



PTSB Green Bond Allocation Report Year-End 2025

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PTSB Green Bond Allocation Report – Full Year 2025

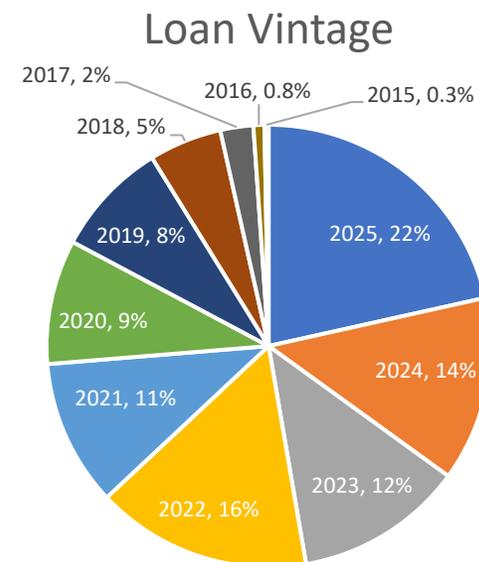
Last Portfolio Update: 31 December 2025

Outstanding Green Bond Issues: €800,000,000

Eligible Green Assets			Green Liabilities			
ICMA Green Bond Principles Eligible Category	Eligible Loans (Number)	Amount (EUR)	Instrument (ISIN)	Settlement Date	Maturity Date	Amount (EUR)
Green Residential Buildings						
Purchase of Residential Buildings	7,748	€ 2,066,512,424.91	XS2797546624	10/04/2024	10/07/2030	€ 500,000,000
Refurbishment of Residential Buildings	-	€ -	XS3183164220	22/09/2025	22/12/2035	€ 300,000,000
Total	7,748	€ 2,066,512,424.91				€ 800,000,000

Allocation Report Metrics

- The total amount of Eligible Green Loans is €2,066,512,424.91 as at 31 December 2025.
- Green Bond proceeds are fully allocated to Green Residential Buildings.
 - Proceeds are 100% allocated to the Purchase of Residential Buildings
 - Unallocated Green Eligible Portfolio Assets of €1,266,512,425
- By value, 77.9% of eligible green assets qualify under Top 15% criteria, the remaining 22.1% under NZEB-10% criteria.
- Net growth of €919.2m (+80%) vs FY 2024; eligible asset numbers grew by (73%).
- 74% of the portfolio by value / 66% of loans originated since 01/01/2021. There are no assets originated prior to 2015 in the portfolio.
- 1,332 new eligible loans (17% of portfolio) originated since 31 December 2024, value of €443.5m (21%).
- All eligible assets financed/refinanced through this programme are located in the Republic of Ireland.



Geographic Distribution	
Dublin	40%
Leinster excl. Dublin	35%
Munster	18%
Connacht	6%
Ulster	1%
Total	100%

Dwelling Type	Top 15%	NZEB-10%	Total
	Apartment	4%	1%
Bungalow	0%	0%	0%
Detached house	27%	6%	33%
Semi-detached	31%	9%	40%
Terraced	16%	7%	23%
Total	78%	22%	100%

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This document sets out a Framework for certain lending that we may conduct (but we are not contractually obligated to do so). Lending practices are subject to change at any time, as well as a number of factors not covered by this document. This document may refer to prospective financial instruments; however no assurance is given by us that any securities issued that reference this framework will be admitted to listing on any market or stock exchange. Any securities issued that reference this Framework will not be linked to the performance of any Eligible Asset. The net proceeds of the issue of any Eligible Instruments under this Framework which, from time to time, are not allocated as funding for Eligible Assets are intended to be held pending allocation as funding towards Eligible Assets. We give no undertaking to ensure that there are at any time sufficient Eligible Assets to allow for allocation of a sum equal to the net proceeds of the issue of such Eligible Instruments in full.

There is currently no single globally recognised or accepted, consistent and comparable set of definitions or standards (legal, regulatory or otherwise) of, nor widespread cross-market consensus (i) as to what constitutes, a "green", "social" or "sustainable" or an equivalently-labelled project or asset or (ii) as to what precise attributes are required for a particular project or asset to be defined as "green" or "sustainable" or such other equivalent label.

No claim is made, and no assurance is given by us that any lending we conduct from time to time as contemplated by this document will satisfy any present or future expectations or requirements regarding 'green', 'social', 'sustainable' or such similar labels, including the Regulation (EU) 2020/852 on the establishment of a framework to facilitate sustainable investment or the EU Commission's proposed regulation on a voluntary European Green Bond Standard (the EUGBS), Regulation (EU) 2023/2631 on European Green Bonds and optional disclosures for bonds marketed as environmentally sustainable and for sustainability-linked bonds (the EU Green Bond Regulation), Regulation (EU) 2019/2088 on sustainability-related disclosures in the financial services sector (the SFDR), and any related implementing regulation or technical screening criteria, or any similar or related legislation. No assurance is given by us that this Framework or any Eligible Assets described herein are capable of being implemented or that any adverse environmental, social and/or other impacts will not occur during the implementation of any projects or uses the subject of, or related to, any Eligible Asset. We accept no liability of environmental matters (or otherwise), or that any borrower to whom we lend will satisfy such expectations or requirements. We accept no liability or responsibility to any third party on this whatsoever.

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