Pillar 3 Disclosures

30 June 2025

Permanent TSB Group Holdings plc

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Introduction

These disclosures relate to Permanent TSB Group Holdings plc (hereafter 'Permanent TSB', 'PTSB', 'the Group' or 'the Bank').

The legal basis for Pillar 3 disclosures is set out in Part Eight of the Capital Requirement Regulation (EU) No 575/2013 ('CRR'), as amended by Regulation (EU) 2019/876 ('CRR2') and Regulation (EU) 2024/1623 ('CRR3'). As part of the CRR3 amendments, the European Banking Authority ('EBA') has updated the disclosure formats for banks' disclosures. These uniform formats are contained within Commission Delegated Regulation (EU) 2024/3172[1], published in November 2024, which prescribes the format of the quantitative templates to be disclosed. The EBA have published a mapping tool between the supervisory returns and the disclosure templates to facilitate banks' compliance with disclosure requirements with the stated aim to improve the consistency and quality of the information disclosed.

The Group has a Board-approved formal policy for its Pillar 3 disclosures as required under Article 431 (3) of the CRR. The disclosures are subject to the same level of internal verification as the unaudited information included within the Group's Interim Report. No disclosures are omitted on the basis of proprietary or confidential information.

The Group is classified as a listed "large institution" as it meets certain conditions laid out in Article 4. The Group will disclose the requirements as outlined under Article 433a for a listed large institution and at the frequency required.

The Pillar 3 disclosure report is available on the Group's website at the following location:

https://www.permanenttsbgroup.ie/investors/result-centre/2025

Information required under article 25 (5) of Commission Delegated Regulation (EU) 2024/3172:

Disclosure reference date	30 June 2025
Period	1 January 2025 to 30 June 2025
Reporting Currency	Euro
Name of disclosing institution	Permanent TSB Group Holdings plc
LEI Code	635400DTNHVYGZODKQ93
Accounting Standard	IFRS
Scope of consolidation	Consolidated

A checklist outlining the CRR disclosure requirements applicable to the Group including the location of those disclosures throughout this report or in other documents is available at back of report.

Please note the figures in this report are in millions of euro and may contain rounding differences as they are compiled using information reported to supervisors in units of euro.

[1] Implementing Regulation (EU) 2021/637 shall cease to apply from 1 January 2025, except for Article 15 and Annexes XXIX and XXX. Article 15 and Annexes XXIX and XXX of Implementing Regulation (EU 2021/637) shall continue to apply until 31 December 2025 only for the purposes of Article 16 of this Regulation

Attestation by Senior Management

In line with the CRR, the Group has formal policies and internal processes, systems and controls in place to comply with the disclosure requirements. The disclosures are reviewed by risk sub committees prior to approval by the Group's Board Audit Committee (BAC).

"We confirm that PTSB's Pillar 3 disclosures, to the best of our knowledge, comply with Part Eight of the CRR and have been prepared in compliance with the Group's Board-agreed internal control framework".

Barry D'Arcy

CFO, PTSB Group

7th October 2025

Key metrics of the Group

The template below provides a comprehensive view of key prudential metrics covering capital, risk-weighted exposures, leverage ratio, liquidity coverage ratio and net stable funding ratio (NSFR).

Template EU KM1 - Key metrics template **Art 438(b), 447(a) to (g)**

		a	b	c	d	e
	€'M	**Jun-25**	**Mar-25**	**Dec-24**	**Sep-24**	**Jun-24**
	Available own funds (amounts)					
1	Common Equity Tier 1 (CET 1) capital	1,693	1,707	1,684	1,621	1,644
2	Tier 1 capital	2,061	2,076	2,052	1,989	2,012
3	Total capital	2,351	2,365	2,344	2,280	2,302
	Risk-weighted exposure amounts					
4	Total risk-weighted exposure amount	10,911	10,850	11,494	11,649	11,338
4a	Total risk exposure pre-floor	10,911	10,850			
	Capital ratios (as a percentage of risk-weighted exposure amount)					
5	Common Equity Tier 1 ratio (%)	15.51%	15.74%	14.65%	13.91%	14.50%
5a	Not applicable					
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	15.51%	15.74%			
6	Tier 1 ratio (%)	18.89%	19.13%	17.86%	17.08%	17.75%
6a	Not applicable					
6b	Tier 1 ratio considering unfloored TREA (%)	18.89%	19.13%			
7	Total capital ratio (%)	21.54%	21.79%	20.39%	19.57%	20.30%
7a	Not applicable					
7b	Total capital ratio considering unfloored TREA (%)	21.54%	21.79%			

Note: The decrease in the CET1 ratio (-23bps) between March to June 2025 is primarily due to increased investments in intangible software assets of €17m (-16bps), AT1 coupon payments of €21m (-20bps) and increase in RWAs of €61m (-9bps), offset by the inclusion of H1 profits of €15m less foreseeable AT1 coupon charges of €7m (+8bps) and reversal of Q1 losses deduction (+14bps).

	Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)	Jun-25	Mar-25	Dec-24	Sep-24	Jun-24
EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	3.25%	3.25%	3.25%	3.25%	3.25%
EU 7e	of which: to be made up of CET1 capital (percentage points)	1.83%	1.83%	1.83%	1.83%	1.83%
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	2.44%	2.44%	2.44%	2.44%	2.44%
EU 7g	Total SREP own funds requirements (%)	11.25%	11.25%	11.25%	11.25%	11.25%
	Combined buffer 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 (%)	1.50%	1.50%	1.50%	1.50%	1.50%
EU 9a	Systemic risk buffer (%)	-	-	-	-	-
10	Global Systemically Important Institution buffer (%)	-	-	-	-	-
EU 10a	Other Systemically Important Institution buffer	0.50%	0.50%	-	-	-
11	Combined buffer requirement (%)	4.50%	4.50%	4.00%	4.00%	4.00%
EU 11a	Overall capital requirements (%)	15.75%	15.75%	15.25%	15.25%	15.25%
12	CET1 available after meeting the total SREP own funds requirements	9.02%	9.26%	8.05%	7.27%	7.92%
	Leverage ratio					
13	Total exposure measure	30,550	30,374	28,847	29,043	29,087
14	Leverage ratio (%)	6.75%	6.83%	7.11%	6.85%	6.92%
	Additional own funds requirements to address risks of excessive leverage (as a percentage of leverage ratio total exposure amount)					
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	-	-	-	-	-
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 (%)	-	-	-	-	-
EU 14e	Overall leverage ratio requirements (%)	3.00%	3.00%	3.00%	3.00%	3.00%
	Liquidity Coverage Ratio					
15	Total high-quality liquid assets (HQLA) (Weighted value - average)	5,677	5,483	5,215	5,019	4,899
EU 16a	Cash outflows - Total weighted value	2,402	2,417	2,421	2,433	2,495
EU 16b	Cash inflows - Total weighted value	269	258	258	207	195
16	Total net cash outflows (adjusted value)	2,133	2,158	2,163	2,226	2,299
17	Liquidity coverage ratio (%)	266.50%	255.30%	242.34%	226.30%	214.12%
	Net Stable Funding Ratio					
18	Total available stable funding	26,624	26,678	26,043	25,803	25,698
19	Total required stable funding	16,582	15,921	15,772	15,722	15,409
20	NSFR ratio (%)	160.56%	167.57%	165.12%	164.13%	166.78%

Notes: 1) The Liquidity coverage ratio (LCR) uses the simple average of the preceding 12 monthly periods ending on the quarterly reporting date as specified in the table. 2) Note: The NSFR figures for 31 December 2024 and 31 March 2025 have been restated.

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 2019/879/EU 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, PTSB Group Holdings plc is subject to external MREL and associated disclosures. The purpose of the requirement is for PTSB Group Holdings plc to hold sufficient financial resources to support an orderly resolution in the event of its failure. PTSB Group Holdings plc is not subject to the Total Loss-Absorbing Capacity (TLAC) requirements, which only applies to GSIIs (Global Systemically Important Institutions).

At 30 June 2025, PTSB Group Holdings plc held €4,022m of own funds and eligible liabilities equating to 36.86% of RWAs and 13.17% of leverage exposure. PTSB Group Holdings plc MREL ratio is well above the respective requirements of 28.19% of risk-weighted assets (including the buffers of 4.5% at 30 June 2025) and 5.91% of the leverage exposure.

		a	b	c	d	e	f
		Minimum requirement for own funds and eligible liabilities (MREL)	G-SII Requirement for own funds and eligible liabilities (TLAC)				
		Jun-25	Jun-25	Mar-25	Dec-24	Sep-24	Jun-24
Own funds and eligible liabilities, ratios and components							
1	Own funds and eligible liabilities	4,022					
EU-1a	Of which own funds and subordinated liabilities	4,022					
2	Total risk exposure amount of the resolution group (TREA)	10,911					
3	Own funds and eligible liabilities as a percentage of the TREA	36.86%					
EU-3a	Of which own funds and subordinated liabilities	36.86%					
4	Total exposure measure (TEM) of the resolution group	30,550					
5	Own funds and eligible liabilities as percentage of the TEM	13.17%					
EU-5a	Of which own funds or subordinated liabilities	13.17%					
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 *pari passu* with excluded liabilities and that is recognised under row 1, divided by funding issued that ranks *pari passu* 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	28.19%					
EU-8	Of which to be met with own funds or subordinated liabilities	-					
EU-9	MREL expressed as a percentage of the TEM	5.91%					
EU-10	Of which to be met with own funds or subordinated liabilities	-					

Own Funds

Details of the composition of the Group's own funds and a reconciliation to the financial statements is provided below.

Template EU CC1 - Composition of regulatory own funds **Art 437 (a), (d), (e) and (f)**

		(a)	(b)	(a)
		Jun-25		Dec-24
	€'M	Amounts	Cross reference to CC2	Amounts
	Common Equity Tier 1 (CET1) capital: instruments and reserves			
1	Capital instruments and the related share premium accounts	1,076	30 & 31	1,076
	of which: Ordinary Shares	272	30	272
	of which: Deferred Shares	-		-
	of which: Share Premium	804	31	804
2	Retained earnings	1,891	33	1,748
3	Accumulated other comprehensive income (and other reserves)	(817)	32	(813)
EU-3a	Funds for general banking risk	-		-
4	Amount of qualifying items referred to in Article 484 (3) 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	8	34	155
6	**Common Equity Tier 1 (CET1) capital before regulatory adjustments**	**2,159**		**2,165**
	Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	(0)		(0)
8	Intangible assets (net of related tax liability) (negative amount)	(132)	14	(144)
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) are met) (negative amount)	(309)	16	(312)
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	-		-
12	Negative amounts resulting from the calculation of expected loss amounts	-		-
13	Any increase in equity that results from securitised assets (negative amount)	-		-
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	-		-
15	Defined-benefit pension fund assets (negative amount)	-		-

	Common Equity Tier 1 (CET1) capital: instruments and reserves			
16	Direct and indirect holdings by an institution of own CET1 instruments (negative amount)	(8)	35	(8)
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) 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)	-		-
EU-27a	Other regulatory adjusments	(17)		(17)
28	**Total regulatory adjustments to Common Equity Tier 1 (CET1)**	**(466)**		**(481)**
29	**Common Equity Tier 1 (CET1) capital**	**1,693**		**1,684**

	Additional Tier 1 (AT1) capital: instruments			
30	Capital instruments and the related share premium accounts	368	36	368
31	of which: classified as equity under applicable accounting standards	368	36	368
32	of which: classified as liabilities under applicable accounting standards	-		-
33	Amount of qualifying items referred to in Article 484 (4) and the related share premium accounts subject to phase out from AT1 as described in Article 486(3) of CRR	-		-
EU-33a	Amount of qualifying items referred to in Article 494a(1) subject to phase out from AT1	-		-
EU-33b	Amount of qualifying items referred to in Article 494b(1) 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**	**368**		**368**
	Additional Tier 1 (AT1) capital: regulatory adjustments			
37	Direct and indirect holdings by an institution of own AT1 instruments (negative amount)	-		-
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)	-		-
EU-42a	Other regulatory adjustments to AT1 capital	-		-
43	**Total regulatory adjustments to Additional Tier 1 (AT1) capital**	**-**		**-**
44	**Additional Tier 1 (AT1) capital**	**368**		**368**
45	**Tier 1 capital (T1 = CET1 + AT1)**	**2,061**		**2,052**

	Tier 2 (T2) capital: instruments			
46	Capital instruments and the related share premium accounts	250	27	250
47	Amount of qualifying items referred to in Article 484 (5) 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) subject to phase out from T2	-		-
EU-47b	Amount of qualifying items referred to in Article 494b (2) 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	39		41
51	**Tier 2 (T2) capital before regulatory adjustments**	**289**		**291**
	Tier 2 (T2) capital: regulatory adjustments			
52	Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount)	-		-
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 and indirect 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 and indirect 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 adjusments to T2 capital	-		-
57	**Total regulatory adjustments to Tier 2 (T2) capital**	**-**		**-**
58	**Tier 2 (T2) capital**	**289**		**291**
59	**Total capital (TC = T1 + T2)**	**2,351**		**2,344**
60	**Total risk exposure amount**	**10,911**		**11,494**

	Capital ratios and requirements including buffers			
61	Common Equity Tier 1 (as a percentage of total risk exposure amount)	15.51%		14.65%
62	Tier 1 (as a percentage of total risk exposure amount)	18.89%		17.86%
63	Total capital (as a percentage of total risk exposure amount)	21.54%		20.39%
64	Institution CET1 overall capital requirements	10.33%		10.33%
65	of which: capital conservation buffer requirement	2.50%		2.50%
66	of which: countercyclical buffer requirement	1.50%		1.50%
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	0.50%		-
EU-67b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage	1.83%		1.83%
68	**Common Equity Tier 1 available to meet buffer (as a percentage of risk exposure amount)**	9.02%		8.05%

The increase in the CET1 ratio (+86bps) in the six months to June 2025 was primarily due to the recognition of H1 profits (c. +€15m) and investments in intangible software assets (c. +€12m), offset by AT1 coupon payments (c. -€21m) and reduction in RWAs (c. -€583m), primarily driven by changes under CRR3 and other BAU movements.

	National minima (if different from Basel III)			
69	Not applicable			
70	Not applicable			
71	Not applicable			
	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)	36		30
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)	-		-
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) are met)	4		4
	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	39		44
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	47		44
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	39		41
	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)	-		-

Template EU CC2 - reconciliation of regulatory own funds to balance sheet in the audited financial statements
Art 437 (a)

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 PTSB'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
		Jun-25		
		Balance sheet as in published financial statements	Under regulatory scope of consolidation	Cross reference to CC1
		As at period end	As at period end	
	Assets – *Breakdown by asset clases according to the balance sheet in the published financial statements*			
1	Cash at bank	60	60	
2	Items in the course of collection	22	22	
3	Loans and advances to banks	2,286	2,286	
4	Derivative assets	56	56	
5	Other assets	7	7	
6	Current tax asset	2	1	
7	Assets classified as held for sale	13	13	
8	Debt securities	4,882	4,882	
9	Equity securities	2	2	
10	Prepayments and accrued income	151	152	
11	Loans and advances to customers	21,768	21,768	
12	Interests in associated undertakings	26	26	
13	Property and equipment	173	173	
14	Intangible assets	232	232	
15	*Of which are deducted from Own funds*		*132*	8
16	Deferred taxation	313	313	
17	*Of which are deducted from Own funds*		*309*	10
18	**Total assets**	**29,993**	**29,993**	
	Liabilities - *Breakdown by liability classes according to the balance sheet in the published financial statements*			
19	Deposits by banks	40	40	
20	Customer accounts	25,238	25,238	
21	Derivative liabilities	1	1	
22	Debt securities in issue	1,706	1,706	
23	Other liabilities	155	155	
24	Accruals	15	15	
25	Current tax liability	0	0	
26	Provisions	52	52	
27	Subordinated liabilities	260	260	
28	*Of which are allowable for own funds purposes*		*250*	46
29	**Total liabilities**	**27,467**	**27,467**	
Shareholders' Equity				
30	Share capital	272	272	1
31	Share premium	804	804	1
32	Other reserves	(816)	(816)	3
33	Retained earnings	1,898	1,898	2
34	*Of which profits for the current financial year*		*15*	EU-5a
35	*Of which direct holdings of own CET1 instruments*		*(8)*	16
36	Other equity instruments	368	368	30 & 31
37	**Total shareholder's equity**	**2,526**	**2,526**	

Capital Requirements

Template EU OV1 – Overview of total risk exposure amounts **Art 438(d)**

	€'M	Total risk exposure amounts (TREA)		Total own funds requirements
		a	b	c
		Jun-25	Mar-25	Jun-25
1	**Credit risk (excluding CCR)***	**9,849**	**9,787**	**788**
2	Of which the standardised approach	3,120	3,152	250
3	Of which the Foundation IRB (F-IRB) approach	104	144	8
4	Of which slotting approach	-	-	-
EU 4a	Of which equities under the simple riskweighted approach	38	38	3
5	Of which the Advanced IRB (A-IRB) approach	6,402	6,278	512
6	**Counterparty credit risk - CCR**	**55**	**56**	**4**
7	Of which the standardised approach	-	-	-
8	Of which internal model method (IMM)	-	-	-
EU 8a	Of which exposures to a CCP	1	1	0
9	Of which other CCR	54	55	4
10	**Credit valuation adjustments risk - CVA risk**	**2**	**2**	**0**
EU 10a	Of which the standardised approach (SA)	-	-	-
EU 10b	Of which the basic approach (F-BA and R-BA)	2	2	0
EU 10c	Of which the simplified approach	-	-	-
11	*Not applicable*			
12	*Not applicable*			
13	*Not applicable*			
14	*Not applicable*			
15	**Settlement risk**	**-**	**-**	**-**
16	**Securitisation exposures in the non-trading book (after the cap)**	**-**	**-**	**-**
17	Of which SEC-IRBA approach	-	-	-
18	Of which SEC-ERBA (including IAA)	-	-	-
19	Of which SEC-SA approach	-	-	-
EU 19a	Of which 1250%	-	-	-
20	**Position, foreign exchange and commodities risks (Market risk)**	**-**	**-**	**-**
21	Of which the Alternative standardised approach (A-SA)	-	-	-
EU 21a	Of which the Simplified standardised approach (S-SA)	-	-	-
22	Of which the Alternative Internal Models Approach (A-IMA)	-	-	-
EU 22a	**Large exposures**	**-**	**-**	**-**
23	**Reclassifications between trading and non-trading books**	**-**	**-**	**-**
24	**Operational risk**	**1,005**	**1,005**	**80**
EU 24a	**Exposures to crypto-assets**	**-**	**-**	**-**
25	Amounts below the thresholds for deduction (subject to 250 % risk weight)	11	9	1
26	*Output floor applied (%)*			
27	*Floor adjustment (before application of transitional cap)*			
28	*Floor adjustment (after application of transitional cap)*			
29	**Total**	**10,911**	**10,850**	**873**

*RWEAs of €184m at 30 June 2025 are recognised as an Article 3 adjustment. This adjustment is not included under the standardised, F-IRB or A-IRB approaches.

The June 2025 RWAs increased by €61m in the quarter, primarily driven by exposures measured under the IRB approach increased by €124m due to new lending volumes, offset by a decrease in exposures measured under the standardised approach of €32m due to redemptions of mortgage loans and decrease of other items measured under the standardised approach. Exposures measured under the FIRB approach decreased by €40m due to decrease in institutional lending.

Template EU CR8 on the next page provides more detail on the movement of RWA measured under the IRB approach.

Template EU CMS1 – Comparison of modelled and standardised risk weighted exposure amounts at risk level **Art 438 (d) and (da)**

Jun-25

		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)	6,544	3,120	9,664	8,035	8,035
2	Counterparty credit risk	55	-	55	96	96
3	Credit valuation adjustment		2	2	2	2
4	Securitisation exposures in the banking book	-	-	-	-	-
5	Market risk	-	-	-	-	-
6	Operational risk		1,005	1,005	1,005	1,005
7	Other risk weighted exposure amounts		184	184	184	184
8	Total	6,599	4,312	10,911	9,323	9,323

The table above shows the composition of RWA by risk type and separated by modelled approaches for which the Group has supervisory approval and where the standardised approaches are used.

As of 30th June 2025, the output floor for RWA according to CRR3 has no impact on the Group´s RWA.

Template EU CMS2 – Comparison of modelled and standardised risk weighted exposure amounts for credit risk at asset class level **Art 438 (d) and (da)**

Jun-25

		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	RWEAs that is the base of the output floor
1	Central governments and central banks	-	-	11	11	11
EU 1a	Regional governments or local authorities	-	-	-	-	-
EU 1b	Public sector entities	-	-	-	-	-
EU 1c	Categorised as Multilateral Development Banks in SA	-	-	-	-	-
EU 1d	Categorised as International organisations in SA	-	-	-	-	-
2	Institutions	89	60	89	60	60
3	Equity	38	26	92	80	80
4	Not applicable					
5	Corporates	-	-	209	209	209
5.1	Of which: F-IRB is applied	-	-	-	-	-
5.2	Of which: A-IRB is applied	-	-	-	-	-
EU 5a	Of which: Corporates - General	-	-	209	209	209
EU 5b	Of which: Corporates - Specialised lending	-	-	-	-	-
EU 5c	Of which: Corporates - Purchased receivables	-	-	-	-	-
6	Retail	347	227	709	589	589
6.1	Of which: Retail - Qualifying revolving	154	71	154	71	71
EU 6.1a	Of which: Retail - Purchased receivables	-	-	-	-	-
EU 6.1b	Of which: Retail - Other	192	156	555	518	518
6.2	Of which: Retail - Secured by residential real estate	-	-	-	-	-
7	Not aplicable					
EU 7a	Of which: Retail - Categorised as secured by mortgages on immovable properties and ADC exposures in SA	5,912	4,426	7,552	6,065	6,065
EU 7b	Collective investment undertakings (CIU)	-	-	-	-	-
EU 7c	Categorised as exposures in default in SA	143	156	247	260	260
EU 7d	Categorised as subordinated debt exposures in SA	-	-	-	-	-
EU 7e	Categorised as covered bonds in SA	15	20	15	20	20
EU 7f	Categorised as claims on institutions and corporates with a short-term credit assessment in SA	-	-	-	-	-
8	Others	-	-	741	741	741
9	Total	6,544	4,915	9,664	8,035	8,035

The table above shows credit risk (excluding counterparty credit risk) RWA broken down by regulatory exposure classes as per Article 112 CRR. For this purpose, RWA which are calculated with the internal rating-based (IRB) approach and assigned to exposure classes as per Article 147 CRR need to be reported in accordance with exposure classes as per Article 112 CRR for the standardised approach.

The table shows in the first two columns the credit risk (excluding counterparty credit risk) RWA for which the Group is using a supervisory approved model and the respective RWA as if computed by standardised approach. Additionally, the total actual RWA is reported, which include the RWA calculated in the IRB approach and the standardised approach.

As of 30th June 2025, the output floor for RWA according to CRR3 has no impact on the Group´s RWA.

Template EU CR8 – RWEA flow statements of credit risk exposures under the IRB approach **Art 438(h)**

		RWA				
		Jun-25	Mar-25	Dec-24	Sep-24	Jun-24
		a	a	a	a	a
1	**Risk weighted exposure amount as at the end of the previous reporting period**	**6,460**	**6,983**	**6,880**	**6,716**	**6,649**
2	Asset size (+/–)	193	130	254	265	181
3	Asset quality (+/–)	(70)	(82)	(122)	(48)	(101)
4	Model updates (+/–)	-	-	-	-	-
5	Methodology and policy (+/–)	2	(611)	-	-	-
6	Acquisitions and disposals (+/–)	-	-	-	(105)	-
7	Foreign exchange movements (+/–)	-	-	-	-	-
8	Other (+/–)	(40)	40	(28)	50	(14)
9	**Risk weighted exposure amount as at the end of the reporting period**	**6,544**	**6,460**	**6,983**	**6,880**	**6,716**

The main movements between March 2025 to June 2025 are as follows:

- Asset size increase driven primarily by new business outpacing redemptions
- Asset quality impact during the quarter was mainly driven by model performance.
- The 'other' flow is due to decrease in institutional lending.

Template EU CR10.5 - Equity exposures under the simple risk-weighted approach **Art 438(e)**

€'M	Jun-25					
Categories	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
Private equity exposures	-	-	**190%**	-	-	-
Exchange-traded equity exposures	-	-	**290%**	-	-	-
Other equity exposures	10	-	**370%**	10	38	0
Total	**10**	**-**		**10**	**38**	**0**

€'M	Dec-24					
Categories	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
Private equity exposures	-	-	**190%**	-	-	-
Exchange-traded equity exposures	-	-	**290%**	-	-	-
Other equity exposures	10	-	**370%**	10	39	0
Total	**10**	**-**		**10**	**39**	**0**

Counterparty credit risk

Template EU CCR1 – Analysis of CCR exposure by approach **Art 439(f), (g), (k) and (m)**

		a	b	c	d	e	f	g	h
€'m	**Jun-25**	**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**
EU-1	EU - Original Exposure Method (for derivatives)	-	-		1.4	-	-	-	-
EU-2	EU - Simplified SA-CCR (for derivatives)	1	13		1.4	117	19	19	2
1	SA-CCR (for derivatives)	-	-		1.4	-	-	-	-
2	IMM (for derivatives and SFTs)			-		-	-	-	-
2a	Of which securities financing transactions netting sets			-		-	-	-	-
2b	Of which derivatives and long settlement transactions netting sets			-		-	-	-	-
2c	Of which from contractual cross-product netting sets			-		-	-	-	-
3	Financial collateral simple method (for SFTs)					-	-	-	-
4	Financial collateral comprehensive method (for SFTs)					601	317	317	53
5	VaR for SFTs					-	-	-	-
6	**Total**					**718**	**336**	**336**	**55**

		a	b	c	d	e	f	g	h
€'m	**Dec-24**	**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**
EU-1	EU - Original Exposure Method (for derivatives)	-	-		1.4	-	-	-	-
EU-2	EU - Simplified SA-CCR (for derivatives)	1	14		1.4	126	20	20	2
1	SA-CCR (for derivatives)	-	-		1.4	-	-	-	-
2	IMM (for derivatives and SFTs)			-		-	-	-	-
2a	Of which securities financing transactions netting sets			-		-	-	-	-
2b	Of which derivatives and long settlement transactions netting sets			-		-	-	-	-
2c	Of which from contractual cross-product netting sets			-		-	-	-	-
3	Financial collateral simple method (for SFTs)					-	-	-	-
4	Financial collateral comprehensive method (for SFTs)					666	13	13	2
5	VaR for SFTs					-	-	-	-
6	**Total**					**792**	**33**	**33**	**4**

Increase in RWEA between December 2024 to June 2025 is mainly due to increase in SFT ("Securities Financing Transaction") RWEA.

Template EU CCR8 – Exposures to CCPs ***Art 439(i)***

€'M		Jun-25		Dec-24	
		a	b	a	b
		Exposure value	RWEA	Exposure value	RWEA
1	**Exposures to QCCPs (total)**		1		1
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	15	1	18	1
3	(i) OTC derivatives	15	1	18	1
4	(ii) Exchange-traded derivatives	-	-	-	-
5	(iii) SFTs	-	-	-	-
6	(iv) Netting sets where cross-product netting has been approved	-	-	-	-
7	Segregated initial margin	15		19	
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	-	-	-	-

Template EU CCR4 – IRB approach – CCR exposures by exposure class and PD scale ***Art*** **439(l), 452(g)**

Jun-25

	Institutions (F-IRB)	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**
1	0.00 < 0.15	321	0.08%	3	45.00%	0.52	54	16.96%
2	0.15 < 0.25	-	-	-	-	-	-	-
3	0.25 < 0.50	-	-	-	-	-	-	-
4	0.50 < 0.75	-	-	-	-	-	-	-
5	0.75 < 2.50	-	-	-	-	-	-	-
6	2.50 < 10.00	-	-	-	-	-	-	-
7	10.00 < 100.00	-	-	-	-	-	-	-
8	100.00 (Default)	-	-	-	-	-	-	-
x	**Sub-total**	**321**	**0.08%**	**3**	**45.00%**	**0.52**	**54**	**16.96%**
y	**Total (all CCR relevant exposure classes)**	**321**	**0.08%**	**3**	**45.00%**	**0.52**	**54**	**16.96%**

Increase in RWEA between December 2024 to June 2025 is mainly due to increase in SFT ("Securities Financing Transaction") RWEA

Dec-24

	Institutions (F-IRB)	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**
1	0.00 < 0.15	14	0.08%	3	45.00%	0.50	3	20.44%
2	0.15 < 0.25	-	-	-	-	-	-	-
3	0.25 < 0.50	1	0.29%	1	45.00%	0.50	0	34.85%
4	0.50 < 0.75	-	-	-	-	-	-	-
5	0.75 < 2.50	-	-	-	-	-	-	-
6	2.50 < 10.00	-	-	-	-	-	-	-
7	10.00 < 100.00	-	-	-	-	-	-	-
8	100.00 (Default)	-	-	-	-	-	-	-
x	**Sub-total**	**15**	**0.09%**	**4**	**45.00%**	**0.50**	**3**	**21.37%**
y	**Total (all CCR relevant exposure classes)**	**15**	**0.09%**	**4**	**45.00%**	**0.50**	**3**	**21.37%**

Template EU CCR5 – Composition of collateral for CCR exposures **Art 439(e)**

Jun-25

		a	b	c	d	e	f	g	h
		Collateral used in derivative transactions				**Collateral used in SFTs**			
		Fair value of collateral received		**Fair value of posted collateral**		**Fair value of collateral received**		**Fair value of posted collateral**	
	€'M	**Segregated**	**Unsegregated**	**Segregated**	**Unsegregated**	**Segregated**	**Unsegregated**	**Segregated**	**Unsegregated**
1	Cash - domestic currency	53	-	15	0	-	300	-	300
2	Cash - other currencies	-	-	-	-	-	-	-	-
3	Domestic sovereign debt	-	-	-	-	-	-	-	312
4	Other sovereign debt	-	-	-	-	-	-	-	-
5	Government agency debt	-	-	-	-	-	-	-	-
6	Corporate bonds	-	-	-	-	-	-	-	0
7	Equity securities	-	-	-	-	-	-	-	-
8	Other collateral	-	-	-	-	-	-	-	-
9	**Total**	**53**	**-**	**15**	**0**	**-**	**300**	**-**	**612**

Dec-24

		a	b	c	d	e	f	g	h
		Collateral used in derivative transactions				**Collateral used in SFTs**			
		Fair value of collateral received		**Fair value of posted collateral**		**Fair value of collateral received**		**Fair value of posted collateral**	
	€'M	**Segregated**	**Unsegregated**	**Segregated**	**Unsegregated**	**Segregated**	**Unsegregated**	**Segregated**	**Unsegregated**
1	Cash - domestic currency	57	0	19	0	-	366	-	300
2	Cash - other currencies	-	-	-	-	-	-	-	-
3	Domestic sovereign debt	-	-	-	-	-	-	-	372
4	Other sovereign debt	-	-	-	-	-	-	-	-
5	Government agency debt	-	-	-	-	-	-	-	-
6	Corporate bonds	-	-	-	-	-	341	-	-
7	Equity securities	-	-	-	-	-	-	-	-
8	Other collateral	-	-	-	-	-	-	-	-
9	**Total**	**57**	**0**	**19**	**0**	**-**	**707**	**-**	**672**

Capital buffers

Information on the amount of additional capital to be held to meet its institution countercyclical buffer is provided below. The countercyclical capital buffer (CCyB) is designed to counter procyclicality in the financial system. When cyclical systemic risk is judged to be increasing, institutions should accumulate capital to create buffers that strengthen the resilience of the banking sector during periods of stress when losses materialise. In light of the evolution of the risk environment since the depths of the pandemic shock, the Central Bank has been gradually rebuilding macroprudential capital buffers through an increase in the CCyB and has indicated that its sees 1.5% as an appropriate level for when risk conditions are deemed to be neither elevated nor subdued.

As at the balance sheet date, the effective rate of the CCyB is 1.5% (Dec 24: 1.5%).

Template EU CCyB2 - Amount of institution-specific countercyclical capital buffer **Art 440(b)**

	a	a
€'M	**Jun-25**	**Dec-24**
Total risk exposure amount	**10,911**	**11,494**
Institution specific countercyclical capital buffer rate	1.50%	1.50%
Institution specific countercyclical capital buffer requirement	164	172

Template EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer **Art 440(a)**

Jun-25

	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				Risk-weighted exposure amounts	Own fund requirements weights (%)	Countercyclical buffer rate (%)
€'M	Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models			Relevant credit risk exposures - Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book	Total			
Breakdown by country													
Ireland	6,881	16,846	-	-	-	23,727	760	-	-	760	9,496	99.44%	1.50%
United Kingdom	-	32	-	-	-	32	4	-	-	4	47	0.49%	2.00%
Australia	-	4	-	-	-	4	0	-	-	0	2	0.02%	1.00%
United States of America	-	4	-	-	-	4	0	-	-	0	2	0.02%	-
Other countries (<€2M each)	-	11	-	-	-	11	0	-	-	0	3	0.04%	-
of which have a buffer													
Germany	-	2	-	-	-	2	0	-	-	0	0	0.01%	0.75%
France	-	1	-	-	-	1	0	-	-	0	0	0.00%	1.00%
Sweden	-	0	-	-	-	0	0	-	-	0	0	0.00%	2.00%
Netherlands	-	0	-	-	-	0	0	-	-	0	0	0.00%	2.00%
Czech Republic	-	0	-	-	-	0	0	-	-	0	0	0.00%	1.25%
Belgium	-	0	-	-	-	0	0	-	-	0	0	0.00%	1.00%
Luxembourg	-	0	-	-	-	0	0	-	-	0	0	0.00%	0.50%
Denmark	-	0	-	-	-	0	0	-	-	0	0	0.00%	2.50%
Slovakia	-	0	-	-	-	0	0	-	-	0	0	0.00%	1.50%
Hungray	-	0	-	-	-	0	0	-	-	0	0	0.00%	0.50%
Lithunia	-	0	-	-	-	0	0	-	-	0	0	0.00%	1.00%
Norway	-	0	-	-	-	0	0	-	-	0	0	0.00%	2.50%
Cyprus	-	0	-	-	-	0	0	-	-	0	0	0.00%	1.00%
Romania	-	0	-	-	-	0	0	-	-	0	0	0.00%	1.00%
Hong Kong	-	0	-	-	-	0	0	-	-	0	0	0.00%	0.50%
Latvia	-	0	-	-	-	0	0	-	-	0	0	0.00%	1.00%
Croatia	-	0	-	-	-	0	0	-	-	0	0	0.00%	1.50%
Bulgaria	-	0	-	-	-	0	0	-	-	0	0	0.00%	2.00%
Estonia	-	0	-	-	-	0	0	-	-	0	0	0.00%	1.50%
Iceland	-	0	-	-	-	0	0	-	-	0	0	0.00%	2.50%
Slovenia	-	0	-	-	-	0	0	-	-	0	0	0.00%	1.00%
Republic of South Korea	-	0	-	-	-	0	0	-	-	0	0	0.00%	1.00%
TOTAL	**6,881**	**16,898**	**-**	**-**	**-**	**23,779**	**764**	**-**	**-**	**764**	**9,549**	**100.00%**	

Credit risk

Template EU CR2: Changes in the stock of non-performing loans and advances **Art 442 (f)**

		Jun-25	Dec-24
		a	a
		Gross carrying amount	Gross carrying amount
010	**Initial stock of non-performing loans and advances**	**382**	**718**
020	Inflows to non-performing portfolios	66	172
030	Outflows from non-performing portfolios	(61)	(507)
040	Outflows due to write-offs	(2)	(7)
050	Outflow due to other situations	(60)	(500)
060	**Final stock of non-performing loans and advances**	**387**	**382**

Template EU CR1: Performing and non-performing exposures and related provisions **Art 442(c)**

Jun-25

	€'M	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collateral and financial guarantees received	
		Performing exposures			Non-performing exposures			Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				On performing exposures	On non-performing exposures
			Of which, stage 1	Of which, stage 2		Of which, stage 2	Of which, stage 3		Of which, stage 1	Of which, stage 2		Of which, stage 2	Of which, stage 3			
005	Cash balances at central banks and other demand deposits	2,127	2,127	-	-	-	-	-	-	-	-	-	-	-	-	-
010	Loans and advances	21,929	19,860	2,069	387	-	387	(257)	(119)	(139)	(131)	-	(131)	-	20,542	252
020	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
030	General governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
040	Credit institutions	159	159	-	-	-	-	(0)	(0)	-	-	-	-	-	-	-
050	Other financial corporations	2	1	1	0	-	0	(0)	(0)	(0)	(0)	-	(0)	-	0	0
060	Non-financial corporations	851	430	421	12	-	12	(52)	(11)	(42)	(7)	-	(7)	-	513	5
070	Of which SMEs	330	169	161	2	-	2	(15)	(4)	(11)	(1)	-	-	-	-	-
080	Households	20,917	19,269	1,647	375	-	375	(205)	(108)	(97)	(125)	-	(125)	-	20,028	247
090	Debt securities	4,883	4,883	-	-	-	-	(1)	(1)	-	-	-	-	-	-	-
100	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
110	General governments	4,644	4,644	-	-	-	-	(1)	(1)	-	-	-	-	-	-	-
120	Credit institutions	239	239	-	-	-	-	(0)	(0)	-	-	-	-	-	-	-
130	Other financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
140	Non-financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150	Off-balance-sheet exposures	1,631	1,487	144	1	-	1	-	-	-	-	-	-	-	-	-
160	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
170	General governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
180	Credit institutions	0	-	0	-	-	-	-	-	-	-	-	-	-	-	-
190	Other financial corporations	1	0	0	-	-	-	-	-	-	-	-	-	-	-	-
200	Non-financial corporations	120	49	70	0	-	0	-	-	-	-	-	-	-	-	-
210	Households	1,511	1,438	74	1	-	1	-	-	-	-	-	-	-	-	-
220	**Total**	**30,570**	**28,357**	**2,213**	**389**	**-**	**389**	**(258)**	**(119)**	**(139)**	**(131)**	**-**	**(131)**	**-**	**20,542**	**252**

Increase of ~ €1.1bn driven primarily by increase in loans and advances and debt securities.

Dec-24

	€'M	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collateral and financial guarantees received	
		Performing exposures			Non-performing exposures			Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				On performing exposures	On non-performing exposures
			Of which, stage 1	Of which, stage 2		Of which, stage 2	Of which, stage 3		Of which, stage 1	Of which, stage 2		Of which, stage 2	Of which, stage 3			
005	Cash balances at central banks and other demand deposits	2,020	2,020	-	-	-	-	-	-	-	-	-	-	-	-	-
010	Loans and advances	21,615	19,583	2,032	382	-	382	(257)	(123)	(134)	(135)	-	(135)	-	20,228	243
020	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
030	General governments	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-
040	Credit institutions	182	182	-	-	-	-	(0)	(0)	-	-	-	-	-	-	-
050	Other financial corporations	2	1	1	0	-	0	(0)	(0)	(0)	(0)	-	(0)	-	0	0
060	Non-financial corporations	775	416	359	12	-	12	(47)	(9)	(37)	(6)	-	(6)	-	471	5
070	Of which SMEs	288	138	150	2	-	2	(17)	(3)	(14)	(1)	-	(1)	-	169	2
080	Households	20,656	18,983	1,673	370	-	370	(210)	(113)	(97)	(129)	-	(129)	-	19,757	238
090	Debt securities	4,327	4,327	-	-	-	-	(1)	(1)	-	-	-	-	-	-	-
100	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
110	General governments	4,218	4,218	-	-	-	-	(1)	(1)	-	-	-	-	-	-	-
120	Credit institutions	109	109	-	-	-	-	(0)	(0)	-	-	-	-	-	-	-
130	Other financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
140	Non-financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150	Off-balance-sheet exposures	1,534	1,420	114	1	-	1	-	-	-	-	-	-	-	-	-
160	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
170	General governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
180	Credit institutions	0	-	0	-	-	-	-	-	-	-	-	-	-	-	-
190	Other financial corporations	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-
200	Non-financial corporations	95	27	68	0	-	0	-	-	-	-	-	-	-	-	-
210	Households	1,439	1,393	46	1	-	1	-	-	-	-	-	-	-	-	-
220	**Total**	**29,497**	**27,350**	**2,147**	**384**	**-**	**384**	**(258)**	**(124)**	**(134)**	**(135)**	**-**	**(135)**	**-**	**20,228**	**243**

Template EU CQ1: Credit quality of forborne exposures **Art 442(c)**

Jun-25

		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**
	€'M			**Of which defaulted**	**Of which impaired**				
005	Cash balances at central banks and other demand deposits	-	-	-	-	-	-	-	-
010	Loans and advances	86	171	171	171	(5)	(59)	193	111
020	Central banks	-	-	-	-	-	-	-	-
030	General governments	-	-	-	-	-	-	-	-
040	Credit institutions	-	-	-	-	-	-	-	-
050	Other financial corporations	-	-	-	-	-	-	-	-
060	Non-financial corporations	0	7	7	7	(0)	(4)	2	2
070	Households	86	164	164	164	(5)	(55)	190	109
080	Debt Securities	-	-	-	-	-	-	-	-
090	Loan commitments given	-	-	-	-	-	-	-	-
100	**Total**	**86**	**171**	**171**	**171**	**(5)**	**(59)**	**193**	**111**

Dec-24

		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**	
			Non-performing forborne						
	€'M	**Performing forborne**		**Of which defaulted**	**Of which impaired**	**On performing forborne exposures**	**On non-performing forborne exposures**		**Of which collateral and financial guarantees received on non-performing exposures with forbearance measures**
005	Cash balances at central banks and other demand deposits	-	-	-	-	-	-	-	-
010	Loans and advances	105	175	175	175	(5)	(62)	213	113
020	Central banks	-	-	-	-	-	-	-	-
030	General governments	-	-	-	-	-	-	-	-
040	Credit institutions	-	-	-	-	-	-	-	-
050	Other financial corporations	-	-	-	-	-	-	-	-
060	Non-financial corporations	0	5	5	5	(0)	(3)	2	2
070	Households	105	170	170	170	(5)	(60)	211	111
080	Debt Securities	-	-	-	-	-	-	-	-
090	Loan commitments given	-	-	-	-	-	-	-	-
100	**Total**	**105**	**175**	**175**	**175**	**(5)**	**(62)**	**213**	**113**

Template EU CQ4: Quality of non-performing exposures by geography **Art 442(c) and (e)**

Jun-25

		a	b	c	d	e	f	g
		Gross carrying/Nominal amount				Accumulated impairment	Provisions on off-balance sheet commitments and financial guarantee given	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			of which: non-performing*		of which: subject to impairment*			
				of which: defaulted				
010	***On balance sheet exposures***	**27,199**		**387**		**(389)**		**-**
020	*Ireland*	23,751		382		(385)		-
030	*Spain*	740		0		(0)		-
040	*France*	692		0		(0)		-
050	*Portugal*	440		0		(0)		-
060	*Austria*	292		-		(0)		-
061	*Italy*	217		0		(0)		-
062	*Belgium*	148		0		(0)		-
063	*Netherlands*	84		0		(0)		-
064	*United Kingdom*	29		4		(3)		-
065	*Australia*	7		0		(0)		-
066	*United States*	5		0		(0)		-
067	*Germany*	2		0		(0)		-
068	*Switzerland*	2		-		(0)		-
069	*Canada*	1		0		(0)		-
070	*Other countries***	789		0		(0)		-
080	***Off balance sheet exposures***	**1,633**		**1**			**-**	
090	*Ireland*	1,628		1			-	
140	*Other countries*	4		0			-	
150	***Total***	**28,832**		**389**		**(389)**	**-**	**-**

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

** Other countries include debt securities of €782m relating to supranational organisations

Template EU CQ5: Credit quality of loans and advances to non-financial corporations by industry **Art 442(c) and (e)**

Jun-25

		a	b	c	d	e	f
		Gross carrying amount					
			of which: non-performing*		of which: loans and advances subject to impairment*	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
	€'M			of which: defaulted			
010	Agriculture, forestry and fishing	49		1		(3)	-
020	Mining and quarrying	2		-		(0)	-
030	Manufacturing	99		0		(6)	-
040	Electricity, gas, steam and air conditioning supply	4		0		(0)	-
050	Water supply	6		-		(0)	-
060	Construction	56		0		(2)	-
070	Wholesale and retail trade	181		4		(14)	-
080	Transport and storage	93		0		(8)	-
090	Accommodation and food service activities	111		0		(10)	-
100	Information and communication	11		0		(0)	-
110	Real estate activities	0		-		(0)	-
120	Financial and insurance actvities	39		3		(4)	-
130	Professional, scientific and technical activities	31		0		(2)	-
140	Administrative and support service activities	84		0		(3)	-
150	Public administration and defense, compulsory social security	0		-		(0)	-
160	Education	17		-		(1)	-
170	Human health services and social work activities	57		2		(4)	-
180	Arts, entertainment and recreation	9		0		(1)	-
190	Other services	13		0		(1)	-
200	**Total**	**863**		**12**		**(59)**	**-**

***** 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.

Dec-24

		a	b	c	d	e	f
		Gross carrying amount				Accumulated impairment	Accumulated negative changes in fair value due to
			of which: non-performing		of which: loans and advances subject to		
	€'M			of which: defaulted			
010	Agriculture, forestry and fishing	53		1		(4)	-
020	Mining and quarrying	3		-		(0)	-
030	Manufacturing	92		0		(4)	-
040	Electricity, gas, steam and air conditioning supply	2		0		(0)	-
050	Water supply	7		-		(0)	-
060	Construction	53		0		(2)	-
070	Wholesale and retail trade	159		4		(13)	-
080	Transport and storage	83		0		(5)	-
090	Accommodation and food service activities	85		0		(6)	-
100	Information and communication	12		0		(0)	-
110	Real estate activities	0		-		(0)	-
120	Financial and insurance actvities	39		3		(4)	-
130	Professional, scientific and technical activities	24		0		(1)	-
140	Administrative and support service activities	89		0		(3)	-
150	Public administration and defense, compulsory social security	0		-		(0)	-
160	Education	8		-		(1)	-
170	Human health services and social work activities	59		2		(7)	-
180	Arts, entertainment and recreation	8		-		(1)	-
190	Other services	11		0		(1)	-
200	**Total**	**787**		**12**		**(53)**	**-**

Template EU CQ7: Collateral obtained by taking possession and execution processes **Art 442(c)**

€'m		Jun-25 a	Jun-25 b	Dec-24 a	Dec-24 b
		Collateral obtained by taking possession		Collateral obtained by taking possession	
		Value at initial recognition	Accumulated negative changes	Value at initial recognition	Accumulated negative changes
010	Property, plant and equipment (PP&E)	-	-	-	-
020	Other than PP&E	2	(0)	4	(1)
030	Residential immovable property	2	(0)	4	(1)
040	Commercial Immovable property	-	-	-	-
050	Movable property (auto, shipping, etc.)	-	-	-	-
060	Equity and debt instruments	-	-	-	-
070	Other	-	-	-	-
080	**Total**	**2**	**(0)**	**4**	**(1)**

Template EU CR1-A: Maturity of exposures **Art 442(g)**

Jun-25

€'M		a	b	c	d	e	f
		Net exposure value					
		On demand	<= 1 year	r > 1 year <= 5 years	> 5 years	No stated maturity	Total
1	Loans and advances	717	1,071	1,061	20,711	-	23,560
2	Debt securities	-	539	2,069	2,276	-	4,883
3	**Total**	**717**	**1,610**	**3,130**	**22,987**	**-**	**28,443**

Dec-24

€'M		a	b	c	d	e	f
		Net exposure value					
		On demand	<= 1 year	r > 1 year <= 5 years	> 5 years	No stated maturity	Total
1	Loans and advances	736	1,033	1,042	20,329	-	23,140
2	Debt securities	-	287	2,281	1,759	-	4,327
3	**Total**	**736**	**1,321**	**3,323**	**22,088**	**-**	**27,467**

Use of the standardised approach

Article 444

Template EU CR5 – standardised approach **Art 444(e)**

Jun-25

	€'M	Risk Weight												
		0%	**2%**	**4%**	**10%**	**20%**	**30%**	**35%**	**40%**	**45%**	**50%**	**60%**	**70%**	**75%**
		a	**b**	**c**	**d**	**e**	**f**	**g**	**h**	**i**	**j**	**k**	**l**	**m**
1	Central governments or central banks	5,912	-	-	-	-	-	-	-	-	-	-	-	-
2	Non-central government public sector entities	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 2a	Regional governments or local authorities	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 2b	Public sector entities	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Multilateral development banks	41	-	-	-	-	-	-	-	-	-	-	-	-
EU 3a	International organisations	743	-	-	-	-	-	-	-	-	-	-	-	-
4	Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Covered bonds	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Corporates	-	-	-	-	-	-	-	-	-	-	-	-	-
6.1	Of which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Subordinated debt exposures and equity	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 7a	Subordinated debt exposures	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 7b	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Retail exposures	-	-	-	-	-	-	-	-	-	-	-	-	516
9	Secured by mortgages on immovable property and ADC exposures	-	-	-	-	4,084	-	0	-	-	-	-	-	481
9.1	Secured by mortgages on residential immovable property - non IPRE	-	-	-	-	4,003	-	-	-	-	-	-	-	477
9.1.1	No loan splitting applied	-	-	-	-	-	-	-	-	-	-	-	-	0
9.1.2	loan splitting applied (secured)	-	-	-	-	4,003	-	-	-	-	-	-	-	-
9.1.3	loan splitting applied (unsecured)	-	-	-	-	-	-	-	-	-	-	-	-	477
9.2	Secured by mortgages on residential immovable property - IPRE	-	-	-	-	81	-	0	-	-	-	-	-	4
9.3	Secured by mortgages on commercial immovable property - non IPRE	-	-	-	-	-	-	-	-	-	-	-	-	-
9.3.1	No loan splitting applied	-	-	-	-	-	-	-	-	-	-	-	-	-
9.3.2	loan splitting applied (secured)	-	-	-	-	-	-	-	-	-	-	-	-	-
9.3.3	loan splitting applied (unsecured)	-	-	-	-	-	-	-	-	-	-	-	-	-
9.4	Secured by mortgages on commercial immovable property - IPRE	-	-	-	-	-	-	-	-	-	-	-	-	-
9.5	Acquisition, Development and Construction (ADC)	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Exposures in default	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 10a	Claims on institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 10b	Collective investment undertakings (CIU)	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 10c	Other items	54	-	-	-	22	-	-	-	-	-	-	-	-
11	not applicable	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 11c	**Total**	**6,750**	**-**	**-**	**-**	**4,106**	**-**	**0**	**-**	**-**	**-**	**-**	**-**	**997**

Jun-25

	€'M	Risk Weight												Total	Of which unrated
		80%	90%	100%	105%	110%	130%	150%	250%	370%	400%	1250%	Others		
		n	o	p	q	r	s	t	u	v	w	x	y	z	aa
1	Central governments or central banks	-	-	-	-	-	-	-	4	-	-	-	-	5,916	5,916
2	Non-central government public sector entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 2a	Regional governments or local authorities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 2b	Public sector entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-	41	41
EU 3a	International organisations	-	-	-	-	-	-	-	-	-	-	-	-	743	743
4	Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Covered bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Corporates	-	-	226	-	-	-	-	-	-	-	-	-	226	226
6.1	Of which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Subordinated debt exposures and equity	-	-	54	-	-	-	-	-	-	-	-	-	54	54
EU 7a	Subordinated debt exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 7b	Equity	-	-	54	-	-	-	-	-	-	-	-	-	54	54
8	Retail exposures	-	-	-	-	-	-	-	-	-	-	-	-	516	516
9	Secured by mortgages on immovable property and ADC exposures	-	76	104	-	29	-	12	-	-	-	-	383	5,169	5,169
9.1	Secured by mortgages on residential immovable property - non IPRE	-	-	-	-	-	-	-	-	-	-	-	-	4,480	4,480
9.1.1	No loan splitting applied	-	-	-	-	-	-	-	-	-	-	-	-	0	0
9.1.2	loan splitting applied (secured)	-	-	-	-	-	-	-	-	-	-	-	-	4,003	4,003
9.1.3	loan splitting applied (unsecured)	-	-	-	-	-	-	-	-	-	-	-	-	477	477
9.2	Secured by mortgages on residential immovable property - IPRE	-	-	104	-	-	-	-	-	-	-	-	-	189	189
9.3	Secured by mortgages on commercial immovable property - non IPRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9.3.1	No loan splitting applied	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9.3.2	loan splitting applied (secured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9.3.3	loan splitting applied (unsecured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9.4	Secured by mortgages on commercial immovable property - IPRE	-	76	-	-	29	-	12	-	-	-	-	383	500	500
9.5	Acquisition, Development and Construction (ADC)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Exposures in default	-	-	103	-	-	-	0	-	-	-	-	-	103	103
EU 10a	Claims on institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 10b	Collective investment undertakings (CIU)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 10c	Other items	-	-	736	-	-	-	-	-	-	-	-	-	812	812
11	not applicable	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 11c	**Total**	**-**	**76**	**1,223**	**-**	**29**	**-**	**13**	**4**	**-**	**-**	**-**	**383**	**13,581**	**13,581**

Dec-24

	€'M	Risk Weight															Total	Of which unrated
		0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1250%	Otros		
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1	Central governments or central banks	5,490	-	-	-	-	-	-	-	-	-	-	4	-	-	-	5,494	-
2	Regional government or local authorities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Public sector entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Multilateral development banks	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	42	-
5	International organisations	618	-	-	-	-	-	-	-	-	-	-	-	-	-	-	618	-
6	Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Corporates	-	-	-	-	-	-	-	-	-	184	-	-	-	-	-	184	184
8	Retail	-	-	-	-	-	-	-	-	522	-	-	-	-	-	-	522	522
9	Secured by mortgages on immovable property	-	-	-	-	-	4,707	-	-	113	571	-	-	-	-	0	5,390	5,390
10	Exposures in default	-	-	-	-	-	-	-	-	-	90	12	-	-	-	-	101	101
11	Exposures associated with particularly high risk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Covered bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Collective investment undertakings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Other items	66	-	-	-	23	-	-	-	-	630	-	-	-	-	-	719	719
17	**Total**	**6,216**	**-**	**-**	**-**	**23**	**4,707**	**-**	**-**	**635**	**1,475**	**12**	**4**	**-**	**-**	**0**	**13,070**	**6,917**

Exposure to interest rate risk on positions not included in the trading book

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

Art 448.1(a) and (b)

Jun-25

	Supervisory shock scenarios	a	b	c	d
		Changes of the economic value of equity		Changes of the net interest income	
		Jun-25	Dec-24	Jun-25	Dec-24
1	Parallel up	-93.02	-5.68	27.23	44.40
2	Parallel down	79.69	-18.51	-68.95	-42.32
3	Steepener	49.60	56.02		
4	Flattener	-65.71	-43.39		
5	Short rates up	-97.78	-50.90		
6	Short rates down	93.72	44.67		

*The Bank does not have any assumptions different from those used for disclosure of template EU IRRBB1.

Art 448.1 (e) (ii), 448.2

Group Treasury manages the Bank's IRRBB position to ensure that internal/regulatory thresholds limits are not breached. Pre-emptive hedging actions are undertaken by Treasury when risk positions trend towards the Board approved threshold and limits.

In accordance with the Bank's IRRBB Strategy, which is re-assessed by the ALCO and BRCC on an annual basis at a minimum, in the first instance the Bank seeks to naturally hedge interest rate exposures via balance-sheet management where possible. Alternatively, derivatives are executed to mitigate interest rate exposures and/or manage positions that cannot be naturally hedged.

Explanation of the significance of the IRRBB measures and of their significant variations since previous disclosures **Art 448.1 (d)**

The Bank stress tests IRRBB on both an EVE and EaR basis. For each stress scenario, the risk level is taken to be the most negative of the two measures or zero if they are both positive.

The 30 June 2025 interest rate risk level, based on the EVE calculation (more severe than EAR) in the Short Up scenario, was calculated as €98m (31 December 2024: €51m).

The risk position under the EVE metric has increased due to the purchase of EU sovereign and supranational bonds and the growth of the fixed rate mortgage portfolio. These actions have the effect of increasing the Bank's exposure to upward rate shocks from an economic value perspective.

Exposure to securitisation positions

Template EU-SEC1 - Securitisation exposures in the non-trading book **Art 449(j)**

Jun-25

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Institution acts as originator							Institution acts as sponsor				Institution acts as investor			
		Traditional				Synthetic		Sub-total	Traditional		Synthetic	Sub-total	Traditional		Synthetic	Sub-total
		STS		Non-STS			of which SRT		STS	Non-STS			STS	Non-STS		
	€'M		of which SRT		of which SRT											
1	**Total exposures**	**4,474**	-	**360**	-	-	-	-	-	-	-	-	-	-	-	-
2	**Retail (total)**	**4,474**	-	**360**	-	-	-	-	-	-	-	-	-	-	-	-
3	Residential mortgages	4,474	-	360	-	-	-	-	-	-	-	-	-	-	-	-
4	Credit card	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Other retail exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Resecuritisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	**Wholesales (total)**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Loans to corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Commercial mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Finance leases and receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Other wholesale exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Resecuritisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Dec-24

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Institution acts as originator							Institution acts as sponsor				Institution acts as investor			
		Traditional				Synthetic		Sub-total	Traditional		Synthetic	Sub-total	Traditional		Synthetic	Sub-total
		STS		Non-STS			of which SRT		STS	Non-STS			STS	Non-STS		
	€'M		of which SRT		of which SRT											
1	**Total exposures**	**4,953**	-	**389**	-	-	-	-	-	-	-	-	-	-	-	-
2	**Retail (total)**	**4,953**	-	**389**	-	-	-	-	-	-	-	-	-	-	-	-
3	Residential mortgages	4,953	-	389	-	-	-	-	-	-	-	-	-	-	-	-
4	Credit card	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Other retail exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Resecuritisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	**Wholesales (total)**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Loans to corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Commercial mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Finance leases and receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Other wholesale exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Resecuritisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Template EU-SEC4 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as investor **Art 449(k) point (ii)**

Jun-25

	€'M	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	EU-p	EU-q
		Exposure values (by RW bands/deductions)					Exposure values (by regulatory approach)				RWEA (by regulatory approach)				Capital charge after cap			
		<= 20%	> 20% to 50%	> 50% to 100%	> 100% to 1250%	1250% RW/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250%/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250%/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250%/ deductions
1	**Total exposure**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Traditional securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	*Of which STS*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	*Of which STS*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	*Retail underlying*		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	*Wholesale*		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Of which, resecuritisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Dec-24

	€'M	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	EU-p	EU-q
		Exposure values (by RW bands/deductions)					Exposure values (by regulatory approach)				RWEA (by regulatory approach)				Capital charge after cap			
		<= 20%	> 20% to 50%	> 50% to 100%	> 100% to 1250%	1250% RW/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250%/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250%/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250%/ deductions
1	**Total exposure**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Traditional securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	*Of which STS*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	*Of which STS*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	*Retail underlying*		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	*Wholesale*		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Of which, resecuritisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Template EU-SEC5 - Exposures securitised by the institution - Exposures in default and specific credit risk adjustments **Art 449(l)**

Jun-25

	€'M	a	b	c
		Exposures securitised by the institution - Institution acts as originator or as sponsor		
		Total outstanding nominal amount		Total amount of specific credit risk adjustments made during the period
			Of which exposures in default	
1	**Total exposures**	**4,834**	**41**	**(4)**
2	**Retail (total)**	4,834	41	(4)
3	residential mortgage	4,834	41	(4)
4	credit card	-	-	-
5	other retail exposures	-	-	-
6	re-securitisation	-	-	-
7	**Wholesale (total)**	-	-	-
8	loans to corporates	-	-	-
9	commercial mortgage	-	-	-
10	lease and receivables	-	-	-
11	other wholesale	-	-	-
12	re-securitisation	-	-	-

Dec-24

	€'M	a	b	c
		Exposures securitised by the institution - Institution acts as originator or as sponsor		
		Total outstanding nominal amount		Total amount of specific credit risk adjustments made during the period
			Of which exposures in default	
1	**Total exposures**	**5,342**	**37**	**(14)**
2	**Retail (total)**	5,342	37	(14)
3	residential mortgage	5,342	37	(14)
4	credit card	-	-	-
5	other retail exposures	-	-	-
6	re-securitisation	-	-	-
7	**Wholesale (total)**	-	-	-
8	loans to corporates	-	-	-
9	commercial mortgage	-	-	-
10	lease and receivables	-	-	-
11	other wholesale	-	-	-
12	re-securitisation	-	-	-

Environmental, Social and Governance Risks (ESG risks)

Table 1 - Qualitative information on Environmental risk

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

PTSB acknowledges that climate change is a source of financial stability risk and recognises the important role that the Bank plays in supporting our customers and broader Irish society in navigating the transition to a low carbon economy. During the first half of 2025, we introduced our refreshed Business Strategy to the market, and delivering on that strategy is fundamental to how PTSB achieves that objective.

In addition, earlier this year the Bank was pleased to launch our refreshed Sustainability Strategy 2025-2027 in response to evolving market conditions and to reinforce its commitment to long-term sustainable growth. Through delivery of the objectives set out within the strategy, we are committed to further integrating sustainability into all areas of our business by channelling investment and directing our impact towards areas that enhance societal wellbeing. This includes consideration for ESG risk, including a focus on Climate-related and Environmental (CR&E) risk and opportunities.

The Bank made further progress on the integration of CR&E risk (with a primary focus on Climate-related risk) across its activities during the first half of 2025.

Progress includes:

- Introducing a refreshed ESG Risk Strategy (focused primarily on Climate-related risk);
- Mobilising an enterprise-wide ESG Risk Working Group to integrate ESG risk into business processes and analysis as outlined in the European Banking Authority's (EBA) Guidelines on the management of environmental, social and governance (ESG) risks and the EBA's Draft Guidelines on ESG Scenario Analysis;
- Integrating the findings of the 2024 CR&E Risk Materiality Assessment across the organisation to build capacity in relation to CR&E risk;
- Ongoing integration and remediation of CR&E data to inform CR&E risk analysis and strategy;
- Reviewing the Risk Appetite Statement (RAS) and monitoring CR&E Key Risk Indicators (KRIs) including the further development and refinement of limits and tolerances for a subset of KRIs;
- Reviewing the ESG Questionnaire (ESGQ) launched in 2024 to support due diligence and the effective onboarding of our Business Banking customers;
- Delivering ESG risk training to senior leadership and key stakeholders across the Bank;
- Disclosing under the requirements set out in the Corporate Sustainability Reporting Directive (CSRD) as part of our annual reporting cycle;
- Measuring and disclosing our carbon impact across Scope 1, 2 and 3 (including our financed emissions); and,
- Developing Science-Based Targets (SBTs) in line with the Science Based Target Initiative's (SBTi) Version 2 Guidance for Financial institutions. The work included the development of a corresponding Carbon Reduction Plan to support us in achieving our Targets once set. The targets and plan have been submitted to the SBTi for validation. We will communicate our targets once the validation process reaches completion.

The Bank is committed to offering its customers green products and propositions, enabling us to support our customers in the transition to a low carbon economy, while also mitigating against CR&E risk. Key activities include:

- Continuing to build CR&E risk consideration into the product and proposition development process and delivering c.€560m green lending during H1 2025, +110% YoY, accounting for 43% of new Mortgage Lending;
- Becoming the first lender to participate in Strategic Banking Corporation of Ireland's (SBCI) Home Energy Upgrade Loan Scheme, with the ability to provide €100m in loans; and,
- Participating in the SBCI Growth and Sustainability Loan Scheme, offering up to €70m in loans.

PTSB continues to invest in resources to deliver on its Sustainability Programme objectives and has in place a Chief Sustainability and Corporate Affairs Officer (CSCAO), Head of Sustainability and supporting team. A professional services firm is also in place to provide strategic guidance and advisory support, as required.

Impact of CR&E risk on Business Strategy and Financial Planning
The Bank has commenced a programme of work to formally assess how identified climate-related issues have affected or will affect the business, strategy, and its financial planning.

PTSB has in place an overarching Integrated Strategic Plan (ISP), which incorporates elements such as our three-year strategic direction, our financial plan and change delivery roadmaps. The ISP sets out the core priorities of the Bank over a medium-term time horizon and considers the needs of all our stakeholders. PTSB channels its investment and efforts into the initiatives that will support and accelerate delivery of our strategy in a safe and compliant manner.

Sustainability is at the heart of the ISP, enabling us to put it at the centre of how we run and grow our business. Key commitments include:

- Embedding consideration for sustainability (including ESG risk) into all areas of our business;
- Meeting sustainability-related regulation and mitigating against ESG risk;
- Ensuring that our workforce have the right knowledge and capability to deliver our sustainability objectives;
- Enhancing mortgage and retrofit propositions for personal customers; and,
- Introducing sustainability propositions for our Business Banking customers.

During the first half of 2025, the Bank has made progress in further embedding sustainability into strategy delivery and execution. The implementation of a new strategy performance review process on a bi-annual basis ensures that sustainability-related key performance indicators (KPIs) (within our broader suite of Business Strategy KPIs) are reviewed, challenged and progress and/or interventions are reported at Board level. In addition, members of our Sustainability team have been formally embedded within the Bank's Strategic Planning Process (the process through which the ISP is developed and refreshed) to ensure that due consideration is being given to sustainability-related issues during the strategy development process and the resulting change delivery portfolio.

Use of Climate Change Scenarios to Assess Strategic Resilience
At present, the Bank does not yet formally use climate-related scenario analysis to assess Business Strategy resilience.
An updated CR&E Risk Materiality Assessment was completed in 2024 which adopts a forward-looking perspective using CR&E risk transmission channels to identify how CR&E risk drivers may manifest risk across the Bank's Key Risk Categories (the most significant risk areas which may have an individual material impact on the Bank) as defined in the Enterprise Risk Management Framework (ERMF). This assessment leveraged four

plausible climate futures based on the Network for Greening the Financial System (NGFS) scenarios designed for use in the financial sector and applied quantitative analysis to assess materiality of a sub-set of CR&E risk transmission channels, as appropriate.

The Bank integrates consideration for CR&E risk into its Internal Capital Adequacy Assessment Process (ICAAP) and Internal Liquidity Adequacy Assessment Process (ILAAP), with a focus on iteratively improving through each risk cycle. For more information on the ICAAP and ILAAP, please refer to part (l).

Insights gained from PTSB's CR&E Risk Materiality Assessment, which ensures that all material risks are identified, monitored and effectively managed, will further increase our understanding of CR&E risk, strengthen our ICAAP and ILAAP scenario development processes and inform our strategy and associated risk appetite into the future. For more information on the Bank's approach to CR&E risk management, please refer to PTSB's Taskforce on Climate-related Financial Disclosures (TCFD) Report located within the 2024 Annual Report.

Risk Management

The Bank has in place a CR&E Risk Management Framework (CR&E RMF) which sits within the overarching ERMF. This supports an enterprise-wide integration and understanding of the cross-cutting nature of CR&E risk, including an official definition of CR&E risk with sub-risk categories (Physical and Transition) for reference by all Business Units.

PTSB's ERMF sets out the approach for risk identification, assessment, measurement, monitoring, mitigation, and reporting. CR&E risk management is integrated within the existing RMF through the inclusion of a CR&E Risk Management Framework and adopted across the Three Lines of Defence (3LOD) Model.

At a Group level, Physical and Transition (CR&E) risk are considered through the following time horizons:

- Short-Term: 0-3 Year
- Medium-Term: 3-5 Years
- Long-Term: >5 Years

Through the integration of CR&E risk within the ERMF structure and across the conventional risk categories, CR&E risk is embedded across the 3LOD Model. Each line of defence performs its duties by identifying and assessing CR&E risks, analysing the relevance of risks, evaluating the impact on the Bank's operations and business and formulating control measures and response strategies.

The First Line of Defence (1LOD Business Units and Functions), undertake frontline commercial and operational activities and their support function is responsible for identifying, owning, managing, monitoring, and mitigating against CR&E risk.

The Second Line of Defence (2LOD Risk and Compliance Function), ensure that all CR&E risks are identified, assessed, measured, monitored, managed, and properly reported on by the relevant Business Units from across the Bank.

As the Third Line of Defence (3LOD), Group Internal Audit provide independent assurance to the Board over the adequacy, effectiveness and sustainability of the Bank's internal control, risk management and governance systems and processes, thereby supporting both the Board and Senior Management in promoting effective and sound risk management and governance across the Bank, in relation to CR&E risk.

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 in the design of business strategy and processes

Under the 'Protecting our Planet' Pillar of our Sustainability Strategy 2025-2027, the Bank is working to manage and mitigate CR&E risk, while also finding new and innovative ways to support its stakeholders to navigate the transition to a lower carbon economy.

Sustainability is at the heart of the Bank's Business Strategy and ISP, enabling us to put it at the centre of how we run and grow our business. For more on our Business Strategy and ISP, please refer to part (a).

PTSB's risk governance structure establishes the authority, responsibility, and accountability for risk management across the Bank and enables effective and efficient monitoring, escalation, decision-making, and oversight with respect to risks by appropriate Board and management-level governing bodies.

The PTSB Board of Directors (Board) is accountable for the success of the Bank and is responsible for overseeing and approving the Bank's ISP and monitoring its implementation and effectiveness within its Risk Appetite. In addition, the Board is accountable for formulating, approving and supervising the implementation of the Bank's Business Strategy, to realise its long-term financial interests and maintain its solvency.

Two Board-level KPIs related to CR&E risk factors were introduced as part of the refreshed Business Strategy. These KPIs aim to enhance the monitoring and oversight capacity of the Board in relation to CR&E risk factors, such as financed emissions. Throughout the first half of 2025, the Board met at regular intervals to receive updates in relation to sustainability programming and CR&E risk integration. Meetings took place at least once per quarter, and more often as required. Key topics included:

- Refreshing the approach to Sustainability Programme governance;
- Developing and introducing the Bank's Sustainability Strategy 2025-2027, which includes a focus on ESG risk management;
- Horizon scanning of the CR&E risk regulatory landscape;
- Updating the Bank's CR&E risk Appetite and underpinning metrics, including the setting of limits and tolerances for a subset of KRIs;
- Identifying market opportunities for further development of the Bank's product and propositions, including green products and propositions;
- Delivering PTSB's regulatory and voluntary CR&E risk disclosures, including the EU Taxonomy, Pillar 3 ESG Templates, Corporate Sustainability Reporting Directive (CSRD) disclosure and the Task Force on Climate-related Financial Disclosures (TCFD);
- Developing the Bank's SBTs in line with the SBTi's V2 Guidance and preparing a corresponding Carbon Reduction Plan; and,
- Receiving training on the CSRD, SBTs and carbon reduction activity.

In addition, the implementation of a new strategy performance review process on a bi-annual basis ensures that sustainability KPIs are reviewed, challenged and progress and/or interventions are reported at Board level. In addition, members of our Sustainability team are formally embedded within the Bank's Strategic Planning Process (the process through which the ISP is developed and refreshed) to ensure that due consideration is being given to sustainability-related issues in the strategy development process and the resulting change delivery portfolio.

As outlined in part (a), the Bank has developed SBTs and a corresponding Carbon Reduction Plan. The targets and plan were submitted to the SBTi during H1 2025 for validation. We will communicate our targets once the validation process reaches completion.

An ESG Data Strategy is in place which supports the Bank in continuing to measure its environmental impact, while further informing the evolution of its environmental targets. The ESG Data Strategy is supported by a dedicated ESG Data Workstream focussed on data remediation activity and advancing data collation at source. Data remediation activity is ongoing.

For more on PTSB's risk governance structure and the authority, responsibility, and accountability for risk management across the Bank, please refer to part (e).

c) Current investment activities and (future) investment targets towards environmental objectives and EU Taxonomy-aligned activities

As detailed in part (a), PTSB has in place an overarching three-year strategic and financial plan for the Bank called the ISP. Sustainability is at the heart of the ISP, enabling us to put it at the centre of how we run and grow our business. Financial investment and resources are allocated to the delivery of CR&E activities as part of the development of the Bank's Business Strategy and ISP.

PTSB recognises the role that business needs to play in supporting the targets set out in the Paris Agreement, including the role of financial services in supporting Ireland's Climate Action Plan and financing the private sector to navigate the green transition. Sustainable finance is a key area of focus under the 'Investing for Impact' Pillar of the Bank's Sustainability Strategy 2025-2027.

PTSB's loan portfolio is residential in nature with c.93% of the book (as of the 30 June 2025) being secured on residential property. As such, it is deemed a material Portfolio for the Bank and a priority area of focus when it comes to both managing and mitigating against CR&E risk.

Green Mortgage
PTSB has in place a Green Mortgage offering, a 5-Year Fixed and 3-Year Fixed Rate Product available to all new and existing home loan customers where their homes have a confirmed or proposed Building Energy Rating (BER) of A1 to B3. During H1 2025, c.€560m green lending was drawn down, +110% YoY, accounting for 43% of new Mortgage Lending.

The Bank has in place a set of Green Product and Proposition Design Principles that help to guide, inform and prioritise the development of end-to-end green product offering(s) over the short to medium-term.

Strategic Banking Corporation of Ireland's (SBCI) Home Energy Upgrade Loan Scheme
PTSB was accepted as a participating on-lender in the SBCI's new Home Energy Upgrade Loan Scheme, aimed at supporting eligible applicants who wish to invest and improve in the energy efficiency of a residential property. PTSB was successful in obtaining €100m in funding and launched the Scheme in April 2024.

Supporting the Bank's Business Banking Customers
PTSB is focused on supporting its Business Banking customers, with an added layer of focus on customers who need additional support to establish infrastructure for climate friendly, resilient business models.

This includes:

- Developing lending products for Business Banking customers that support sustainability goals and objectives as part of the Bank's focus on future green product and proposition development;
- Providing €70m in funding through the SBCI's Growth and Sustainability Loan Scheme;
- Embedding the Teagasc Signpost Programme into our lending processes for Agri customers; and,
- Introducing specialised training to support the Agri sector with the help of Teagasc.

Carbon Management
The Bank has developed SBTs and a corresponding Carbon Reduction Plan. The targets and plan were submitted to the SBTi during H1 2025 for validation. We will communicate our targets once the validation process reaches completion. For more on the Bank's SBTs, please refer to part (b).

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 Bank recognises that building strong relationships with our stakeholders, and ensuring that we engage with them regularly, plays a fundamental role in informing our Business Strategy.

PTSB takes a number of factors into consideration to determine areas of focus and, thereby, where to prioritise resources for its sustainability activity. These include but are not limited to; our business model and strategy; principal risks; sectoral issues; public policy and regulation; and the impact of our activities on wider society.

Business Customers:
PTSB has in place a Business Lending Policy which requires that finance must not be provided to Borrowers that engage in the list of Excluded Business Activities, which the Bank deem to contribute to irreversible environmental and/or social harm to society. This includes areas such as non-renewable energy (for example, extraction of gas, oil or coal), unnecessary deforestation and the sale of weapons. Meeting the requirements set out in the Policy is a condition of doing business with PTSB.

In addition, PTSB's Business Lending Policy requires that all credit applications include commentary on how ESG factors are likely to impact the applicant's future business performance. Governance arrangements are considered with reference to items such as compliance with industry standards and tax records.

The Business Lending Policy is approved by the Board and is delivered via the Bank's Group Credit Committee and delegated authority structures.

PTSB has in place an ESGQ, which includes climate change mitigation-related questions for our Business Banking customers. The ESGQ forms part of the loan origination procedure for small and medium sized enterprises (SME) lending applications of €250,000 and above. This due diligence facilitates the Bank's understanding regarding risks related to climate change and integration into its credit and lending decisions.

Personal Customers:
PTSB has in place a Retail Mortgage Lending Policy that outlines the requirement for the Bank's mortgage customers to demonstrate insurance cover for Physical risk impacts (for example, flooding).

Please refer to part (c) for more on the Bank's Green Mortgage.

Suppliers:
Sustainable Sourcing and Procurement is at the heart of the Bank's Sustainability Strategy 2025-2027 and ensuring that we purchase goods and services and engage with our suppliers in a sustainable way is fundamental to its delivery.

Our Procurement Policy sets out a framework for engaging with our suppliers, including a commitment to procure goods and services from suppliers who can support the needs of our business in a sustainable manner. The Framework is supported by our Sustainable Supplier Charter, which sets out our expectations of suppliers and acts as a 'Code of Conduct' detailing what is expected from all suppliers with regard to business practice and responsibilities as a supplier to PTSB.

We have categorised our Sustainable Supplier Charter into the following 7 core areas, in line with ISO20400 Sustainable Procurement Guidelines which outline our expectations of suppliers of PTSB. They include:

- Environmental;
- Human Rights;
- Operating Practices;
- Labour Practices;
- Supply Chain;
- Social; and,
- Health, Safety and Wellbeing.

These core areas are underpinned by the United Nations Sustainable Development Goals (UN SDGs).

You can view the Bank's Sustainable Supplier Charter online at https://www.ptsb.ie/responsible-business/Suppliers/suppliers/

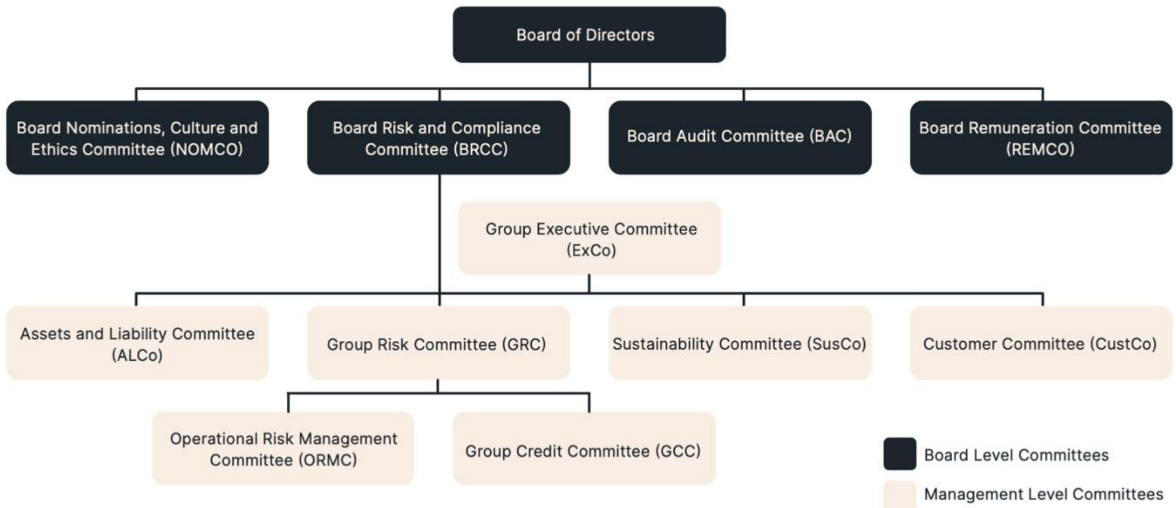
The Sustainable Supplier Charter is approved by the Head of Sourcing, with implementation overseen by the Bank's Sustainability Committee.

In addition, the Bank holds membership to the Financial Supplier Qualification System (FSQS), an online platform where suppliers submit their compliance data and information relating to their organisation, allowing us to have a consistent view of our suppliers to ensure they meet our minimum standards. As part of due diligence within the onboarding process, new suppliers submit information relating to their organisation including ESG topics such as emissions targets, carbon emissions, and renewable energy use.

For more on the Bank's policies and procedures that relate to direct and indirect engagement with new or existing counterparties on their strategies to mitigate and reduce environmental risks, please refer to the Sustainability Statement within the 2024 Annual Report.

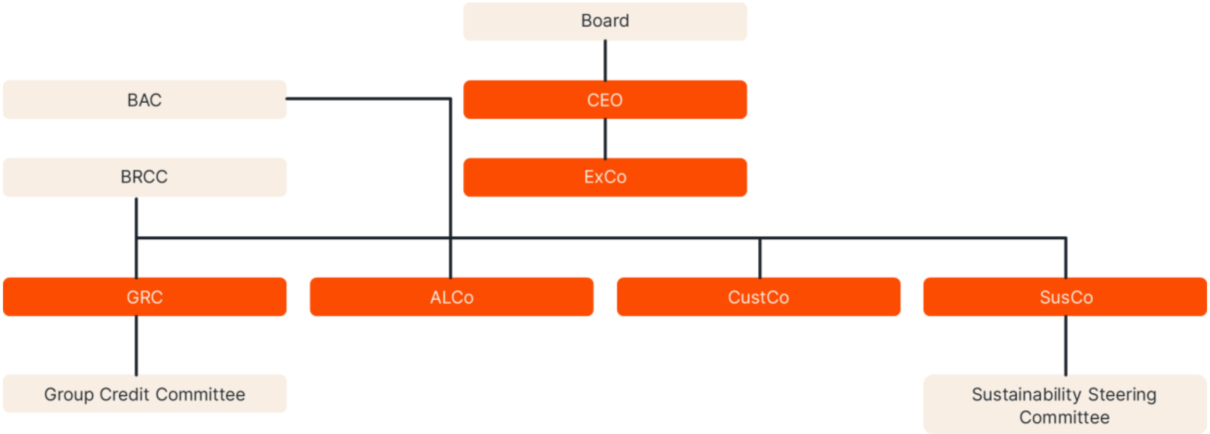
e) Responsibilities of the management body for setting the risk framework, supervising and managing the implementation of the objectives, strategy and policies in the context of environmental risk management covering relevant transmission channels

The Bank's Risk Governance Structure is outlined below:



The Board is collectively responsible for the governance of the Bank. Various committees assist the Board and Executive Committee in managing and monitoring the risks and opportunities that sustainability (including CR&E risk)presents. Within the Bank, CR&E risk is coordinated at an enterprise level, with the functions and business segments sharing responsibility for addressing CR&E risks and opportunities.

The Bank's Sustainability Governance Structure is outlined below:



The Board Committees with CR&E risk oversight responsibility include the Board Audit Committee (BAC) and Board Risk and Compliance Committee (BRCC).

PTSB has Executive Level Committees that oversee the delivery of the Bank's ESG Risk Strategy (with a primary focus on CR&E risk) and associated external commitments under the Sustainability Programme. These committees take an enterprise approach to overseeing our climate strategy, targets, commitments, policies and frameworks, goals and disclosures, working with a broad set of leaders representing areas from across the Bank to ensure alignment and coordination.

The Executive Level and Management Committees with CR&E risk responsibility include the Executive Committee (ExCo), Group Risk Committee (GRC), Group Credit Committee (GCC), Customer Committee (CustCo), Asset and Liabilities Committee (ALCo), Disclosures Committee (DC), Sustainability Committee (SusCo) and the Sustainability Steering Committee (SteerCo).

The SusCo acts on delegated authority from the ExCo to provide oversight in line with supervisory expectations on the execution of the Bank's Sustainability Strategy 2025-2027, including a focus on CR&E risk implementation under the 'Protecting our Planet' pillar.

The SusCo is chaired by the Chief Sustainability and Corporate Affairs Officer (CSCAO) and Executive membership includes the Chief Executive Officer, Chief Financial Officer, Chief Risk Officer, Chief Operating Officer, Chief Technology and Innovation Officer and Chief Retail Banking Officer. The SusCo operates on delegated authority from the ExCo and is responsible for the delivery of the Bank's Sustainability Strategy 2025-2027 by ensuring that there is sufficient oversight, alignment, governance and challenge of activity across its key areas of focus.

In addition, the Committee also provides oversight of all activities relating to ESG factors that are core to operating our business in a responsible and sustainable way, including: Regulatory Compliance risk, international framework alignment, climate change, sustainable finance products and propositions, business operations and carbon impact, sourcing responsibly, community impact and partnerships and sustainability communications.

The management level roles with sustainability and CR&E risk responsibilities are outlined below:

The **Chief Executive Officer** (CEO) is responsible for overseeing PTSB's Sustainability Strategy 2025-2027 and climate action agenda. The CEO sits on the Board and is Chair of ExCo. The CEO is responsible for assessing and managing CR&E risks and opportunities and is a member of the Sustainability Committee (SusCo).

The **Chief Financial Officer** (CFO) is responsible for the Bank's financial planning including capital management and all external reporting and disclosures for PTSB. The CFO is responsible for oversight and reporting of climate-related disclosures. The CFO reports directly to the CEO and sits on the Board of PTSB. The CFO is also an attendee of the BAC, the Committee who oversee material climate-related disclosures. The CFO is also a member of the SusCo.

The **Chief Risk Officer** (CRO) is responsible for assessing the impact of CR&E risk on the Bank's overall Risk profile and supports the CEO in overseeing PTSB's Sustainability Strategy 2025-2027 and climate action agenda. The CRO attends the Board to present their monthly CRO Report, which includes an update on CR&E risk, is a member of the ExCo and attends the BRCC, which has delegated responsibility from the Board to assess the impact of CR&E risk on the Bank's overall Risk profile. The CRO is also a member of the SusCo.

Under the Individual Accountability Framework (IAF), the CRO has been assigned Prescribed Responsibility 24 (PR 24), 'the responsibility for managing financial risks from climate change'.

Progress has been made to identify and address the capability and delivery requirements for CR&E risk across the Bank through implementation of the following:

- Establishing a Responsible, Accountable, Consulted and Informed (RACI) Matrix which defines the accountable owners, roles and responsibilities required to deliver on PR 24;
- Mobilising a new team in Risk focused on CR&E risk management and integration;
- Building internal capability through training, including to the members of the Senior Leadership Team, ExCo and Board in relation to CR&E risk; and,
- Partnering with a third-party professional services firm to provide strategic guidance and advisory support.

The **Chief Sustainability and Corporate Affairs Officer** (CSCAO) is responsible for leading the development and implementation of the Bank's Sustainability Strategy 2025-2027 in line with regulation and supervisory expectations, while ensuring all activity is aligned with the Bank's overarching Business Strategy and Purpose. The CSCAO sits on the ExCo of the Bank and reports directly to the CEO. The CSCAO chairs the Bank's SusCo.

The **Chief Customer and People Officer** (CCPO) is responsible for developing and implementing key elements outlined in the Bank's Sustainability Strategy 2025-2027, for example the delivery of sustainable finance products and propositions that support the Bank's customers in transition. The CCPO is a regular attendee of the Nominations Committee (NomCo) and is a member of the Bank's ExCo.

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

Please refer to parts (a) and (e) for supporting information.

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

CR&E risk issues are integrated across all governance fora through delivery of the Bank's ESG Risk Strategy which to date has been focused primarily on CR&E risk.

A CR&E RMF has also been developed that is linked to the ERMF. CR&E risk is included as a Key Risk Category within the ERMF and has two sub-risk categories: Physical risk and Transition risk.

During the first half of 2025, the Bank has continued to integrate CR&E risk into the ERMF's associated policies with an emphasis on the cross-cutting nature of CR&E risk as a driver that may manifest risk across all other Key Risk Categories.

Risk and Control Self-Assessment (RCSA)

The RCSA is one type of formal assessment of the risks and the effectiveness of the controls the Bank employs to manage risks, including those aligned to CR&E risk and its sub-risks within the ERMF.

The RCSA process supports the monitoring of CR&E risk within selected Business Units. Business Units are required to review the accuracy and completeness of these risks and mitigating controls on an on-going basis and report their test results periodically.

Risk Register

The Risk Register contains the details of current and emerging risks from each of the Group Risk functions, including CR&E risk, utilising the ‘top down’ risk identification and ‘bottom up’ RCSA processes which form the basis of the Bank’s Top 10 and Emerging Risks Report.

Risk Appetite

The Board sets the Risk Appetite, representing the level and nature of risk (within the Risk Categories) that the Bank is willing to accept in pursuit of its strategic objectives. A qualitative CR&E RAS has been included within the Bank’s RAS confirming that the Bank’s appetite for CR&E risk is ‘Medium’. Through the legacy CR&E Risk Implementation Plan and subsequent progress that has been made through the ESG Risk Strategy, CR&E risk metrics have been designed. These include:

- Credit risk metrics, which are monitored monthly with limits and tolerances established for a sub-set of KRIs;
- Financial risk indicators, which are being monitored quarterly; and,
- Operational and IT risk indicators, which has been integrated into the regular tracking and reporting process.

CR&E Risk Integration

The management of CR&E risk within each of the individual ERMF Key Risk Categories is a key area of focus for the Bank given its cross-cutting nature.

The CR&E Risk Implementation Plan, initiated in 2022 to address the Central Bank of Ireland (CBI) requirements, was formally closed during 2024. Following closure of the CR&E Risk Implementation Plan, an ESG Risk Strategy (focused primarily on CR&E risk) was developed. This strategy was refreshed during the first half of 2025 aligned to regulatory expectation building on the progress made integrating CR&E risk across the Bank over the last number of years.

PTSB established an ESG Risk Working Group made up of senior leaders and key stakeholders with representation from across the business. The role of the working group was to conduct a gap analysis of the Bank’s current activity in line with the guidance set out in EBA Guidelines on the management of ESG risks and the EBA’s Draft Guidelines on ESG Scenario Analysis. The findings from the gap analysis have informed the development of a bank-wide ESG action plan and framework, which will support us in integrating consideration for ESG risk into our business environment analysis, ensuring that ESG-related risk and stakeholder expectation inform strategic decision making and planning in line with EBA’s requirements.

While the Bank is focused on delivery and stepping up the pace in embedding CR&E risk over the short-term, it is mindful of creating capacity and building a robust long-term strategic approach to CR&E risk management which aligns to best practice. This will ensure there is comprehensive integration within strategy, data, risk management and product strategy, supported by enabling activities such as capacity building, training and transparent disclosures.

For more information on the Bank’s approach to CR&E risk integration, please refer to PTSB’s TCFD Report located within the 2024 Annual Report.

Management and Governance
Please refer to part (e).

Identifying Risks
Please refer to part (a).

h) Lines of reporting and frequency of reporting relating to environmental risk

PTSB's risk governance structure establishes the authority, responsibility, and accountability for risk management across the Bank and enables effective and efficient monitoring, escalation, decision-making, and oversight with respect to risks by appropriate Board and management-level governing bodies.

The Board receives regular updates in relation to the risk that is applicable to the Bank, receiving updates through the RAS Dashboard and Remediation Plan on a monthly basis, after reporting to the GRC and the BRCC.

Please refer to part (e) for further information.

The approval of two additional Board-level KPIs related to CR&E risk further integrates consideration for CR&E risk into Board oversight in line with the Bank's Business Strategy, Integrated Strategic Plan and Sustainability Strategy 2025-2027.

As outlined in part (a), the Bank's ERMF sets out the approach for risk identification, assessment, measurement, monitoring, mitigation, and reporting, and this is further detailed in part (j).

i) Alignment of the remuneration policy with institution's environmental risk-related objectives

At present, the Bank does not have in place a Variable Pay Scheme (outside of commission-based scheme in place in our Retail Banking Network) and therefore does not currently have a mechanism to directly link Executive pay to sustainability outcomes.

Under the leadership of the Chief Sustainability and Corporate Affairs Officer, a Head of Sustainability and supporting team are in place to manage and deliver the Bank's Sustainability Strategy 2025-2027. Similarly, under the leadership of the Chief Risk Officer, an Enterprise Risk Management Team and a Climate Risk Manager are in place to manage and deliver all CR&E risk programming.

Specific objectives aligned to the Bank's overall Sustainability Strategy 2025-2027 are included within team member objectives, depending on their role within the function. Delivery of objectives is assessed through a formal performance review process that occurs at regular intervals throughout the year. Delivering on strategy, as well as the overall performance in the role, impacts the level of monetary base pay increase achieved.

The Bank is at an advanced stage of design of an enterprise-wide Variable Pay Scheme. This Scheme will include the delivery of sustainability factors as a key metric in determining the appropriate reward on a collective and individual basis. Further information on the structure of the Scheme will be included in future disclosures as the detail becomes available.

j) Integration of short-, medium- and long-term effects of environmental factors and risks in the risk framework

The Bank has in place a CR&E RMF, which sits within the Bank's wider ERMF. CR&E risk is included as a Key Risk Category within the ERMF and comprised of two sub-risk categories: Physical Risk (Acute and Chronic) and Transition Risk.

The ERMF outlines the approach for risk identification, assessment, measurement, monitoring, mitigation, and reporting. CR&E risk is considered using a top-down (materiality assessment and risk register) and bottom-up

(RCSA) process and is managed using the 3LOD Model. The delineation of roles and responsibilities across the 3LOD model is outlined in part (a).

A suite of supporting documentation (Frameworks and Policies) is maintained for Key Risk Categories and risk processes. The Bank has continued to integrate CR&E risk into the RMF and associated policies. This supporting documentation describes the activities and tools required to support ongoing risk management process, and to promote a comprehensive and consistent approach to risk management across the Bank.

This process of identifying relevant policies was informed by the CR&E Risk Materiality Assessment, first completed in 2023 and subsequently updated and enhanced as part of the development of the Bank's ESG Risk Strategy. The CR&E Risk Materiality Assessment considered the transmission channels through a forward-looking perspective across short (0-3), medium (3-5) and long (>5) term horizons, as well as across four plausible climate future scenarios. It was supported by input from across all Business Units to incorporate the views of the Bank's subject matter experts.

For more information on the CR&E Risk Materiality Assessment, please refer to part (l).

k) Definitions, methodologies and international standards on which the environmental risk management framework is based

The Bank established a formal definition for CR&E risk and its two sub-categories that is maintained and consistent across the ERMF, RAS, and CR&E RMF. The formal definition provides a shared language for all Business Units and individuals when considering how CR&E risk may be relevant or manifest itself within their own areas of responsibility. The definition is as follows:

1) Physical Risk – The risk of economic cost and financial losses resulting from the increasing severity and frequency of:
    - Acute Physical Risk – arises from extreme weather events such as floods, storms, droughts, and heatwaves.
    - Chronic Physical Risk – arises from longer-term gradual shifts in climate patterns, such as increasing temperatures, sea-level rises, water stress, biodiversity loss, land use change, habitat destruction and resource scarcity.

2) Transition Risk – The risk of economic cost, financial loss or an adverse outcome related to the process of adjustment towards a low-carbon and more environmentally sustainable economy. Transitioning to a low-carbon economy may require substantial policy, legal, technology and market changes. These changes may result in financial loss and reputational risk to organisations, with the severity of this depending on the scope and speed of change required. Transition Risk may include:

    - Policy Risks that come with the evolution of policies and regulations that promote the adaptation to a less carbon intensive and more sustainable economy, and those that constrain actions that lead to climate change and harm the environment;
    - Legal Risk that relates to litigation claims against institutions and their representatives who fail to mitigate and adapt to climate change, and who fail to disclose material climate and environmental information;
    - Market Risks that arise through changing demand and supply for commodities, products and services; and,
    - Reputation Risk that relates to the changing stakeholder perception of institutions' contribution to or detraction from the transition to a lower-carbon economy.

The Bank follows all applicable supervisory guidance regarding the integration of CR&E risk. The Board approved Sustainability Strategy 2025-2027 is aligned to the United Nations' SDGs and the Bank is accredited under the Business Working Responsibly Mark, an audit-based process that embeds a strategic management system which facilitates internal organisational collaboration and supports the integration of environmental and social imperatives into core business practices.

The Bank's legacy CR&E Risk Implementation Plan was formally closed in line with agreed timelines during 2024 marking the formalisation of CR&E risk integration across the Bank in line with regulatory expectation. Following the Plan's closure, an ESG Risk Strategy (focused primarily on CR&E risk) was developed and introduced as part of the work of the ESG Risk Management Workstream under the Sustainability Programme. During the first half of 2025, this strategy was updated and serves to prioritise key CR&E risk-related factors including maturing CR&E Risk Appetite considerations, supporting CR&E-related analysis and associated metrics and enhancements to the quantitative CR&E Risk Materiality Assessment.

In addition, PTSB established an ESG Risk Working Group made up of senior leaders and key stakeholders. For more information on the roles and responsibilities of the ESG Risk Working Group, please see part (g).

CR&E risk management is integrated within the existing RMF and is adopted across the 3LOD Model. For more information, please refer to part (a).

The Bank follows best practice in relation to the measurement of its carbon emissions (across Scope 1, 2 and 3) using the GHG Protocol. In the measurement of the Bank's Scope 3 (financed emissions) the Partnership for Carbon Accounting Financials (PCAF), Financed Emissions Standard is utilised. Through our partnership with Efficio, we have used the CarbonCube® spend based carbon footprint calculator, refining the methodology of calculating emissions through detailed classification of spend categories for Purchased Goods and Services, Capital Goods, Upstream Transportation and Distribution and Business Travel.

For more on the Bank's SBTs, please refer to part (b).

The Bank reports its climate-related disclosures in line with the recommendations of the TCFD.

As part of preparing the Bank's Inaugural CSRD disclosure, the Bank undertook a Double Materiality Assessment (DMA) to assess sustainability-related Impacts, Risks and Opportunities (IROs) and identify those that were material to the Bank. As part of the process, PTSB considered its value chain beyond its own operational footprint. This included upstream actors (for example, investors and suppliers), downstream actors (for example, customers and the environment), and the Bank's own operations.

The Bank has disclosed against the material IROs within our Sustainability Statement in our 2024 Annual Report. We have also disclosed against European Sustainability Reporting Standard (ESRS) 2, which is mandatory for all in scope companies.

The findings from the DMA worked to guide and inform the development of a refreshed Sustainability Strategy 2025-2027 for the Bank. The Strategy is built upon three pillars, as outlined below.

Sustainability Strategy 2025-2027 Pillar	**Our Focus**
Investing for Impact	Green Products & Propositions
	Impact Lending
	Housing
Protecting our Planet	Risk Mitigation
	Emissions Reduction
	Supply Chain Management
Shaping an Inclusive Future	Financial Wellbeing

	Partnerships & Pathways
	Community Engagement

For each area of focus of the Bank's Sustainability Strategy 2025-2027 we have outlined our objectives, how we will deliver and our measures of success as monitored and managed through Key Performance Indicators (KPIs). For more information, please refer to the Bank's Sustainability Strategy 2025-2027 which can be found on our website.

l) Processes to identify, measure and monitor activities and exposures (and collateral where applicable) sensitive to environmental risks, covering relevant transmission channels

The Bank has completed a quantitative CR&E Risk Materiality Assessment, which provided a detailed review of the potential impacts of CR&E risk upon the Gross Risk Profile of the Bank across all the Key Risk Categories defined in the ERMF. This assessment included a granular review and identification of the relevant and material CR&E risk drivers (across Physical and Transition sub-risks) and corresponding transmission channels that could manifest for PTSB.

The assessment included a detailed description of the relevant transmission channels between Physical and Transition risk drivers and conventional Risk Categories as defined in the ERMF. It leveraged plausible climate futures as developed by the Network for Greening the Financial System (NGFS) scenarios and applying quantitative analysis, where appropriate. Further review and enhancements to the CR&E Risk Materiality Assessment form a key pillar of the Bank's ESG Risk Strategy.

The table below provides a description of defined CR&E risk drivers used to structure the identification and attribution of CR&E risk transmission channels. For the purposes of this exercise, the following definition of CR&E risk transmission channels was used: 'the causal impact chains that explain how CR&E risk drivers give rise to the financial risks faced by PTSB (directly or indirectly)'.[3]

ERMF Sub-Risk	Driver	Description
Physical Risk	Acute	Extreme weather events and their impacts such as flooding.
	Chronic	Long-term gradual shifts to climate patterns, sea-level rise, temperature rises, and coastal erosion.
Transition Risk	Policy & Regulation	Changes to external policy and regulation to support the transition towards a low carbon economy and other climate impacts.
	Technology	Technological advancements that require businesses to adapt to remain competitive or may improve resilience to climate change.
	Behaviour & Sentiment	Changes to behaviour and sentiment (consumers, investors, suppliers, third parties, and wider market) that may impact demand for certain sustainable or green products, services, and performance.

The CR&E Risk Materiality Assessment considered the transmission channels through a forward-looking perspective across short (0-3), medium (3-5) and long (>5) term horizons, as well as across four plausible climate future scenarios. These scenarios were based on NGFS scenarios namely: 'Orderly', 'Disorderly', 'Hot House World' and 'Too Little Too Late'. These scenarios were used to provide a structured narrative regarding the

[3] Basel Committee on Banking Supervision, 2021, 'Climate-related risk drivers and their transmission channels' (https://www.bis.org/bcbs/publ/d517.pdf)

potential impacts of climate-related risk as applicable to the financial sector.[4] Given the cross-cutting nature of CR&E risk, the diverse forms through which it may manifest across other Risk Categories (as defined in the ERMF) was reviewed in detail, including quantification where applicable.

The process for identifying potential transmission channels for CR&E risk impacts was led by subject matter experts from across the Bank (including 1LOD and 2LOD), Group Risk documentation and other internal resources. In addition, industry good practice further supported the assessment, including the European Central Bank's (ECB) Thematic Review on CR&E Risk (2022)[5].

The assessment identified CR&E risk as a relevant consideration and driver of risk for all categories assessed at an enterprise-level. Furthermore, the impact of CR&E risk was assessed as material for four Risk Categories (Credit, Business, Compliance, Reputational and Conduct risks) based on how CR&E drivers and associated transmission channels could potentially manifest as potential financial loss for the Bank.

Among the most significant transmission channels identified for Physical Risk, particularly driven by the risk of extreme storms and flood events, were the potential financial impacts upon Collateral Valuations and Customer repayment capacity (Credit risk), and Facilities and Business Continuity impacts (Operational and IT risk). For Transition Risk, significant transmission channels identified included potential impacts upon market share and competitiveness (Business risk), potential brand image and other reputational impacts (Reputational and Conduct risk) and increasing CR&E risk-related policy and regulatory obligations and expectations (Compliance risk).

The table below summarises the potential impacts that are driven by CR&E risk in the short (S) 0-3, medium (M) 3-5 and long (L) term.> 5. In the following summaries, the impact of CR&E risk was determined as Material (suspected that it may manifest as material risk under prescribed conditions) or Relevant (may manifest as increased risk under prescribed conditions, but at a low or minor level).

ERMF Risk Category	**Summary of Impact of Physical or Transition Risk on Existing Risk**	**Time Horizon**
Credit Risk	This poses a material risk as both Physical and Transition risk may impact collateral valuations and customer ability to service repayments, becoming increasingly material over time.	S/M/L
Compliance Risk	This poses a material risk as the regulatory environment already includes CR&E risk-related expectations for PTSB that will are likely to further increase over time.	S/M/L
Reputational & Conduct	This poses a material risk due to Transition risk drivers that are already present and acting upon PTSB, its customers and the wider operating environment.	S/M/L
Business Risk	This poses a material risk due to both Physical and Transition risk drivers that could require change to strategic decision-making of the Bank, that are primarily relevant in the long-term.	S/M/L
Operational & IT Risk	This poses relevant risk impact on the Bank, in particular with regards to acute Physical risk, albeit not expected to be material at an enterprise level until the long-term.	S/M/L

[4] Network for Greening the Financial System (NGFS), Scenarios Portal, 5th vintage, 2024 https://www.ngfs.net/ngfs-scenarios-portal/
[5] Walking the talk Banks gearing up to manage risks from climate change and environmental degradation Results of the 2022 thematic review on climate-related and environmental risks.
https://www.bankingsupervision.europa.eu/ecb/pub/pdf/ssm.thematicreviewcerreport112022~2eb322a79c.en.pdf

ERMF Risk Category	Summary of Impact of Physical or Transition Risk on Existing Risk	Time Horizon
Capital Adequacy Risk	This poses a relevant risk impact on the Bank as CR&E factors are already in place as part of existing ECB expectations, which are not anticipated to be material in the short term but could strengthen over time.	S/M/L
Market Risk	This poses a relevant risk impact on the Bank but limited in the long term due to PTSB's limited exposure to market factors (for example, Credit risk spread).	M/L
Liquidity & Funding Risk	This poses a relevant risk impact on the Bank with most impacts identified in the long term except for instances of macroeconomic disruption.	M/L
Model Risk	This poses a relevant risk impact on the Bank but limited in the short-term, although this may increase over time as CR&E-related model use becomes increasingly desirable or necessary within processes and procedures	M/L

CR&E risk was measured as part of the Bank's Operational and IT risk Pillar 2 2025 ICAAP. A CR&E Physical Risk standalone sub-scenario was assessed through a business disruption scenario, in respect of non-financial risk impacts. In addition, the impact of CR&E risk on the Bank's Retail Mortgage portfolio was completed by way of sensitivity analysis based on data as of the 31st December 2023. Further enhancement is expected during the next cycle.

The Bank's 2025 ICAAP was further enhanced by leveraging improved collateral level data, particularly around Building Energy Rating (BER) Ratings and Physical risk, to refine its measurement approach and consider financial impacts across a wider range of time horizons, scenarios and sensitivities. The scope of the analysis was aligned to the most material climate risk transmission channels identified in the Bank's CR&E Risk Materiality Assessment.

The Bank has in place an action plan to further integrate consideration for climate risk into the 2026 ICAAP, which will focus on improved benchmarking, data collection and analytical capabilities.

The Bank has identified how physical and transition risk drivers impact funding and liquidity risk via identified transmission channels across the four NGFS Climate Scenarios. During the first half of the year, PTSB enhanced its ILAAP by incorporating quantitative analysis of climate-related risk. This included assessing potential cash outflows from Retail Deposits and liquidity buffer impacts on the Sovereign Bond Portfolio under baseline and adverse (NGFS) macroeconomic scenarios linked to climate risk.

PTSB also has in place a procedure to request a BER along with certain property details (size, construction etc.) as part of the new Retail Mortgage application process. In addition, the Bank has procured data from an external provider to populate other key factors in terms of location, construction year, geo-location, which will support mapping and assessing CR&E risk impact into the future.

The Bank's Business Banking Portfolio (c.4% of the overall Portfolio as of the 30 June 2025) does not include any significant heavy industry, and is comprised mainly of office, retail, light industrial and multi-unit residential premises.

In line with EBA's Loan Origination Guidelines, PTSB has established procedures to assess new business applications through an ESG lens, enabling the Bank to identify factors which may impact the sustainability of the trading cashflow of Borrowers.

Through stakeholder collaboration, an ESGQ was introduced as part of standard loan origination processes for SME lending. The Bank is committed to continuing to evolve the ESGQ over time using insights gathered from our Business Banking customers and in line with policy and industry best practice.

In addition, the Bank's Business Lending Policy requires that finance must not be provided to Borrowers that engage in a defined list of Excluded Business Activities which the Bank deem to contribute to irreversible environmental and/or social harm to society including non-renewable energy (for example, extraction of gas, oil coal etc.).

The Bank is working collaboratively with its suppliers, introducing a Sustainable Supplier Charter and measuring and disclosing the carbon impact of its supply chain. For more on the Charter, please refer to part (d).

Additional detail related to the risk management and exposures related to CR&E risk can be found in part (j), and policies related to counterparty climate risk mitigation are included within part (d).

m) Activities, commitments and exposures contributing to mitigate environmental risks

As detailed in part (l), the Bank undertook a Quantitative CR&E Risk Materiality Assessment which contains a detailed review of CR&E risk across the Key Risk Categories defined in the ERMF over short, medium and long-term horizon(s).

For an overview of the Bank's commitment to setting SBTs and developing a corresponding Carbon Reduction Plan, please refer to part (b).

For an overview of the Bank's Sustainable Supplier Charter, please refer to part (d).

For more on Green Products and Propositions, please refer to part (c).

For more on the Bank's ESGQ for our Business Banking Customers, please refer to part (d).

n) Implementation of tools for identification, measurement and management of environmental risks

For information on the ICAAP, please refer to part (l).

The Board sets the level of Risk Appetite the Bank is willing to accept and has officially set PTSB's CR&E risk Appetite as 'Medium'. This is supported by the development of KRIs related to CR&E risk factors across several Risk Categories.

In relation to Operational and IT risk, a KRI has been developed to capture Physical risk events, which has since been integrated into regular monthly tracking and reporting processes.

In addition, a number of reporting metrics related to Credit risk have been identified and approved to monitor associated risks. These metrics span consideration of the Retail Mortgage, Business Banking and Asset Finance Portfolios, and include Physical and Transition Risk metrics. The development of these metrics is progressing with monthly metric monitoring in place. As part of the commitments set out in the ESG Risk Strategy, limits and tolerances have been introduced for a subset of KRIs. Tolerances and limits for additional KRIs will be introduced over time to further mature the Bank's CR&E Risk Appetite.

PTSB has developed two information gathering tools to better understand ESG and CR&E risk considerations related to counterparties and new clients. The first is the introduction of an ESGQ that forms part of the loan origination procedure for SME lending.

Examples of data is collected through this exercise include Building Energy Ratings (BER), Eircodes, Employment Type, SME Business Model/Sector Information, specific data related to Physical Risk (for example, flood plain data), carbon emissions data, sustainability strategy insights, as well as the detail related to climate transition planning. The Bank is committed to continuing to evolve the ESGQ over time using insights gathered from our Business Banking customers and in line with policy and industry best practice. For more on the ESGQ, please refer to part (d).

Secondly, PTSB's Sustainable Supplier Charter sets out the Bank's expectations of suppliers and acts as a 'Code of Conduct' detailing what is expected from all suppliers with regard to business practice and responsibilities as a supplier to PTSB. As part of due diligence within the onboarding process, new suppliers submit information relating to their organisation including ESG topics such as emissions targets, carbon emissions, and renewable energy use. For more on the Charter, please refer to part (d).

These tools have been introduced to gather more accurate information, with the aim of improving the quality of the Bank's ESG data over time.

o) Results and outcome of the risk tools implemented and the estimated impact of environmental risk on capital and liquidity risk profile

The Bank integrates consideration for CR&E risk into its ICAAP and ILAAP, with a focus on iteratively improving through each risk cycle. For more information on the ICAAP and the ILAAP, please refer to part (l).

p) Data availability, quality and accuracy, and efforts to improve these aspects

The Bank continues to recognise the critical role that data plays in the identification, measurement and monitoring of CR&E risk. CR&E data remains foundational to quantitative disclosures and underpins scenario analysis, stress testing, KRI development and monitoring, collateral valuations, and portfolio concentration analysis.

During the first half of 2025, good progress was made in respect to data remediation and collecting data at source.

Progress includes:

- Time horizon mapping of the Bank's back book assets based on Physical Risk data (coastal, fluvial, and pluvial), supporting enhanced scenario analysis and stress testing;
- Geolocation remediation, through incorporation of address matching with GeoDirectory data to improve accuracy in asset-level location details;
- Transition Risk validation, via expanded collection of BER certificates and refined estimates using the Sustainable Energy Authority of Ireland's (SEAI) data; and,
- Leveraging datasets to support disclosures, including updates to the Sustainability Statement, EU Taxonomy, TCFD, and Pillar 3 ESG templates.

Recognising the strategic importance of CR&E risk data quality, the Bank has deepened its assessment of external data providers and broadened its engagement with third-party vendors to meet evolving data requirements. This includes onboarding additional providers to support expanded coverage across asset classes and risk dimensions. Planned enhancements are underway, including the integration of improved projected flood depth and frequency data, enabling more accurate flood scoring to support collateral valuations and stress testing.

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

Exposure to CR&E risk factors is limited through PTSB's Business Lending Policy that prevents lending towards activities that the Bank deems to contribute to irreversible environmental and/or social harm including the extraction of oil, coal and gas, and deforestation.

PTSB's Risk Appetite for CR&E risk is set as 'Medium' by the Board and this is supported by the development of KRIs across several Risk Categories. A Physical Risk KRI produced as part of Operational and IT risk monitoring has been integrated into the monthly reporting processes with limits, tolerances and standard escalation procedures.

A number of Credit risk KRIs have been approved to monitor Risk Appetite. These KRIs take into account the Bank's Mortgage, Business Banking and Asset Finance Portfolios, and include Physical and Transition Risk metrics. The development of these KRIs is progressing with the expectation for regular metric monitoring to be introduced as part of BAU procedures, as supporting data is productionised.

As part of the commitments set out in the ESG Risk Strategy, limits and tolerances have been introduced for a subset of KRIs. Tolerances and limits for additional KRIs will be introduced over time to enable tracking and monitoring of key CR&E risk information and support the setting of limits and tolerances aligned to the Bank's Risk Appetite Statement ('Medium' for CR&E risk).

This process, as well as the development of additional CR&E KRIs across other Risk Categories, remains a central pillar of the Bank's ESG Risk Strategy.

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

The Bank has completed a quantitative CR&E risk Materiality Assessment which provided a detailed review of the potential impacts of CR&E risk upon the Gross Risk Profile (not including controls or mitigants) of the Bank across the Key Risk Categories defined in the ERMF. The results of which are outlined at part (l).

The assessment included a detailed description of the relevant transmission channels between Physical and Transition Risk drivers and Risk Categories as defined in the ERMF. It leveraged plausible climate futures as developed by the NGFS scenarios and applying quantitative analysis where appropriate. Further review and enhancements to the CR&E Risk Materiality Assessment, including CR&E transmission channels, form part of the ESG Risk Strategy (focused primarily on climate-related risk).

As outlined in part (g), a bank-wide ESG action plan and framework is currently in development, which will support the Bank in integrating consideration for ESG risk into our business environment analysis, ensuring that ESG-related risk and stakeholder expectations inform strategic decision making and planning in line with EBA requirements.

Table 2 - Qualitative information on Social Risk

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

Integration of social risk into business environment, business model and strategy, and financial planning

PTSB has an important role to play in contributing to the overall success of our economy, and in enhancing the wellbeing of our customers and broader Irish society. During the first half of 2025, we introduced our refreshed Business Strategy to the market, and delivering on that strategy is fundamental to how PTSB achieves that objective.

In addition, earlier this year the Bank was pleased to launch our refreshed Sustainability Strategy 2025-2027 in response to evolving market conditions and to reinforce its commitment to long-term sustainable growth. Through delivery of the objectives set out within the strategy, we are committed to further integrating sustainability into all areas of our business by channelling investment and directing our impact towards areas that enhance societal wellbeing. This includes consideration for social factors.

The Board is accountable for formulating, approving and supervising the implementation of the Bank's Business Strategy and Sustainability Strategy 2025-2027.

To support the Board, the Bank has in place a Sustainability Committee (SusCo), which operates as a sub-committee of the Executive Committee (ExCo), that is responsible for the delivery of the Bank's Sustainability Strategy 2025-2027 by ensuring that there is sufficient oversight, alignment, governance and challenge of activity across key areas of focus for the Bank's overall sustainability programming. Progress against KPIs is reported to the CEO, ExCo and the Board on a quarterly basis, or more often as required. For more information, please refer to the Sustainability Statement in the Bank's 2024 Annual Report and Template 1, part (e).

During 2024, the Bank completed a Double Materiality Assessment (DMA) to assess sustainability-related Impacts, Risks and Opportunities (IROs) in line with the expectation set out within Corporate Sustainability Reporting Directive (CSRD) and the European Sustainability Reporting Standards (ESRS). The DMA considered social factors across its value chain and identified two material social topics as outlined in the Bank's 2024 Sustainability Statement. These include:

- S1: Own Workforce – Working Conditions
- S4: Consumers and End-Users – Housing and Customer Experience

Additionally, while not a material topic identified through the DMA, S2: Workers in the Value Chain was recognised as important for how the Bank impacts society and is a key consideration for the Bank in relation to its policies and activities.

The findings from the DMA have played an integral role in guiding and informing the next evolution of the Bank's Sustainability Strategy 2025-2027. The Strategy is built on three pillars:

Sustainability Strategy 2025-2027 Pillar	**Area of Focus**
Investing for Impact	Green Products & Propositions
	Impact Lending
	Housing
Protecting our Planet	Risk Mitigation
	Emissions Reduction
	Supply Chain Management

Sustainability Strategy 2025-2027 Pillar	Area of Focus
Shaping an Inclusive Future	Financial Wellbeing
	Partnerships & Pathways
	Community Engagement

For each area of focus of the Bank's Sustainability Strategy 2025-2027 we have outlined our objectives, how we will deliver on these objectives and our measures of success as monitored and managed through KPIs. For more information, please refer to our Sustainability Strategy 2025-2027 which is available online. The Bank has developed KPIs across each pillar to help meet regulatory expectations around the integration of social factors. These indicators allow the us to monitor how Social risk and opportunities are considered within our strategy, risk management, and financial planning processes. This approach supports ongoing alignment with evolving regulatory standards, including European Banking Authority's (EBA) guidance.

ESG Risk Management

During the first half of 2025, PTSB established an ESG Risk Working Group made up of senior leaders and key stakeholders with representation from around the business. For more information on the ESG Risk Working Group, please refer to Template 1 part (g)

PTSB has in place an overarching Integrated Strategic Plan (ISP), which incorporates elements such as our three-year strategic direction, our financial plan and change delivery roadmaps. The ISP sets out the core priorities of the Bank over a medium-term time horizon and considers the needs of all our stakeholders. PTSB channels its investment and efforts into the initiatives that will support and accelerate delivery of our strategy in a safe and compliant manner.

Sustainability is at the heart of the ISP, enabling us to put it at the centre of how we run and grow our business. Key commitments include:

- Embedding consideration for sustainability (including ESG risk) into all areas of our business;
- Meeting sustainability-related regulation and mitigating against ESG risk;
- Ensuring that our workforce have the right knowledge and capability to deliver our sustainability objectives;
- Enhancing mortgage and retrofit propositions for personal customers; and,
- Introducing sustainability propositions for our Business Banking customers.

During the first half of 2025, PTSB has made progress in further embedding sustainability into strategy delivery and execution. The implementation of a new strategy performance review process on a bi-annual basis ensures that Sustainability-related key performance indicators (KPIs) (within our broader suite of Business Strategy KPIs) are reviewed, challenged and progress and/or interventions are reported at Board level. In addition, members of our Sustainability team have been formally embedded within the Bank's Strategic Planning Process (the process through which the ISP is developed and refreshed) to ensure that due consideration is being given to sustainability-related issues during the strategy development process and the resulting change delivery portfolio.

For more on the Bank's planning cycle, please refer to Template 1, part (a).

PTSB considers social factors and our wider responsibility to the communities we serve in our financial planning processes, including those not formally identified as material through our DMA process. This approach helps ensure our decisions support inclusive access to financial services, respond to emerging Social risks, and contribute to the long-term resilience of our customer base. It also reflects our intention to align with regulatory expectations on the integration of social considerations into core business planning.

The areas considered during the planning cycle, which are aligned to the outputs of the DMA, support delivery of objectives set out within PTSB's Sustainability Strategy 2025-2027 and work to mitigate against and reduce the impacts of Social risk include:

Material Social DMA Topics	Strategy 2025-2027 Areas of Focus	Impact
S4: Consumers and End Users • Housing • Customer Experience	**Investing for Impact:** • Housing • Impact Lending	• By enabling home ownership, supporting affordable housing initiatives, and driving local economic development, PTSB contributes to improved quality of life for its stakeholders and economic stability. Our impact is reflected in our 2025 half year results where we have made progress in providing customers with much-needed competition with new mortgage lending up 84% year on year; and, • €26m in Impact Lending during H1 2025, channelling finance into key social sectors aligned to the EU Social Principles.
	Protecting our Planet: • Risk Mitigation • Supply Chain Management	• The integration of Social risk within PTSB's Risk Management Frameworks is ongoing through the work of the ESG Risk Working Group and the development of the ESG Risk Action Plan. • The Sustainable Supplier Charter sets out the Bank's expectations of suppliers and acts as a 'Code of Conduct' detailing what is expected from all suppliers with regard to business practice and responsibilities as a supplier to PTSB. We have categorised the Charter into the following 7 core areas, in line with ISO20400 Sustainable Procurement Guidelines which outline our expectations of suppliers of PTSB. They include: • Environmental; • Human Rights; • Operating Practices; • Labour practices; • Supply Chain; • Social; and, • Health, Safety and Wellbeing.
	Shaping an Inclusive Future: • Financial Wellbeing • Partnerships & Pathways • Community Engagement	• Understanding the needs of our customers and ensuring that the products and propositions we provide allow all people, including those who may be vulnerable or underrepresented, equal opportunity to access them. To support this commitment, the Bank has in place a set of Vulnerable Customer Guiding Principles, an Enhanced Customer Support Policy and Framework to enable us to remove barriers, meet the needs of customers who may require additional

Material Social DMA Topics	Strategy 2025-2027 Areas of Focus	Impact
		support and care and to provide guidance and support to our colleagues; • Supporting customer financial wellbeing through education, inclusion and digital tools and supports. The Bank published it's Reflecting Ireland report 'An insight into consumer behavioural change' which outlined research on financial literacy in Ireland. Additionally, PTSB launched an in-app voluntary block for customers who wish to stop card transactions involving gambling merchants; • c.€19.4 million in funding made available to the Social Finance Foundation since 2009; • c.€360,000 in charitable giving through the PTSB Community Fund in 2024, which included matched funding by the Bank Since its establishment. The Community Fund has contributed more than €2 million in funding to Irish community organisations working to address social issues across the country; • Encouraging employee volunteering with registered charities across Ireland through the PTSB Volunteering Programme. More than 2,000 volunteering hours were provided on the ground last year, equating to c.€67,000 of in-kind giving; • Multi-year partnership with AsIAm – Ireland's Autism Charity; • First Bank in Ireland to receive Autism-Friendly Branch accreditation; • c.600 students completing LIFT Ireland's 'Minding Our Futures' Schools Programme (which included modules on Sustainability and Financial Wellbeing), proudly supported by PTSB; • c.12,000 financial reviews completed last year, supporting customers in taking control of their financial future; and, • Ensuring responsible marketing and research. All marketing and communications activity in the Bank is guided by regulation, including the Consumer Protection Code 2012, the Advertising Standards Association of Ireland (ASAI) Code 7th Edition and, the values and operating principles set by the Association of Irish Market Research Organisations (AIMRO).
S1: Own Workforce • Working Conditions	Creating an empowering, safe and inclusive work environment is a key area of focus of our Business Strategy.	• Smarter Working Programme to enable optionality and more flexible ways of working for colleagues; • Investing in Learning and Development for our colleagues;

Material Social DMA Topics	Strategy 2025-2027 Areas of Focus	Impact
		• Providing our colleagues with a range of financial, physical and emotional health and wellbeing supports and benefits; • Maintaining The KeepWell Mark™, the Irish Business and Employer's Confederation's (IBEC) industry accreditation standard that recognises commitment to employee wellbeing and workplace health; • Maintaining the Investors in Diversity Gold Accreditation. Supported by IBEC, the Programme recognises existing efforts, while supporting the journey of continuous improvement by providing a structured framework to transform workplace practices and culture; • Continuing to deliver the Bank's Diversity, Equity, and Inclusion Strategy supported by 5 Employee Resource Groups – LiveWell, PRISM, DiCE, Adapt and Better Balance; and, • Improving culture across the banking industry as a member of the Irish Banking Culture Board.

For more information, please refer to the Sustainability Statement in the Bank's 2024 Annual Report.

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

As part of development of PTSB's Sustainability Strategy 2025-2027, the Bank has defined short-term (0-3 year) objectives related to social factors under each of the strategic pillars: Investing for Impact, Protecting our Planet, and Shaping an Inclusive Future. For more information, please refer to part (a).

Through delivery of our Sustainability Strategy 2025-2027, the Bank is committed to channelling investment and directing our impact towards areas that enhance societal wellbeing. These objective forms part of our broader approach to integrating social consideration into our strategy, governance, and risk management frameworks, in line with regulatory requirements. For more information, please refer to part (a).

The Bank is committed to maintaining ongoing compliance with regulatory requirements, which if breached could have a social impact, such as General Data Protection Regulation (GDPR) and the Consumer Protection Code (CPC) including requirements within section 3.1 relating to vulnerable customers, and anti-money laundering and countering the financing of terrorism legislation. We continue to make progress through delivery of a bank-wide programme to implement all necessary changes to meet the revised CPC 2025 requirements, including the requirements for advertising the sustainability features of financial services and identifying customers' sustainability preferences.

The Bank recognises that greenwashing risk has become increasingly prominent in recent years with the rise in the delivery of sustainability-related products and services. European regulation continues to develop to protect consumers from greenwashing, requiring financial institutions to strengthen their sustainability claims, improve transparency and implement robust due diligence processes to mitigate the risk. During the first half of 2025, the Bank conducted a review of Irish and European regulatory developments and prepared and delivered greenwashing training to educate key stakeholders and mitigate against greenwashing risk.

In addition, we also consider Social risk in relation to the Bank's colleagues and have frameworks and policies in place to mitigate risk. Further detail in relation to the Bank's consideration of Social risk across relevant policies is outlined in parts (c) and (e).

Social risk is considered within the Bank's Business Lending Policy stating that finance must not be provided to Borrowers that engage in a list of Excluded Business Activities which the Bank deem to contribute to irreversible environmental and/or social harm to society. This includes areas such as non-renewable energy (for example, extraction of gas, oil or coal), unnecessary deforestation and the sale of weapons. Meeting the requirements set out in the Policy is a condition of doing business with PTSB.

For more information, please refer to Template 1, part (d).

Further information can be found in the Bank's Sustainability Statement in our 2024 Annual Report.

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

The Board is responsible for setting, approving and overseeing the implementation of the overall business strategy and the key policies/frameworks of the Bank within the applicable regulatory and legal requirements, taking into account its long-term financial interests and solvency.

PTSB has policies and procedures in place to support our engagement with new or existing counterparties on their strategies to mitigate and reduce socially harmful activities. These include our Business Lending Policy, Sustainable Supplier Charter and the ESGQ for our Business Banking Customers.

The Bank has in place additional policies and procedures which work to mitigate against Social risk. These include:

- Anti-Bribery and Corruption Policy;
- Anti-Money Laundering/ Terrorist Financing;
- Business Lending Credit Policy (Please refer to Template 1, part (d));
- Code of Ethics;
- Colleague Conduct Policy;
- Complaints Charter;
- Complaints Management Policy;
- Conduct Management Framework;
- Conflict of Interest Policy;
- Credit Risk Management Framework;
- Data Protection Policy;
- Dignity and Respect Code;
- Disciplinary Procedure;
- Enhanced Customer Support Policy;
- Equality through Diversity and Inclusion Charter;
- Financial Crime Compliance Framework;
- Grievance Procedure;
- Group Credit Policy;
- Group Safety Statement;
- Individual Accountability Framework;
- Information Security Policy;
- Learning and Development Policy;
- Our Culture Charter;

- Remuneration Policy;
- Smart Working Framework;
- Speak Freely;
- Succession Planning Policy;
- Sustainable Supplier Charter (Please refer to Template 1, part (d)).

We keep our policies under review and update them as required as part of the Bank's policy review cycle.

For more information on policy contents and objectives, as well as the most senior level role in PTSB accountable for the implementation, please refer to the Bank's Sustainability Statement in our 2024 Annual Report.

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:

The Board, ExCo and its Committees are collectively responsible for setting the risk framework, supervising and managing the implementation of objectives, strategy and policies in the context of Social risk.

For more information, please refer to Template 1, part (a).

i. Activities towards the community and society
The SusCo is responsible for the delivery of PTSB's Sustainability Strategy 2025-2027 by ensuring that there is sufficient governance, alignment, oversight and challenge of activity across each of the key area of focus of the Bank's Sustainability Programme.

Please refer to part (a) for more on the Bank's commitment to elevating its social impact and connecting with local communities.

ii. Employee relationships and labour standards
The Board is the overarching committee responsible for the review, design, implementation, and effectiveness of the Bank's Sustainability Strategy 2025-2027. A key pillar within the Bank's Sustainability Strategy is 'Protecting our Planet', which includes a focus on ESG risk.

Please refer to part (a) for more on the Bank's Sustainable Supplier Charter.

iii. Customer protection and product responsibility
The Bank's Customer Committee (CustCo) is a sub-committee of the ExCo and is chaired by the Chief Retail Banking Officer. The Committee approves new, and changes to current, products and services that are aligned to the Bank's Sustainability Strategy 2025-2027, which includes consideration for Green Products and Propositions. The CustCo meets monthly, with an update on CR&E risk integration into the Bank's Products and Propositions provided as required.

Please refer to part (b) for more on customer protection and product responsibility.

iv. Human rights
We recognise our responsibility to respect the human rights of every individual. PTSB has procedures in place to support the Bank in meeting relevant human rights legislation in the Republic of Ireland.

The Bank has in place a Dignity and Respect Code and Equality through Diversity and Inclusion Charter. The Code and the Charter focus on the prevention of discrimination, the provision of equal opportunities and states that individuals should be treated with dignity and respect in the workplace.

To mitigate against human rights risk, or violations that may occur, the Bank has due diligence procedures in place. This includes the implementation of a Colleague Conduct Policy that establishes the requirements for the effective management of appropriate behaviours within the Bank, procedures to support the Bank in meeting all relevant human rights legislation in the Republic of Ireland and a suite of reporting mechanisms through our Speak Freely channels. Procedures are in place for dealing with reported human rights allegations and instances to ensure they are addressed on a timely basis.

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

PTSB's Enterprise Risk Management Framework (ERMF) sets out the approach for risk identification, assessment, measurement, monitoring, mitigation, and reporting. For more information on the ERMF, please refer to Template 1, part (a).

Social risk is integrated within the Bank's existing ERMF and adopted across the 3LOD Model.

The Frameworks that relate to Social risk include:

- Conduct Management Framework;
- Regulatory Compliance Framework;
- Operational and IT Risk Management Framework;
- Business Risk Management Framework;
- Reputational Risk Management Framework;
- Enterprise Risk Management Framework; and,
- Credit Risk Management Framework.

Some examples of integration of Social factors and risks include:

In-app Voluntary Gambling Block (Reputational Risk Management Framework)
PTSB is committed to playing its part in supporting customer through education, inclusion supports and the delivery of digital tools and supports.

During H1 2025, PTSB launched a digital voluntary block for customers who wish to stop card transactions involving gambling merchants. This is an important initiative in promoting financial wellbeing and supporting customers in managing gambling-related harm.

The new feature allows PTSB customers to block debit and credit card transactions that are classified as gambling instantly through their PTSB App. Along with betting sites, the block also covers online casinos, poker sites, and lottery websites.

Enhanced Customer Support for Customers in Vulnerable Circumstances (Conduct Risk Management Framework)
PTSB is committed to understanding the needs of our customers and to ensuring that the products and propositions we provide allow all people, including those who may be in vulnerable circumstances or underrepresented, equal opportunity to access them.

To support the above, the Bank has in place a set of Vulnerable Customer Guiding Principles, an Enhanced Customer Support Policy and Framework to enable us to remove barriers, meet the needs of customers who may require additional support and to provide guidance and support to our colleagues.

PTSB has of a 3-year partnership with AsIAm – Ireland's National Autism Charity and became the first Bank in Ireland with Autism Friendly Branch Accreditation.

Cyber Security (Operational and IT Risk Management Framework)
The Irish banking landscape continues to evolve, and the Bank recognises the fundamental role that we play in protecting both our customers and our business from online security threats.

Led by our Chief Technology Officer, our Technology Team constantly monitor cyber security threat levels, in addition to completing horizon scanning. Based on threat intelligence, the Bank prioritises investment in cyber defences and implements preventative measures accordingly. Proactive planning, ongoing vigilance and enhanced monitoring are key to our approach to cyber safety within the organisation.

To set out our commitments to protect both customers and the Bank, control requirements are defined within PTSB's Information Security Policy.

In addition, to support our workforce in navigating the online world in a safe and responsible way the Bank continues to invest in learning and development, with compulsory cyber security training and awareness campaigns delivered to all colleagues on an annual basis.

Data Protection (Regulatory Compliance Framework)
Our day-to-day business activities require the processing of personal data. While Data Protection is a fundamental right under the EU Charter of Fundamental Rights, protected by both European and Irish legislation of which the Bank complies, PTSB has its own Data Protection Policy in place which sets out our approach.

Complying with the requirements and principles of the Policy is a condition of employment for our colleagues. The Bank has in place procedures to deal with data security breaches and reports regularly to the ExCo and Board. Ensuring data protection is considered as part of change programmes, raising awareness and providing ongoing education and training to our people are critical ways in which we mitigate against data protection risk.

Responsible Marketing and Research (Conduct Risk Management Framework)
All marketing and communications activity in the Bank is guided by regulation, including the Consumer Protection Code 2012, the Advertising Standards Association of Ireland (ASAI) Code 7th Edition and the values and operating principles set by the Association of Irish Market Research Organisations (AIMRO).

The Bank keeps its approach to risk management under constant review. As the ESG landscape continues to evolve, the Bank will continue to review its approach to Social risk management.

For more information on the Bank's policies and procedures which work to mitigate against Social risk, please visit the Bank's Sustainability Statement in our 2024 Annual Report.

f) Lines of reporting and frequency of reporting relating to Social Risk

The Bank's risk governance structure establishes the authority, responsibility, and accountability for risk management across the Group and enables effective and efficient monitoring, escalation, decision-making, and oversight with respect to risks by appropriate Board and management-level governing bodies.

The Board receives regular updates in relation to the risk that is applicable to the Bank. Updates are provided through the RAS Dashboard and Remediation Plan on a monthly basis, after reporting to the Group Risk Committee (GRC) and the Board Risk and Compliance Committee (BRCC).

In addition, the Bank's RCSA is a formal assessment of risks and the effectiveness of the controls to manage these risks.

The RCSA process supports the monitoring of risk across the business, with Business Units being required to review the accuracy and completeness of identified risks and mitigating controls on an on-going basis.

While each Accountable Executive is responsible for delivery of their Business Unit's RCSA, Operational and IT risk design and maintain its process, monitor and review adherence to the process throughout the lifecycle of the RCSA and oversee and challenge the output of it and the adequacy of any proposed mitigating actions.

Reporting on the risk and control environment is delivered to the Operational Risk Management Committee (ORMC), the GRC, the BRCC and the Board, where applicable.

g) Alignment of the remuneration policy in line with institution's Social Risk-related objectives

Specific objectives aligned to the Bank's overall Sustainability Strategy (which includes a focus on social factors) are included within team member objectives, depending on their role within the function.

Attainment of objectives is assessed through a formal performance review process that occurs at regular intervals throughout the year. Delivering on strategy, as well as the overall performance in the role, determines the level of monetary pay increase achieved.

For more on remuneration, please refer to Template 1, part (i).

h) Definitions, methodologies and international standards on which the social risk management framework is based

Social risk is integrated within the Bank's existing ERMF and adopted across the 3LOD Model.

The integration of Social risk within PTSB's risk management processes is ongoing through the ESG Risk Working Group, for more information on the Working Group, please refer to Template 1, part (g).

For more detail, please refer to Template 1, part (g).

i) Processes to identify, measure and monitor activities and exposures (and collateral where applicable) sensitive to Social Risk, covering relevant transmission channels

PTSB's ERMF sets out the approach for risk identification, assessment, measurement, monitoring, mitigation, and reporting. For more information, please refer to Template 1, part (a).

Social risks are integrated within the Bank's existing ERMF and adopted across the 3LOD Model. For more information, please refer to part (e).

The integration of Social risk within PTSB's risk management processes is ongoing through the ESG Risk Working Group, for more information on the Working Group, please refer to Template 1, part (g).

Through the Bank's Sustainable Suppler Charter and Business Lending Policy, PTSB is committed to engaging with our suppliers in a sustainable way, while not providing finance to activities which the Bank deem to contribute to irreversible environmental and/or social harm to society. For more information, please refer to Template 1, part (d).

Please refer to part (a) for more information on the CSRD DMA conducted in 2024 and the integration of material social topics into the Bank's Sustainability Strategy 2025-2027.

j) Activities, commitments and assets contributing to mitigate Social Risk

PTSB has a number of commitments in place to support the Bank in managing its Social risk.

For more information on these commitments, please refer to part (a).

k) Implementation of tools for identification and management of Social Risk

Please refer to part (a) for information on the DMA conducted in 2024 and the integration of these material social topics into the Bank's Strategy.

The integration of Social risk within PTSB's risk management processes is ongoing through the ESG Risk Working Group, for more information on the Working Group, please refer to Template 1, part (g).

PTSB keeps its approach to risk management under constant review. As the ESG landscape continues to evolve, the Bank will continue to review its approach to Social risk management.

For information on the Bank's Business Lending Policy, please refer to Template 1, part (d).

l) Description of setting limits to Social Risk and cases to trigger escalation and exclusion in the case of breaching these limits

The integration of Social risk within PTSB's risk management processes is ongoing through the ESG Risk Working Group. For more information on the Working Group, please refer to Template 1, part (g).

The Bank is exposed to a very broad range of risks and we recognise that the management of risk is a fundamental part of banking. To ensure good governance and risk informed decision making, the Board has set out a Risk Appetite Statement (RAS) for those risks to which the Bank is exposed. The RAS is an articulation of how the Bank's appetite for, and tolerance of, risk will be expressed. Key Risk Indicators (KRIs) are the primary quantitative measure used as part of assessing risk appetite in the Bank. KRIs are used by Management to identify changes, and possible changes, to their risk profiles.

The Bank has in place a Sustainability Exclusion Category within our Business Lending Policy. For more information, please refer to Template 1, part (d).

In addition, the Bank has in place additional requirements set out in other policy documents that help to encourage the right behaviour and mitigate against Social risk. For more information, please refer to parts (c) and (e).

KRIs that support monitoring of policy implementation and mitigation of Social risk are reported through formal RAS reporting on a monthly basis. Examples are KRIs that monitor Conduct risk, Reputational risk, and Compliance risk.

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

The integration of Social risk within PTSB's risk management processes is ongoing through the ESG Risk Working Group, for more information on the Working Group, please refer to Template 1, part (g).

Table 3 - Qualitative information on Governance risk

a) Institution's integration in their governance arrangements governance performance of the counterparty, including committees of the highest governance body, committees responsible for decision-making on economic, environmental, and social topics

PTSB defines its administrative, management, and supervisory (AMS) bodies as the Board, the Executive Committee, and their respective Sub-Committees. The full suite of Board Sub-Committees and Executive Committees are outlined in Template 1, part (e). PTSB is committed to operating responsibly and conducting our business to the highest ethical and professional standards. We are focused on upholding the highest standard of conduct and behavior among our people.

The Individual Accountability Framework (IAF), introduced by the Central Bank of Ireland (CBI) in 2023, aims to enhance accountability in financial services through three key components: the Senior Executive Accountability Regime (SEAR), the IAF Conduct Standards, and enhancements to the Fitness and Probity (F&P) Regime.

The following groups or individuals form part of PTSB's AMS bodies and support the Bank in adhering to its Business Conduct commitments.

The Board of Directors (Board)

The Board is collectively responsible for the governance of the Bank and is responsible for:

- Setting and overseeing performance against strategy including the sustainability strategy;
- Ensuring business activity aligns with the Bank's stated Purpose, Ambition, Values and Culture;
- Setting and overseeing all risk, financial, compliance and performance standards; and,
- Demonstrating leadership, setting the tone from the top.

Board Committees

The Board Committees with sustainability oversight responsibility can be found below.

The Board Audit Committee (**BAC)** is responsible for overseeing the process of disclosure and communication with external stakeholders and competent authorities, which includes sustainability disclosures.

The Board Risk and Compliance Committee (**BRCC)** has delegated responsibility from the Board to assess the impact of CR&E risk on the Bank's overall Risk Profile. The BRCC approved and provided oversight on the execution of the legacy CR&E Risk Implementation Plan.

The Nomination, Culture and Ethics Committee (NomCo) is a dedicated Board Committee with accountability for culture, behaviour, ethics and reputation management oversight in the Bank. Directors must act in a way they consider, in good faith, would promote the success of the Bank for the benefit of shareholders as a whole and, in doing so, have regard (amongst other matters) to the likely consequences of any decision in the long-term, the need to foster the Bank's business relationships with customers, suppliers and others, interests of the Bank's employees; impact of the Bank's operations on the community, environment and tax payer, and desirability of the Bank maintaining a reputation for high standards of Business Conduct. The NomCo receives regular updates on key themes and issues reported through the Bank's Speak Freely process.

For more information on the Bank's Board Committee structures please refer to Template 1, part (e).

Executive Management Oversight

For information on the **Executive Committee (ExCo)** responsibilities and the management level roles and responsibilities, please refer to Template 1, part (e).

There are a number of Committees in place that are responsible for managing for decision-making on economic, environmental, and social topics as outlined below.

For information on the **SusCo,** please refer to Template 1, part (e).

The **Customer Committee (CustCo)** is a sub-committee of the ExCo and is chaired by the Chief Retail Banking Officer. The Committee approves new, and changes to current, products and services that are aligned to the Bank's Sustainability Strategy 2025-2027, which includes consideration for Green Products and Propositions.

The **Group Risk Committee (GRC)** The GRC is a sub-committee of ExCo and assesses bank wide risk management issues and ensures that fair customer outcomes are delivered. A key role within GRC is the assessment of the impact of CR&E risk on the Bank's overall Risk Profile. The GRC meets monthly, with an update on CR&E risk consideration coming into the Committee as required.

The **Assets and Liabilities Committee (ALCo)** is responsible for approving the pricing of new product offerings or applying material changes to the pricing of existing products. The ALCo is an ExCo Sub-Committee and is accountable to the ExCo.

Conduct-related matters are reported to the Bank's **Colleague Conduct Committee (CCC)** on a quarterly basis and to the NomCo on an annual basis, with reporting outlining high-level themes and actions to address common/reoccurring issues. Where there are common or reoccurring issues, these are dealt with through policy updates and HR People Management training.

Enterprise change is managed through the **Group Expenditure Committee (GEC)**, Prioritisation and Intervention Forum, Management Design Authority, and a Business and IT readiness Forum made up of key stakeholders from Business Units across the Bank. These Committees and Forums meet at regular intervals and are in place to provide oversight of the Bank's Change Management activity.

Our Enterprise Incident Response Plan is driven by a dedicated **Resilience Committee** who reviews our preparation at regular intervals. There is an Adverse Weather Policy in place that provides guidelines should such circumstances arise.

The **Group Credit Committee (GCC)** oversees and is accountable for the execution and delivery of portfolio credit risk management, encompassing the identification, measurement, monitoring and reporting of Portfolio Credit Risks. GCC ensures that the appropriate operating frameworks governing the portfolio credit risk management activities of the Bank are approved and are enforced. It operates as the forum for Bank-wide portfolio credit risk management issues across the full Credit Risk Management Lifecycle. The GCC is a sub-committee of the GRC.

The **ORMC** is a sub-committee of the GRC established with delegated authority to operate and make decisions in accordance with the Terms of Reference approved by the Bank's GRC. The ORMC also monitors the oversight of new or amended Third Party/Outsourcing relationships, new products, and/or significant changes to existing products and strategic change that is implemented across the Bank, highlighting any risks where required.

The **Third-Party Management Committee (TPMC)** is the governance body accountable for formalising the Third Party Management arrangements with Third Party service providers. Their role is to approve on-boarding of new Third Parties over a certain risk threshold, oversee the performance of existing service providers, monitor Third Party breaches, escalations and remediation plans, and review material changes to existing Third Party arrangements.

For more information, please visit the Bank's Sustainability Statement in our 2024 Annual Report.

b) Institution's accounting of the counterparty's highest governance body's role in non-financial reporting

At present, the Bank does not conduct reviews of our Business Customers' or our Suppliers' Non-Financial Reports.

For our Business Customers the Bank has introduced an ESGQ which forms part of the loan origination procedure for Business lending, as outlined in part Template 1, part (c).

For our Suppliers, we do conduct assessments through mandatory questions that are included in our tendering processes and through on-boarding to our FSQS, as outlined in Template 1 part (c).

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.

The incorporation of the governance performance of bank counterparties into PTSB's governance arrangements is detailed in the table below.

	Governance Arrangements:
(i) Ethical considerations	• The **NomCo** oversees cultural and ethical standards.
(ii) Strategy and risk management	• The **Board** is collectively responsible for the governance of the Bank and has delegated responsibility for supplier management to the following committees: **ORMC and TPMC**.
(iii) Inclusiveness	• The **NomCo** oversees cultural and ethical standards, including inclusiveness, across internal operations and external relationships with counterparties.
(iv) Transparency	• The **NomCo** oversees cultural and ethical standards.
(v) Management of conflict of interest	• The Bank has in place procedures to deal with Conflict of Interest that may arise. The Human Resources Team monitors adherence to this Policy and reports to the **ExCo and Board** on a half-yearly basis.
(vi) Internal communication on critical concerns	• A dedicated **Third-Party Management Committee** sits monthly to review Third Party performance.

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.

The ERMF describes PTSB's overarching approach to enterprise risk management, forming a critical component of the Bank's Internal Control Framework (ICF). The ERMF outlines the structures and practices that enable the Bank to recognise the economic substance of all risk exposures and make informed risk-taking decisions. It sets out the Bank's approach to risk governance, risk culture, risk strategy, risk appetite, risk management processes (including risk identification, risk assessment and measurement, risk mitigation, risk monitoring and testing, risk reporting and escalation), risk assurance, and the monitoring and maintenance of risk data and IT systems. The Framework is further supported by the Risk Appetite Framework, risk category frameworks, risk policies, and risk procedures, which collectively guide the Bank's risk management practices.

The incorporation of the governance performance of bank counterparties into PTSB's risk management arrangements is detailed in the table below.

<table>
<tr><th></th><th>Risk Management Arrangements:</th></tr>
<tr><td>(i) Ethical considerations</td><td>
The Business Lending Policy states that finance must not be provided to Borrowers that engage in a list of Excluded Business Activities which the Bank deem to contribute to irreversible environmental and/or social harm to society. In addition, all credit applications must include commentary on how ESG factors are likely to impact the applicant's future business performance. Governance arrangements are considered with reference to items such as compliance with industry standards and tax records.
Our Procurement Policy sets out a framework for engaging with our suppliers, including a commitment to procure goods and services from suppliers who can support the needs of our business in a sustainable manner.
The Sustainable Supplier Charter sets out the Bank's expectations of suppliers and acts as a 'Code of Conduct' detailing what is expected from all suppliers with regard to business practice and responsibilities as a supplier to PTSB. We have categorised our Sustainable Supplier Charter into the following 7 core areas, in line with ISO20400 Sustainable Procurement Guidelines which outline our expectations of suppliers of PTSB. They include:

Environmental;
Human Rights;
Operating Practices;
Labour Practices;
Supply Chain;
Social; and,
Health, Safety and Wellbeing.

These core areas are underpinned by the United Nations Sustainable Development Goals (UN SDGs).

The Bank's Anti-Bribery and Corruption Policy is in place to support PTSB in effectively managing the risks associated with bribery and corruption. The Policy aligns with the Bank's Code of Ethics which states that 'Bribery and corruption are unacceptable, and everyone involved in or dealing with the Group is expected to act honestly and with integrity at all times'.
The Bank has in place a Code of Ethics that provides a general framework for expected behavior and guides our workforce in doing the right thing. It codifies how best to interact with our stakeholders and provides standards that colleagues must follow in both their professional life, and in conducting their own personal financial affairs. It is there to protect us from unacceptable behavior and minimise opportunities for misconduct. Complying with the requirements and principles of the Code is a condition of employment for our colleagues.
The Bank has in place a Colleague Conduct Policy, an overarching colleague framework which includes the policies
</td></tr>
</table>

	Risk Management Arrangements:
	and procedures that are integral to upholding high standards of colleague conduct across the organisation. • To support the cultural evolution of PTSB, the Bank has developed an alternative approach to simplifying and clarifying the channels by which an employee can speak up and raise a concern; namely, **Speak Freely**.
(ii) Strategy and risk management	• The **CR&E Risk Management Framework**, which sits under the overarching ERMF, describes PTSB's approach to the management of CR&E risk including setting out the Bank's approach to CR&E Risk identification, assessment, measurement, monitoring, mitigation and reporting. • The Bank's **Third-Party Risk Management Policy** sets out the approach and minimum requirements for the effective identification and mitigation of the risks associated with Third Party (including outsourcing) engagements across the Bank. • The **Retail Mortgage Lending Policy** provides guidance on minimum standards that must be met and applied to all aspects of Retail Mortgage lending. This includes requirements for Retail Mortgage customers to demonstrate insurance cover for Physical Risk impacts (for example, flooding and subsidence). • **Group Credit Policy** addresses all material aspects of the full credit lifecycle. • The **Information Security Policy** sets out the requirements for the Bank to manage its information and information technology systems. This includes the requirements for Bank staff, contractors and suppliers. • The **Bank's Sourcing and Procurement Policy** is aimed at providing an understanding of the process requirements for the purchase of goods, services or works on behalf of the Bank, to ensure compliance to internal governance and associated regulations, and to ensure the selection of the most competitive suppliers based on commercials and technical capability, aligned to the Bank's priorities.
(iii) Inclusiveness	• PTSB's **Sustainable Supplier Charter** includes expectations around diversity, inclusion, and ethical labour practices. Suppliers are expected to uphold inclusive values and comply with human rights standards. • Equality through **Diversity and Inclusion Charter** set out the Bank's position in terms of its commitment to promoting equality, through diversity, equity and inclusion and in challenging discriminatory behaviour together with setting the supports available for colleagues in promotion and challenging such behaviour.
(iv) Transparency	• The **Bank's Stakeholder Engagement Policy** encompasses our overarching approach to stakeholder engagement in PTSB, from who we identify as our stakeholders, to the processes currently in place to ensure that they are genuinely involved and considered in key decisions.

	Risk Management Arrangements:
(v) Management of conflict of interest	• PTSB has in place a **Conflict of Interest Policy** to provide guidance to employees and to ensure that the Bank proactively manages both personal and organisational Conflict of Interests. Every employee is responsible for identifying, reporting and managing Conflict of Interests and, in doing so, must comply with the letter and spirit of the Policy.
(vi) Internal communication on critical concerns	• A dedicated **Third-Party Management Committee** sits monthly to review Third Party performance. • The Bank's **Operational Resilience Framework** details the Bank's structured and systematic approach to managing Operational Resilience activities, with its key focus of ensuring that the Bank can withstand severe but plausible situations and recover effectively and efficiently from major disruptive events.

We keep our policies under review and update them as required as part of the Bank's policy review cycle.

Template 1: Banking book- Climate Change transition risk: Credit quality of exposures by sector, emissions and residual maturity

This template provides information on exposures to non-financial counterparties operating in sectors that significantly contribute to climate change. The rows are categorised by sector of economic activities using NACE codes based on the principal activity of the counterparty. At 30th June 2025, there were no NFC customers who meet the NFRD criteria.

For this disclosure, the rows of the template breakdown include the gross carrying amount of loans and advances, debt securities and equity instruments to non-financial corporations, other than those held for trading or held for sale assets, by sector of economic activities using NACE codes based on the principal activity of the counterparty.

Exclusions from Paris Aligned Benchmarks (column b)

For the June 2025 disclosure, the Group has used exercise completed for Dec 2023 reporting to identify counterparties within relevant sectors that are excluded from the EU Paris-aligned benchmarks as specified in Article 12(1), points (d) to (g) and Article 12(2) of Delegated Regulation (EU) 2020/1818.

The Group acknowledges the request from the regulator for this portion of the template to exclude companies that significantly harm one or more of the EU Taxonomy Environmental Objectives. However no significant testing against the Do no significant harm (DNSH) criteria has taken place as of publication of this disclosure. The percentage of lending to non-financial corporates excluded from Paris-aligned benchmarks on this basis is <1.5%.

Environmentally Sustainable Activities (column c)

Exposures that qualify as environmentally sustainable because they are financing activities that contribute or enable the environmental objective of climate change mitigation in accordance with Articles 10 and 16 of the Regulation (EU) 2020/852.

GHG Finance Emissions (columns i-k)

In line with EBA ITS on Pillar 3 disclosures on ESG, information on Scope 1, 2 and 3 emissions of the Group's counterparties are required to be disclosed.

The Group uses the PCAF standard for accounting and disclosing Financed Emissions. The availability, specificity, and accuracy of the data we use to make these calculations varies widely per classification. Therefore, the financed emissions overview presented in this report should be interpreted as our "estimates on a best effort basis," in accordance with PCAF methodology, using the current information and data we have at hand.

The non-financial corporate exposures are assessed under three asset classifications:

1. Commercial Real-Estate; Our calculations of the Financed Emissions for companies with activities in Commercial Real Estate sector were performed in line with the calculations we did for the mortgage portfolio (scope 3 emissions) with limited assurance performed on this approach. The Bank has reported only scope 3 emissions for these exposures.

2. Motor Vehicle Loans: Assets are allocated between various asset types (e. g., cars and trucks) and emissions are determined per type based on both internal and external data. The Bank has reported scope 1 and 3 emissions for these exposures.

3. Business loans and unlisted equity: €225m of NFC exposures were classified as business loans for June reporting. The bank has completed a "bottom up" exercise to identify the GHG emissions data using a combination of internal and external information (Bloomberg). The exercise had identified gaps in our internal data which require remediation to allow us to accurately calculate GHG emissions for these exposures. We have reported no GHG emissions for these exposures.

Improved estimates or revised calculations may result in materially different outcomes. As we improve our calculations and methodologies, we will address changes in outcomes in future reports.

Jun-25

	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 CO2 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 points (d) to (g) of Article 12.1 and in accordance with Article 12.2 of Climate Benchmark Standards Regulation	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***	640	8	-	324	10	(47)	(34)	(5)	5,066	1,855	-	227	170	201	43	8.7
2	A - Agriculture, forestry and fishing	49	-	-	23	1	(3)	(2)	(0)	253	5	-	16	10	23	0	10.0
3	B - Mining and quarrying	2	-	-	0	-	(0)	(0)	-	11	-	-	2	1	0	0	4.6
4	*B.05 - Mining of coal and lignite*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	*B.06 - Extraction of crude petroleum and natural gas*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	*B.07 - Mining of metal ores*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	*B.08 - Other mining and quarrying*	2	-	-	0	-	(0)	(0)	-	11	-	-	2	1	0	0	4.6
8	*B.09 - Mining support service activities*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	C - Manufacturing	99	-	-	34	0	(6)	(3)	(0)	711	206	-	44	36	18	1	6.6
10	*C.10 - Manufacture of food products*	9	-	-	1	0	(0)	(0)	(0)	78	1	-	5	5	-	0	5.2
11	*C.11 - Manufacture of beverages*	1	-	-	0	0	(0)	(0)	(0)	10	1	-	1	0	-	0	3.3
12	*C.12 - Manufacture of tobacco products*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	*C.13 - Manufacture of textiles*	0	-	-	0	-	(0)	(0)	-	4	2	-	0	-	-	0	5.2
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*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	*C.17 - Manufacture of pulp, paper and paperboard*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	*C.18 - Printing and service activities related to printing*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	*C.19 - Manufacture of coke oven products*	0	-	-	0	-	(0)	(0)	-	-	-	-	-	-	-	0	21.0
20	*C.20 - Production of chemicals*	2	-	-	0	-	(0)	(0)	-	31	2	-	2	-	-	-	3.2
21	*C.21 - Manufacture of pharmaceutical preparations*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22	*C.22 - Manufacture of rubber products*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	*C.23 - Manufacture of other non-metallic mineral products*	24	-	-	20	-	(2)	(1)	-	146	146	-	0	6	18	-	10.9
24	*C.24 - Manufacture of basic metals*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25	*C.25 - Manufacture of fabricated metal products, except machinery and equipment*	2	-	-	0	-	(0)	(0)	-	23	-	-	2	-	0	0	3.8
26	*C.26 - Manufacture of computer, electronic and optical products*	0	-	-	0	0	(0)	(0)	(0)	-	-	-	0	0	-	0	8.9
27	*C.27 - Manufacture of electrical equipment*	9	-	-	3	-	(0)	(0)	-	40	2	-	4	4	-	0	6.2
28	*C.28 - Manufacture of machinery and equipment n.e.c.*	20	-	-	4	0	(1)	(0)	(0)	208	35	-	11	9	-	0	5.4

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
	Sector/subsector	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 CO2 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 points (d) to (g) of Article 12.1 and in accordance with Article 12.2 of Climate Benchmark Standards Regulation	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						
29	*C.29 - Manufacture of motor vehicles, trailers and semi-trailers*	2	-	-	1	-	(0)	(0)	-	-	-	-	1	1	-	0	5.8
30	*C.30 - Manufacture of other transport equipment*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31	*C.31 - Manufacture of furniture*	2	-	-	0	-	(0)	(0)	-	41	1	-	2	-	-	0	3.4
32	*C.32 - Other manufacturing*	26	-	-	5	0	(3)	(0)	(0)	130	16	-	15	10	-	0	5.4
33	*C.33 - Repair and installation of machinery and equipment*	1	-	-	0	-	(0)	(0)	-	-	-	-	0	1	-	-	5.8
34	D - Electricity, gas, steam and air conditioning supply	4	1	-	3	0	(0)	(0)	(0)	8	1	-	4	0	-	0	5.0
35	*D35.1 - Electric power generation, transmission and distribution*	4	1	-	3	0	(0)	(0)	(0)	8	1	-	4	0	-	0	5.0
36	*D35.11 - Production of electricity*	1	1	-	0	0	(0)	(0)	(0)	-	-	-	1	0	-	0	5.4
37	*D35.2 - Manufacture of gas; distribution of gaseous fuels through mains*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
38	*D35.3 - Steam and air conditioning supply*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
39	E - Water supply; sewerage, waste management and remediation activities	6	-	-	0	-	(0)	(0)	-	78	4	-	6	0	-	0	3.0
40	F - Construction	56	-	-	6	0	(2)	(1)	(0)	947	92	-	45	9	0	1	3.9
41	*F.41 - Construction of buildings*	45	-	-	5	0	(2)	(1)	(0)	757	71	-	35	9	0	1	4.1
42	*F.42 - Civil engineering*	11	-	-	1	-	(0)	(0)	-	190	21	-	11	1	-	0	3.1
43	*F.43 - Specialised construction activities*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
44	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	181	7	-	113	4	(14)	(11)	(2)	1,221	688	-	36	60	45	40	11.0
45	H - Transportation and storage	93	-	-	34	0	(8)	(6)	(0)	1,148	242	-	49	17	27	0	6.9
46	*H.49 - Land transport and transport via pipelines*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
47	*H.50 - Water transport*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
48	*H.51 - Air transport*	47	-	-	2	0	(1)	(0)	(0)	896	75	-	45	2	1	-	3.4
49	*H.52 - Warehousing and support activities for transportation*	44	-	-	32	0	(7)	(6)	(0)	189	161	-	3	15	26	0	10.9
50	*H.53 - Postal and courier activities*	2	-	-	0	-	(0)	(0)	-	62	5	-	2	0	-	-	3.7
51	I - Accommodation and food service activities	111	-	-	92	0	(10)	(9)	(0)	313	248	-	6	24	81	0	11.3
52	L - Real estate activities	39	-	-	20	3	(4)	(2)	(2)	378	369	-	18	13	8	0	6.9
53	**Exposures towards sectors other than those that highly contribute to climate change***	625	-	-	98	3	(12)	(7)	(2)				267	293	63	3	7.0
54	K - Financial and insurance activities	403	-	-	1	0	(0)	(0)	(0)				160	240	0	2	6.9
55	Exposures to other sectors (NACE codes J, M - U)	222	-	-	97	3	(12)	(7)	(2)				107	53	62	1	7.2
56	**TOTAL**	**1,266**	**8**	**-**	**422**	**12**	**(59)**	**(42)**	**(7)**	**8,434**	**2,806**	**-**	**494**	**463**	**263**	**46**	**7.9**

In 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

Template 2: Banking book - Climate change transition risk: Loans collateralised by immovable property - Energy efficiency of the collateral

The Group is committed as part of its sustainability ambitions to support its customers to increase their residential energy efficiency whilst encouraging the purchase of energy efficient properties. Energy efficiency is represented by Energy Performance Certificate (EPC) rating, with A indicating the best and G the worst in terms of energy efficiency.

Energy efficiency has been derived from EPC labels where available. Where an EPC label was not available, the energy efficiency rating of the property has been estimated through analysis of collateral data including location and year of construction, together with Sustainable Energy Authority of Ireland (SEAI) national database.

The Bank has used external sources to both validate and source BER certs, which has resulted in an increase in the volume of collaterals with an EPC label. The development of data capture capabilities for EPC and Energy Performance Scores continues to be a key area of focus for the Group in 2025. Our approach continues to evolve in line with industry developments and numbers may change with time.

Jun-25

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
	Counterparty sector	Total gross carrying amount amount (in MEUR)															
			Level of energy efficiency (EP score in kWh/m² of collateral)						Level of energy efficiency (EPC label of collateral)							Without EPC label of collateral	
			0; <= 100	> 100; <= 200	> 200; <= 300	> 300; <= 400	> 400; <= 500	> 500	A	B	C	D	E	F	G		Of which level of energy efficiency (EP score in kWh/m² of collateral) estimated
1	**Total EU area**	21,070	4,933	9,263	5,146	1,295	299	129	1,712	1,361	2,100	1,071	452	406	185	13,777	100.00%
2	Of which Loans collateralised by commercial immovable property	536	58	190	255	25	1	6	-	0	1	0	-	-	6	528	100.00%
3	Of which Loans collateralised by residential immovable property	20,529	4,876	9,074	4,889	1,270	298	123	1,712	1,360	2,099	1,071	452	406	179	13,249	100.00%
4	Of which Collateral obtained by taking possession: residential and commercial immovable properties	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Of which Level of energy efficiency (EP score in kWh/m² of collateral) estimated	13,777	3,055	6,635	3,418	612	48	10								13,777	100.00%
6	**Total non-EU area**	47	3	32	11	1	0	0	0	1	1	1	0	-	0	43	100.00%
7	Of which Loans collateralised by commercial immovable property	1	0	0	0	0	-	-	-	-	-	-	-	-	-	1	100.00%
8	Of which Loans collateralised by residential immovable property	47	3	31	11	1	0	0	0	1	1	1	0	-	0	43	100.00%
9	Of which Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Of which Level of energy efficiency (EP score in kWh/m² of collateral) estimated	43	3	30	10	1	0	0								43	100.00%

Template 3: Banking book - Climate change transition risk: Alignment metrics

This template requires the disclosure of information on the Group's alignment efforts with the Paris Agreement objectives for a selected number of sectors and the extent to which financial flows are consistent with a pathway towards low greenhouse gas emissions and climate-resilient development as defined in the Paris Agreement.

The Bank's Science-based Targets (SBTs) and Carbon Reduction Plan have been developed and were submitted to the Science-based Target Initiative (SBTi) during H1 2025 for validation. We will communicate our targets once the validation process reaches completion.

The Bank developed its targets line with the updated SBTi's Version 2 Guidance for Financial institutions, which came into effect as of 30th November 2024 and includes exclusion criteria for asset classes which do not constitute 5% of the Bank's total balance sheet. As per the Financial Institution Guidance set by the SBTi, the Bank is expected to set targets (or justify the exclusion of targets) for all asset classes and activities covered on its balance sheet as of 31st December 2023 (our baseline year for target setting).

The Bank has undertaken a comprehensive boundary assessment process in line with the requirements set out by the SBTi to determine which asset classes and activities will be included in its targets. The Bank's Residential Mortgage Portfolio represents the most material asset portfolio at currently 93% of the total portfolio. As a result, the Bank has set targets for the Residential Mortgage Book. As both the Business Banking and Asset Finance portfolios do not constitute 5% of the Bank's total balance sheet, the Bank has not set targets for these asset classes. This approach is in line with the SBTi's Version 2 Guidance. Over the coming years, PTSB will continue to re-visit and re-baseline targets as required, as more data becomes available and as the Bank's Corporate Lending (Business Banking and Asset Finance) Portfolio grows over the coming years.

At 30 June 2025, the Bank had no Science Based Targets for the sectors below. These sectors account for 0.28% of the total gross carrying amounts

Jun-25

	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 % ***	Target (year of reference + 3 years)
1	Power	Please refer to the list below*	4				
2	Fossil fuel combustion		-				
3	Automotive		4				
4	Aviation		47				
5	Maritime transport		8				
6	Cement, clinker and lime production		24				
7	Iron and steel, coke, and metal ore production		-				
8	Chemicals		0				
9	… potential additions relavant to the business model of the institution						

*** PiT distance to 2030 NZE2050 scenario in % (for each metric)

Template 4: Banking book - Climate change transition risk: Exposures to top 20 carbon-intensive firms

The purpose of this disclosure is to show aggregate exposure to the 20 most carbon-intensive companies globally. The Group selected top 20 lists of carbon intensive counterparties globally from the following sources:

- Carbon-Majors-Report-2017
- Bloomberg - global-500-greenhouse-gases-performance-2010-2015
- Bloomberg Global-500-greenhouse-gas-report-fossil-fuel-energy-sector

For the 30th June 2025 disclosure, these top 20 lists were reviewed to determine if the Group had any exposure to any of the counterparties on the listings in the banking book.

This assessment resulted in a nil exposure return

Jun-25

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

*For counterparties among the top 20 carbon emitting companies in the world

Template 5: Banking book - Climate change physical risk: Exposures subject to physical risk – Ireland

Physical risks are defined as the risk of economic cost and financial losses resulting from the increasing severity and frequency of acute physical risk (arising from extreme weather events such as floods, storms, droughts and heatwaves) and chronic physical risk (arises from longer-term gradual shifts in climate patterns, such as increasing temperatures, sea-level rises, water stress, biodiversity loss, land use change, habitat destruction and resource scarcity.

The gross carrying amount in column (b) is as defined in Part 1 of Annex V to Commission Implementing Regulation (EU) 2021/451 of those exposures towards non-financial corporates (including loans and advances, debt securities and equity instruments), classified under the accounting portfolios in the banking book according to that Regulation, excluding financial assets held for trading and held for sale assets.

In order to identify the appropriate physical climate risk events for consideration in this disclosure, the Bank first assessed the most material types of climate physical risks for its lending portfolio - these primary risk types were determined to correspond to coastal, fluvial and pluvial flooding events.

The Bank has assessed sensitivity to climate change physical events using JBA Flood Risk Scores. All collaterals have been mapped to a geolocation-based Flood Score that considers the likelihood, severity and type of flooding events under different scenarios and time periods.

For the completion of Template 5, the Bank have considered 'Very High Risk' Flood Scores covering the period up to 2050 under the 'RCP8 .5' scenario (which forecasts a global temperatures increase of c. 5 degrees above pre-industrial levels by 2100).

The Group will continue refining their physical risk definitions, metrics and thresholds over time based on emerging data/techniques.

Jun-25

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
	Variable: Geographical area subject to climate change physical risk - acute and chronic events		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	49	0	1	1	-	11.7	-	-	1	1	-	(0)	(0)	-
2	B - Mining and quarrying	2	-	0	-	-	6.0	-	-	0	0	-	(0)	(0)	-
3	C - Manufacturing	99	-	-	1	-	13.0	-	1	-	1	-	(0)	(0)	-
4	D - Electricity, gas, steam and air conditioning supply	4	-	-	-	-	-	-	-	-	-	-	-	-	-
5	E - Water supply; sewerage, waste management and remediation activities	6	-	-	-	-	-	-	-	-	-	-	-	-	-
6	F - Construction	56	0	-	-	-	4.0	-	-	0	-	-	(0)	-	-
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	181	3	2	2	-	6.7	-	2	5	5	2	(1)	(0)	(1)
8	H - Transportation and storage	93	-	9	17	-	11.5	-	-	26	22	-	(5)	(5)	-
9	L - Real estate activities	39	7	2	0	-	5.0	-	1	8	3	0	(1)	(1)	(0)
10	Loans collateralised by residential immovable property	20,576	21	88	279	360	19.4	-	162	586	76	23	(18)	(7)	(7)
11	Loans collateralised by commercial immovable property	536	14	27	43	-	9.8	-	7	78	61	3	(10)	(8)	(1)
12	Repossessed collaterals	6	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Other relevant sectors (breakdown below where relevant)	734	1	10	18	-	10.4	-	1	28	22	-	(2)	(2)	-

Leverage Ratio

Art 451.1(a)

The leverage ratio was introduced by Article 429 of the CRR to act as a backstop to the capital ratios. It is a non-risk-based measure expressed as a percentage of Tier 1 capital to exposures; exposures being similar to balance sheet assets with certain adjustments (see reconciliation below).

The CRR2 introduced a binding leverage ratio of 3% of Tier 1 capital in June 2021.

The Group's leverage ratio at 30 June 2025 was 6.8% (31 December 2024: 7.1%).

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

Article 451(1), points (a), (b), and (c)

		a	a
	€'M	Applicable amount	
		Jun-25	Dec-24
1	Total assets as per published financial statements	29,993	28,932
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	-	-
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	Adjustments for derivative financial instruments	19	20
9	Adjustment for securities financing transactions (SFTs)	313	8
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	729	408
11	(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	-	-
EU-11a	(Adjustment for exposures excluded from total exposure measure in accordance with point (c) of Article 429a(1) CRR)	-	-
EU-11b	(Adjustment for exposures excluded from total exposure measure in accordance with point (j) of Article 429a(1) CRR)	-	-
12	Other adjustments	(503)	(521)
13	**Total exposure measure**	**30,550**	**28,847**

Main movements between December 2024 to June 2025 are as follows:

• The total on-balance sheet exposures increased largely due to debt securities and new lending exceeding redemptions.
• The movement in off-balance sheet relates to changes under CRR3 and increase in business activity.

Template EU LR2 - LRCom: Leverage ratio common disclosure ***Art 451(2) and 451(3)***

		CRR leverage ratio exposures	
		a	b
		Jun-25	Dec-24
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	29,948	28,884
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)	(458)	(473)
7	**Total on-balance sheet exposures (excluding derivatives and SFTs)**	**29,490**	**28,411**
Derivative exposures			
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)	-	-
EU-8a	Derogation for derivatives: replacement costs contribution under the simplified standardised	1	1
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	-	-
EU-9a	Derogation for derivatives: Potential future exposure contribution under the simplified	18	19
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**	**19**	**20**
Securities financing transaction (SFT) exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	0	0
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	Counterparty credit risk exposure for SFT assets	313	8
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**	**313**	**8**
Other off-balance sheet exposures			
19	Off-balance sheet exposures at gross notional amount	1,676	1,609
20	(Adjustments for conversion to credit equivalent amounts)	(947)	(1,201)
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated with off-balance sheet exposures)	-	-
22	**Off-balance sheet exposures**	**729**	**408**
Excluded exposures			
EU-22a	Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)	-	-
EU-22b	(Exposures exempted in accordance with point (j) of Article 429a(1) CRR (on and off balance sheet))	-	-
EU-22c	(Excluded exposures of public development banks (or units) - Public sector investments)	-	-
EU-22d	(Excluded exposures of public development banks (or units) - Promotional loans)	-	-
EU-22e	(Excluded passing-through promotional loan exposures by non-public development banks (or units))	-	-
EU-22f	(Excluded guaranteed parts of exposures arising from export credits)	-	-
EU-22g	(Excluded excess collateral deposited at triparty agents)	-	-
EU-22h	(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)	-	-
EU-22i	(Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)	-	-
EU-22j	(Reduction of the exposure value of pre-financing or intermediate loans)	-	-
EU-22k	(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**	**2,061**	**2,052**
24	**Total exposure measure**	**30,550**	**28,847**

Leverage ratio			
25	Leverage ratio (%)	6.75%	7.11%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	6.75%	7.11%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	6.75%	7.11%
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	Transitional	Transitional

The Leverage ratio has decreased by 36bps due to higher exposures.

Template EU LR3 - LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures) ***Art 451.1(b)***

€'M		a Jun-25 CRR leverage ratio exposures	a Dec-24 CRR leverage ratio exposures
EU-1	**Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:**	**29,948**	**28,884**
EU-2	Trading book exposures	-	-
EU-3	Banking book exposures, of which:	29,948	28,884
EU-4	Covered bonds	198	68
EU-5	Exposures treated as sovereigns	6,700	6,112
EU-6	Exposures to regional governments, MDB, international organisations and PSE **not** treated as sovereigns	-	-
EU-7	Institutions	302	340
EU-8	Secured by mortgages of immovable properties	20,240	19,919
EU-9	Retail exposures	779	782
EU-10	Corporate	205	177
EU-11	Exposures in default	256	247
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	1,268	1,238

The following narrative information for Article 451(d) and (e) CRR is provided in accordance with the disclosure requirements referenced in table EU LRA of Commission Implementing Regulation 2021/637.

Processes used to manage the risk of excessive leverage[6] **Art 451.1(d)**

The Group monitors its leverage ratio against internal risk metrics which are set well above the regulatory minimum of 3% so that, in the event of a breach of the internal metric, the Group can implement actions within a reasonable timeframe to return it to normal levels. The Group, through the committees, has procedures in place to take remediating actions. Such measures could include actions to raise new Tier 1 capital or a sale of a loan portfolio to reduce the Bank's total assets.

Factors impacting on the leverage ratio during the period **Art 451.1(e)**

The Leverage Ratio on a transitional basis at 30 June 2025 is 6.8% (31 December 2024: 7.1%) compared to a regulatory minimum of 3%. The main factor for the decrease since December is the increase in the leverage exposure value (denominator) due to increase in exposures to sovereigns and mortgages.

[6] Maturity mismatches and asset encumbrance are not applicable to the Group in managing the risk of excessive leverage

Liquidity and Funding Risk

Template EU LIQ1 - Quantitative information of LCR **Art 451a(2)**

	a	b	c	d	e	f	g	h
Scope of consolidation (consolidated)	**Total unweighted value (average)**				**Total weighted value (average)**			
Quarter ending on (DD Month YYY)	**30 June 2025**	**31 March 2025**	**31 December 2024**	**30 September 2024**	**30 June 2025**	**31 March 2025**	**31 December 2024**	**30 September 2024**
Number of data points used in the calculation of averages	**12**	**12**	**12**	**12**	**12**	**12**	**12**	**12**
HIGH-QUALITY LIQUID ASSETS								
Total high-quality liquid assets (HQLA), after application of haircuts in line with Article 9 of regulation (EU) 2015/61					**5,677**	**5,483**	**5,215**	**5,019**
CASH - OUTFLOWS								
Retail deposits and deposits from small business customers, of which:	21,150	20,822	20,459	20,121	1,150	1,150	1,154	1,163
Stable deposits	13,271	13,340	13,419	13,550	664	667	671	678
Less stable deposits	4,107	4,078	4,075	4,094	486	483	483	486
Unsecured wholesale funding	1,641	1,686	1,751	1,848	639	686	707	737
Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-	-	-	-	-	-	-
Non-operational deposits (all counterparties)	1,641	1,633	1,698	1,795	639	634	654	685
Unsecured debt	-	53	53	53	-	53	53	53
Secured wholesale funding					-	-	21	42
Additional requirements	580	578	569	556	118	120	114	107
Outflows related to derivative exposures and other collateral requirements	91	92	87	80	91	92	87	80
Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
Credit and liquidity facilities	489	486	482	476	27	27	27	27
Other contractual funding obligations	99	93	89	84	54	51	50	47
Other contingent funding obligations	1,093	1,015	931	838	440	410	376	336
TOTAL CASH OUTFLOWS					**2,402**	**2,417**	**2,421**	**2,433**
CASH - INFLOWS								
Secured lending (e.g. reverse repos)	5	5	18	35	-	-	-	-
Inflows from fully performing exposures	284	274	274	239	248	238	238	203
Other cash inflows	21	20	21	4	21	20	21	4
(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)					-	-	-	-
(Excess inflows from a related specialised credit institution)					-	-	-	-
TOTAL CASH INFLOWS	**311**	**299**	**312**	**278**	**269**	**258**	**258**	**207**
Fully exempt inflows	-	-	-	-	-	-	-	-
Inflows subject to 90% cap	-	-	-	-	-	-	-	-
Inflows subject to 75% cap	311	299	312	278	269	258	258	207
TOTAL ADJUSTED VALUE								
LIQUIDITY BUFFER					**5,677**	**5,483**	**5,215**	**5,019**
TOTAL NET CASH OUTFLOWS					**2,133**	**2,158**	**2,163**	**2,226**
LIQUIDITY COVERAGE RATIO					**266.50%**	**255.30%**	**242.34%**	**226.30%**

Note: The Liquidity coverage ratio (LCR) uses the simple average of the preceding 12 monthly periods ending on the quarterly reporting date as specified in the table.

The following narrative information for Article 451a (2) CRR is provided in accordance with Table EU LIQB of Commission Implementing Regulation (EU) 2021/637

As a retail and small business bank, the main drivers of the LCR are flows relating to its customer deposits on the liability side and mortgages or other business lending on the asset side. The Bank has seen significant growth in its deposit base due to retail banks leaving the market since the start of the pandemic, which has led to an increase in HQLA in the form of cash placed with the central bank.

The Group's LCR at the end of June 2025 increased to 270% (255% at 31 December 2024). The increase is driven by a higher available liquidity buffer.

The Group's funding profile consists of customer accounts, debt securities in issue and deposits by banks. Customer Accounts primarily make up funding as of 30 June 2025.

The liquidity buffer consists of cash including balances held with central banks, EU sovereign bonds and a number of retained ECB eligible Fastnet securitisation notes.

The Group has no bilateral netting agreements approved by the competent authority. Treatment of derivative cash flows is reflected on a gross basis. Collateral is callable based on mark to market movements.

The Group's base currency is euro, and the Group does not hold any significant currency which exceeds 5% of total liabilities.

Template EU LIQ2: Net Stable Funding Ratio **Art 451a(3)**

	Available stable funding (ASF) Items	Jun-25					Mar-25					Dec-24				
	€'M	a	b	c	d	e	a	b	c	d	e	a	b	c	d	e
	(in currency amount)	Unweighted value by residual maturity				Weighted value	Unweighted value by residual maturity				Weighted value	Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr		No maturity	< 6 months	6 months to < 1yr	≥ 1yr		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
1	**Capital items and instruments**	**2,404**	**123**	**250**	**39**	**2,443**	**2,402**	**-**	**123**	**289**	**2,690**	**2,410**	**-**	**123**	**291**	**2,702**
2	Own funds	2,404	123	250	39	2,443	2,402	-	123	289	2,690	2,410	-	123	291	2,702
3	Other capital instruments		-	-	-	-		-	-	-	-		-	-	-	-
4	**Retail deposits**		**19,149**	**1,484**	**1,295**	**20,623**		**18,882**	**1,468**	**1,273**	**20,339**		**18,165**	**1,609**	**1,260**	**19,790**
5	Stable deposits		14,281	872	853	15,248		14,185	837	820	15,091		13,715	945	789	14,716
6	Less stable deposits		4,868	612	443	5,375		4,697	631	453	5,248		4,450	664	472	5,074
7	**Wholesale funding:**		**3,031**	**494**	**1,828**	**3,351**		**3,110**	**419**	**1,994**	**3,442**		**2,796**	**352**	**2,036**	**3,376**
8	Operational deposits		-	-	-	-		-	-	-	-		-	-	-	-
9	Other wholesale funding		3,031	494	1,828	3,351		3,110	419	1,994	3,442		2,796	352	2,036	3,376
10	**Interdependent liabilities**		**-**	**-**	**-**	**-**		**-**	**-**	**-**	**-**		**-**	**-**	**-**	**-**
11	**Other liabilities:**	-	**17**	**-**	**207**	**207**	-	**7**	**-**	**207**	**207**	-	**11**	**-**	**175**	**175**
12	NSFR derivative liabilities	-					-					-				
13	All other liabilities and capital instruments not included in the above categories		17	-	207	207		7	-	207	207		11	-	175	175
14	**Total available stable funding (ASF)**					**26,624**					**26,678**					**26,043**

Note: The NSFR for 31 December 2024 has been restated

	Required stable funding (RSF) Items					Jun-25					Mar-25					Dec-24
	€'M	a	b	c	d	e	a	b	c	d	e	a	b	c	d	e
	(in currency amount)	Unweighted value by residual maturity				Weighted value	Unweighted value by residual maturity				Weighted value	Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr		No maturity	< 6 months	6 months to < 1yr	≥ 1yr		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
15	**Total high-quality liquid assets (HQLA)**					**14**					**14**					**5**
EU-15a	**Assets encumbered for more than 12m in cover pool**		-	-	-	-		-	-	-	-		-	-	-	-
16	**Deposits held at other financial institutions for operational purposes**		-	-	-	-		-	-	-	-		-	-	-	-
17	**Performing loans and securities:**		**1,097**	**610**	**20,386**	**14,913**		**907**	**912**	**20,256**	**14,341**		**796**	**907**	**20,097**	**14,207**
18	Performing securities financing transactions with financial customerscollateralised by Level 1 HQLA subject to 0% haircut		-	-	-	-		-	-	-	-		-	-	-	-
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		121	-	177	189		220	-	208	230		134	-	189	203
20	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		214	146	1,094	3,371		233	145	1,064	1,115		212	145	1,048	1,092
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		0	0	0	-		0	0	0	-		0	0	0	-
22	Performing residential mortgages, of which:		462	464	19,113	11,200		454	467	18,975	12,835		450	461	18,850	12,753
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		378	382	16,239	10,936		429	444	18,654	12,562		426	438	18,514	12,467
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		301	-	2	153		-	301	9	160		-	300	9	160
25	**Interdependent assets**		-	-	-	-		-	-	-	-		-	-	-	-
26	**Other assets:**		**293**	**6**	**1,091**	**1,158**		**240**	**10**	**1,043**	**1,126**		**192**	**12**	**1,055**	**1,089**
27	Physical traded commodities				-	-				-	-				-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		17	-	-	14		19	-	-	16		21	-	-	18
29	NSFR derivative assets		1			-		-			-		1			1
30	NSFR derivative liabilities before deduction of variation margin posted		1			-		0			0		0			0
31	All other assets not included in the above categories		275	6	1,091	1,143		222	10	1,043	1,110		170	12	1,055	1,071
32	**Off-balance sheet items**		**1,672**	**-**	**-**	**497**		**1,518**	**-**	**-**	**440**		**1,601**	**-**	**-**	**471**
33	**Total RSF**					**16,582**					**15,921**					**15,772**
34	**Net Stable Funding Ratio (%)**					**160.56%**					**167.57%**					**165.12%**

The following narrative information for Article 451a (3) CRR is provided in accordance with Table EU LIQB of Commission Implementing Regulation (EU) 2021/637

As a retail and small business bank, the main drivers of available stable funding ("ASF") relate to the growth in retail customer deposits.

The NSFR ratio which is the amount of available stable funding as a percentage of required stable funding after applying relevant ASF and RSF factors, decreased to 161% (165% at 31 December 2024).

Use of the IRB Approach to Credit Risk

Template EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range ***Art 452(g)***

€'M												Jun-25
PD scale	On-balance-sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure Weighted Average CCF	Exposure post CRM and post CCF	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
Total AIRB												
0.00 < 0.15	1	0	100.00%	1	0.12%	213	64.31%	-	0	24.03%	0	(0)
0.00 to < 0.10	0	0	100.00%	0	0.08%	168	61.49%	-	0	17.15%	0	(0)
0.10 to < 0.15	1	-	-	1	0.12%	45	64.36%	-	0	24.15%	0	(0)
0.15 < 0.25	8	171	74.48%	337	0.18%	499,863	63.62%	-	23	6.76%	0	(1)
0.25 < 0.50	33	91	51.20%	112	0.32%	122,841	65.25%	-	21	18.42%	0	(1)
0.50 < 0.75	1,527	334	49.05%	1,712	0.63%	86,225	27.34%	-	397	23.20%	3	(5)
0.75 < 2.50	12,289	732	53.55%	12,707	1.33%	168,942	23.91%	-	4,448	35.00%	41	(80)
0.75 to < 1.75	8,379	518	53.22%	8,675	1.02%	124,605	24.14%	-	2,617	30.17%	22	(26)
1.75 to < 2.50	3,910	214	54.37%	4,031	2.00%	44,337	23.42%	-	1,831	45.41%	19	(54)
2.50 < 10.00	1,100	125	54.38%	1,194	4.60%	122,066	26.70%	-	859	71.96%	15	(25)
2.50 to <5	1,057	117	54.13%	1,136	4.45%	69,022	25.31%	-	801	70.52%	13	(22)
5 to <10	44	8	57.95%	58	7.48%	53,044	53.86%	-	58	100.02%	2	(3)
10.00 < 100.00	576	9	76.39%	587	18.63%	29,124	19.00%	-	511	87.06%	21	(19)
10 to < 20	381	7	75.19%	390	10.39%	23,491	19.02%	-	315	80.96%	8	(9)
20 to < 30	148	1	101.57%	149	28.93%	3,529	17.58%	-	149	99.84%	8	(6)
30 to < 100	47	1	57.10%	48	53.53%	2,104	23.27%	-	47	96.89%	6	(4)
100.00 (Default)	238	3	81.34%	238	100.00%	11,079	29.65%	-	143	60.04%	88	(84)
Subtotal exposure class	**15,772**	**1,464**	**55.08%**	**16,887**	**3.45%**	**1,040,353**	**25.43%**	**-**	**6,402**	**37.91%**	**169**	**(216)**
Total (all exposures classes)	**15,772**	**1,464**	**55.08%**	**16,887**	**3.45%**	**1,040,353**	**25.43%**	**-**	**6,402**	**37.91%**	**169**	**(216)**

€'M												Jun-25
PD scale	On-balance-sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure Weighted Average CCF	Exposure post CRM and post CCF	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 - Secured by Real Estate												
0.00 < 0.15	-	0	100.00%	-	-	88	-	-	-	-	-	-
0.00 to < 0.10	-	0	100.00%	-	-	88	-	-	-	-	-	-
0.10 to < 0.15	-	-	-	-	-	-	-	-	-	-	-	-
0.15 < 0.25	-	-	-	-	-	-	-	-	-	-	-	-
0.25 < 0.50	-	-	-	-	-	-	-	-	-	-	-	-
0.50 < 0.75	1,479	262	47.94%	1,605	0.63%	8,452	25.02%	-	367	22.85%	3	(4)
0.75 < 2.50	12,163	698	53.21%	12,534	1.33%	74,199	23.34%	-	4,325	34.51%	39	(78)
0.75 to < 1.75	8,282	486	52.89%	8,539	1.02%	49,078	23.49%	-	2,529	29.62%	20	(25)
1.75 to < 2.50	3,881	212	53.95%	3,996	2.00%	25,121	23.02%	-	1,796	44.95%	18	(53)
2.50 < 10.00	1,023	92	53.50%	1,072	4.58%	7,169	22.26%	-	749	69.90%	11	(20)
2.50 to <5	1,009	92	53.48%	1,058	4.54%	7,069	22.32%	-	740	69.90%	11	(20)
5 to <10	14	0	100.00%	14	7.67%	100	17.31%	-	10	70.22%	0	(1)
10.00 < 100.00	558	6	81.00%	563	18.49%	4,429	17.06%	-	471	83.66%	18	(17)
10 to < 20	370	5	77.83%	374	10.20%	2,932	17.03%	-	291	77.82%	6	(8)
20 to < 30	146	1	100.00%	147	29.00%	1,165	16.83%	-	144	98.31%	7	(6)
30 to < 100	42	0	100.00%	42	55.36%	332	18.19%	-	36	84.47%	4	(3)
100.00 (Default)	220	2	100.00%	221	100.00%	1,692	25.49%	-	137	61.93%	73	(69)
Subtotal exposure class	**15,443**	**1,059**	**52.16%**	**15,995**	**3.44%**	**96,029**	**23.24%**	**-**	**6,049**	**37.82%**	**143**	**(188)**
Total (all exposures classes)	**15,772**	**1,464**	**55.08%**	**16,887**	**3.45%**	**1,040,353**	**25.43%**	**-**	**6,402**	**37.91%**	**169**	**(216)**

Jun-25

PD scale	On-balance-sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure Weighted Average CCF	Exposure post CRM and post CCF	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 Qualifying Revolving												
0.00 < 0.15	-	-	-	-	-	-	-	-	-	-	-	-
0.00 to < 0.10	-	-	-	-	-	-	-	-	-	-	-	-
0.10 to < 0.15	-	-	-	-	-	-	-	-	-	-	-	-
0.15 < 0.25	1	171	74.48%	331	0.18%	499,554	63.62%	-	21	6.22%	0	(1)
0.25 < 0.50	10	91	51.20%	89	0.31%	121,080	65.78%	-	9	10.14%	0	(1)
0.50 < 0.75	21	72	53.06%	80	0.59%	75,166	61.86%	-	13	15.70%	0	(1)
0.75 < 2.50	15	34	60.56%	61	1.27%	80,136	68.24%	-	19	31.17%	1	(1)
0.75 to < 1.75	14	32	58.13%	53	1.15%	65,336	67.06%	-	15	28.39%	0	(1)
1.75 to < 2.50	1	2	107.32%	8	2.04%	14,800	76.05%	-	4	49.59%	0	(0)
2.50 < 10.00	42	33	56.80%	86	4.89%	109,270	65.74%	-	66	76.17%	3	(3)
2.50 to <5	23	25	56.49%	53	3.16%	57,688	65.86%	-	31	58.94%	1	(2)
5 to <10	19	8	57.74%	34	7.61%	51,582	65.55%	-	35	103.26%	2	(1)
10.00 < 100.00	11	3	66.07%	16	22.20%	23,329	66.54%	-	27	167.35%	2	(1)
10 to < 20	6	2	68.28%	11	15.49%	19,742	68.27%	-	17	156.85%	1	(1)
20 to < 30	0	0	110.75%	1	23.14%	2,079	79.07%	-	2	218.54%	0	(0)
30 to < 100	4	1	48.81%	4	38.56%	1,508	60.06%	-	8	184.08%	1	(0)
100.00 (Default)	8	1	56.86%	8	100.00%	8,313	85.58%	-	4	50.71%	7	(7)
Subtotal exposure class	**107**	**405**	**62.71%**	**671**	**2.67%**	**916,848**	**64.72%**	**-**	**158**	**23.59%**	**14**	**(15)**
Total (all exposures classes)	**15,772**	**1,464**	**55.08%**	**16,887**	**3.45%**	**1,040,353**	**25.43%**	**-**	**6,402**	**37.91%**	**169**	**(216)**

Jun-25

PD scale	On-balance-sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure Weighted Average CCF	Exposure post CRM and post CCF	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
Other Retail												
0.00 < 0.15	1	-	-	1	0.12%	125	64.31%	-	0	24.03%	0	(0)
0.00 to < 0.10	0	-	-	0	0.08%	80	61.49%	-	0	17.15%	0	(0)
0.10 to < 0.15	1	-	-	1	0.12%	45	64.36%	-	0	24.15%	0	(0)
0.15 < 0.25	7	-	-	7	0.21%	309	63.65%	-	2	33.99%	0	(0)
0.25 < 0.50	23	-	-	23	0.38%	1,761	63.23%	-	12	50.28%	0	(0)
0.50 < 0.75	27	-	-	27	0.62%	2,607	62.96%	-	18	65.93%	0	(0)
0.75 < 2.50	111	0	100.00%	111	1.40%	14,607	63.59%	-	104	93.37%	1	(1)
0.75 to < 1.75	84	0	100.00%	84	1.18%	10,191	63.02%	-	73	87.86%	1	(1)
1.75 to < 2.50	28	0	100.00%	28	2.07%	4,416	65.31%	-	30	110.09%	0	(0)
2.50 < 10.00	36	0	100.00%	36	4.46%	5,627	65.20%	-	44	122.88%	1	(2)
2.50 to <5	25	0	100.00%	25	3.39%	4,265	66.09%	-	30	121.27%	1	(1)
5 to <10	11	0	100.00%	11	6.86%	1,362	63.19%	-	14	126.50%	1	(1)
10.00 < 100.00	7	-	-	7	21.36%	1,366	63.78%	-	12	173.04%	1	(1)
10 to < 20	4	-	-	4	13.64%	817	64.16%	-	7	157.29%	1	(0)
20 to < 30	1	-	-	1	24.55%	285	63.01%	-	3	196.21%	0	(0)
30 to < 100	1	-	-	1	45.11%	264	63.25%	-	3	203.71%	0	(0)
100.00 (Default)	10	-	-	10	100.00%	1,074	79.68%	-	2	24.09%	8	(8)
Subtotal exposure class	**221**	**0**	**100.00%**	**221**	**6.53%**	**27,476**	**64.44%**	**-**	**195**	**87.85%**	**12**	**(13)**
Total (all exposures classes)	**15,772**	**1,464**	**55.08%**	**16,887**	**3.45%**	**1,040,353**	**25.43%**	**-**	**6,402**	**37.91%**	**169**	**(216)**

€'M												Dec-24
PD scale	On-balance-sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure Weighted Average CCF	Exposure post CRM and post CCF	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
Total AIRB												
0.00 < 0.15	2	-	-	2	0.12%	165	63.64%	-	0	25.29%	0	(0)
0.00 to < 0.10	0	-	-	0	0.09%	99	63.79%	-	0	19.92%	0	(0)
0.10 to < 0.15	1	-	-	1	0.13%	67	63.63%	-	0	25.89%	0	(0)
0.15 < 0.25	7	163	75.37%	324	0.18%	488,335	63.37%	-	23	6.96%	0	(1)
0.25 < 0.50	35	88	52.94%	120	0.32%	122,677	64.78%	-	23	19.12%	0	(1)
0.50 < 0.75	1,347	295	83.46%	1,604	0.63%	86,552	28.04%	-	405	25.23%	3	(4)
0.75 < 2.50	11,867	705	88.37%	12,489	1.34%	166,811	24.10%	-	4,664	37.35%	40	(80)
0.75 to < 1.75	8,002	498	87.98%	8,442	1.02%	121,255	24.61%	-	2,749	32.56%	21	(26)
1.75 to < 2.50	3,865	207	89.32%	4,047	2.00%	45,556	23.04%	-	1,916	47.34%	19	(54)
2.50 < 10.00	1,115	136	80.82%	1,248	4.59%	122,446	26.02%	-	932	74.71%	15	(23)
2.50 to <5	1,071	129	82.24%	1,189	4.45%	70,220	24.73%	-	872	73.30%	13	(20)
5 to <10	45	7	55.99%	58	7.48%	52,226	52.30%	-	60	103.49%	2	(3)
10.00 < 100.00	624	8	69.01%	633	19.37%	29,605	19.15%	-	593	93.70%	24	(19)
10 to < 20	398	7	72.40%	405	10.40%	23,607	19.64%	-	361	89.14%	9	(9)
20 to < 30	167	1	59.76%	168	28.93%	3,780	17.19%	-	174	103.65%	8	(6)
30 to < 100	59	1	47.25%	59	53.60%	2,218	21.38%	-	57	96.73%	7	(4)
100.00 (Default)	234	3	56.27%	234	100.00%	10,715	29.87%	-	140	59.86%	88	(88)
Subtotal exposure class	**15,230**	**1,398**	**82.68%**	**16,654**	**3.56%**	**1,027,306**	**25.58%**	**-**	**6,780**	**40.71%**	**171**	**(215)**
Total (all exposures classes)	**15,230**	**1,398**	**82.68%**	**16,654**	**3.56%**	**1,027,306**	**25.58%**	**-**	**6,780**	**40.71%**	**171**	**(215)**

€'M												Dec-24
PD scale	On-balance-sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure Weighted Average CCF	Exposure post CRM and post CCF	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 - Secured by Real Estate												
0.00 < 0.15	-	-	-	-	-	-	-	-	-	-	-	-
0.00 to < 0.10	-	-	-	-	-	-	-	-	-	-	-	-
0.10 to < 0.15	-	-	-	-	-	-	-	-	-	-	-	-
0.15 < 0.25	-	-	-	-	-	-	-	-	-	-	-	-
0.25 < 0.50	-	-	-	-	-	-	-	-	-	-	-	-
0.50 < 0.75	1,296	223	93.37%	1,494	0.63%	7,479	25.67%	-	371	24.86%	2	(3)
0.75 < 2.50	11,741	671	89.82%	12,318	1.34%	72,085	23.53%	-	4,537	36.83%	38	(78)
0.75 to < 1.75	7,905	466	90.08%	8,307	1.02%	46,001	23.97%	-	2,657	31.98%	20	(24)
1.75 to < 2.50	3,836	205	89.22%	4,011	2.00%	26,084	22.64%	-	1,880	46.86%	18	(54)
2.50 < 10.00	1,035	105	88.45%	1,124	4.58%	7,687	21.87%	-	818	72.82%	11	(19)
2.50 to <5	1,022	105	88.46%	1,110	4.54%	7,602	21.92%	-	808	72.78%	11	(18)
5 to <10	13	0	54.78%	13	7.67%	85	17.71%	-	10	76.17%	0	(1)
10.00 < 100.00	605	6	72.41%	609	19.27%	4,764	17.42%	-	552	90.61%	20	(17)
10 to < 20	386	5	75.46%	389	10.20%	3,010	17.78%	-	336	86.18%	7	(8)
20 to < 30	165	1	54.78%	166	29.00%	1,344	16.49%	-	169	102.13%	8	(5)
30 to < 100	54	0	54.85%	54	55.05%	410	17.61%	-	47	87.16%	5	(4)
100.00 (Default)	217	2	57.10%	217	100.00%	1,711	25.84%	-	134	61.65%	74	(74)
Subtotal exposure class	**14,894**	**1,006**	**90.31%**	**15,762**	**3.56%**	**93,726**	**23.41%**	**-**	**6,412**	**40.68%**	**146**	**(190)**
Total (all exposures classes)	**15,230**	**1,398**	**82.68%**	**16,654**	**3.56%**	**1,027,306**	**25.58%**	**-**	**6,780**	**40.71%**	**171**	**(215)**

Dec-24

PD scale	On-balance-sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure Weighted Average CCF	Exposure post CRM and post CCF	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 Qualifying Revolving												
0.00 < 0.15	-	-	-	-	-	-	-	-	-	-	-	-
0.00 to < 0.10	-	-	-	-	-	-	-	-	-	-	-	-
0.10 to < 0.15	-	-	-	-	-	-	-	-	-	-	-	-
0.15 < 0.25	2	163	75.37%	319	0.18%	488,287	63.37%	-	21	6.51%	0	(1)
0.25 < 0.50	11	88	52.94%	96	0.31%	121,015	65.18%	-	10	10.55%	0	(0)
0.50 < 0.75	22	72	52.68%	81	0.59%	76,642	59.05%	-	13	15.90%	0	(1)
0.75 < 2.50	18	33	59.35%	63	1.27%	82,075	66.58%	-	20	32.35%	1	(1)
0.75 to < 1.75	16	32	57.12%	55	1.15%	66,576	65.15%	-	16	29.22%	0	(0)
1.75 to < 2.50	1	2	102.40%	9	2.05%	15,499	75.70%	-	4	52.37%	0	(0)
2.50 < 10.00	45	32	55.58%	89	4.84%	110,279	63.03%	-	68	76.86%	3	(2)
2.50 to <5	26	24	55.45%	55	3.15%	59,336	63.35%	-	33	60.18%	1	(1)
5 to <10	20	7	56.00%	34	7.61%	50,943	62.51%	-	35	104.26%	2	(1)
10.00 < 100.00	12	2	60.83%	17	22.12%	23,482	62.65%	-	28	166.72%	2	(1)
10 to < 20	7	2	63.77%	12	15.72%	19,815	64.68%	-	18	158.34%	1	(1)
20 to < 30	0	0	115.49%	1	23.16%	2,135	78.26%	-	2	229.40%	0	(0)
30 to < 100	4	1	45.85%	4	38.56%	1,532	54.75%	-	8	177.88%	1	(0)
100.00 (Default)	7	1	54.96%	7	100.00%	8,072	83.58%	-	4	52.98%	6	(6)
Subtotal exposure class	**117**	**391**	**63.07%**	**672**	**2.59%**	**909,852**	**63.56%**	**-**	**164**	**24.46%**	**13**	**(12)**
Total (all exposures classes)	**15,230**	**1,398**	**82.68%**	**16,654**	**3.56%**	**1,027,306**	**25.58%**	**-**	**6,780**	**40.71%**	**171**	**(215)**

Dec-24

PD scale	On-balance-sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure Weighted Average CCF	Exposure post CRM and post CCF	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
Other Retail												
0.00 < 0.15	2	-	-	2	0.12%	73	63.64%	-	0	25.29%	0	(0)
0.00 to < 0.10	0	-	-	0	0.09%	7	63.79%	-	0	19.92%	0	(0)
0.10 to < 0.15	1	-	-	1	0.13%	67	63.63%	-	0	25.89%	0	(0)
0.15 < 0.25	5	0	45.69%	5	0.20%	303	63.12%	-	2	35.42%	0	(0)
0.25 < 0.50	24	-	-	24	0.38%	1,753	63.20%	-	13	53.16%	0	(0)
0.50 < 0.75	29	-	-	29	0.63%	2,526	62.93%	-	20	70.51%	0	(0)
0.75 < 2.50	108	-	-	108	1.41%	13,230	63.62%	-	107	99.47%	1	(1)
0.75 to < 1.75	81	-	-	81	1.19%	9,151	62.99%	-	76	93.52%	1	(1)
1.75 to < 2.50	27	-	-	27	2.09%	4,079	65.48%	-	32	117.25%	0	(0)
2.50 < 10.00	35	-	-	35	4.49%	5,191	65.10%	-	45	130.16%	1	(2)
2.50 to <5	24	-	-	24	3.38%	3,830	65.99%	-	30	128.29%	1	(1)
5 to <10	11	-	-	11	6.84%	1,361	63.22%	-	15	134.10%	1	(1)
10.00 < 100.00	7	-	-	7	21.61%	1,434	63.90%	-	13	184.38%	1	(1)
10 to < 20	4	-	-	4	13.70%	846	64.47%	-	8	168.09%	1	(1)
20 to < 30	2	-	-	2	24.18%	312	63.52%	-	3	208.85%	0	(0)
30 to < 100	1	-	-	1	45.50%	276	62.39%	-	3	211.84%	0	(0)
100.00 (Default)	10	-	-	10	100.00%	1,065	80.08%	-	2	24.81%	8	(8)
Subtotal exposure class	**219**	**0**	**45.69%**	**219**	**6.66%**	**25,575**	**64.44%**	**-**	**204**	**92.96%**	**12**	**(13)**
Total (all exposures classes)	**15,230**	**1,398**	**82.68%**	**16,654**	**3.56%**	**1,027,306**	**25.58%**	**-**	**6,780**	**40.71%**	**171**	**(215)**

Template EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range (Foundation IRB) *Art 452(g)*

Jun-25

PD scale	On-balance-sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CRM and post CCF	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
Institutions												
0.00 < 0.15	500	-	100.00%	500	0.05%	18	35.63%	2.1	104	20.78%	0	(0)
0.00 to < 0.10	499	-	100.00%	499	0.05%	17	35.62%	2.1	104	20.76%	0	(0)
0.10 to < 0.15	0	-	100.00%	0	0.11%	1	45.00%	2.5	0	42.30%	0	(0)
0.15 < 0.25	-	-	-	-	-	-	-	-	-	-	-	-
0.25 < 0.50	-	-	-	-	-	-	-	-	-	-	-	-
0.50 < 0.75	-	-	-	-	-	-	-	-	-	-	-	-
0.75 < 2.50	-	-	-	-	-	-	-	-	-	-	-	-
0.75 to < 1.75	-	-	-	-	-	-	-	-	-	-	-	-
1.75 to < 2.50	-	-	-	-	-	-	-	-	-	-	-	-
2.50 < 10.00	-	-	-	-	-	-	-	-	-	-	-	-
2.50 to <5	-	-	-	-	-	-	-	-	-	-	-	-
5 to <10	-	-	-	-	-	-	-	-	-	-	-	-
10.00 < 100.00	-	-	-	-	-	-	-	-	-	-	-	-
10 to < 20	-	-	-	-	-	-	-	-	-	-	-	-
20 to < 30	-	-	-	-	-	-	-	-	-	-	-	-
30 to < 100	-	-	-	-	-	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	-
Subtotal exposure class	**500**	**-**	**100.00%**	**500**	**0.05%**	**18**	**35.63%**	**2.1**	**104**	**20.78%**	**0**	**(0)**
Total (all exposures classes)	**500**	**-**	**100.00%**	**500**	**0.05%**	**18**	**35.63%**	**2.1**	**104**	**20.78%**	**0**	**(0)**

Dec-24

PD scale	On-balance-sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CRM and post CCF	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
Institutions												
0.00 < 0.15	408	-	100.00%	408	0.05%	35	39.39%	2.5	112	27.30%	0	(0)
0.00 to < 0.10	408	-	100.00%	408	0.05%	34	39.39%	2.5	111	27.28%	0	(0)
0.10 to < 0.15	0	-	-	0	0.11%	1	45.00%	2.5	0	44.84%	0	-
0.15 < 0.25	-	-	-	-	-	-	-	-	-	-	-	-
0.25 < 0.50	-	-	-	-	-	-	-	-	-	-	-	-
0.50 < 0.75	-	-	-	-	-	-	-	-	-	-	-	-
0.75 < 2.50	-	-	-	-	-	-	-	-	-	-	-	-
0.75 to < 1.75	-	-	-	-	-	-	-	-	-	-	-	-
1.75 to < 2.50	-	-	-	-	-	-	-	-	-	-	-	-
2.50 < 10.00	-	-	-	-	-	-	-	-	-	-	-	-
2.50 to <5	-	-	-	-	-	-	-	-	-	-	-	-
5 to <10	-	-	-	-	-	-	-	-	-	-	-	-
10.00 < 100.00	-	-	-	-	-	-	-	-	-	-	-	-
10 to < 20	-	-	-	-	-	-	-	-	-	-	-	-
20 to < 30	-	-	-	-	-	-	-	-	-	-	-	-
30 to < 100	-	-	-	-	-	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	-
Subtotal exposure class	**408**	**-**	**100.00%**	**408**	**0.05%**	**35**	**39.39%**	**2.5**	**112**	**27.30%**	**0**	**(0)**
Total (all exposures classes)	**408**	**-**	**100.00%**	**408**	**0.05%**	**35**	**39.39%**	**2.5**	**112**	**27.30%**	**0**	**(0)**

Use of Credit Risk Mitigation Techniques

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

Art 453(f)

Jun-25

		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	3,261	20,794	20,794	-	-
2	Debt securities	4,883	-	-	-	
3	**Total**	**8,144**	**20,794**	**20,794**	**-**	**-**
4	*Of which non-performing exposures*	4	252	252	-	-
EU-5	*Of which defaulted*	4	252	252	-	-

Dec-24

		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	3,155	20,470	20,470	-	-
2	Debt securities	4,327	-	-	-	
3	**Total**	**7,482**	**20,470**	**20,470**	**-**	**-**
4	*Of which non-performing exposures*	5	243	243	-	-
EU-5	*Of which defaulted*	5	243	243	-	-

Template EU CR4 – standardised approach – Credit risk exposure and CRM effects **Art 453(g), (h) and (i), 444(e)**

Jun-25

	€'M	Exposures before CCF and befor CRM		Exposures post CCF and post CRM		RWAs and density RW	
	Exposure classes	On-balance-sheet amount	Off-balance-sheet amount	On-balance-sheet amount	Off-balance-sheet amount	RWAs	RW
		a	b	c	d	e	f
1	Central governments or central banks	5,916	-	5,916	-	11	0.19%
2	Non-central government public sector entities	-	-	-	-	-	-
EU 2a	Regional government or local authorities	-	-	-	-	-	-
EU 2b	Public sector entities	-	-	-	-	-	-
3	Multilateral Development Banks	41	-	41	-	-	-
EU 3a	International Organisations	743	-	743	-	-	-
4	Institutions	-	-	-	-	-	-
5	Covered bonds	-	-	-	-	-	-
6	Corporates	205	22	205	21	209	92.50%
6.1	Of which: Specialised Lending	-	-	-	-	-	-
7	Subordinated debt exposures and equity	25	29	25	29	54	100.00%
EU 7a	Subordinated debt exposures	-	-	-	-	-	-
EU 7b	Equity	25	29	25	29	54	100.00%
8	Retail	476	81	476	40	362	70.22%
9	Secured by mortgages on immovable property and ADC exposures	5,132	73	5,132	38	1,639	31.71%
9.1	Secured by mortgages on residential immovable property - non IPRE	4,469	15	4,469	11	1,160	25.88%
9.2	Secured by mortgages on residential immovable property - IPRE	188	1	188	1	124	65.84%
9.3	Secured by mortgages on commercial immovable property - non IPRE	-	-	-	-	-	-
9.4	Secured by mortgages on commercial immovable property - IPRE	474	58	474	26	355	71.02%
9.5	Acquisition, Development and Construction (ADC)	-	-	-	-	-	-
10	Exposures in default	103	0	103	0	104	100.58%
EU 10a	Claims on institutions and corporates with a short-term credit assessment	-	-	-	-	-	-
EU 10b	Collective investments undertakings (CIU)	-	-	-	-	-	-
EU 10c	Other items	812	-	812	-	741	91.15%
11	Not applicable						
12	**TOTAL**	**13,454**	**205**	**13,454**	**127**	**3,120**	**22.97%**

Dec-24

	€'M	Exposures before CCF and befor CRM		Exposures post CCF and post CRM		RWAs and density RW	
	Exposure classes	On-balance-sheet amount	Off-balance-sheet amount	On-balance-sheet amount	Off-balance-sheet amount	RWAs	RW
		a	b	c	d	e	f
1	Central governments or central banks	5,494	-	5,494	-	9	0.17%
2	Regional governments or local authorities	-	-	-	-	-	-
3	Public sector entities	-	-	-	-	-	-
4	Multilateral Development Banks	42	-	42	-	-	-
5	International Organisations	618	-	618	-	-	-
6	Institutions	-	-	-	-	-	-
7	Corporates	177	14	177	7	171	93.08%
8	Retail	472	98	472	50	370	70.89%
9	Secured by mortgages on immovable property	5,359	63	5,359	31	2,265	42.02%
10	Exposures in default	101	1	101	-	107	105.81%
11	Items associated with particularly high risk	-	-	-	-	-	-
12	Covered bonds	-	-	-	-	-	-
13	Claims on institutions and corporates with a short-term credit assessment	-	-	-	-	-	-
14	Collective investments undertakings (CIU)	-	-	-	-	-	-
15	Equity	-	-	-	-	-	-
16	Other items	719	-	719	-	634	88.22%
17	**TOTAL**	**12,982**	**175**	**12,982**	**88**	**3,557**	**27.22%**

Template EU CR7-A – IRB approach – Disclosure of the extent of the use of CRM techniques **Art 453(g)**

Jun-25

	A-IRB	Total exposures	Credit risk Mitigation techniques											Credit risk Mitigation methods in the calculation of RWEAs	
			Funded credit Protection (FCP)									Unfunded credit Protection (UFCP)			
			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 (%)	RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and sustitution effects)
		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**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	**Corporates**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5.1	Corporates – General	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5.2	Corporates – Specialised lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5.3	Corporates - Purchased Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	**Retail**	**16,887**	-	**94.48%**	**94.48%**	-	-	-	-	-	-	-	-	**6,402**	**6,402**
6.1	Retail – Qualifying revolving	671	-	-	-	-	-	-	-	-	-	-	-	158	158
6.2	Retail – secured by residential immovable property	15,995	-	99.75%	99.75%	-	-	-	-	-	-	-	-	6,049	6,049
6.3	Retail - Purchased Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6.4	Retail - Other retail exposures	221	-	-	-	-	-	-	-	-	-	-	-	195	195
7	**Total**	**16,887**	-	**94.5%**	**94.5%**	-	-	-	-	-	-	-	-	**6,402**	**6,402**

	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)			
			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 (%)	RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and sustitution effects)
1	**Central governments and central banks**	-	b	c	d	e	f	g	h	i	j	k	l	-	-
2	**Regional governments and local authorities**	-												-	-
3	**Public sector entities**	-												-	-
4	**Institutions**	**500**	-	-	-	-	-	-	-	-	-	-	-	**104**	**104**
5	**Corporates**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5.1	Corporates – General	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5.2	Corporates – Specialised lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5.3	Corporates - Purchased Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	**Total**	**500**	-	-	-	-	-	-	-	-	-	-	-	**104**	**104**

Dec-24

	A-IRB	Total exposures	Credit risk Mitigation techniques											Credit risk Mitigation methods in the	
			Funded credit Protection (FCP)									Unfunded credit Protection (UFCP)			
			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 (%)	RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and sustitution effects)
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
1	**Central governments and central banks**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	**Institutions**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	**Corporates**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3.1	Of which Corporates – SMEs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3.2	Of which Corporates – Specialised lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3.3	Of which Corporates – Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	**Retail**	**16,654**	**-**	**88.27%**	**88.27%**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**6,780**	**6,780**
4.1	Of which Retail – Immovable property SMEs	0	-	99.93%	99.93%	-	-	-	-	-	-	-	-	0	0
4.2	Of which Retail – Immovable property non-SMEs	15,762	-	93.27%	93.27%	-	-	-	-	-	-	-	-	6,412	6,412
4.3	Of which Retail – Qualifying revolving	672	-	-	-	-	-	-	-	-	-	-	-	164	164
4.4	Of which Retail – Other SMEs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4.5	Of which Retail – Other non-SMEs	219	-	-	-	-	-	-	-	-	-	-	-	204	204
5	**Total**	**16,654**	**-**	**88.27%**	**88.27%**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**6,780**	**6,780**

	F-IRB	Total exposures	Credit risk Mitigation techniques											Credit risk Mitigation methods in the	
			Funded credit Protection (FCP)									Unfunded credit Protection (UFCP)			
			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 (%)	RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and sustitution effects)
1	**Central governments and central banks**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	**Institutions**	**408**	-	-	-	-	-	-	-	-	-	-	-	**110**	**110**
3	**Corporates**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3.1	Of which Corporates – SMEs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3.2	Of which Corporates – Specialised lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3.3	Of which Corporates – Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	**Total**	**408**	-	-	-	-	-	-	-	-	-	-	-	**110**	**110**

CRR Disclosure Requirements

Article	Applicable / Not applicable to Permanent TSB Group	ITS 2024/3172 Table / Template reference	Page reference	Rationale for exclusion
Article 431	**Disclosure requirements and policies**			
431	Applicable - covered by the Bank's CRR Disclosure Policy (Pillar 3)			
Article 432	**Non-Material, proprietary or confidential information**			
432	Applicable - covered by the Bank's CRR Disclosure Policy (Pillar 3)			
Article 433	**Frequency & Scope of Disclosure**			
433	Applicable - covered by the Bank's CRR Disclosure Policy (Pillar 3)			
Article 434	**Means of disclosures**			
434	Applicable - covered by the Bank's CRR Disclosure Policy (Pillar 3)			
Article 434a	**Uniform disclosure formats**			
434a (1)	Applicable - covered by the Bank's CRR Disclosure Policy (Pillar 3)			
Article 434b	**Accessibility of information on the European single access point**			
434b (1)	Applicable - covered by the Bank's CRR Disclosure Policy (Pillar 3)			

Article	Applicable / Not applicable to Permanent TSB Group	ITS 2024/3172 Table / Template reference	Page reference	Rationale for exclusion
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**			
434c	Applicable - covered by the Bank's CRR Disclosure Policy (Pillar 3)			
Article 435	**Disclosure of risk management objectives and policies**			
435 (1)				
435 (1) (a)	Applicable	EU OVA, EU LIQA, EU CRA, EU ORA, EU MRA		Annual requirement
435 (1) (b)	Applicable	EU OVA, EU LIQA, EU CRA, EU ORA, EU MRA		Annual requirement
435 (1) (c)	Applicable	EU OVA, EU LIQA, EU ORA, EU MRA		Annual requirement
435 (1) (d)	Applicable	EU OVA , EU LIQA, EU CRA, EU ORA, EU MRA		Annual requirement
435 (1) (e)	Applicable	EU OVA, EU LIQA		Annual requirement
435 (1) (f)	Applicable	EU OVA , EU LIQA, EU CRA		Annual requirement
435 (2)				
435 (2) (a)	Applicable	EU OVB		Annual requirement
435 (2) (b)	Applicable	EU OVB		Annual requirement
435 (2) (c)	Applicable	EU OVB		Annual requirement
435 (2) (d)	Applicable	EU OVB		Annual requirement
435 (2) (e)	Applicable	EU OVB		Annual requirement
Article 436	**Disclosure of the scope of application**			
436				
436 (a)	Applicable			Annual requirement
436 (b)	Applicable	EU LIA, EU LI3		Annual requirement
436 (c)	Applicable	EU LI1		Annual requirement
436 (d)	Applicable	EU LIA, EU LI2		Annual requirement

Article	Applicable / Not applicable to Permanent TSB Group	ITS 2024/3172 Table / Template reference	Page reference	Rationale for exclusion
436 (e)	Not Applicable	EU PV1		The Bank applies the simplified approach and does not follow the core approach as outlined in Commission Delegated Regulation (EU) 2016/101.
436 (f)	Applicable	EU LIB		Annual requirement
436 (g)	Applicable	EU LIB		Annual requirement
436 (h)	Applicable	EU LIB		Annual requirement
Article 437	**Disclosure of own funds**			
437				
437 (a)	Applicable	EU CC1, EU CC2	Pages 7 to 13	
437 (b)	Applicable	EU CCA		Annual requirement
437 (c)	Applicable	EU CCA		Annual requirement
437 (d) (i) to (iii)	Applicable	EU CC1, EU CC2	Pages 7 to 13	
437 (e)	Applicable	EU CC1, EU CC2	Pages 7 to 13	
437 (f)	Not applicable	EU CC1, EU CC2		The Bank does not disclose capital ratios calculated using elements of own funds determined on a basis other than that laid down in the CRR.
Article 437a	**Disclosure of own funds and eligible liabilities**			
437a	Not applicable			The Bank is not a G-SII.
Article 438	**Disclosure of own funds requirements and risk-weighted exposure amounts**			
438				
438 (a)	Applicable	EU OVC		Annual requirement
438 (b)	Applicable	EU KM1		Annual requirement
438 (c)	Not Applicable	EU OVC		The Bank has not been requested by the CBI to disclose the results of its ICAAP.
438 (d)	Applicable (except EU CVA4)	EU OV1, EU ORA, EU OR1, EU CMS1, EU CMS2, EU CVA4	Pages 14 to 16	EU ORA, EU OR1 are annual requirement The Bank uses the Reduced Basic approach to calculate credit valuation adjustment risk
438 (da)	Applicable	EU OV1, EU CMS1, EU CMS2	Pages 14 to 16	
438 (e)	Applicable	EU CR10.5	Page 17	
438 (f)	Not Applicable	EU INS1		The Bank does not hold any own funds instruments in an insurance undertaking,

Article	Applicable / Not applicable to Permanent TSB Group	ITS 2024/3172 Table / Template reference	Page reference	Rationale for exclusion
				reinsurance undertaking or insurance holding company.
438 (g)	Not Applicable	EU INS2		The Bank is not a financial conglomerate.
438 (h)	Applicable (EU CR8 only)	EU CR8, EU CCR7, EU MR2-B, EU CVA4	Page 17	The Bank measures counterparty credit risk under IRB approach, credit valuation adjustment risk under the Reduced Basic approach and market risk under standardised approaches, hence EU CCR7, EU CVA4 and MR2-B are not applicable.
Article 439	**Disclosure of exposures to counterparty credit risk**			
439				
439 (a)	Applicable	EU CCRA		Annual requirement
439 (b)	Applicable	EU CCRA		Annual requirement
439 (c)	Applicable	EU CCRA		Annual requirement
439 (d)	Applicable	EU CCRA		Annual requirement
439 (e)	Applicable	EU CCR5	Page 21	
439 (f)	Applicable	EU CCR1	Page 18	
439 (g)	Applicable	EU CCR1	Page 18	
439 (h)	Applicable			
439 (i)	Applicable	EU CCR8	Page 19	
439 (j)	Not applicable	EU CCR6		The Group has no Credit Derivatives
439 (k)	Not applicable	EU CCR1		The Group do not estimate alpha
439 (l)	Applicable (EU CCR4 only)	EU CCR3, EU CCR4	Page 20	Template EU CCR3 not applicable as the bank has no counterparty credit risk under the standardised approach.
439 (m)	Applicable	EU CCR1	Page 18	
439 (last para)	Not Applicable			The CBI does not provide any liquidity assistance to the Bank.
Article 440	**Disclosure of countercyclical capital buffers**			
440				
440 (1) (a)	Applicable	EU CCyB1	page 23	

Article	Applicable / Not applicable to Permanent TSB Group	ITS 2024/3172 Table / Template reference	Page reference	Rationale for exclusion
440 (1) (b)	Applicable	EU CCyB2	page 22	
Article 441	**Disclosure of indicators of global systemic importance**			
441	Not applicable			Not applicable as PTSB is not identified as a G-SII in accordance with Article 131 of Directive 2013/36/EU
Article 442	**Disclosure of exposures to credit risk and dilution risk**			
442				
442 (a)	Applicable	EU CRB		Annual requirement
442 (b)	Applicable	EU CRB		Annual requirement
442 (c)	Applicable (except EU CR2a, EU CQ2, EU CQ6, EU CQ8)	EU CR1, EU CQ1, EU CQ2, EU CQ4, EU CQ5, EU CQ6, EU CQ7, EU CQ8, EU CR2a	Pages 25 to 32	EU CQ5 & EU CQ4 (cols b and d) are not applicable as bank's NPL ratio is lower than 5%. EU CR2a, EU CQ2, EU CQ6, EU CQ8 are not applicable as bank's NPL ratio is lower than 5%.
442 (d)	Applicable	EU CQ3		Annual requirement
442 (e)	Applicable	EU CR1, EU CQ4, EU CQ5	Pages 25, 26, 29 to 31	EU CQ5 & EU CQ4 (cols b and d) are not applicable as bank's NPL ratio is lower than 5%.
442 (f)	Applicable (except EU CR2a)	EU CR2a, EU CR2	Page 24	EU CR2a is not applicable as bank's NPL ratio is lower than 5%.
442 (g) (i) to (iii)	Applicable	EU CR1-A	Page 32	
Article 443	**Disclosure of encumbered and unencumbered Assets**			
443	Applicable	EU AE1 , EU AE2, EU AE3, EU AE4		Annual requirement
Article 444	**Disclosure of the use of the Standardised Approach**			
444				The Central Bank of Ireland granted an exemption to the Group from the IRB approach for EU sovereign exposures. This exemption allows the Group to treat all exposures to Eurozone Sovereigns under the Standardised Approach and apply a 0% risk weighting. Consequently, ECAI ratings are not used in the calculation of risk weights for credit exposures to Eurozone Sovereigns. Similarly, the Group has an exemption to treat exposures to corporate/SME customers under the Standardised Approach,
444 (a)	Not applicable	EU CRD		
444 (b)	Not applicable	EU CRD		
444 (c)	Not applicable	EU CRD		
444 (d)	Not applicable	EU CRD		
444 (e)	Applicable (except EU CCR3)	EU CR4, EU CR5, EU CCR3	Pages 102, 103 and 34 to 36	

Article	Applicable / Not applicable to Permanent TSB Group	ITS 2024/3172 Table / Template reference	Page reference	Rationale for exclusion
				however, ECAI ratings are not used in the calculation of risk weights to these exposures.
Article 445	**Disclosure of exposure to market risk under the standardised approach**			
445	Not applicable			The Group does not currently hold any capital against Market Risk. The Group does not have a trading book and is therefore not subject to the risks associated with trading book positions. The foreign exchange position of the Group does not currently exceed the 2% of total own funds threshold as laid down in Article 351 of the CRR and, therefore, the Group currently has no requirement to hold pillar 1 capital against this risk.
Article 445a	**Disclosure of CVA risk**			
445a (1)	Applicable (template EU CVAA only)	EU CVAA, EU CVA3		The Group uses the Reduced Basic approach to calculate credit valuation adjustment risk
445a (2)	Not applicable	EU CVAB, EU CVA3		
445a (3)	Applicable (template EU CVA1 only)	EU CVA1, EU CVA2		
Article 446	**Disclosure of operational risk management**			
446				
446 (1) (a)	Applicable	EU ORA, EU OR2, EU OR3		Annual requirement
446 (1) (b)	Applicable	EU ORA, EU OR2, EU OR3		Annual requirement
446 (1) (c)	Applicable	EU ORA, EU OR2, EU OR3		Annual requirement
446 (1) (d)	Applicable	EU ORA		Annual requirement
446 (2)	Not applicable	EU OR1		Annual requirement
446 (2) (a)	Not applicable	EU OR1		Annual requirement
446 (2)(b)	Not applicable	EU OR1		Annual requirement

Article	Applicable / Not applicable to Permanent TSB Group	ITS 2024/3172 Table / Template reference	Page reference	Rationale for exclusion
Article 447	**Disclosure of key metrics**			
447				
447 (a)	Applicable	EU KM1	Pages 4 & 5	
447 (aa)	Applicable	EU KM1	Pages 4 & 5	
447 (b)	Applicable	EU KM1	Pages 4 & 5	
447 (c)	Applicable	EU KM1	Pages 4 & 5	
447 (d)	Applicable	EU KM1	Pages 4 & 5	
447 (e)	Applicable	EU KM1	Pages 4 & 5	
447 (f)	Applicable	EU KM1	Pages 4 & 5	
447 (g)	Applicable	EU KM1	Pages 4 & 5	
447 (h)	Not Applicable	EU KM1		Article 92a and 92b relevant to G-SIIs only.
Article 448	**Disclosure of exposures to interest rate risk on positions not held in the trading book**			
448 (1)				
448 (1) (a)	Applicable	EU IRRBB1	Page 37	
448 (1) (b)	Applicable	EU IRRBB1	Page 37	
448 (1) (c)	Applicable	EU IRRBBA		Annual requirement
448 (1) (d)	Applicable	EU IRRBBA		Annual requirement
448 (1) (e) (i) to (v)	Applicable	EU IRRBBA		Annual requirement
448 (1) (f)	Applicable	EU IRRBBA		Annual requirement
448 (1) (g)	Applicable	EU IRRBBA		Annual requirement
448 (2)	Applicable	EU IRRBBA		Annual requirement
Article 449	**Disclosure of exposures to securitisation positions**			
449				
449 (a)	Applicable	EU SECA		Annual requirement
449 (b)	Applicable	EU SECA		Annual requirement
449 (c)	Applicable	EU SECA		Annual requirement
449 (d)	Applicable	EU SECA		Annual requirement
449 (e)	Not applicable	EU SECA		Not applicable as PTSB doesn't provide support for any other legal entities.
449 (f)	Not applicable	EU SECA		Not applicable as PTSB doesn't have any such affiliated legal entities.
449 (g)	Applicable	EU SECA		Annual requirement
449 (h)	Applicable	EU SECA		Annual requirement
449 (i)	Not applicable	EU SECA		Not applicable as PTSB doesn't use the internal assessment approach
449 (j)	Applicable (EU SEC1 non trading book only)	EU SEC1, EU SEC2	Page 38	EU SEC2 is not applicable as the Bank has no trading book
449 (k)	Applicable	EU SEC3, EU SEC4	Page 39	EU SEC3 is not applicable as the Bank has no securitisation

Article	Applicable / Not applicable to Permanent TSB Group	ITS 2024/3172 Table / Template reference	Page reference	Rationale for exclusion
				positions where it acts as originator or sponsor
449 (l)	Applicable	EU SEC5	Page 40	
Article 449a	**Disclosure of environmental, social and governance risks (ESG risks)**			
449a	Applicable (except GAR templates 6 - 10)	Table 1 - Qualitative information on Environmental risk Table 2 - Qualitative information on Social risk Table 3 - Qualitative information on Governance risk Template 1 Template 2 Template 3 Template 4 Template 5 Template 6 Template 7 Template 8 Template 9 (Not applicable - first disclosure reference date 31st December 2024) Template 10	Pages 41 to 59 Pages 60 to 70 Pages 71 to 76 Pages 77 to 80 Page 81 Pages 82 to 83 Page 84 Pages 85 to 86	Large, listed institutions, shall continue preparing their disclosure requirements in accordance with Regulation (EU) 2024/3172, except for those templates related with the Green Asset Ratio (GAR) and Taxonomy Regulation (templates 6 to 10), for which the disclosure obligations are suspended until end-2026.

Article	Applicable / Not applicable to Permanent TSB Group	ITS 2024/3172 Table / Template reference	Page reference	Rationale for exclusion
Article 449b	**Disclosure of aggregate exposure to shadow banking entities**			
449b	Not applicable	EU SB1		the bank has no shadow banking exposures
Article 450	**Disclosure of remuneration policy**			
450				
450 (1) (a)	Applicable	EU REMA		Annual requirement
450 (1) (b)	Applicable	EU REMA		Annual requirement
450 (1) (c)	Applicable	EU REMA		Annual requirement
450 (1) (d)	Applicable	EU REMA		Annual requirement
450 (1) (e)	Applicable	EU REMA		Annual requirement
450 (1) (f)	Applicable	EU REMA		Annual requirement
450 (1) (g)	Applicable	EU REM5		Annual requirement
450 (1) (h) (i) to (vi)	Applicable	EU REM1, EU REM2, EU REM3		Annual requirement REM3 is not applicable as no deferred remuneration awarded to MRTs
450 (1) (i)	Not applicable	EU REM4		No employee has been paid in excess of EUR 1 million
450 (1) (j)	Not applicable	EU REMA		This information has not been requested from the competent authority. Executive Director remuneration is provided per individual in the annual report.
450 (1) (k)	Not Applicable	EU REMA		Not applicable given the restrictions on variable pay in PTSB.
450 (2)	Applicable	EU REMA		Annual requirement
Article 451	**Disclosure of the leverage ratio**			
451				
451 (1) (a)	Applicable	EU LR2	Pages 88 to 89	EU LR2 rows 28 to 31a only required annually
451 (1) (b)	Applicable	EU LR1, EU LR2, EU LR3	Pages 87 to 90	EU LR2 rows 28 to 31a only required annually
451 (1) (c)	Applicable	EU LR2	Pages 88 to 89	EU LR2 rows 28 to 31a only required annually
451 (1) (d)	Applicable	EU LRA		Annual requirement
451 (1) (e)	Applicable	EU LRA		Annual requirement
451 (2)	Not Applicable	EU LR2		PTSB is not a public development credit institution
451 (3)	Applicable	EU LR2		EU LR2 rows 28 to 31a only required annually
Article 451a	**Disclosure of liquidity requirements**			
451a (1)	Applicable	EU LIQA, EU LIQB, EU LIQ1,EU LIQ2	Pages 91 to 95	Table EU LIQA - Liquidity risk management is an annual requirement
451a (2)	Applicable	EU LIQB, EU LIQ1	Pages 91 to 92, 93 & 95	

Article	Applicable / Not applicable to Permanent TSB Group	ITS 2024/3172 Table / Template reference	Page reference	Rationale for exclusion
451a (3)	Applicable	EU LIQ2	Pages 93 to 94	
451a (4)	Applicable	EU LIQA		Annual requirement
Article 451b	Disclosure of crypto-asset exposures and related activities			
451b	Not applicable	EU CAE1		Annual requirement - The Group does not have any crypto-asset exposures
Article 452	**Disclosure of the use of the IRB Approach to credit risk**			
452				
452 (a)	Applicable	EU CRE, EU CR6-A		Tables EU CRE & EU CR6-A – are an annual requirement
452 (b) (i) to (iv)	Applicable	EU CRE, EU CR6-A		Tables EU CRE & EU CR6-A – are an annual requirement
452 (c) (i) to (v)	Applicable	EU CRE, EU CR6-A		Tables EU CRE & EU CR6-A – are an annual requirement
452 (d)	Applicable	EU CRE, EU CR6-A		Tables EU CRE & EU CR6-A – are an annual requirement
452 (e) (i) to (iii)	Applicable	EU CRE, EU CR6-A		Tables EU CRE & EU CR6-A – are an annual requirement
452 (f)	Applicable	EU CRE, EU CR6-A		Tables EU CRE & EU CR6-A – are an annual requirement
452 (g)	Applicable	EU CR6	Pages 96 to 100	
452 (h)	Applicable	EU CR9, EU CR9.1		Annual requirement
Article 453	**Disclosure of the use of credit risk mitigation techniques**			
453				
453 (a)	Applicable	EU CRC		Annual requirement
453 (b)	Applicable	EU CRC		Annual requirement
453 (c)	Applicable	EU CRC		Annual requirement
453 (d)	Not applicable	EU CRC		Guarantees and credit derivatives are not used for credit protection purposes
453 (e)	Applicable	EU CRC		Annual requirement
453 (f)	Applicable	EU CR3	Page 101	
453 (g)	Applicable	EU CR4, EU CR7-A & EU CR7	Pages 102 to 105	EU CR7 relates to exposures to credit derivatives which is not applicable
453 (h)	Applicable	EU CR4	Pages 102 & 103	
453 (i)	Applicable	EU CR4	Pages 102 & 103	
453 (j)	Applicable	EU CR7-A & EU CR7	Pages 104 & 105	CR7 is not applicable as the bank does not have credit derivative exposures
Article 454	**Disclosure of the use of the Advanced Measurement Approaches to operational risk**			
454	Not applicable			The Group does not use the Advanced Measurement Approach to operational risk.

Article	Applicable / Not applicable to Permanent TSB Group	ITS 2024/3172 Table / Template reference	Page reference	Rationale for exclusion
Article 455	**Use of internal market risk model**			
455 (1)				The Group does not use any internal market risk models under article 363 of the CRR to calculate its capital requirements.
455 (1) (a) (i) to (iv)	Not applicable			
455 (1) (b)	Not applicable			
455 (1) (c)	Not applicable			
455 (1) (d) (i) to (iii)	Not applicable			
455 (1) (e)	Not applicable			
455 (1) (f)	Not applicable			
455 (2)	Not applicable			
455 (2) (a)	Not applicable			
455 (2) (b)	Not applicable			
455 (2) (c)	Not applicable			
455 (3)	Not applicable			
Article 473a	**Introduction of IFRS 9**			
473a (10)	Not applicable	IFRS9-FL		The IFRS9 transitional period ended on 31st December 2024

Minimum requirement for own funds and eligible liabilities. Supervisory public disclosure of the requirement

Bank Recovery and Resolution Directive (BRRD) 2014/59/EU Article 45i (3)	Applicable / Not applicable to Permanent TSB Group		Page Reference	Rationale for exclusion
Article 45i(3)(a)	Applicable	EU KM2	Page 6	
Article 45i(3)(b)	Applicable (EU TLAC3b reported [7])	EU TLAC1, EU TLAC3		Annual Requirement
Article 45i(3)(c)	Applicable	EU KM2	Page 6	
Article 45i(3)(c)	Applicable	EU TLAC1		Annual Requirement

[7] EU TLAC3b captures only own funds and liabilities eligible to meet the requirement set out in Article 45 of Directive 2014/59/EU in accordance with Article 45e of that Directive