaterals) that have not been captured in the NACE codes across rows 1-9. All geographic locations are covered in the template, with a total view covering all geographic regions, followed by more granular templates split by geographic locations determined by material lending being located in the Republic of Ireland (ROI) and the United Kingdom (UK). All other geographic locations are included in the template labelled "Other", however the Group does not currently assess physical risk sensitivity for exposures located outside of ROI and the UK in the absence of data availability for a robust sensitivity analysis.

The methodology applied to analysing the Group's sensitivity to impact from climate change physical risk (i.e. flood events) incorporates a review of geolocation data overlaid with JBA Risk flood hazard location data. The flood model analysis can be performed across different Representative Concentration Pathways (RCPs); however, the scenario used for this assessment is RCP 8.5 climate change scenarios from the Intergovernmental Panel on Climate Change (IPCC). RCP 8.5 was selected as it represents a high-emissions scenario and achieves the highest level of modelled temperature increases by the end of the century. Consequently, this scenario will result in the highest level of physical risk for Ireland and UK, and therefore require the greatest requirement for adaptation. The scenarios were run at return period 1-in-100yr for the year period 2026-2030 for commercial property and for the year period 2041-2045 for residential property. The use of separate time periods reflects the different maturity profiles of the underlying portfolios.

As required by the regulatory guidance, column h shows the gross carrying amount of exposures sensitive to impact from chronic risk only, column i shows the gross carrying amount of exposures sensitive to impact from acute risk only and column j shows the gross carrying amount of only the exposures sensitive to impact from both chronic and acute physical risk. As such the columns (h)-(j) are mutually exclusive and the sum of these rows shows the total gross carrying amount of exposures sensitive to impact from climate change physical risk.

Group exposures unsecured by collateral have not been included in the "of which sensitive to risk" section of the disclosure template (columns (c)-(o)) given the lack of suitable data available to determine whether an unsecured exposure would be impacted by climate change physical risk. The Group will continue to monitor availability of relevant data via industry forums and engagement with third party data providers on an ongoing basis for future reporting periods.

The Group has exposures secured on commercial immovable property of € 10.01 bn as at 30 June 2026, of which € 0.38 bn (3.8%) is sensitive to physical flood risk. The Group has exposures secured on residential immovable property of € 39.66 bn as at 30 June 2026, of which € 1.25 bn (3.2%) is sensitive to physical flood risk. Sensitivity to flood risk remained largely unchanged since December 2025 with a slight increase from 3.7% to 3.8% for commercial immovable property, with residential immovable property remaining static at 3.2%.

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
Total	Gross carrying amount (Min EUR)														
	of which exposures sensitive to impact from climate change physical events														
	Breakdown by maturity bucket						of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events	of which exposures sensitive to impact both from chronic and acute climate change events	Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			
	<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity	of which Stage 2 exposures						Of which non-performing exposures	of which Stage 2 exposures	Of which non-performing exposures	
1	A - Agriculture, forestry and fishing	696	0	3	—	—	9	0	3	—	—	—	(0)	—	—
2	B - Mining and quarrying	84	—	—	—	—	—	—	—	—	—	—	—	—	—
3	C - Manufacturing	3,803	1	2	1	—	7	1	3	—	0	—	(0)	(0)	—
4	D - Electricity, gas, steam and air conditioning supply	5,413	—	—	—	—	—	—	—	—	—	—	—	—	—
5	E - Water supply; sewerage, waste management and remediation activities	793	0	—	—	—	3	—	0	—	—	—	(0)	—	—
6	F - Construction	1,272	2	0	0	—	2	2	0	—	0	—	(0)	0	—
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	2,128	15	7	1	—	5	4	16	3	1	—	(0)	(0)	—
8	H - Transportation and storage	1,596	0	0	—	—	8	0	—	—	—	—	(0)	—	—
9	L - Real estate activities	5,342	183	5	1	—	2	39	96	54	109	29	(15)	(8)	(7)
10	Loans collateralised by residential immovable property	39,661	170	125	413	545	18	188	803	261	148	26	(16)	(10)	(5)
11	Loans collateralised by commercial immovable property	10,007	338	25	12	—	3	149	202	25	148	40	(23)	(8)	(13)
12	Repossessed collaterals	2	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Other relevant sectors (breakdown below where relevant)	18,574	253	11	8	—	3	105	148	19	129	9	(16)	(9)	(5)
	I - Accommodation and food service activities	2,208	81	3	6	—	4	33	52	5	7	1	(2)	(1)	(0)
	J - Information and communication	1,572	—	—	—	—	—	—	—	—	—	—	—	—	—
	K - Financial and insurance activities	10,478	171	—	—	—	2	70	87	14	115	8	(14)	(8)	(5)
	M - Professional, scientific and technical activities	619	0	2	—	—	7	2	0	0	2	—	(0)	(0)	—
	N - Administrative and support service activities	1,594	0	1	1	—	11	0	2	—	0	—	(0)	(0)	—
	P - Education	148	0	3	1	—	8	—	4	—	4	—	(0)	(0)	—
	Q - Human health services and social work activities	1,359	0	2	—	—	8	0	2	0	0	0	(0)	(0)	(0)
	R - Arts, entertainment and recreation	452	—	—	—	—	—	—	—	—	—	—	—	—	—
	S - Other services	142	0	1	—	—	8	0	1	0	1	0	(0)	(0)	—

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
Republic of Ireland			Gross carrying amount (Mln EUR)												
			of which exposures sensitive to impact from climate change physical events												
			Breakdown by maturity bucket					of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events	of which exposures sensitive to impact both from chronic and acute climate change events	Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
			<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity							of which Stage 2 exposures	Of which non-performing exposures
1	A - Agriculture, forestry and fishing	664	0	3	—	—	9	—	3	—	—	—	(0)	—	—
2	B - Mining and quarrying	35	—	—	—	—	—	—	—	—	—	—	—	—	—
3	C - Manufacturing	1,677	0	2	1	—	8	0	3	—	0	—	(0)	(0)	—
4	D - Electricity, gas, steam and air conditioning supply	633	—	—	—	—	—	—	—	—	—	—	—	—	—
5	E - Water supply; sewerage, waste management and remediation activities	188	—	—	—	—	—	—	—	—	—	—	—	—	—
6	F - Construction	1,048	2	0	0	—	2	2	0	—	0	—	(0)	0	—
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	1,348	9	6	1	—	5	0	13	3	1	—	(0)	(0)	—
8	H - Transportation and storage	760	0	0	—	—	8	0	—	—	—	—	(0)	—	—
9	I - Real estate activities	2,233	150	3	0	—	2	30	86	38	109	29	(15)	(8)	(7)
10	Loans collateralised by residential immovable property	37,430	149	117	406	522	18	179	773	243	147	25	(15)	(10)	(5)
11	Loans collateralised by commercial immovable property	6,920	239	24	11	—	3	105	145	24	147	40	(22)	(8)	(13)
12	Reposessed collaterals	2	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Other relevant sectors (breakdown below where relevant)	8,733	176	11	8	—	3	75	101	19	129	9	(15)	(9)	(5)
	I - Accommodation and food service activities	1,310	4	3	6	—	9	2	6	5	7	1	(1)	(1)	(0)
	J - Information and communication	197	—	—	—	—	—	—	—	—	—	—	—	—	—
	K - Financial and insurance activities	4,859	171	—	—	—	2	70	87	14	115	8	(14)	(8)	(5)
	M - Professional, scientific and technical activities	348	0	2	—	—	7	2	0	0	2	—	(0)	(0)	—
	N - Administrative and support service activities	820	0	1	1	—	11	0	2	—	0	—	(0)	(0)	—
	P - Education	98	0	3	1	—	8	—	4	—	4	—	(0)	(0)	—
	Q - Human health services and social work activities	832	0	2	—	—	8	—	2	0	0	0	(0)	(0)	(0)
	R - Arts, entertainment and recreation	213	—	—	—	—	—	—	—	—	—	—	—	—	—
	S - Other services	55	0	1	—	—	8	—	1	0	1	—	(0)	(0)	—

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
United Kingdom			Gross carrying amount (Mln EUR)												
			of which exposures sensitive to impact from climate change physical events												
			Breakdown by maturity bucket					of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events	of which exposures sensitive to impact both from chronic and acute climate change events	Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
			<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity							of which Stage 2 exposures	Of which non-performing exposures
1	A - Agriculture, forestry and fishing	32	0	—	—	—	—	0	—	—	—	—	0	—	—
2	B - Mining and quarrying	49	—	—	—	—	—	—	—	—	—	—	—	—	—
3	C - Manufacturing	777	0	—	—	—	1	0	—	—	0	—	(0)	(0)	—
4	D - Electricity, gas, steam and air conditioning supply	2,309	—	—	—	—	—	—	—	—	—	—	—	—	—
5	E - Water supply; sewerage, waste management and remediation activities	519	0	—	—	—	3	—	0	—	—	—	(0)	—	—
6	F - Construction	169	0	—	—	—	—	0	0	—	0	—	(0)	0	—
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	282	6	2	0	—	3	3	4	1	0	—	(0)	(0)	—
8	H - Transportation and storage	428	—	—	—	—	—	—	—	—	—	—	—	—	—
9	I - Real estate activities	2,545	32	3	0	—	2	9	10	16	0	—	(0)	0	—
10	Loans collateralised by residential immovable property	2,002	21	7	7	23	14	9	30	19	1	0	(0)	(0)	(0)
11	Loans collateralised by commercial immovable property	2,559	99	2	1	—	3	43	57	1	1	0	(1)	(0)	—
12	Reposessed collaterals	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Other relevant sectors (breakdown below where relevant)	5,011	78	0	—	—	3	31	47	0	1	0	(1)	(0)	0
	I - Accommodation and food service activities	471	77	0	—	—	3	31	47	0	1	—	(1)	(0)	—
	J - Information and communication	198	—	—	—	—	—	—	—	—	—	—	—	—	—
	K - Financial and insurance activities	3,613	—	—	—	—	—	—	—	—	—	—	—	—	—
	M - Professional, scientific and technical activities	133	—	—	—	—	—	—	—	—	—	—	—	—	—
	N - Administrative and support service activities	193	—	—	—	—	—	—	—	—	—	—	—	—	—
	P - Education	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Q - Human health services and social work activities	313	0	—	—	—	2	0	—	—	—	—	(0)	—	—
	R - Arts, entertainment and recreation	48	—	—	—	—	—	—	—	—	—	—	—	—	—
	S - Other services	42	0	—	—	—	—	0	—	—	0	0	(0)	(0)	—

[illegible]

Appendix 1: Template EU ILAC - Internal loss absorbing capacity: internal MREL and, where applicable, requirement for own funds and eligible liabilities for non-EU G-SIIs

i) Allied Irish Banks, p.l.c. EU ILAC - Internal loss absorbing capacity: internal MREL and, where applicable, requirement for own funds and eligible liabilities for non-EU G-SIIs

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

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

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

The current MREL requirement for Allied Irish Banks, p.l.c. is the higher of 17.58% of TREA (21.40% including the Combined Buffer Requirement) and 5.91% of the leverage exposure. As of 30 June 2026, Allied Irish Banks, p.l.c. exceeds these requirements.

		a	b	c
		Minimum requirement for own funds and eligible liabilities (internal MREL)	Non-EU G-SII requirement for own funds and eligible liabilities (internal TLAC)	Qualitative information
Applicable requirement and level of application				
EU-1	Is the entity subject to a Non-EU G-SII Requirement for own funds and eligible liabilities? (Y/N)			N
EU-2	If EU 1 is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)			
EU-2a	Is the entity subject to an internal MREL requirement? (Y/N)			Y
EU-2b	If EU 2a is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)			I
Own funds and eligible liabilities				
EU-3	Common Equity Tier 1 capital (CET1)	6,805		
EU-4	Eligible Additional Tier 1 instruments	1,308		
EU-5	Eligible Tier 2 instruments	1,647		
EU-6	Eligible own funds	9,759		
EU-7	Eligible liabilities	7,214		
EU-8	Of which permitted guarantees			
EU-9a	(Adjustments)	(2,897)		
EU-9b	Own funds and eligible liabilities items after adjustments	14,075		
Total risk exposure amount and total exposure measure				
EU-10	Total risk exposure amount	41,482		
EU-11	Total exposure measure	139,245		
Ratio of own funds and eligible liabilities				
EU-12	Own funds and eligible liabilities (as a percentage of TREA)	33.93%		
EU-13	Of which permitted guarantees			
EU-14	Own funds and eligible liabilities (as a percentage of leverage exposure)	10.11%		
EU-15	Of which permitted guarantees			
EU-16	CET1 (as a percentage of TREA) available after meeting the entity's requirements	11.90%		
EU-17	Institution-specific combined buffer requirement			
Requirements				
EU-18	Requirement expressed as a percentage of the total risk exposure amount	17.58%		
EU-19	Of which may be met with guarantees			
EU-20	Internal MREL expressed as percentage of the total exposure measure	5.91%		
EU-21	Of which may be met with guarantees			
Memorandum items				
EU-22	Total amount of excluded liabilities referred to in Article 72a(2) CRR			

ii) AIB Mortgage Bank u.c. EU ILAC - Internal loss absorbing capacity: internal MREL and, where applicable, requirement for own funds and eligible liabilities for non-EU G-SIIs

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

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

AIB Mortgage Bank u.c. is not subject to the Internal Loss-Absorbing Capacity 'ILAC' requirements which only applies to material subsidiaries non-EU Global Systemically Important Institutions 'G-SIIs'.

The current MREL requirement for AIB Mortgage Bank u.c. is the higher of 15.65% of TREA (19.65% including the Combined Buffer Requirement) and 5.91% of the leverage exposure. As of 30 June 2026, AIB Mortgage Bank u.c. exceeds these requirements.

		a	b	c
		Minimum requirement for own funds and eligible liabilities (internal MREL)	Non-EU G-SII requirement for own funds and eligible liabilities (internal TLAC)	Qualitative information
Applicable requirement and level of application				
EU-1	Is the entity subject to a Non-EU G-SII Requirement for own funds and eligible liabilities? (Y/N)			N
EU-2	If EU 1 is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)			
EU-2a	Is the entity subject to an internal MREL requirement? (Y/N)			Y
EU-2b	If EU 2a is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)			I
Own funds and eligible liabilities				
EU-3	Common Equity Tier 1 capital (CET1)	1,359		
EU-4	Eligible Additional Tier 1 capital			
EU-5	Eligible Tier 2 capital	300		
EU-6	Eligible own funds	1,659		
EU-7	Eligible liabilities			
EU-8	of which permitted guarantees			
EU-9a	(Adjustments)			
EU-9b	Own funds and eligible liabilities items after adjustments	1,659		
Total risk exposure amount and total exposure measure				
EU-10	Total risk exposure amount (TREA)	6,886		
EU-11	Total exposure measure (TEM)	20,249		
Ratio of own funds and eligible liabilities				
EU-12	Own funds and eligible liabilities as a percentage of the TREA	24.10 %		
EU-13	of which permitted guarantees			
EU-14	Own funds and eligible liabilities as a percentage of the TEM	8.19 %		
EU-15	of which permitted guarantees			
EU-16	CET1 (as a percentage of the TREA) available after meeting the entity's requirements	8.45 %		
EU-17	Institution-specific combined buffer requirement			
Requirements				
EU-18	Requirement expressed as a percentage of the TREA	15.65 %		
EU-19	of which part of the requirement that may be met with a guarantee			
EU-20	Requirement expressed as percentage of the TEM	5.91 %		
EU-21	of which part of the requirement that may be met with a guarantee			
Memorandum items				
EU-22	Total amount of excluded liabilities referred to in Article 72a(2) of Regulation (EU) No 575/2013			

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

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

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

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

The current MREL requirement for EBS d.a.c. is the higher of 15.77% of RWAs (19.77% including the Combined Buffer Requirement) and 5.91% of the leverage exposure. As of 30 June 2026, EBS d.a.c. exceeds these requirements.

		a	b	c
		Minimum requirement for own funds and eligible liabilities (internal MREL)	Non-EU G-SII requirement for own funds and eligible liabilities (internal TLAC)	Qualitative information
Applicable requirement and level of application				
EU-1	Is the entity subject to a Non-EU G-SII Requirement for own funds and eligible liabilities? (Y/N)			N
EU-2	If EU 1 is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)			
EU-2a	Is the entity subject to an internal MREL requirement? (Y/N)			Y
EU-2b	If EU 2a is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)			I
Own funds and eligible liabilities				
EU-3	Common Equity Tier 1 capital (CET1)	1,495		
EU-4	Eligible Additional Tier 1 capital			
EU-5	Eligible Tier 2 capital			
EU-6	Eligible own funds	1,495		
EU-7	Eligible liabilities			
EU-8	of which permitted guarantees			
EU-9a	(Adjustments)			
EU-9b	Own funds and eligible liabilities items after adjustments	1,495		
Total risk exposure amount and total exposure measure				
EU-10	Total risk exposure amount (TREA)	3,498		
EU-11	Total exposure measure (TEM)	17,723		
Ratio of own funds and eligible liabilities				
EU-12	Own funds and eligible liabilities as a percentage of the TREA	42.73 %		
EU-13	of which permitted guarantees			
EU-14	Own funds and eligible liabilities as a percentage of the TEM	8.43 %		
EU-15	of which permitted guarantees			
EU-16	CET1 (as a percentage of the TREA) available after meeting the entity's requirements	26.96 %		
EU-17	Institution-specific combined buffer requirement			
Requirements				
EU-18	Requirement expressed as a percentage of the TREA	15.77 %		
EU-19	of which part of the requirement that may be met with a guarantee			
EU-20	Requirement expressed as percentage of the TEM	5.91 %		
EU-21	of which part of the requirement that may be met with a guarantee			
Memorandum items				
EU-22	Total amount of excluded liabilities referred to in Article 72a(2) of Regulation (EU) No 575/2013			

CRR Roadmap

CRR Ref	Article Name	AIB Group compliance reference
Article 431	Article 431 Disclosure requirements and policies	
Article 431(1)	Institutions shall publicly disclose the information referred to in Titles II and III in accordance with the provisions laid down in this Title, subject to the exceptions referred to in Article 432.	AIB Group plc Pillar 3 Disclosures at 30 June 2026 ("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 - 455 below for details.
Article 431(3)	The management body or senior management shall adopt formal policies to comply with the disclosure requirements laid down in this Part and put in place and maintain internal processes, systems and controls to verify that the institutions' disclosures are appropriate and in compliance with the requirements laid down in this Part. At least one member of the management body or senior management shall attest in writing that the relevant institution has made the disclosures required under this Part in accordance with the formal policies and internal processes, systems and controls. The written attestation and the key elements of the institution's formal policies to comply with the disclosure requirements shall be included in institutions' disclosures. Information to be disclosed in accordance with this Part shall be subject to the same level of internal verification as that applicable to the management report included in the institution's financial report. Institutions shall also have policies in place to verify that their disclosures convey their risk profile comprehensively to market participants. Where institutions find that the disclosures required under this Part do not convey the risk profile comprehensively to market participants, they shall publicly disclose information in addition to the information required to be disclosed under this Part. Nonetheless, institutions shall only be required to disclose information that is material and not proprietary or confidential as referred to in Article 432.	The Group maintains a formal Pillar 3 disclosure policy which is reviewed annually and subject to approval within the Group's internal governance framework. The Pillar 3 disclosures have been subject to internal review procedures and have not been audited by the Group's external auditors. Introduction: Attestation that disclosures are in accordance with formal policies and internal processes, systems and controls.
Article 431(4)	All quantitative disclosures shall be accompanied by a qualitative narrative and any other supplementary information that may be necessary in order for the users of that information to understand the quantitative disclosures, noting in particular any significant change in any given disclosure compared to the information contained in the previous disclosures.	AIB will ensure all quantitative disclosures will be accompanied by a qualitative narrative and any other supplementary information that may be necessary in order for the users of that information to understand the quantitative disclosures, noting in particular any significant change in any given disclosure compared to the information contained in the previous disclosures.
Article 431(5)	Institutions shall, if requested, explain their rating decisions to SMEs and other corporate applicants for loans, providing an explanation in writing when asked. The administrative costs of that explanation shall be proportionate to the size of the loan.	AIB provides explanations of ratings decisions to SMEs whose loan applications were declined in writing, if requested. AIB participates in a formal appeals process, overseen by a Government appointed Head of Credit Review. In the case of larger corporates, written explanations are not usually requested as direct discussions with relationship managers takes place.
Article 432	Article 432 Non-material, proprietary or confidential information	
Article 432(1)	With the exception of the disclosures laid down in point (c) of Article 435(2) and in Articles 437 and 450, institutions may omit one or more of the disclosures listed in Titles II and III where the information provided by those disclosures is not regarded as material. Information in disclosures shall be regarded as material where its omission or misstatement could change or influence the assessment or decision of a user of that information relying on it for the purpose of making economic decisions. EBA shall issue guidelines, in accordance with Article 16 of Regulation (EU) No 1093/2010, on how institutions have to apply materiality in relation to the disclosure requirements of Titles II and III.	AIB complies with all relevant disclosure requirements with regards to materiality.
Article 432(2)	Institutions may also omit one or more items of information referred to in Titles II and III where those items include information that is regarded as proprietary or confidential in accordance with this paragraph, except for the disclosures laid down in Articles 437 and 450. Information shall be regarded as proprietary to institutions where disclosing it publicly would undermine their competitive position. Proprietary information may include information on products or systems that would render the investments of institutions therein less valuable, if shared with competitors. Information shall be regarded as confidential where the institutions are obliged by customers or other counterparty relationships to keep that information confidential. EBA shall issue guidelines, in accordance with Article 16 of Regulation (EU) No 1093/2010, on how institutions have to apply proprietary and confidentiality in relation to the disclosure requirements of Titles II and III.	AIB does not omit any information on the grounds that it may be proprietary or confidential.

Article 432(3)	In the exceptional cases referred to in paragraph 2, the institution concerned shall state in its disclosures the fact that specific items of information are not being disclosed and the reason for not disclosing those items, and publish more general information about the subject matter of the disclosure requirement, except where that subject matter is, in itself, proprietary or confidential.	Not applicable.
Article 433	Article 433 Frequency and scope of disclosures	
Article 433	Institutions shall disclose the information required under Titles II and III in the manner set out in this Article, Articles 433a, 433b, 433c and 434. EBA shall publish annual disclosures on its website on the same day as the institutions publish their financial statements or as soon as possible thereafter. EBA shall publish semi-annual and quarterly disclosures on its website on the same day as the institutions publish their financial reports for the corresponding period, where applicable, or as soon as possible thereafter. Any delay between the date of publication of the disclosures required under this Part and the relevant financial statements shall be reasonable and, in any event, shall not exceed the timeframe set by competent authorities pursuant to Article 106 of Directive 2013/36/EU.	This publication is in line with Article 433a and Article 434 AIB will submit the Pillar 3 disclosures to the EBA, as soon as possible after the publication of the financial report for the corresponding period on an annual and semi-annual basis. The EBA shall then publish the disclosures on its website. Subsequent to the annual/ semi-annual publication by the EBA, AIB shall publish the Pillar 3 disclosures on the AIB website. AIB will submit the quarterly Pillar 3 disclosures to the EBA as soon as possible after the submission of the quarterly returns to the regulator. Subsequent to the quarterly publication by the EBA, AIB shall publish the Pillar 3 disclosures on the AIB website.
Article 433a	Article 433a Disclosures by large institutions	
Article 433a(1)	Large institutions shall disclose the information outlined below with the following frequency:	AIB Group as a large institution prepares disclosures in line with this article.
Article 433a(1)(a)	(a) all the information required under this Part on an annual basis;	See below for applicable disclosure requirements. Not Applicable. Annual Template EU INS1 Insurance participations. Article 49 is not applicable. Not Applicable. Annual Template EU INS2 Financial conglomerates - Information on own funds and capital adequacy ratio. AIB is not a financial conglomerate. Not Applicable. Annual Template EU MRB Qualitative disclosure requirements for institutions using the internal Market Risk Models. All market risk is treated under standardised approach.
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 - Template 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;	Semi-annual - Template EU CR10.1 - Specialised lending : Project finance (Slotting approach). Not Applicable. Semi-annual- Template EU CR10.2 - Specialised lending : Income-producing real estate and high volatility commercial real estate (Slotting approach). Not Applicable. Semi-annual - Template EU CR10.3 - Specialised lending : Object finance (Slotting approach). Not Applicable. Semi-annual - Template EU CR10.4 - Specialised lending : Commodities finance (Slotting approach) Semi-annual - Template EU CR10.5 Equity exposures under Articles 133 (3) to (6) and 495a(3) CRR EBA published the final report EBA/ITS/2026/02 on the 22 June 2026. Draft Implementing Technical Standards amending Commission Implementing Regulation (EU) 2024/3172, as regards the disclosures on ESG risks, equity exposures and the aggregate exposure to shadow banking entities.
Article 433a(1)(b)(iii)	(iii) points (e) to (l) of Article 439;	Semi annual - Template EU CCR1 – Analysis of CCR exposure by approach. Annual - Template - EU CVA1 - Credit valuation adjustment risk under the Reduced Basic Approach Semi annual - Template EU CCR3 – Standardised approach – CCR exposures by regulatory exposure class and risk weights. Semi annual - Template EU CCR4 – IRB approach – CCR exposures by exposure class and PD scale. Semi annual - Template EU CCR5 – Composition of collateral for CCR exposures Semi annual - Template EU CCR6 – Credit derivatives exposures. Semi annual - Template EU CCR8 – Exposures to CCPs.
Article 433a(1)(b)(iv)	(iv) Article 440;	Semi annual - Template EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer. Semi annual - Template EU CCyB2 - Amount of institution-specific countercyclical capital buffer.

Article 433a(1)(b)(v)	(v) points (c), (e), (f) and (g) of Article 442;	Semi annual - Template EU CR1 - Performing and non-performing exposures and related provisions. Semi annual - Template EU CR1-A - Maturity of exposures. Semi annual - Template EU CR2 - Changes in the stock of non-performing loans and advances, (Note at year end if publishing EU CR2-a, AIB will not publish EU CR2); Due to AIB Group plc NPL ratio being lower than 5% AIB publishes Template EU CR2. Not applicable. Annual & threshold - Template EU CR2a - Changes in the stock of non-performing loans and advances and related net accumulated recoveries. AIB Group plc's NPL ratio is lower than 5%. Semi annual - Template EU CQ1 - Credit quality of forborne exposures. Not applicable. Annual & threshold - Template EU CQ2 - Quality of forbearance. AIB Group plc's NPL ratio is lower than 5%. Annual - Template EU CQ3 - Credit quality of performing and non-performing exposures by past due days. Annual & threshold based (cols b and d); Semi annual (cols a, c, e, f and g only)- Template EU CQ4 - Quality of non-performing exposures by geography. Note column (b) and (d) are not applicable, because AIB Group plc's NPL ratio is lower than 5%. Annual & threshold based (cols b and d); Semi annual (cols a, c, e and f) - Template EU CQ5 - Credit quality of loans and advances by industry. Note column (b) and (d) are not applicable, because AIB Group plc's NPL ratio is lower than 5%. Not applicable. Annual & threshold - Template EU CQ6 - Collateral valuation - loans and advances. AIB Group plc's NPL ratio is lower than 5%. Semi annual - Template EU CQ7 - Collateral obtained by taking possession and execution processes. Not applicable. Annual & threshold - Template EU CQ8 - Collateral obtained by taking possession and execution processes – vintage breakdown. AIB Group plc's NPL ratio is lower than 5%.
Article 433a(1)(b)(vi)	(vi) point (e) of Article 444;	Semi annual - Template EU CR5 – standardised approach.
Article 433a(1)(b)(vii)	(vii) Article 445;	Semi annual - Template EU MR1 – Market risk under the standardised approach.
Article 433a(1)(b)(viii)	(viii) point (a) and (b) of Article 448(1);	Semi annual - Template EU IRRBB1 - Interest rate risks of non-trading book activities.
Article 433a(1)(b)(ix)	(ix) point (j) to (l) of Article 449;	Semi annual - Template EU SEC1 - Securitisation exposures in the non-trading book. Not Applicable. Semi-annual - Template EU SEC2 - Securitisation exposures in the trading book. AIB does not have securitised exposures in the trading book. Semi-annual - Template EU SEC3 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as originator or as sponsor. Semi annual - Template EU SEC4 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as investor. Not Applicable. Semi-annual - Template EU SEC5 - Exposures securitised by the institution - Exposures in default and specific credit risk adjustments. AIB does not have exposures securitised that are in default or have specific credit risk adjustments.
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);	Semi annual - Template EU LIQ2 - Net Stable Funding Ratio.
Article 433a(1)(b)(xii)	(xii) point (g) of Article 452;	Semi annual - Template EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range. Semi annual - Template EU CCR4 – IRB approach – CCR exposures by exposure class and PD scale.
Article 433a(1)(b)(xiii)	(xiii) points (f) to (j) of Article 453;	Semi annual - Template EU CR3 – CRM techniques overview: Disclosure of the use of credit risk mitigation techniques. Semi annual - Template EU CR4 – standardised approach – Credit risk exposure and CRM effects. Semi annual - Template EU CR7 – IRB approach – Effect on the RWEAs of credit derivatives used as CRM techniques. Semi annual - Template EU CR7-A – IRB approach – Disclosure of the extent of the use of CRM techniques.

Article 433a(1)(b)(xiv)	(xiv) Article 455(2), points (a), (b) and (c);	Not Applicable. Semi annual - Template EU MR2 - Market risk under the alternative internal model approach (AIMA) This template is part of the new set of disclosures tables and templates that will become effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable continue to apply.
Article 433a(1)(b)(xv)	(xv) Article 449a;	Semi-annual - Table 1 - Qualitative information on Environmental risk. Semi-annual - Table 2 - Qualitative information on Social risk. Semi-annual - Table 3 - Qualitative information on Governance risk. Semi-annual - Template 1 - Banking book- Indicators of potential climate Change transition risk: Credit quality of exposures by sector, emissions and residual maturity. Semi-annual - Template 2 - Banking book - Indicators of potential climate change transition risk: Loans collateralised by immovable property - Energy efficiency of the collateral. Semi-annual - Template 3 - Banking book - Indicators of potential climate change transition risk: Alignment metrics. Semi-annual - Template 4 - Banking book - Indicators of potential climate change transition risk: Exposures to top 20 carbon-intensive firms. Semi-annual - Template 5 - Banking book - Indicators of potential climate change physical risk: Exposures subject to physical risk. On 6th August 2025, EBA published a No Action Letter concerning the application of provisions related to Pillar 3 disclosures on ESG risks under the EBA Pillar 3 ITS. (EBA/Op/2025/11) It states 'the EBA recommends that, for the period starting from the reference date of 30 June 2025 until the amendments to the EBA disclosure ITS are adopted and enter into force: (a) for large institutions which have issued securities that are admitted to trading in a regulated market of any Member State, competent authorities do not prioritise the enforcement of: i. the disclosure of templates EU 6 to EU 10; Template 1 column c; and Template 4, column c of Commission Implementing Regulation (EU) 2024/3172'. AIB Group plc meets this criteria and has not published these specific templates and columns for this reporting date.
Article 433a(1)(b)(xvi)	(xvi) Article 449b;	Currently not applicable. Semi-annual - Template EU SB1 -Disclosure of aggregate exposure to shadow banking entities. EBA published the final report EBA/ITS/2026/02 on the 22 June 2026. Draft Implementing Technical Standards amending Commission Implementing Regulation (EU) 2024/3172, as regards the disclosures on ESG risks, equity exposures and the aggregate exposure to shadow banking entities. AIB will implement this for December 2026 reporting.
Article 433a(1)(c)	(c) on a quarterly basis the information referred to in:	See below for applicable disclosure requirements.
Article 433a(1)(c)(i)	(i) Article 438, points (d), (da) and (h)	Quarterly - Template EU OV1 – Overview of risk weighted exposure amounts. Quarterly - Template EU CR8 – RWEA flow statements of credit risk exposures under the IRB approach. Not applicable. Quarterly - Template EU CCR7 – RWEA flow statements of CCR exposures under the IMM. AIB does not use the IMM and instead use SA-CCR for derivatives under counterparty credit risk. Not applicable. Quarterly - Template EU MR2-B - RWEA flow statements of market risk exposures under the IMA. All market risk is treated under standardised approach. Quarterly - Template - EU CMS1 – Comparison of modelled and standardised risk weighted exposure amounts at risk level. Quarterly - Template - EU CMS2 – Comparison of modelled and standardised risk weighted exposure amounts for credit risk at asset class level.
Article 433a(1)(c)(ii)	(ii) the key metrics referred to in Article 447;	Quarterly - Template EU KM1 - Key metrics template.
Article 433a(1)(c)(iii)	(iii) Article 451a(2).	Quarterly - Template EU LIQ1 - Quantitative information of LCR. Quarterly - Table EU LIQB on qualitative information on LCR, which complements template EU LIQ1.
Article 433a(2)	By way of derogation from paragraph 1, large institutions other than G-SIs that are non-listed institutions shall disclose the information outlined below with the following frequency:	Not applicable.
Article 433a(2)(a) & (b)	(a) all the information required under this Part on an annual basis; (b) the key metrics referred to in Article 447 on a semi-annual basis.	Not applicable.
Article 433a(3)	Large institutions that are subject to Article 92a or 92b shall disclose the information required under Article 437a on a semi-annual basis, except for the key metrics referred to in point (h) of Article 447, which are to be disclosed on a quarterly basis.	Not applicable.
Article 433b	Article 433b Disclosures by small and non-complex institutions	Not applicable.
Article 433b(1)	Small and non-complex institutions shall disclose the information referred to in the following provisions on an annual basis:	Not applicable.
Article 433b(1) (a)	(a) Article 435(1), points (a), (e) and (f);	Not applicable.
Article 433b(1) (b)	(b) Article 438, points (c), (d) and (da);	Not applicable.

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

Article 434(6)	6. EBA shall monitor the number of visits to its single access point for institutions' disclosures and include the related statistics in its annual reports.	This is an EBA activity
Article 434a	Article 434a Uniform disclosure formats	
Article 434a	EBA shall develop draft implementing technical standards to specify uniform disclosure formats, and information on the resubmission policy, and shall develop IT solutions, including instructions, for disclosures required under Titles II and III. Those uniform disclosure formats shall convey sufficiently comprehensive and comparable information for users of that information to assess the risk profiles of institutions and their degree of compliance with the requirements laid down in Parts One to Seven. To facilitate the comparability of information, the implementing technical standards shall seek to maintain consistency of disclosure formats with international standards on disclosures. Uniform disclosure formats shall be tabular where appropriate. EBA shall submit those draft implementing technical standards to the Commission by 10 July 2025. Power is conferred on the Commission to adopt those implementing technical standards in accordance with Article 15 of Regulation (EU) No 1093/2010.	EBA published ITS 2024/3172 on 31/12/2024: COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 of 29 November 2024 laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to public disclosures by institutions of the information referred to in Part Eight, Titles II and III, of that Regulation, and repealing Commission Implementing Regulation (EU) 2021/637 EBA published COMMISSION IMPLEMENTING REGULATION (EU) 2026/722 on 26 March 2026 amending the implementing technical standards laid down in Implementing Regulation (EU) 2024/3172 as regards the implementation and use by institutions, other than small and non-complex institutions, of the EBA single access point for their disclosures AIB is compliant with these publications as per EU official journal. AIB will monitor EBA publications for the resubmission policy and IT solutions for disclosures (Pillar 3 disclosures hub) required under Titles II and III.
Article 434b	Accessibility of information on the European single access point	
Article 434b(1)	From 10 January 2030, when making public any information referred to in Part Eight of this Regulation, the institutions shall submit that information at the same time to the relevant collection body referred to in paragraph 3 of this Article for the purpose of making it accessible on the European single access point (ESAP) established under Regulation (EU) 2023/2859 of the European Parliament and of the Council (1). That information shall comply with the following requirements:	AIB will submit Pillar 3 Disclosures to the EBA via the Pillar 3 data hub (P3DH) infrastructure. The EBA will feed this information into the ESAP by 2030.
Article 434b(1)(a)	(a) be submitted in a data extractable format as defined in Article 2, point (3), of Regulation (EU) 2023/2859 or, where required by Union law, in a machine-readable format, as defined in Article 2, point (4), of that Regulation;	AIB will follow the IT solution to submit data in a machine readable format i.e. XBRL and PDF using separate zip files.
Article 434b(1)(b)	(b) be accompanied by the following metadata:	The following metadata will accompany the submission:
Article 434b(1)(b)(i)	(i) all the names of the institution to which the information relates;	AIB will follow the IT solution to ensure the name AIB Group plc is contained in the required location within the Pillar 3 Disclosures.
Article 434b(1)(b)(ii)	(ii) the legal entity identifier of the institution, as specified pursuant to Article 7(4), point (b), of Regulation (EU) 2023/2859;	AIB will follow the IT solution to ensure the LEI code 635400AKJBGNS5WNQL34 is contained in the required location within the Pillar 3 Disclosures.
Article 434b(1)(b)(iii)	(iii) the size of the institution by category, as specified pursuant to Article 7(4), point (d), of that Regulation;	AIB Group plc will follow the IT solution to ensure the size of the institution is disclosed in the required location within Pillar 3 disclosures. i.e. AIB Group is a large institution and prepares disclosures in line with Article 433a Disclosures by large institutions.
Article 434b(1)(b)(iv)	(iv) the type of information, as classified pursuant to Article 7(4), point (c), of that Regulation;	AIB Group plc will follow the IT solution to ensure the type of information disclosed is identified within the required location of the Pillar 3 disclosures i.e. the required regulatory disclosures referred to in Part Eight, Titles II and III under Regulation (EU) No 575/2013 (of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and amending Regulation (EU) No 648/2012) and Bank Recovery and Resolution Directive 'BRRD II', (Directive 2014/59/EU, amended by Directive (EU) 2019/879) as outlined in the introduction of the Pillar 3 Disclosures. The information disclosed is mandatory.
Article 434b(1)(b)(v)	(v) an indication of whether the information contains personal data.	AIB Group plc will follow the IT solution to ensure there is an indication of whether personal data is contained in the Pillar 3 Disclosures i.e. no personal data contained within the document.
Article 434b(2)	For the purposes of paragraph 1, point (b)(ii), institutions shall obtain a legal entity identifier.	AIB Group plc has the legal entity identifier 635400AKJBGNS5WNQL34.
Article 434b(3)	For the purpose of making the information referred to in paragraph 1 of this Article accessible on ESAP, the collection body as defined in Article 2, point (2), of Regulation (EU) 2023/2859 shall be EBA.	AIB will submit the disclosures to the EBA as collection body.
Article 434b(4)	For the purpose of ensuring the efficient collection and management of information submitted in accordance with paragraph 1, EBA shall develop draft implementing technical standards to specify:	EBA published EBA/ITS/2025/01 on the 12.02.2025. AIB is compliant with this ITS.
Article 434b(4)(a)	(a) any other metadata to accompany the information;	EBA published EBA/ITS/2025/01 on the 12.02.2025. AIB is compliant with this ITS.
Article 434b(4)(b)	(b) the structuring of data in the information;	AIB will structure the Pillar 3 data as per annotated table layout and follow the DPM issued by the EBA.
Article 434b(4)(c)	(c) for which information a machine-readable format is required and, in such cases, which machine-readable format is to be used.	AIB Group plc will submit Pillar 3 Disclosures to the EBA in xbrl and pdf format using separate zip files.
Article 434b	For the purposes of point (c), EBA shall assess the advantages and disadvantages of different machine-readable formats and conduct appropriate field test	This is an EBA activity
Article 434b	EBA shall submit those draft implementing technical standards to the Commission.	This is an EBA activity
Article 434b	Power is conferred on the Commission to adopt the implementing technical standards referred to in the first subparagraph of this paragraph in accordance with Article 15 of Regulation (EU) No 1093/2010.	This relates to powers of the Commission.
Article 434b(5)	5. Where necessary, EBA shall adopt guidelines to ensure that the metadata submitted in accordance with paragraph 4, first subparagraph, point (a), are correct.	This is an EBA activity
Article 434c	Report on the feasibility of the use of information reported by institutions other than small and non-complex institutions to publish an extended set of disclosures on the EBA website	This is an EBA activity. AIB will monitor any reports published by the EBA.

Article 435	Article 435 Disclosure of risk management objectives and policies	
Article 435(1)	Institutions shall disclose their risk management objectives and policies for each separate category of risk, including the risks referred to in this Title. Those disclosures shall include:	Annual - Table EU OVA - Institution risk management approach. Annual - Table EU LIQA - Liquidity risk management. Annual - Table EU ORA - Qualitative information on operational risk.
Article 435(1)(a)	(a) the strategies and processes to manage those categories of risks;	Annual - Table EU OVA - Institution risk management approach. Annual - Table EU LIQA - Liquidity risk management. Annual - Table EU CRA - General qualitative information about credit risk. Annual - Table EU MRA - Qualitative disclosure requirements related to market risk. Annual Table EU ORA - Qualitative information on operational risk.
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;	Annual - Table EU OVA - Institution risk management approach. Annual - Table EU LIQA - Liquidity risk management. Annual - Table EU CRA - General qualitative information about credit risk. Annual - Table EU MRA - Qualitative disclosure requirements related to market risk. Annual - Table EU ORA - Qualitative information on operational risk.
Article 435(1)(c)	(c) the scope and nature of risk reporting and measurement systems;	Annual - Table EU OVA - Institution risk management approach. Annual - Table EU LIQA - Liquidity risk management. Annual - Table EU MRA - Qualitative disclosure requirements related to market risk. Annual - Table EU ORA - Qualitative information on operational risk.
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;	Annual - Table EU OVA - Institution risk management approach. Annual - Table EU LIQA - Liquidity risk management. Annual - Table EU CRA - General qualitative information about credit risk. Annual - Table EU MRA - Qualitative disclosure requirements related to market risk. Annual - Table EU ORA - Qualitative information on operational risk.
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;	Annual - Table EU OVA - Institution risk management approach. Annual - Table EU LIQA - Liquidity risk management.
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:	Annual - Table EU OVA - Institution risk management approach. Annual - Table EU LIQA - Liquidity risk management. Annual - Table EU CRA - General qualitative information about credit risk.
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;	Annual - Table EU OVA - Institution risk management approach. Annual - Table EU LIQA - Liquidity risk management.
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.	Annual - Table EU OVA - Institution risk management approach. Annual - Table EU LIQA - Liquidity risk management.
Article 435(2)	Institutions shall disclose the following information regarding governance arrangements:	Annual - Table EU OVB - Disclosure on governance arrangements.
Article 435(2)(a)	(a) the number of directorships held by members of the management body;	Annual - Table EU OVB - Disclosure on governance arrangements.
Article 435(2)(b)	(b) the recruitment policy for the selection of members of the management body and their actual knowledge, skills and expertise;	Annual - Table EU OVB - Disclosure on governance arrangements.
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;	Annual - Table EU OVB - Disclosure on governance arrangements.
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;	Annual - Table EU OVB - Disclosure on governance arrangements.
Article 435(2)(e)	(e) the description of the information flow on risk to the management body.	Annual - Table EU OVB - Disclosure on governance arrangements.
Article 436	Article 436 Disclosure of the scope of application	
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;	AIB Group plc.

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;	Annual - Template EU LI3 - Outline of the differences in the scopes of consolidation (entity by entity). Annual - Table EU LIA - Explanations of differences between accounting and regulatory exposure amounts.
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;	Annual - Template EU LI1 – Differences between the accounting scope and the scope of prudential consolidation and mapping of financial statement categories with regulatory risk categories.
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;	Annual - Template EU LI2 – Main sources of differences between regulatory exposure amounts and carrying values in financial statements. Annual - Table EU LIA - Explanations of differences between accounting and regulatory exposure amounts.
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;	Annual - Template EU PV1 - Prudent valuation adjustments (PVA).
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;	Annual - Table EU LIB - Other qualitative information on the scope of application.
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;	Annual - Table EU LIB - Other qualitative information on the scope of application.
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.	Annual - Table EU LIB - Other qualitative information on the scope of application.
Article 437	Article 437 Disclosure of own funds	
Article 437	Institutions shall disclose the following information regarding their own funds:	See below for applicable disclosure requirements.
Article 437(a)	(a) a full reconciliation of Common Equity Tier 1 items, Additional Tier 1 items, Tier 2 items and the filters and deductions applied to own funds of the institution pursuant to Articles 32 to 36, 56, 66 and 79 with the balance sheet in the audited financial statements of the institution;	Semi annual - Template EU CC1 - Composition of regulatory own funds. Semi annual - Template EU CC2 - reconciliation of regulatory own funds to balance sheet in the audited financial statements.
Article 437(b)	(b) a description of the main features of the Common Equity Tier 1 and Additional Tier 1 instruments and Tier 2 instruments issued by the institution;	Annual - Template EU CCA - Main features of regulatory own funds instruments and eligible liabilities instruments.
Article 437(c)	(c) the full terms and conditions of all Common Equity Tier 1, Additional Tier 1 and Tier 2 instruments;	Annual - Template EU CCA - Main features of regulatory own funds instruments and eligible liabilities instruments.
Article 437(d)	(d) a separate disclosure of the nature and amounts of the following:	Semi annual - Template EU CC1 - Composition of regulatory own funds.
Article 437(d)(i)	(i) each prudential filter applied pursuant to Articles 32 to 35;	Semi annual - Template EU CC1 - Composition of regulatory own funds.
Article 437(d)(ii)	(ii) items deducted pursuant to Articles 36, 56 and 66;	Semi annual - Template EU CC1 - Composition of regulatory own funds.
Article 437(d)(iii)	(iii) items not deducted pursuant to Articles 47, 48, 56, 66 and 79;	Semi annual - Template EU CC1 - Composition of regulatory own funds.
Article 437(e)	(e) a description of all restrictions applied to the calculation of own funds in accordance with this Regulation and the instruments, prudential filters and deductions to which those restrictions apply;	Semi annual - Template EU CC1 - Composition of regulatory own funds.
Article 437(f)	(f) a comprehensive explanation of the basis on which capital ratios are calculated where those capital ratios are calculated by using elements of own funds determined on a basis other than the basis laid down in this Regulation.	Semi annual - Template EU CC1 - Composition of regulatory own funds.
Article 437a	Article 437a Disclosure of own funds and eligible liabilities	Not applicable.
Article 437a	Institutions that are subject to Article 92a or 92b shall disclose the following information regarding their own funds and eligible liabilities:	Not applicable.
Article 437a(a)	(a) the composition of their own funds and eligible liabilities, their maturity and their main features;	Not applicable.
Article 437a(b)	(b) the ranking of eligible liabilities in the creditor hierarchy;	Not applicable.
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 applicable.
Article 437a(d)	(d) the total amount of excluded liabilities referred to in Article 72a(2).	Not applicable.
Article 438	Article 438 Disclosure of own funds requirements and risk-weighted exposure amounts	
Article 438	Institutions shall disclose the following information regarding their compliance with Article 92 of this Regulation and with the requirements laid down in Article 73 and in point (a) of Article 104(1) of Directive 2013/36/EU:	See below for applicable disclosure requirements.
Article 438(a)	(a) a summary of their approach to assessing the adequacy of their internal capital to support current and future activities;	Annual - Table EU OVC – ICAAP information.
Article 438(b)	(b) the amount of the additional own funds requirements based on the supervisory review process as referred to in Article 104(1), point (a), of Directive 2013/36/EU to address risks other than the risk of excessive leverage and its composition;	Annual disclosure requirement on Template EU KM1 – Key metrics template.

Article 438(c)	(c) upon demand from the relevant competent authority, the result of the institution's internal capital adequacy assessment process;	Annual - Table EU OVC – ICAAP information.
Article 438(d)	(d) the total risk exposure amount as calculated in accordance with Article 92(3) and the corresponding own funds requirements as determined in accordance with Article 92(2), to be broken down by the different risk categories or risk exposure classes, as applicable, set out in Part Three and, where applicable, an explanation of the effect on the calculation of the own funds and risk-weighted exposure amounts that results from applying capital floors and not deducting items from own funds;	Quarterly - Template EU OV1 – Overview of total risk exposure amounts. Quarterly Template EU CMS1 Template EU CMS1 – Comparison of modelled and standardised risk weighted exposure amounts at risk level Quarterly Template EU CMS2 Template EU CMS2 – Comparison of modelled and standardised risk weighted exposure amounts for credit risk at asset class level Not applicable. Quarterly EU CVA4 – RWEA flow statements of credit valuation adjustment risk under the Standardised Approach Annual - Template EU OR2 - Business Indicator, components and subcomponents. Annual - Template EU OR3 - Operational risk own funds requirements and risk exposure amounts. Additional explanation is currently not relevant.
Article 438(da)	(da) where required to calculate the un-floored total risk exposure amount as calculated in accordance with Article 92(4), and the standardised total risk exposure amount as calculated in accordance with Article 92(5), to be broken down by the different risk categories or risk exposure classes, as applicable, set out in Part Three and, where applicable, an explanation of the effect on the calculation of own funds and risk-weighted exposure amounts that results from applying capital floors and not deducting items from own funds;	Quarterly Template EU CMS1 Template EU CMS1 – Comparison of modelled and standardised risk weighted exposure amounts at risk level Quarterly Template EU CMS2 Template EU CMS2 – Comparison of modelled and standardised risk weighted exposure amounts for credit risk at asset class level 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 Article 153(5) Table 1, and the on- and off-balance- sheet exposures and risk-weighted exposure amounts for the categories of equity exposures set out in Article 133(3) to (6), and Article 495a(3)	Semi-annual - Template EU CR10.1 - Specialised lending : Project finance (Slotting approach). Not Applicable. Semi-annual - Template EU CR10.2 - Specialised lending : Income-producing real estate and high volatility commercial real estate (Slotting approach). Not Applicable. Semi-annual - Template EU CR10.3 - Specialised lending : Object finance (Slotting approach). Not Applicable. Semi-annual - Template EU CR10.4 - Specialised lending : Commodities finance (Slotting approach) Semi-annual - Template EU CR10.5 Equity exposures under Articles 133 (3) to (6) and 495a(3) CRR EBA published the final report EBA/ITS/2026/02 on the 22 June 2026. Draft Implementing Technical Standards amending Commission Implementing Regulation (EU) 2024/3172, as regards the disclosures on ESG risks, equity exposures and the aggregate exposure to shadow banking entities. AIB will implement this for December 2026 reporting.
Article 438(f)	(f) the exposure value and the risk-weighted exposure amount of own funds instruments held in any insurance undertaking, reinsurance undertaking or insurance holding company that the institutions do not deduct from their own funds in accordance with Article 49 when calculating their capital requirements on an individual, sub-consolidated and consolidated basis;	Not applicable. Annual - Template EU INS1 - Insurance participations. Article 49 is not applicable.
Article 438(g)	(g) the supplementary own funds requirement and the capital adequacy ratio of the financial conglomerate calculated in accordance with Article 6 of Directive 2002/87/EC and Annex I to that Directive where method 1 or 2 set out in that Annex is applied;	Not applicable. Annual- Template EU INS2 - Financial conglomerates - Information on own funds and capital adequacy ratio. AIB is not a financial conglomerate.
Article 438(h)	(h) the variations in the risk-weighted exposure amounts of the current disclosure period compared to the immediately preceding disclosure period that result from the use of internal models, including an outline of the key drivers explaining those variations.	Quarterly - Template EU CR8 – RWEA flow statements of credit risk exposures under the IRB approach. Not applicable. Quarterly - Template EU CCR7 – RWEA flow statements of CCR exposures under the IMM. AIB does not use the IMM and instead use SA-CCR for derivatives under counterparty credit risk. Not applicable. Quarterly - Template EU MR2–B - RWEA flow statements of market risk exposures under the IMA. All market risk is treated under standardised approach. Not applicable. Quarterly EU CVA4 – RWEA flow statements of credit valuation adjustment risk under the Standardised Approach
Article 439	Article 439 Disclosure of exposures to counterparty credit risk	
Article 439	Institutions shall disclose the following information regarding their exposure to counterparty credit risk as referred to in Chapter 6 of Title II of Part Three:	See below for applicable disclosure requirements.
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;	Annual - Table EU CCRA – Qualitative disclosure related to CCR.
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;	Annual - Table EU CCRA – Qualitative disclosure related to CCR.
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;	Annual - Table EU CCRA – Qualitative disclosure related to CCR.
Article 439(d)	(d) the amount of collateral the institution would have to provide if its credit rating was downgraded;	Annual - Table EU CCRA – Qualitative disclosure related to CCR.

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;	Semi annual - Template EU CCR5 – Composition of collateral for CCR exposures.
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;	Semi annual - Template EU CCR1 – Analysis of CCR exposure by approach.
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;	Semi annual - Template EU CCR1 – Analysis of CCR exposure by approach.
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;	Annual - Template - EU CVA1 - Credit valuation adjustment risk under the Reduced Basic Approach
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;	Semi annual - Template EU CCR8 – Exposures to CCPs.
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;	Semi annual - Template EU CCR6 – Credit derivatives exposures.
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);	Semi annual - Template EU CCR1 – Analysis of CCR exposure by approach.
Article 439(l)	(l) separately, the disclosures included in point (e) of Article 444 and point (g) of Article 452;	Semi annual - Template EU CCR3 – standardised approach - CCR exposures by regulatory exposure class and risk weights. Semi annual - Template EU CCR4 – IRB approach – CCR exposures by exposure class and PD scale.
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.	Semi annual - Template EU CCR1 – Analysis of CCR exposure by approach.
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 applicable. This would impact the following two templates if it were applicable to AIB: Semi annual - Template EU CCR1 – Analysis of CCR exposure by approach. Semi annual - Template EU CCR5 – Composition of collateral for CCR exposures.
Article 440	Article 440 Disclosure of countercyclical capital buffers	
Article 440	Institutions shall disclose the following information in relation to their compliance with the requirement for a countercyclical capital buffer as referred to in Chapter 4 of Title VII of Directive 2013/36/EU:	See below for applicable disclosure requirements.
Article 440(a)	(a) the geographical distribution of the exposure amounts and risk-weighted exposure amounts of its credit exposures used as a basis for the calculation of their countercyclical capital buffer;	Semi annual - Template EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer.
Article 440(b)	(b) the amount of their institution-specific countercyclical capital buffer.	Semi annual - Template EU CCyB2 - Amount of institution-specific countercyclical capital buffer.
Article 441	Article 441 Disclosure of indicators of global systemic importance	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.
Article 442	Article 442 Disclosure of exposures to credit risk and dilution risk	
Article 442	Institutions shall disclose the following information regarding their exposures to credit risk and dilution risk:	See below for applicable disclosure requirements.
Article 442(a)	(a) the scope and definitions that they use for accounting purposes of 'past due' and 'impaired' and the differences, if any, between the definitions of 'past due' and 'default' for accounting and regulatory purposes;	Annual - Table EU CRB - Additional disclosure related to the credit quality of assets.
Article 442(b)	(b) a description of the approaches and methods adopted for determining specific and general credit risk adjustments;	Annual - Table EU CRB - Additional disclosure related to the credit quality of assets.

Article 442(c)	(c) information on the amount and quality of performing, non-performing and forborne exposures for loans, debt securities and off-balance-sheet exposures, including their related accumulated impairment, provisions and negative fair value changes due to credit risk and amounts of collateral and financial guarantees received;	Semi annual - Template EU CR1- Performing and non-performing exposures and related provisions. Not applicable. Annual & threshold - Template EU CR2a - Changes in the stock of non-performing loans and advances and related net accumulated recoveries. AIB Group plc's NPL ratio is lower than 5%. Semi annual - Template EU CQ1 - Credit quality of forborne exposures. Not applicable. Annual & threshold - Template EU CQ2 - Quality of forbearance. AIB Group plc's NPL ratio is lower than 5%. Annual & threshold based (cols b and d); Semi annual (cols a, c, e, f and g only)- Template EU CQ4 - Quality of non-performing exposures by geography. Note column (b) and (d) are not applicable, because AIB Group plc's NPL ratio is lower than 5%. Annual & threshold based (cols b and d); Semi annual (cols a, c, e and f) - Template EU CQ5 - Credit quality of loans and advances by industry. Note column (b) and (d) are not applicable, because AIB Group plc's NPL ratio is lower than 5%. Not applicable. Annual & threshold - Template EU CQ6 - Collateral valuation - loans and advances. AIB Group plc's NPL ratio is lower than 5%. Semi annual - Template EU CQ7 - Collateral obtained by taking possession and execution processes. Not applicable. Annual & threshold - Template EU CQ8 - Collateral obtained by taking possession and execution processes – vintage breakdown. AIB Group plc's NPL ratio is lower than 5%.
Article 442(d)	(d) an ageing analysis of accounting past due exposures;	Annual - Template EU CQ3 - Credit quality of performing and non-performing exposures by past due days.
Article 442(e)	(e) the gross carrying amounts of both defaulted and non-defaulted exposures, the accumulated specific and general credit risk adjustments, the accumulated write-offs taken against those exposures and the net carrying amounts and their distribution by geographical area and industry type and for loans, debt securities and off- balance-sheet exposures;	Semi-annual - Template EU CR1 - Performing and non-performing exposures and related provisions. Annual & threshold based (columns b and d); Semi-annual (columns a, c, e, f and g only) - Template EU CQ4 - Quality of non-performing exposures by geography. Note column (b) and (d) are not applicable as AIB Group plc's NPL ratio is lower than 5%. Annual & threshold based (columns b and d); Semi annual (columns a, c, e and f) - Template EU CQ5 - Credit quality of loans and advances by industry. Note column (b) and (d) are not applicable as AIB Group plc's NPL ratio is lower than 5%.
Article 442(f)	(f) any changes in the gross amount of defaulted on- and off-balance-sheet exposures, including, as a minimum, information on the opening and closing balances of those exposures, the gross amount of any of those exposures reverted to non-defaulted status or subject to a write-off;	Semi annual - Template EU CR2 - Changes in the stock of non-performing loans and advances, (Note at year end if publishing EU CR2-a, AIB will not publish EU CR2); Note due to AIB Group plc NPL ratio lower than 5% AIB published Template EU CR2. Not applicable. Annual & threshold - Template EU CR2a: Changes in the stock of non-performing loans and advances and related net accumulated recoveries. AIB Group plc's NPL ratio is lower than 5%.
Article 442(g)	(g) the breakdown of loans and debt securities by residual maturity.	Semi annual - Template EU CR1-A - Maturity of exposures.
Article 443	Article 443 Disclosure of encumbered and unencumbered assets	
Article 443	Institutions shall disclose information concerning their encumbered and unencumbered assets. For those purposes, institutions shall use the carrying amount per exposure class broken down by asset quality and the total amount of the carrying amount that is encumbered and unencumbered. Disclosure of information on encumbered and unencumbered assets shall not reveal emergency liquidity assistance provided by central banks.	Annual - Template EU AE1 - Encumbered and unencumbered assets. Annual - Template EU AE2 - Collateral received and own debt securities issued. Annual - Template EU AE3 - Sources of encumbrance. Annual - Table EU AE4 - Accompanying narrative information.
Article 444	Article 444 Disclosure of the use of the Standardised Approach	
Article 444	Institutions calculating their risk-weighted exposure amounts in accordance with Chapter 2 of Title II of Part Three shall disclose the following information for each of the exposure classes set out in Article 112:	See below for applicable disclosure requirements.
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;	Annual - Table EU CRD – Qualitative disclosure requirements related to standardised approach.
Article 444(b)	(b) the exposure classes for which each ECAI or ECA is used;	Annual - Table EU CRD – Qualitative disclosure requirements related to standardised approach.
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;	Annual - Table EU CRD – Qualitative disclosure requirements related to standardised approach.
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;	Annual - Table EU CRD – Qualitative disclosure requirements related to standardised approach.

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.	Semi annual - Template EU CR4 – standardised approach - Credit risk exposure and CRM effects. Semi annual - Template EU CR5 – standardised approach. Semi annual - Template EU CCR3 – standardised approach - CCR exposures by regulatory exposure class and risk weights. Semi annual - Template EU CC1 - Composition of regulatory own funds.
Article 445	Article 445 Disclosure of exposure to market risk	
Article 445	Institutions calculating their own funds requirements in accordance with points (b) and (c) of Article 92(3) shall disclose those requirements separately for each risk referred to in those points. In addition, own funds requirements for the specific interest rate risk of securitisation positions shall be disclosed separately.	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 the new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Semi annual - Template EU MR1 – Market risk under the standardised approach.
Article 445	Disclosure of exposures to market risk under the standardised approach	
Article 445 (1)	Institutions that have not been granted permission by competent authorities to use the alternative internal model approach as set out in Article 325az, and that use the simplified standardised approach in accordance with Article 325a or the alternative standardised approach in accordance with Part Three, Title IV, Chapter 1a, shall disclose an overview of their trading book positions.	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 the new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Not Applicable - Template EU MR3 - Market risk under the simplified standardised approach (SSA). AIB does not use the simplified standardised approach.
Article 445 (2)	Institutions calculating their own funds requirements in accordance with Part Three, Title IV, Chapter 1a, shall disclose their total own funds requirements, own funds requirements for the sensitivities-based method, default risk charge and own funds requirements for residual risks. The disclosure of own funds requirements for the measures of the sensitivities-based method and for default risk shall be broken down into the following instruments:	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 the new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Template EU MR1 - Market risk under the alternative standardised approach (ASA). This template will become applicable to AIB when FRTB standards being to apply in the Union.
Article 445 (2)(a)	(a) financial instruments other than securitisation instruments held in the trading book, with a breakdown by risk class, and a separate identification of the own funds requirements for default risk;	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 the new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Template EU MR1 - Market risk under the alternative standardised approach (ASA). This template will become applicable to AIB when FRTB standards being to apply in the Union.
Article 445 (2)(b)	(b) securitisation instruments not held in the ACP, with a separate identification of the own funds requirements for credit spread risk and of the own funds requirements for default risk;	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 the new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Not applicable. AIB does not have securitised exposures in the trading book.
Article 445 (2)(c)	(c) securitisation instruments held in the ACP, with a separate identification of the own funds requirements for credit spread risk and of the own funds requirements for default risk.	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 the new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Not applicable. AIB does not have securitised exposures in the trading book.
Article 445a	Disclosure of CVA risk	
Article 445a (1)	Institutions subject to the own funds requirements for CVA risk shall disclose the following information:	See below for applicable disclosure requirements.
Article 445a (1)(a)	(a) an overview of their processes to identify, measure, hedge and monitor their CVA risk;	Annual - Template EU CVAA - Qualitative disclosure requirements related to credit valuation adjustment risk.
Article 445a (1)(b)	(b) whether institutions meet all of the conditions set out in Article 273a(2); where those conditions are met, whether institutions have chosen to calculate the own funds requirements for CVA risk using the simplified approach set out in Article 385; where institutions have chosen to calculate the own funds requirements for CVA risk using the simplified approach, the own funds requirements for CVA risk in accordance with that approach;	Annual - Template EU CVAA - Qualitative disclosure requirements related to credit valuation adjustment risk.
Article 445a (1)(c)	(c) the total number of counterparties for which the standardised approach is used, with a breakdown by counterparty types.	Not Applicable - Template - EU CVA3 - Credit valuation adjustment risk under the Standardised Approach. AIB Group plc does not use the standardised CVA (SCVA) approach. AIB Group plc applies the reduced basic approach.

Article 445a (2)	Institutions using the standardised approach set out in Article 383 for calculating the own funds requirements for CVA risk shall disclose, in addition to the information referred to in paragraph 1 of this Article, the following information:	Not Applicable - Template - EU CVAB - Qualitative disclosure requirements related to CVA risk for institutions using the Standardised Approach. Not Applicable - Template - EU CVA3 - Credit valuation adjustment risk under the Standardised Approach. AIB Group plc does not use the standardised CVA (SCVA) approach. AIB Group plc applies the reduced basic approach.
Article 445a (2)(a)	(a) the structure and the organisation of their internal CVA risk management function and governance;	Not Applicable - Template - EU CVAB - Qualitative disclosure requirements related to CVA risk for institutions using the Standardised Approach. AIB Group plc does not use the standardised CVA (SCVA) approach. AIB Group plc applies the reduced basic approach.
Article 445a (2)(b)	(b) their total own funds requirements for CVA risk under the standardised approach with a breakdown by risk class;	Not Applicable - Template - EU CVA3 - Credit valuation adjustment risk under the Standardised Approach. AIB Group plc does not use the standardised CVA (SCVA) approach. AIB Group plc applies the reduced basic approach.
Article 445a (2)(c)	(c) an overview of the eligible hedges used in that calculation, with a breakdown by type of instruments set out in Article 386(2).	Not Applicable - Template - EU CVA3 - Credit valuation adjustment risk under the Standardised Approach. AIB Group plc does not use the standardised CVA (SCVA) approach. AIB Group plc applies the reduced basic approach.
Article 445a (3)	Institutions using the basic approach set out in Article 384 for calculating the own funds requirements for CVA risk shall disclose, in addition to the information referred to in paragraph 1 of this Article, the following information:	Not Applicable - Annual - Template - EU CVA2 - Credit valuation adjustment risk under the Full Basic Approach AIB Group plc applies the reduced basic approach.
Article 445a (3)(a)	(a) their total own funds requirements for CVA risk under the basic approach, and the components BACVAtotal and BACVAcsr-hedged;	Annual - Template - EU CVA1 - Credit valuation adjustment risk under the Reduced Basic Approach Not Applicable - Annual - Template - EU CVA2 - Credit valuation adjustment risk under the Full Basic Approach
Article 445a (3)(b)	(b) an overview of the eligible hedges used in that calculation, with a breakdown by type of instruments set out in Article 386(3)	Not Applicable - Annual - Template - EU CVA2 - Credit valuation adjustment risk under the Full Basic Approach AIB Group plc applies the reduced basic approach.
Article 446	Article 446 Disclosure of operational risk	
Article 446 (1)	Institutions shall disclose the following information:	Annual - Table EU ORA - Qualitative information on operational risk. Annual - Template EU OR1 -Operational risk losses Annual - Template EU OR2 - Business Indicator, components and subcomponents Annual - Template EU OR3 - Operational risk own funds requirements and risk exposure amounts Final operational risk disclosures to be confirmed under Step 2 of CRR3
Article 446(1)(a)	(a) the main characteristics and elements of their operational risk management framework	Annual - Table EU ORA - Qualitative information on operational risk. Final operational risk disclosures to be confirmed under Step 2 of CRR3
Article 446(1)(b)	(b) their own funds requirement for operational risk equal to the business indicator component calculated in accordance with Article 313;	Annual - Template - EU OR3 - Operational risk own funds requirements and risk exposure amounts Final operational risk disclosures to be confirmed under Step 2 of CRR3
Article 446(1)(c)	(c) the business indicator, calculated in accordance with Article 314(1), and the amounts of each of the business indicator components and their sub-components for each of the three years relevant for the calculation of the business indicator;	Annual - Template - EU OR2 - Business Indicator, components and subcomponents Final operational risk disclosures to be confirmed under Step 2 of CRR3
Article 446(1)(d)	(d) the amount of the reduction of the business indicator for each exclusion from the business indicator in accordance with Article 315(2), as well as the corresponding justifications for such exclusions.	Annual - Template - EU OR2 - Business Indicator, components and subcomponents Final operational risk disclosures to be confirmed under Step 2 of CRR3
Article 446(2)	Institutions that calculate their annual operational risk losses in accordance with Article 316(1) shall disclose the following information in addition to the information referred to in paragraph 1 of this Article:	Annual - Template EU OR1 -Operational risk losses Final operational risk disclosures to be confirmed under Step 2 of CRR3.
Article 446(2)(a)	(a) their annual operational risk losses for each of the last 10 financial years, calculated in accordance with Article 316(1);	Annual - Template EU OR1 -Operational risk losses Final operational risk disclosures to be confirmed under Step 2 of CRR3.
Article 446(2)(b)	(b) the number of exceptional operational risk events and the amounts of the corresponding aggregated net operational risk losses that were excluded from the calculation of the annual operational risk loss in accordance with Article 320(1), for each of the last 10 financial years, and the corresponding justifications for those exclusions.	Annual - Template EU OR1 -Operational risk losses Final operational risk disclosures to be confirmed under Step 2 of CRR3.
Article 447	Article 447 Disclosure of key metrics	
Article 447	Institutions shall disclose the following key metrics in a tabular format:	See below for applicable disclosure requirements.
Article 447(a)	(a) the composition of their own funds and their risk-based capital ratios as calculated in accordance with Article 92(2);	Quarterly - Template EU KM1 – Key metrics template.
Article 447(aa)	(aa) where applicable, the risk-based capital ratios as calculated in accordance with Article 92(2), by using the un-floored total risk exposure amount instead of the total risk exposure amount	Quarterly - Template EU KM1 – Key metrics template.
Article 447(b)	(b) the total risk exposure amount as calculated in accordance with Article 92(3); and, where applicable, the un-floored total risk exposure amount as calculated in accordance with Article 92(4);	Quarterly - Template EU KM1 – Key metrics template.

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;	Quarterly - Template EU KM1 – Key metrics template.
Article 447(d)	(d) the combined buffer requirement which the institutions are required to hold in accordance with Chapter 4 of Title VII of Directive 2013/36/EU;	Quarterly - Template EU KM1 – Key metrics template.
Article 447(e)	(e) their leverage ratio and the total exposure measure as calculated in accordance with Article 429;	Quarterly - Template EU KM1 – Key metrics template.
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):	Quarterly - Template EU KM1 – Key metrics template.
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;	Quarterly - Template EU KM1 – Key metrics template.
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;	Quarterly - Template EU KM1 – Key metrics template.
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;	Quarterly - Template EU KM1 – Key metrics template.
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:	Quarterly - Template EU KM1 – Key metrics template.
Article 447(g)(i)	(i) the net stable funding ratio at the end of each quarter of the relevant disclosure period;	Quarterly - Template EU KM1 – Key metrics template.
Article 447(g)(ii)	(ii) the available stable funding at the end of each quarter of the relevant disclosure period;	Quarterly - Template EU KM1 – Key metrics template.
Article 447(g)(iii)	(iii) the required stable funding at the end of each quarter of the relevant disclosure period;	Quarterly - Template EU KM1 – Key metrics template.
Article 447(h)	(h) their own funds and eligible liabilities ratios and their components, numerator and denominator, as calculated in accordance with Articles 92a and 92b and broken down at the level of each resolution group, where applicable.	Not applicable AIB is not a G-SII.
Article 448	Article 448 Disclosure of exposures to interest rate risk on positions not held in the trading book	
Article 448(1)	As from 28 June 2021, institutions shall disclose the following quantitative and qualitative information on the risks arising from potential changes in interest rates that affect both the economic value of equity and the net interest income of their non-trading book activities referred to in Article 84 and Article 98(5) of Directive 2013/36/EU:	Semi annual - Template EU IRRBB1 - Interest rate risks of non-trading book activities. Annual - Table EU IRRBBA - Qualitative Information on interest rate risks of non-trading book activities.
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;	Semi annual - Template EU IRRBB1 - Interest rate risks of non-trading book activities.
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;	Semi annual - Template EU IRRBB1 - Interest rate risks of non-trading book activities.
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;	Annual - Table EU IRRBBA - Qualitative Information on interest rate risks of non-trading book activities.
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;	Semi annual - Template EU IRRBB1 - Interest rate risks of non-trading book activities. Annual - Table EU IRRBBA - Qualitative Information on interest rate risks of non-trading book activities.
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:	Annual - Table EU IRRBBA - Qualitative Information on interest rate risks of non-trading book activities.
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;	Annual - Table EU IRRBBA - Qualitative Information on interest rate risks of non-trading book activities.
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;	Annual - Table EU IRRBBA - Qualitative Information on interest rate risks of non-trading book activities.
Article 448(1)(e)(iii)	(iii) a description of the interest rate shock scenarios that institutions use to estimate the interest rate risk;	Annual - Table EU IRRBBA - Qualitative Information on interest rate risks of non-trading book activities.
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);	Annual - Table EU IRRBBA - Qualitative Information on interest rate risks of non-trading book activities.
Article 448(1)(e)(v)	(v) an outline of how often the evaluation of the interest rate risk occurs;	Annual - Table EU IRRBBA - Qualitative Information on interest rate risks of non-trading book activities.
Article 448(1)(f)	(f) the description of the overall risk management and mitigation strategies for those risks;	Annual - Table EU IRRBBA - Qualitative Information on interest rate risks of non-trading book activities.
Article 448(1)(g)	(g) average and longest repricing maturity assigned to non-maturity deposits.	Annual - Table EU IRRBBA - Qualitative Information on interest rate risks of non-trading book activities.

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.	Paragraph 1 is fully complied with, no derogation applicable.
Article 449	Article 449 Disclosure of exposures to securitisation positions	
Article 449	Institutions calculating risk-weighted exposure amounts in accordance with Chapter 5 of Title II of Part Three or own funds requirements in accordance with Article 337 or 338 shall disclose the following information separately for their trading book and non-trading book activities:	See below for applicable disclosure requirements.
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;	Annual - Table EU SECA - Qualitative disclosure requirements related to securitisation exposures.
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:	Annual - Table EU SECA - Qualitative disclosure requirements related to securitisation exposures.
Article 449(b)(i)	(i) the risk retained in own-originated transactions;	Annual - Table EU SECA - Qualitative disclosure requirements related to securitisation exposures.
Article 449(b)(ii)	(ii) the risk incurred in relation to transactions originated by third parties;	Annual - Table EU SECA - Qualitative disclosure requirements related to securitisation exposures.
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;	Annual - Table EU SECA - Qualitative disclosure requirements related to securitisation exposures.
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:	Annual - Table EU SECA - Qualitative disclosure requirements related to securitisation exposures.
Article 449(d)(i)	(i) SSPEs which acquire exposures originated by the institutions;	Annual - Table EU SECA - Qualitative disclosure requirements related to securitisation exposures.
Article 449(d)(ii)	(ii) SSPEs sponsored by the institutions;	Annual - Table EU SECA - Qualitative disclosure requirements related to securitisation exposures.
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;	Annual - Table EU SECA - Qualitative disclosure requirements related to securitisation exposures.
Article 449(d)(iv)	(iv) SSPEs included in the institutions' regulatory scope of consolidation;	Annual - Table EU SECA - Qualitative disclosure requirements related to securitisation exposures.
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;	Annual - Table EU SECA - Qualitative disclosure requirements related to securitisation exposures.
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;	Annual - Table EU SECA - Qualitative disclosure requirements related to securitisation exposures.
Article 449(g)	(g) a summary of their accounting policies for securitisation activity, including where relevant a distinction between securitisation and re-securitisation positions;	Annual - Table EU SECA - Qualitative disclosure requirements related to securitisation exposures.
Article 449(h)	(h) the names of the ECAs used for securitisations and the types of exposure for which each agency is used;	Annual - Table EU SECA - Qualitative disclosure requirements related to securitisation exposures.
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;	Annual - Table EU SECA - Qualitative disclosure requirements related to securitisation exposures.
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;	Semi annual - Template EU SEC1 - Securitisation exposures in the non-trading book. Not Applicable. Semi-annual - Template EU SEC2 - Securitisation exposures in the trading book. AIB does not have securitised exposures in the trading book.
Article 449(k)	(k) for the non-trading book activities, the following information:	See below for applicable disclosure requirements.
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;	Semi Annual - Template EU SEC3 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as originator or as sponsor.
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;	Semi annual - Template EU SEC4 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as investor.

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.	This paragraph requires the following template to be disclosed: Template EU SEC5 - Exposures securitised by the institution - Exposures in default and specific credit risk adjustments Not applicable. AIB does not have exposures securitised that are in default or have specific credit risk adjustments.
Article 449a	Article 449a Disclosure of environmental, social and governance risks (ESG risks)	
Article 449a	1. Institutions shall disclose information on ESG risks, distinguishing environmental, social and governance risks, and physical risks and transition risks for environmental risks. 2. For the purposes of paragraph 1, institutions shall disclose information on ESG risks, including: (a) the total amount of exposures to fossil fuel sector entities; (b) how institutions integrate the identified ESG risks in their business strategy and processes, and governance and risk management. 3. EBA shall develop draft implementing technical standards to specify uniform disclosure formats, as laid down in Article 434a, for ESG risks ensuring that they are consistent with and uphold the principle of proportionality while avoiding duplication of disclosure requirements already established in other applicable Union law. Those formats shall not require disclosure of information beyond the information to be reported to competent authorities in accordance with Article 430(1), point (h), and shall in particular take into account the size and complexity of the institution and the relative exposure of small and non-complex institutions subject to Article 433b to ESG risks. Power is conferred on the Commission to adopt the implementing technical standards referred to in the first subparagraph of this paragraph in accordance with Article 15 of Regulation (EU) No 1093/2010.	Semi-annual - Table 1 - Qualitative information on Environmental risk. Semi-annual - Table 2 - Qualitative information on Social risk. Semi-annual - Table 3 - Qualitative information on Governance risk. Semi-annual - Template 1 - Banking book- Indicators of potential climate Change transition risk: Credit quality of exposures by sector, emissions and residual maturity. Semi-annual - Template 2 - Banking book - Indicators of potential climate change transition risk: Loans collateralised by immovable property - Energy efficiency of the collateral. Semi-annual - Template 3 - Banking book - Indicators of potential climate change transition risk: Alignment metrics. Semi-annual - Template 4 - Banking book - Indicators of potential climate change transition risk: Exposures to top 20 carbon-intensive firms. Semi-annual - Template 5 - Banking book - Indicators of potential climate change physical risk: Exposures subject to physical risk. On 6th August 2025, EBA published a No Action Letter concerning the application of provisions related to Pillar 3 disclosures on ESG risks under the EBA Pillar 3 ITS. (EBA/Op/2025/11) It states 'the EBA recommends that, for the period starting from the reference date of 30 June 2025 until the amendments to the EBA disclosure ITS are adopted and enter into force: (a) for large institutions which have issued securities that are admitted to trading in a regulated market of any Member State, competent authorities do not prioritise the enforcement of: i. the disclosure of templates EU 6 to EU 10; Template 1 column c; and Template 4, column c of Commission Implementing Regulation (EU) 2024/3172'. AIB Group plc meets this criteria and has not published these specific templates and columns for this reporting date.
Article 449b	Disclosure of aggregate exposure to shadow banking entities	
Article 449b	Institutions shall disclose the information concerning their aggregate exposure to shadow banking entities, as referred to in Article 394(2), second subparagraph.	Currently not applicable. Semi-annual - Template EU SB1 - Aggregate exposure to shadow banking entities EBA published the final report EBA/ITS/2026/02 on the 22 June 2026. Draft Implementing Technical Standards amending Commission Implementing Regulation (EU) 2024/3172, as regards the disclosures on ESG risks, equity exposures and the aggregate exposure to shadow banking entities. AIB will implement this for December 2026 reporting.
Article 450	Article 450 Disclosure of remuneration policy	
Article 450(1)	Institutions shall disclose the following information regarding their remuneration policy and practices for those categories of staff whose professional activities have a material impact on the risk profile of the institutions:	See below for applicable disclosure requirements.
Article 450(1)(a)	(a) information concerning the decision-making process used for determining the remuneration policy, as well as the number of meetings held by the main body overseeing remuneration during the financial year, including, where applicable, information about the composition and the mandate of a remuneration committee, the external consultant whose services have been used for the determination of the remuneration policy and the role of the relevant stakeholders;	Annual - Table EU REMA - Remuneration policy.
Article 450(1)(b)	(b) information about the link between pay of the staff and their performance;	Annual - Table EU REMA - Remuneration policy.
Article 450(1)(c)	(c) the most important design characteristics of the remuneration system, including information on the criteria used for performance measurement and risk adjustment, deferral policy and vesting criteria;	Annual - Table EU REMA - Remuneration policy.
Article 450(1)(d)	(d) the ratios between fixed and variable remuneration set in accordance with point (g) of Article 94(1) of Directive 2013/36/EU;	Annual - Table EU REMA - Remuneration policy.
Article 450(1)(e)	(e) information on the performance criteria on which the entitlement to shares, options or variable components of remuneration is based;	Annual - Table EU REMA - Remuneration policy.
Article 450(1)(f)	(f) the main parameters and rationale for any variable component scheme and any other non-cash benefits;	Annual - Table EU REMA - Remuneration policy.
Article 450(1)(g)	(g) aggregate quantitative information on remuneration, broken down by business area;	Annual - Template EU REM5 - Information on remuneration of staff whose professional activities have a material impact on institutions' risk profile (identified staff).
Article 450(1)(h)	(h) aggregate quantitative information on remuneration, broken down by senior management and members of staff whose professional activities have a material impact on the risk profile of the institutions, indicating the following:	See below for applicable disclosure requirements.
Article 450(1)(h)(i)	(i) the amounts of remuneration awarded for the financial year, split into fixed remuneration including a description of the fixed components, and variable remuneration, and the number of beneficiaries;	Annual - Template EU REM1 - Remuneration awarded for the financial year.

Article 450(1)(h)(ii)	(ii) the amounts and forms of awarded variable remuneration, split into cash, shares, share-linked instruments and other types separately for the part paid upfront and the deferred part;	Annual - Template EU REM1 - Remuneration awarded for the financial year.
Article 450(1)(h)(iii)	(iii) the amounts of deferred remuneration awarded for previous performance periods, split into the amount due to vest in the financial year and the amount due to vest in subsequent years;	Annual - Template EU REM3 - Deferred remuneration.
Article 450(1)(h)(iv)	(iv) the amount of deferred remuneration due to vest in the financial year that is paid out during the financial year, and that is reduced through performance adjustments;	Annual - Template EU REM3 - Deferred remuneration.
Article 450(1)(h)(v)	(v) the guaranteed variable remuneration awards during the financial year, and the number of beneficiaries of those awards;	Annual - Template EU REM2 - Special payments to staff whose professional activities have a material impact on institutions' risk profile (identified staff).
Article 450(1)(h)(vi)	(vi) the severance payments awarded in previous periods, that have been paid out during the financial year;	Annual - Template EU REM2 - Special payments to staff whose professional activities have a material impact on institutions' risk profile (identified staff).
Article 450(1)(h)(vii)	(vii) the amounts of severance payments awarded during the financial year, split into paid upfront and deferred, the number of beneficiaries of those payments and highest payment that has been awarded to a single person;	Annual - Template EU REM2 - Special payments to staff whose professional activities have a material impact on institutions' risk profile (identified staff).
Article 450(1)(i)	(i) the number of individuals that have been remunerated EUR 1 million or more per financial year, with the remuneration between EUR 1 million and EUR 5 million broken down into pay bands of EUR 500 000 and with the remuneration of EUR 5 million and above broken down into pay bands of EUR 1 million;	Annual - Template EU REM4 - Remuneration of 1 million EUR or more per year.
Article 450(1)(j)	(j) upon demand from the relevant Member State or competent authority, the total remuneration for each member of the management body or senior management;	Annual - Not applicable. AIB will disclose relevant information on request.
Article 450(1)(k)	(k) information on whether the institution benefits from a derogation laid down in Article 94(3) of Directive 2013/36/EU. For the purposes of point (k) of the first subparagraph of this paragraph, institutions that benefit from such a derogation shall indicate whether they benefit from that derogation on the basis of point (a) or (b) of Article 94(3) of Directive 2013/36/EU. They shall also indicate for which of the remuneration principles they apply the derogation(s), the number of staff members that benefit from the derogation(s) and their total remuneration, split into fixed and variable remuneration.	Annual - Table EU REMA - Remuneration policy.
Article 450(2)	For large institutions, the quantitative information on the remuneration of institutions' collective management body referred to in this Article shall also be made available to the public, differentiating between executive and non-executive members. Institutions shall comply with the requirements set out in this Article in a manner that is appropriate to their size, internal organisation and the nature, scope and complexity of their activities and without prejudice to Regulation (EU) 2016/679 of the European Parliament and of the Council.	Annual - Table EU REMA - Remuneration policy.
Article 451	Article 451 Disclosure of the leverage ratio	
Article 451(1)	Institutions that are subject to Part Seven shall disclose the following information regarding their leverage ratio as calculated in accordance with Article 429 and their management of the risk of excessive leverage:	See below for applicable disclosure requirements.
Article 451(1) (a)	(a) the leverage ratio and how the institutions apply Article 499(2);	Annual (for rows 28 to 31a), Semi annual (for rows up to row 28) - Template EU LR2 - LRCom: Leverage ratio common disclosure.
Article 451(1)(b)	(b) a breakdown of the total exposure measure referred to in Article 429(4), as well as a reconciliation of the total exposure measure with the relevant information disclosed in published financial statements;	Semi annual - Template EU LR1 - LRSum: Summary reconciliation of accounting assets and leverage ratio exposure. Annual(for rows 28 to 31a), Semi annual (for rows up to row 28) - Template EU LR2 - LRCom: Leverage ratio common disclosure. Semi annual - Template EU LR3 - LRSpl: Split-up of on-balance sheet exposures (excluding derivatives, SFTs and exempted exposures).
Article 451(1)(c)	(c) where applicable, the amount of exposures calculated in accordance with Articles 429(8) and 429a(1) and the adjusted leverage ratio calculated in accordance with Article 429a(7);	Annual (for rows 28 to 31a), Semi annual (for rows up to row 28) - Template EU LR2 - LRCom: Leverage ratio common disclosure.
Article 451(1)(d)	(d) a description of the processes used to manage the risk of excessive leverage;	Annual - Table EU LRA: Free format text boxes for disclosure on qualitative items.
Article 451(1)(e)	(e) a description of the factors that had an impact on the leverage ratio during the period to which the disclosed leverage ratio refers.	Annual - Table EU LRA: Free format text boxes for disclosure on qualitative items.
Article 451(1)(f)	(f) the amount of the additional own funds requirements based on the supervisory review process as referred to in Article 104(1), point (a), of Directive 2013/36/EU to address the risk of excessive leverage and its composition.	Annual disclosure requirement on Template EU KM1 – Key metrics template.
Article 451(2)	Public development credit institutions as defined in Article 429a(2) shall disclose the leverage ratio without the adjustment to the total exposure measure determined in accordance with point (d) of the first subparagraph of Article 429a(1).	Not applicable. AIB is not a public development credit institutions. This would impact the following table if it were applicable to AIB: Template EU LR2 - LRCom: Leverage ratio common disclosure.
Article 451(3)	In addition to points (a) and (b) of paragraph 1 of this Article, large institutions shall disclose the leverage ratio and the breakdown of the total exposure measure referred to in Article 429(4) based on averages calculated in accordance with the implementing act referred to in Article 430(7).	Annual (for rows 28 to 31a), Semi annual (for rows up to row 28) - Template EU LR2 - LRCom: Leverage ratio common disclosure.
Article 451a	Article 451a Disclosure of liquidity requirements	
Article 451a(1)	Institutions that are subject to Part Six shall disclose information on their liquidity coverage ratio, net stable funding ratio and liquidity risk management in accordance with this Article.	See below for applicable disclosure requirements.
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):	Quarterly - Template EU LIQ1 - Quantitative information of LCR. Quarterly - Table EU LIQB on qualitative information on LCR, which complements template EU LIQ1.
Article 451a(2)(a)	(a) the average or averages, as applicable, of their liquidity coverage ratio based on end-of-the-month observations over the preceding 12 months for each quarter of the relevant disclosure period;	Quarterly - Template EU LIQ1 - Quantitative information of LCR. Quarterly - Table EU LIQB on qualitative information on LCR, which complements template EU LIQ1.

Article 451a(2)(b)	(b) the average or averages, as applicable, of total liquid assets, after applying the relevant haircuts, included in the liquidity buffer pursuant to the delegated act referred to in Article 460(1), based on end-of-the-month observations over the preceding 12 months for each quarter of the relevant disclosure period, and a description of the composition of that liquidity buffer;	Quarterly - Template EU LIQ1 - Quantitative information of LCR. Quarterly - Table EU LIQB on qualitative information on LCR, which complements template EU LIQ1.
Article 451a(2)(c)	(c) the averages of their liquidity outflows, inflows and net liquidity outflows as calculated in accordance with the delegated act referred to in Article 460(1), based on end-of-the-month observations over the preceding 12 months for each quarter of the relevant disclosure period and the description of their composition.	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:	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;	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;	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.	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.	Annual - Table EU LIQA - Liquidity risk management.
Article 451b	Disclosure of crypto-asset exposures and related activities	
Article 451b (1)	Institutions shall disclose the following information on crypto-assets and crypto-asset services as well as any other activities related to crypto-assets:	Not applicable. AIB Group plc does not have crypto -asset exposures.
Article 451b (1)(a)	(a) the direct and indirect exposure amounts in relation to crypto-assets, including the gross long and short components of net exposures;	Not applicable. AIB Group plc does not have crypto -asset exposures.
Article 451b (1)(b)	(b) the total risk exposure amount for operational risk;	Not applicable. AIB Group plc does not have crypto -asset exposures.
Article 451b (1)(c)	(c) the accounting classification for crypto-asset exposures;	Not applicable. AIB Group plc does not have crypto -asset exposures.
Article 451b (1)(d)	(d) a description of the business activities related to crypto-assets and their impact on the risk profile of the institution;	Not applicable. AIB Group plc does not have crypto -asset exposures.
Article 451b (1)(e)	(e) a specific description of their risk management policies related to crypto-asset exposures and crypto-asset services.	Not applicable. AIB Group plc does not have crypto -asset exposures.
Article 451b (1)	For the purposes of the first subparagraph, point (d), of this paragraph, institutions shall provide more detailed information on material business activities, including on the issuance of significant asset-referenced tokens and of significant e-money tokens and on the provision of crypto-asset services under Articles 60 and 61 of Regulation (EU) 2023/1114.	Not applicable. AIB Group plc does not have crypto -asset exposures.
Article 451b (2)	Institutions shall not apply the exception laid down in Article 432 for the purposes of the disclosure requirements laid down in paragraph 1 of this Article.	Not applicable. AIB Group plc does not have crypto -asset exposures.
	TITLE III QUALIFYING REQUIREMENTS FOR THE USE OF PARTICULAR INSTRUMENTS OR METHODOLOGIES	
Article 452	Article 452 Disclosure of the use of the IRB Approach to credit risk	
Article 452	Institutions calculating the risk-weighted exposure amounts under the IRB Approach to credit risk shall disclose the following information:	See below for applicable disclosure requirements.
Article 452(a)	(a) the competent authority's permission of the approach or approved transition;	Annual - Table EU CRE – Qualitative disclosure requirements related to IRB approach.
Article 452(b)	(b) for each exposure class referred to in Article 147, the percentage of the total exposure value of each exposure class subject to the Standardised Approach laid down in Chapter 2 of Title II of Part Three or to the IRB Approach laid down in Chapter 3 of Title II of Part Three, as well as the part of each exposure class subject to a roll-out plan; where institutions have received permission to use own LGDs and conversion factors for the calculation of risk-weighted exposure amounts, they shall disclose separately the percentage of the total exposure value of each exposure class subject to that permission; For the purposes of point (b) of this Article, institutions shall use the exposure value as defined in Article 166.	Annual - Table EU CRE – Qualitative disclosure requirements related to IRB approach. Annual - Template EU CR6-A – Scope of the use of IRB and SA approaches.
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:	Annual - Table EU CRE – Qualitative disclosure requirements related to IRB approach.
Article 452(c)(i)	(i) the relationship between the risk management function and the internal audit function;	Annual - Table EU CRE – Qualitative disclosure requirements related to IRB approach.
Article 452(c)(ii)	(ii) the rating system review;	Annual - Table EU CRE – Qualitative disclosure requirements related to IRB approach.
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;	Annual - Table EU CRE – Qualitative disclosure requirements related to IRB approach.
Article 452(c)(iv)	(iv) the procedure to ensure the accountability of the functions in charge of developing and reviewing the models;	Annual - Table EU CRE – Qualitative disclosure requirements related to IRB approach.
Article 452(d)	(d) the role of the functions involved in the development, approval and subsequent changes of the credit risk models;	Annual - Table EU CRE – Qualitative disclosure requirements related to IRB approach.
Article 452(e)	(e) the scope and main content of the reporting related to credit risk models;	Annual - Table EU CRE – Qualitative disclosure requirements related to IRB approach.
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:	Annual - Table EU CRE – Qualitative disclosure requirements related to IRB approach.
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;	Annual - Table EU CRE – Qualitative disclosure requirements related to IRB approach.

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;	Annual - Table EU CRE – Qualitative disclosure requirements related to IRB approach.
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;	Annual - Table EU CRE – Qualitative disclosure requirements related to IRB approach.
Article 452(g)	(g) as applicable, the following information in relation to each exposure class referred to in Article 147:	Semi annual - Template EU CR6 - IRB approach - Credit risk exposures by exposure class and PD range.
Article 452(g)(i)	(i) their gross on-balance-sheet exposure;	Semi annual - Template EU CR6 - IRB approach - Credit risk exposures by exposure class and PD range.
Article 452(g)(ii)	(ii) their off-balance-sheet exposure values prior to the relevant conversion factor;	Semi annual - Template EU CR6 - IRB approach - Credit risk exposures by exposure class and PD range.
Article 452(g)(iii)	(iii) their exposure after applying the relevant conversion factor and credit risk mitigation;	Semi annual - Template EU CR6 - IRB approach - Credit risk exposures by exposure class and PD range.
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;	Semi annual - Template EU CR6 - IRB approach - Credit risk exposures by exposure class and PD range.
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;	Semi annual - Template EU CR6 - IRB approach - Credit risk exposures by exposure class and PD range.
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.	Annual - Template EU CR9 – IRB approach – Backtesting of PD per exposure class (fixed PD scale). Annual - Template EU CR9.1 –IRB approach – Back-testing of PD per exposure class (only for PD estimates according to point (f) of Article 180(1) CRR)
Article 453	Article 453 Disclosure of the use of credit risk mitigation techniques	
Article 453	Institutions using credit risk mitigation techniques shall disclose the following information:	See below for applicable disclosure requirements.
Article 453(a)	(a) the core features of the policies and processes for on- and off-balance-sheet netting and an indication of the extent to which institutions make use of balance sheet netting;	Annual - Table EU CRC – Qualitative disclosure requirements related to CRM techniques.
Article 453(b)	(b) the core features of the policies and processes for eligible collateral evaluation and management;	Annual - Table EU CRC – Qualitative disclosure requirements related to CRM techniques.
Article 453(c)	(c) a description of the main types of collateral taken by the institution to mitigate credit risk;	Annual - Table EU CRC – Qualitative disclosure requirements related to CRM techniques.
Article 453(d)	(d) for guarantees and credit derivatives used as credit protection, the main types of guarantor and credit derivative counterparty and their creditworthiness used for the purpose of reducing capital requirements, excluding those used as part of synthetic securitisation structures;	Annual - Table EU CRC – Qualitative disclosure requirements related to CRM techniques.
Article 453(e)	(e) information about market or credit risk concentrations within the credit risk mitigation taken;	Annual - Table EU CRC – Qualitative disclosure requirements related to CRM techniques.
Article 453(f)	(f) for institutions calculating risk-weighted exposure amounts under the Standardised Approach or the IRB Approach, the total exposure value not covered by any eligible credit protection and the total exposure value covered by eligible credit protection after applying volatility adjustments; the disclosure set out in this point shall be made separately for loans and debt securities and including a breakdown of defaulted exposures;	Semi annual - Template EU CR3 - CRM techniques overview: Disclosure of the use of credit risk mitigation techniques.
Article 453(g)	(g) the corresponding conversion factor and the credit risk mitigation associated with the exposure and the incidence of credit risk mitigation techniques with and without substitution effect;	Semi annual - Template EU CR4 – standardised approach - Credit risk exposure and CRM effects. Semi annual - Template EU CR7-A – IRB approach – Disclosure of the extent of the use of CRM techniques.
Article 453(h)	(h) for institutions calculating risk-weighted exposure amounts under the Standardised Approach, the on- and off-balance-sheet exposure value by exposure class before and after the application of conversion factors and any associated credit risk mitigation;	Semi annual - Template EU CR4 – standardised approach - Credit risk exposure and CRM effects.
Article 453(i)	(i) for institutions calculating risk-weighted exposure amounts under the Standardised Approach, the risk-weighted exposure amount and the ratio between that risk-weighted exposure amount and the exposure value after applying the corresponding conversion factor and the credit risk mitigation associated with the exposure; the disclosure set out in this point shall be made separately for each exposure class;	Semi annual - Template EU CR4 – standardised approach - Credit risk exposure and CRM effects.
Article 453(j)	(j) for institutions calculating risk-weighted exposure amounts under the IRB Approach, the risk-weighted exposure amount before and after recognition of the credit risk mitigation impact of credit derivatives; where institutions have received permission to use own LGDs and conversion factors for the calculation of risk-weighted exposure amounts, they shall make the disclosure set out in this point separately for the exposure classes subject to that permission.	Semi annual - Template EU CR7 – IRB approach – Effect on the RWEAs of credit derivatives used as CRM techniques.
Article 454	Article 454 Disclosure of the use of the Advanced Measurement Approaches to operational risk	
Article 454	The institutions using the Advanced Measurement Approaches set out in Articles 321 to 324 for the calculation of their own funds requirements for operational risk shall disclose a description of their use of insurance and other risk-transfer mechanisms for the purpose of mitigating that risk.	Not applicable for AIB, AIB do not use Advanced Measurement Approaches. Final operational risk disclosures to be confirmed under Step 2 of CRR3

Article 455	Article 455 Use of internal models for market risk	Not applicable. All market risk is treated under standardised approach. As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply.
Article 455	Institutions calculating their capital requirements in accordance with Article 363 shall disclose the following information:	Not applicable. All market risk is treated under standardised approach. As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply.
Article 455(a)	(a) for each sub-portfolio covered:	Not Applicable. Annual Template EU MRB Qualitative disclosure requirements for institutions using the internal Market Risk Models. All market risk is treated under standardised approach. As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply.
Article 455(a)(i)	(i) the characteristics of the models used;	Not applicable. All market risk is treated under standardised approach. As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply.
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 applicable. All market risk is treated under standardised approach. As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply.
Article 455(a)(iii)	(iii) a description of stress testing applied to the sub-portfolio;	Not applicable. All market risk is treated under standardised approach. As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply.
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 applicable. All market risk is treated under standardised approach. As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply.
Article 455(b)	(b) the scope of permission by the competent authority;	Not Applicable. Annual Template EU MRB Qualitative disclosure requirements for institutions using the internal Market Risk Models. All market risk is treated under standardised approach. As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply.
Article 455(c)	(c) a description of the extent and methodologies for compliance with the requirements set out in Articles 104 and 105;	Not Applicable. Annual Template EU MRB Qualitative disclosure requirements for institutions using the internal Market Risk Models. All market risk is treated under standardised approach. As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply.
Article 455(d)	(d) the highest, the lowest and the mean of the following:	Not applicable. Semi annual - Template EU MR3 IMA values for trading portfolios. All market risk is treated under standardised approach. As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply.

Article 455(d)(i)	(i) the daily value-at-risk measures over the reporting period and at the end of the reporting period;	Not applicable. All market risk is treated under standardised approach. As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply.
Article 455(d)(ii)	(ii) the stressed value-at-risk measures over the reporting period and at the end of the reporting period;	Not applicable. All market risk is treated under standardised approach. As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply.
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 applicable. All market risk is treated under standardised approach. As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply.
Article 455(e)	(e) the elements of the own funds requirement as specified in Article 364;	Not applicable. Semi annual - Template EU MR2-A Market risk under the Internal Model Approach (IMA). All market risk is treated under standardised approach. As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply.
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 Applicable. Annual Template EU MRB Qualitative disclosure requirements for institutions using the internal Market Risk Models. All market risk is treated under standardised approach. As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply.
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 applicable. Semi annual - Template EU MR4 Comparison of VaR estimates with gains/losses. All market risk is treated under standardised approach. As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply.
Article 455 (1)	An institution using the internal models referred to in Article 325az for the calculation of the own funds requirements for market risk shall disclose:	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Not applicable. EU MR2-B - RWA flow statements of market risk exposures under the IMA. AIB Group plc treats all market risk exposures under the standardised approach.
Article 455 (1)(a)	(a) its objectives in undertaking trading activities and the processes implemented to identify, measure, monitor and control the market risk;	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Not applicable. EU MR2-B - RWA flow statements of market risk exposures under the IMA. AIB Group plc treats all market risk exposures under the standardised approach.
Article 455 (1)(b)	(b) the policies referred to in Article 104(1) for determining which position is to be included in the trading book;	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Not applicable. EU MR2-B - RWA flow statements of market risk exposures under the IMA. AIB Group plc treats all market risk exposures under the standardised approach.
Article 455 (1)(c)	(c) a general description of the structure of the trading desks covered by the internal models, including for each desk a broad description of the desk's business strategy, the instruments permitted therein and the main risk types in relation to that desk;	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Not applicable. EU MR2-B - RWA flow statements of market risk exposures under the IMA. AIB Group plc treats all market risk exposures under the standardised approach.

Article 455 (1)(d)	(d) an overview of the trading book positions not covered by the internal models, including a general description of the desk structure and of types of instruments included in the desks or in the desk categories in accordance with Article 104b;	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Not applicable. EU MR2-B - RWA flow statements of market risk exposures under the IMA. AIB Group plc treats all market risk exposures under the standardised approach.
Article 455 (1)(e)	(e) the structure and organisation of the market risk management function and governance;	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Not applicable. EU MR2-B - RWA flow statements of market risk exposures under the IMA. AIB Group plc treats all market risk exposures under the standardised approach.
Article 455 (1)(f)	(f) the scope, the main characteristics and the key modelling choices of the different internal models used to calculate the risk exposure amounts for the main models used at the consolidated level, and a description of the extent to which those internal models represent the models used at the consolidated level, including, where applicable, a broad description of the following:	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Not applicable. EU MR2-B - RWA flow statements of market risk exposures under the IMA. AIB Group plc treats all market risk exposures under the standardised approach.
Article 455 (1)(f)(i)	(i) the modelling approach used to calculate the expected shortfall referred to in Article 325ba(1), point (a), including the frequency of data update;	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Not applicable. EU MR2-B - RWA flow statements of market risk exposures under the IMA. AIB Group plc treats all market risk exposures under the standardised approach.
Article 455 (1)(f)(ii)	(ii) the methodology used to calculate the stress scenario risk measure referred to in Article 325ba(1), point (b), other than the specifications provided for in Article 325bk(3);	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Not applicable. EU MR2-B - RWA flow statements of market risk exposures under the IMA. AIB Group plc treats all market risk exposures under the standardised approach.
Article 455 (1)(f)(iii)	(iii) the modelling approach used to calculate the default risk charge referred to in Article 325ba(2), including the frequency of data update.	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Not applicable. EU MR2-B - RWA flow statements of market risk exposures under the IMA. AIB Group plc treats all market risk exposures under the standardised approach.
Article 455 (2)	Institutions shall disclose on an aggregate basis for all trading desks covered by the internal models referred to in Article 325az the following components, where applicable:	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Not applicable. Template EU MR2 - Market risk under the alternative internal model approach (AIMA). AIB Group plc treats all market risk exposures under the standardised approach.
Article 455 (2)(a)	(a) the most recent value as well as the highest, lowest and mean value for the previous 60 business days of:	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Not applicable. Template EU MR2 - Market risk under the alternative internal model approach (AIMA). AIB Group plc treats all market risk exposures under the standardised approach.
Article 455 (2)(a)(i)	(i) the unconstrained expected shortfall measure referred to in Article 325bb(1);	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Not applicable. Template EU MR2 - Market risk under the alternative internal model approach (AIMA). AIB Group plc treats all market risk exposures under the standardised approach.
Article 455 (2)(a)(ii)	(ii) the unconstrained expected shortfall measure referred to in Article 325bb(1) for each regulatory broad risk factor category;	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Not applicable. Template EU MR2 - Market risk under the alternative internal model approach (AIMA). AIB Group plc treats all market risk exposures under the standardised approach.

Article 455 (2)(b)	(b) the most recent value as well as the mean value for the previous 60 business days of:	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Not applicable. Template EU MR2 - Market risk under the alternative internal model approach (AIMA). AIB Group plc treats all market risk exposures under the standardised approach.
Article 455 (2)(b)(i)	(i) the expected shortfall risk measure referred to in Article 325bb(1);	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Not applicable. Template EU MR2 - Market risk under the alternative internal model approach (AIMA). AIB Group plc treats all market risk exposures under the standardised approach.
Article 455 (2)(b)(ii)	(ii) the stress scenario risk measure referred to in Article 325ba(1), point (b);	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Not applicable. Template EU MR2 - Market risk under the alternative internal model approach (AIMA). AIB Group plc treats all market risk exposures under the standardised approach.
Article 455 (2)(b)(iii)	(iii) the own funds requirement for default risk referred to in Article 325ba(2);	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Not applicable. Template EU MR2 - Market risk under the alternative internal model approach (AIMA). AIB Group plc treats all market risk exposures under the standardised approach.
Article 455 (2)(b)(iv)	(iv) the sum of the own funds requirements referred to in Article 325ba(3), including all components of the formula and the applicable multiplier factor;	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Not applicable. Template EU MR2 - Market risk under the alternative internal model approach (AIMA). AIB Group plc treats all market risk exposures under the standardised approach.
Article 455 (2)(c)	(c) the number of back-testing overshootings over the most recent 250 business days at the 99th percentile as referred to in Article 325bf(6).	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Not applicable. Template EU MR2 - Market risk under the alternative internal model approach (AIMA). AIB Group plc treats all market risk exposures under the standardised approach.
Article 455 (3)	Institutions shall disclose on an aggregate basis for all trading desks the own funds requirements for market risk that would be calculated in accordance with Part Three Title IV, Chapter 1a, had the institutions not been granted permission to use their internal models for those trading desks.	As per COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172 The new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. Not applicable. Template EU MR2 - Market risk under the alternative internal model approach (AIMA). AIB Group plc treats all market risk exposures under the standardised approach.
Article 468	Temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income	Not Applicable. Quarterly - Table IFRS 9/Article 468-FL: Comparison of institutions' own funds and capital and leverage ratios with and without the application of transitional arrangements for IFRS 9 or analogous ECLs, and with and without the application of the temporary treatment in accordance with Article 468 of the CRR. The Group 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.
Bank Recovery and Resolution Directive (BRRD) 2014/59/EU Article 45i (3)	Minimum requirement for own funds and eligible liabilities. Supervisory public disclosure of the requirement	
Article 45i (3)	Entities referred to in paragraph 1 shall make the following information publicly available on at least an annual basis:	
Article 45i (3) (a)	(a) the amounts of own funds that, where applicable, meet the conditions of point (b) of Article 45f(2) and eligible liabilities;	Semi Annual - Template EU KM2: key metrics - MREL and, where applicable, G-SII Requirement for own funds and eligible liabilities metrics - MREL and, where applicable, G-SII Requirement for own funds and eligible liabilities.
Article 45i (3) (b)	(b) the composition of the items referred to in point (a), including their maturity profile and ranking in normal insolvency proceedings;	Annual - Template EU TLAC1 - Composition - MREL and, where applicable, the G-SII Requirement for own funds and eligible liabilities. Annual - Template EU TLAC3b: creditor ranking - resolution entity.

Article 45i (3) (c)	(c) the applicable requirement referred to in Article 45e or Article 45f expressed in accordance with Article 45(2).	Semi Annual - Template EU KM2: key metrics - MREL and, where applicable, G-SII Requirement for own funds and eligible liabilities metrics - MREL and, where applicable, G-SII Requirement for own funds and eligible liabilities. Annual - Template EU TLAC1 - Composition - MREL and, where applicable, the G-SII Requirement for own funds and eligible liabilities.
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