

Pillar 3 Disclosures

30 June 2026

Permanent TSB plc



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Introduction

These disclosures relate to Permanent TSB plc (hereafter 'Permanent TSB', 'PTSB' or 'the Bank'). They provide comprehensive information on the risk profile and risk management of 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') was mandated to develop uniform disclosure formats for banks' disclosures. The uniform formats are contained within Commission Delegated Regulation (EU) 2024/3172, 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.

Large subsidiary

Subsidiaries are not required to comply with Pillar 3 disclosures per Article 6, however, large subsidiaries are required to disclose certain information per Article 13(1). A review of the licensed subsidiaries is carried out quarterly to determine if they meet the definition of a large subsidiary. The only large subsidiary in PTSB Group at 30 June 2026 is Permanent TSB plc. Large subsidiaries shall disclose all the information required per Article 13(1) on an semi-annual basis.

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

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

<https://www.permanenttsbgroup.ie/investors/result-centre/2026>

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

Disclosure reference date	30 June 2026
Period	1 January 2026 to 30 June 2026
Reporting Currency	Euro
Name of disclosing institution	Permanent TSB plc
LEI Code	549300WL1M55G8FIDZ68
Accounting Standard	IFRS
Scope of consolidation	Individual

A checklist outlining the CRR disclosure requirements applicable to the Bank 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.

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. These apply to Permanent TSB plc. The disclosures are reviewed by risk sub committees prior to approval by the Group's Board Audit Committee (BAC).

"We confirm that PTSB plc'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 plc

7th October 2026

Key metrics of the Bank

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)

€'M		<i>a</i>	<i>b</i>	<i>c</i>	<i>d</i>	<i>e</i>
		Jun-26	Mar-26	Dec-25	Sept-25	Jun-25
	Available own funds (amounts)					
1	Common Equity Tier 1 (CET 1) capital	1,788	1,783	1,731	1,663	
2	Tier 1 capital	2,033	2,028	1,976	2,031	
3	Total capital	2,356	2,354	2,274	2,366	
	Risk-weighted exposure amounts					
4	Total risk-weighted exposure amount	10,133	10,053	10,932	10,735	
4a	Total risk exposure pre-floor	10,133	10,053	10,932	10,735	
	Capital ratios (as a percentage of risk-weighted exposure amount)					
5	Common Equity Tier 1 ratio (%)	17.64%	17.74%	15.83%	15.49%	
5a	Not applicable					
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	17.64%	17.74%	15.83%	15.49%	
6	Tier 1 ratio (%)	20.06%	20.17%	18.07%	18.92%	
6a	Not applicable					
6b	Tier 1 ratio considering unfloored TREA (%)	20.06%	20.17%	18.07%	18.92%	
7	Total capital ratio (%)	23.25%	23.42%	20.80%	22.04%	
7a	Not applicable					
7b	Total capital ratio considering unfloored TREA (%)	23.25%	23.42%	20.80%	22.04%	

Note: The decrease in the CET1 ratio (-10bps) between March 2026 to June 2026 is primarily driven by an increase of €80m (-14bps) in Risk Weighted Assets (see template EU OV1). This was offset by an increase of €5m in CET1 capital (+4bps) as a result of recognition of HY eligible profits of €34m (+34bps), decreases in both the Deferred Tax Asset of €4m (+4bps) and IRB EL v ECL 'shortfall' on performing exposures of €6m (+6bps), offset by an increase in deductions for intangible software assets of €23m (-23bps) and semi-annual AT1 coupon payment of €17m (-17bps)

	Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)	Jun-26	Mar-26	Dec-25	Sept-25	Jun-25
EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	3.00%	3.00%	3.00%	3.25%	
EU 7e	of which: to be made up of CET1 capital (percentage points)	1.69%	1.69%	1.69%	1.83%	
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	2.25%	2.25%	2.25%	2.44%	
EU 7g	Total SREP own funds requirements (%)	11.00%	11.00%	11.00%	11.25%	
	Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)	Jun-26	Mar-26	Dec-25	Sept-25	Jun-25
8	Capital conservation buffer (%)	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%	
EU 9a	Systemic risk buffer (%)	-	-	-	-	
10	Global Systemically Important Institution buffer (%)	-	-	-	-	
EU 10a	Other Systemically Important Institution buffer	-	-	-	-	
11	Combined buffer requirement (%)	4.00%	4.00%	4.00%	4.00%	
EU 11a	Overall capital requirements (%)	15.00%	15.00%	15.00%	15.25%	
12	CET1 available after meeting the total SREP own funds requirements (%)	11.45%	11.55%	9.61%	9.16%	
	Leverage ratio					
13	Total exposure measure	30,909	30,897	30,677	30,549	
14	Leverage ratio (%)	6.58%	6.56%	6.44%	6.65%	
	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%	
	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%	
	Liquidity Coverage Ratio					
15	Total high-quality liquid assets (HQLA) (Weighted value - average)	6,491	6,467	6,305	6,025	
EU 16a	Cash outflows - Total weighted value	2,580	2,539	2,485	2,441	
EU 16b	Cash inflows - Total weighted value	216	234	240	264	
16	Total net cash outflows (adjusted value)	2,364	2,305	2,245	2,177	
17	Liquidity coverage ratio (%)	275.12%	280.79%	280.96%	276.79%	
	Net Stable Funding Ratio					
18	Total available stable funding	27,095	27,372	27,229	27,076	
19	Total required stable funding	16,954	16,747	16,706	16,515	
20	NSFR ratio (%)	159.81%	163.45%	162.99%	163.94%	

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

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

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

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

Permanent TSB plc is not subject to the Internal Loss-Absorbing Capacity 'ILAC' requirements which only applies to material subsidiaries of non-EU Global Systemically Important Institutions 'G-SIIs'.

The current MREL requirement for Permanent TSB plc is the higher of 17.88% of RWAs (21.88% including the Combined Buffer Requirement) and 5.91% of the leverage exposure. As of 30 June 2026, Permanent TSB plc exceeds these requirements.

		Jun-26		
		a	b	c
		Minimum requirement for own funds and eligible liabilities (internal MREL)	Non-EU G-SII requirement for own funds and eligible liabilities (internal TLAC)	Qualitative information
Applicable requirement and level of application				
EU-1	Is the entity subject to a non-EU G-SII requirement for own funds and eligible liabilities? (Y/N)			N
EU-2	If EU-1 is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)			-
EU-2a	Is the entity subject to an internal MREL? (Y/N)			Y
EU-2b	If EU-2a is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)			Individual
Own funds and eligible liabilities				
EU-3	Common Equity Tier 1 capital (CET1)	1,788		
EU-4	Eligible Additional Tier 1 capital	245		
EU-6	Eligible own funds	2,356		
EU-7	Eligible liabilities	1,692		
EU-8	of which permitted guarantees	-		
EU-9a	(Adjustments)	-		
EU-9b	Own funds and eligible liabilities items after adjustments	4,048		
Total risk exposure amount and total exposure measure				
EU-10	Total risk exposure amount (TREA)	10,133		
EU-11	Total exposure measure (TEM)	30,909		
Ratio of own funds and eligible liabilities				
EU-12	Own funds and eligible liabilities as a percentage of the TREA	39.94%		
EU-13	of which permitted guarantees	-		
EU-14	Own funds and eligible liabilities as a percentage of the TEM	13.10%		
EU-15	of which permitted guarantees	-		
EU-16	CET1 (as a percentage of the TREA) available after meeting the entity's requirements	11.45%		
EU-17	Institution-specific combined buffer requirement			
Requirements				
EU-18	Requirement expressed as a percentage of the TREA	21.88%		
EU-19	of which part of the requirement that may be met with a guarantee	-		
EU-20	Requirement expressed as percentage of the TEM	5.91%		
EU-21	of which part of the requirement that may be met with a guarantee	-		
Memorandum items				
EU-22	Total amount of excluded liabilities referred to in Article 72a(2) of Regulation (EU) No 575/2013			

Own Funds

Details of the composition of the Bank'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)**

€'M		(a)	(b)	(a)
		Jun-26		Dec-25
		Amounts	Cross reference to CC2	Amounts
	Common Equity Tier 1 (CET1) capital: instruments and reserves			
1	Capital instruments and the related share premium accounts	622	29 & 30	622
	of which: Ordinary Shares	89	30	89
	of which: Deferred Shares	-		-
	of which: Share Premium	533	31	533
2	Retained earnings	(1,601)	33	(1,687)
3	Accumulated other comprehensive income (and other reserves)	3,189	32	3,189
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	34	34	96
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	2,244		2,220
	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)	(160)	15	(169)
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)	(287)	17	(298)
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)
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: regulatory adjustments			
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 adjustments	(0)		(0)
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	(456)		(489)
29	Common Equity Tier 1 (CET1) capital	1,788		1,731

	Additional Tier 1 (AT1) capital: instruments			
30	Capital instruments and the related share premium accounts	245	36	245
31	of which: classified as equity under applicable accounting standards	245	36	245
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	245		245
	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	245		245
45	Tier 1 capital (T1 = CET1 + AT1)	2,033		1,976

	Tier 2 (T2) capital: instruments			
46	Capital instruments and the related share premium accounts	296	28	298
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	27		-
51	Tier 2 (T2) capital before regulatory adjustments	323		298
	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 adjustments to T2 capital	-		-
57	Total regulatory adjustments to Tier 2 (T2) capital	-		-
58	Tier 2 (T2) capital	323		298
59	Total capital (TC = T1 + T2)	2,356		2,274
60	Total risk exposure amount	10,133		10,932

	Capital ratios and requirements including buffers		
61	Common Equity Tier 1 (as a percentage of total risk exposure amount)	17.64%	15.83%
62	Tier 1 (as a percentage of total risk exposure amount)	20.06%	18.07%
63	Total capital (as a percentage of total risk exposure amount)	23.25%	20.80%
64	Institution CET1 overall capital requirements	10.19%	10.19%
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	-	-
EU-67b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage	1.69%	1.69%
68	Common Equity Tier 1 available to meet buffer (as a percentage of risk exposure amount)	11.45%	9.61%
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)	40	33
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)	2	6
	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	42	43
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	27	-
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	33	37
	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)	-	-

The increase in the CET1 ratio (+181bps) in the six months to June 2026 is primarily due to the application of new IRB models in January 2026 (RWAs c. -0.9bn, CET1 c. +150bps), recognition of HY profits after tax of €40m (CET1 c. +40bps), decrease in CET1 regulatory adjustments of €33m (CET1 c. +30bps) partially offset by new lending volumes (RWA's c. +0.3bn, CET1 c. -40bps).

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

	a	b	c
	Jun-26		
	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 classes according to the balance sheet in the published financial statements			
1 Cash at bank	76	76	
2 Items in the course of collection	17	17	
3 Loans and advances to banks	1,611	1,611	
4 Derivative assets	1	1	
5 Other assets	16	16	
6 Current Tax Asset	2	2	
7 Assets classified as held for sale	5	5	
8 Debt securities	5,336	5,336	
9 Equity securities	1	1	
10 Prepayments and accrued income	62	62	
11 Loans and advances to customers	22,623	22,623	
12 Interests in associated undertakings	39	39	
13 Property and equipment	183	183	
14 Intangible assets	276	276	
15 <i>Of which are deducted from Own funds</i>		160	8
16 Deferred taxation	289	289	
17 <i>Of which are deducted from Own funds</i>		287	10
18 Total assets	30,537	30,537	
Liabilities - Breakdown by liability classes according to the balance sheet in the published financial statements			
19 Deposits by banks	192	192	
20 Customer accounts	25,633	25,633	
21 Derivative liabilities	4	4	
22 Debt securities in issue	0	0	
23 Other liabilities	164	164	
24 Accruals	13	13	
25 Current tax liability	0	0	
26 Provisions	52	52	
27 Subordinated liabilities	1,992	1,992	
28 <i>Of which are allowable for own funds purposes</i>		296	46
29 Total liabilities	28,051	28,050	
Shareholders' Equity			
30 Share capital	89	89	1
31 Share premium	533	533	1
32 Other reserves	3,189	3,189	3
33 Retained earnings	(1,569)	(1,569)	2
34 <i>Of which profits for the current financial year</i>		40	EU-5a
35 <i>Of which direct holdings of own CET1 instruments</i>		(8)	16
36 Other equity instruments	245	245	30 & 31
37 Total shareholder's equity	2,486	2,486	

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-26	Mar-26	Jun-26
1	Credit risk (excluding CCR)*	9,055	8,988	724
2	Of which the standardised approach	3,357	3,413	269
3	Of which the Foundation IRB (F-IRB) approach	-	-	-
4	Of which slotting approach	-	-	-
EU 4a	Of which equities under the simple riskweighted approach	-	-	-
5	Of which the Advanced IRB (A-IRB) approach	5,481	5,364	438
6	Counterparty credit risk - CCR	2	3	0
7	Of which the standardised approach	-	-	-
8	Of which internal model method (IMM)	-	-	-
EU 8a	Of which exposures to a CCP	0	1	0
9	Of which other CCR	2	2	0
10	Credit valuation adjustments risk - CVA risk	3	4	0
EU 10a	Of which the standardised approach (SA)	-	-	-
EU 10b	Of which the basic approach (F-BA and R-BA)	3	4	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% / deduction	-	-	-
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	1,073	1,058	86
EU 24a	Exposures to crypto-assets	-	-	-
25	Amounts below the thresholds for deduction (subject to 250 % risk weight)	6	16	0
26	Output floor applied (%)	0	0	
27	Floor adjustment (before application of transitional cap)	0	0	
28	Floor adjustment (after application of transitional cap)	0.00%	0.00%	
29	Total	10,133	10,053	811

*RWEAs of €217m at 30th June 2026 are recognised as an Article 3 adjustment. This adjustment is not included under the standardised, F-IRB or A-IRB approaches.

The June 2026 RWAs have increased by €80m since March 2026, primarily driven by an increase of €117m relating to exposures measured under the IRB approach (Template EU CR8 provides more detail on the movement of RWA measured under the IRB approach).

This is offset by a decrease of €56m relating to exposures measured under the standardised approach due to a decrease in 'other items', institutional lending and redemptions on mortgage loans.

Other increases were seen in Operational Risk RWAs (+€15m) primarily due to updates to reflect final RTS on Operational Risk Framework.

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

Jun-26

		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)	5,481	3,357	8,837	8,168	8,168
2	Counterparty credit risk	-	2	2	2	2
3	Credit valuation adjustment	-	3	3	3	3
4	Securitisation exposures in the banking book	-	-	-	-	-
5	Market risk	-	-	-	-	-
6	Operational risk	-	1,073	1,073	1,073	1,073
7	Other risk weighted exposure amounts	-	217	217	217	217
8	Total	5,481	4,653	10,133	9,464	9,464

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

As of 30th June 2026, the output floor for RWA according to CRR3 has no impact on the Bank'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-26

		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	-	-	6	6	6
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	-	-	-	-	-
3	Equity	-	-	77	77	77
4	Not applicable	-	-	-	-	-
5	Corporates	-	-	289	289	289
5.1	Of which: F-IRB is applied	-	-	-	-	-
5.2	Of which: A-IRB is applied	-	-	-	-	-
EU 5a	Of which: Corporates - General	-	-	289	289	289
EU 5b	Of which: Corporates - Specialised lending	-	-	-	-	-
EU 5c	Of which: Corporates - Purchased receivables	-	-	-	-	-
6	Retail	5,481	-	661	661	661
6.1	Of which: Retail - Qualifying revolving	-	-	-	-	-
EU 6.1a	Of which: Retail - Purchased receivables	-	-	-	-	-
EU 6.1b	Of which: Retail - Other	-	-	661	661	661
6.2	Of which: Retail - Secured by residential real estate	5,481	-	-	-	-
7	Not applicable	-	-	-	-	-
EU 7a	Of which: Retail - Categorised as secured by mortgages on immovable properties and ADC exposures in SA	-	4,712	6,758	6,197	6,197
EU 7b	Collective investment undertakings (CIU)	-	-	-	-	-
EU 7c	Categorised as exposures in default in SA	-	99	290	181	181
EU 7d	Categorised as subordinated debt exposures in SA	-	-	-	-	-
EU 7e	Categorised as covered bonds in SA	-	-	20	20	20
EU 7f	Categorised as claims on institutions and corporates with a short-term credit assessment in SA	-	-	60	60	60
8	Other non-credit obligation assets	-	-	676	676	676
9	Total	5,481	4,811	8,837	8,168	8,168

Note: The IRB exposures RWA of €5.5bn are reported in rows EU 7a and EU 7c for columns b, c, d and EU d.

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 Bank 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 2026, the output floor for RWA according to CRR3 has no impact on the Bank's RWA.

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

		Risk weighted exposure amount				
		Jun-26	Mar-26	Dec-25	Sept-25	Jun-25
		a	b	c	d	e
1	Risk weighted exposure amount as at the end of the previous reporting period	5,364	6,208	6,199	6,544	
2	Asset size (+/-)	96	117	176	197	
3	Asset quality (+/-)	21	(47)	(70)	(57)	
4	Model updates (+/-)	-	0	-	-	
5	Methodology and policy (+/-)	-	(915)	(62)	(484)	
6	Acquisitions and disposals (+/-)	-	-	(34)	-	
7	Foreign exchange movements (+/-)	-	-	-	-	
8	Other (+/-)	-	-	-	-	
9	Risk weighted exposure amount as at the end of the reporting period	5,481	5,364	6,208	6,199	

The main movements between March 2026 to June 2026 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.

Capital buffers

Information on the amount of additional capital to be held to meet its institution specific 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 pandemic shock, the Central Bank has been gradually rebuilding macroprudential capital buffers through an increase in the CCyB and has indicated that it considers 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%.

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

€'M	a	a
	Jun-26	Dec-25
Total risk exposure amount	10,133	10,932
Institution specific countercyclical capital buffer rate	1.50%	1.50%
Institution specific countercyclical capital buffer requirement	152	164

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

	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 (%)
	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			
€'M													
Breakdown by country													
Ireland	6,864	17,093	-	-	-	23,957	698	-	-	698	8,728	99.64%	1.50%
United Kingdom	11	13	-	-	-	25	1	-	-	1	15	0.17%	2.00%
Australia	3	4	-	-	-	7	0	-	-	0	4	0.05%	0.00%
United States of America	3	3	-	-	-	5	0	-	-	0	5	0.06%	0.00%
France	1	1	-	-	-	2	0	-	-	0	1	0.01%	1.00%
Germany	1	1	-	-	-	2	0	-	-	0	1	0.01%	0.75%
Spain	0	2	-	-	-	2	0	-	-	0	1	0.01%	0.50%
Portugal	0	2	-	-	-	2	0	-	-	0	1	0.01%	0.75%
Other countries (<€2M each)	5	6	-	-	-	11	0	-	-	0	4	0.05%	
of which have a buffer													
Poland	0	0	-	-	-	1	0	-	-	0	0	0.00%	1.00%
Czech Republic	0	0	-	-	-	0	0	-	-	0	0	0.00%	1.25%
Luxembourg	0	0	-	-	-	0	0	-	-	0	0	0.00%	0.50%
Hong Kong	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.50%
Greece	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.25%
Denmark	0	-	-	-	-	0	0	-	-	0	0	0.00%	2.50%
Slovakia	0	-	-	-	-	0	0	-	-	0	0	0.00%	1.50%
Sweden	0	0	-	-	-	0	0	-	-	0	0	0.00%	2.00%
Lithuania	0	0	-	-	-	0	0	-	-	0	0	0.00%	1.00%
Hungary	0	-	-	-	-	0	0	-	-	0	0	0.00%	1.00%
Netherlands	0	0	-	-	-	0	0	-	-	0	0	0.00%	2.00%
Belgium	0	0	-	-	-	0	0	-	-	0	0	0.00%	1.00%
Slovenia	0	-	-	-	-	0	0	-	-	0	0	-	1.00%
Latvia	0	-	-	-	-	0	0	-	-	0	0	0.00%	1.00%
Bulgaria	0	-	-	-	-	0	0	-	-	0	0	0.00%	2.00%
Norway	0	-	-	-	-	0	0	-	-	0	0	0.00%	2.50%
Cyprus	0	-	-	-	-	0	0	-	-	0	0	0.00%	1.50%
Romania	0	-	-	-	-	0	0	-	-	0	0	0.00%	1.00%
Korea, Republic Of	0	-	-	-	-	0	0	-	-	0	0	0.00%	1.00%
TOTAL	6,889	17,124	-	-	-	24,013	701	-	-	701	8,760	100.00%	

	a	b	c	d	e	f	g	h	i	j	k	l	m
	General credit exposures		Relevant credit exposures – Market risk		Securitisation exposures Exposure value for non-trading book	Total exposure value	Own fund requirements			Total	Risk-weighted exposure amounts	Own fund requirements weights (%)	Countercyclical buffer rate (%)
	Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	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				
€'M													
Breakdown by country													
Ireland	7,109	16,489	-	-	-	23,598	764	-	-	764	9,544	99.76%	1.50%
United Kingdom	12	13	-	-	-	25	1	-	-	1	12	0.13%	2.00%
Australia	3	4	-	-	-	7	0	-	-	0	3	0.03%	0.00%
United States of America	2	3	-	-	-	5	0	-	-	0	1	0.01%	0.00%
Germany	1	1	-	-	-	2	0	-	-	0	1	0.01%	0.75%
Portugal	0	2	-	-	-	2	0	-	-	0	1	0.01%	0.00%
Other countries (<€2M each)	6	8	-	-	-	14	0	-	-	0	5	0.05%	0.00%
of which have a buffer													
Spain	0	2	-	-	-	2	0	-	-	0	1	0.01%	0.50%
France	1	1	-	-	-	2	0	-	-	0	0	0.00%	1.00%
Poland	0	0	-	-	-	1	0	-	-	0	0	0.00%	1.00%
Czech Republic	0	0	-	-	-	0	0	-	-	0	0	0.00%	1.25%
Luxembourg	0	0	-	-	-	0	0	-	-	0	0	0.00%	0.50%
Hong Kong	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.50%
Greece	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.25%
Denmark	0	-	-	-	-	0	0	-	-	0	0	0.00%	2.50%
Slovakia	0	-	-	-	-	0	0	-	-	0	0	0.00%	1.50%
Sweden	0	0	-	-	-	0	0	-	-	0	0	0.00%	2.00%
Lithuania	0	-	-	-	-	0	0	-	-	0	0	0.00%	1.00%
Hungary	0	-	-	-	-	0	0	-	-	0	0	0.00%	1.00%
Netherlands	0	0	-	-	-	0	0	-	-	0	0	0.00%	2.00%
Belgium	0	-	-	-	-	0	0	-	-	0	0	0.00%	1.00%
Latvia	0	-	-	-	-	0	0	-	-	0	0	0.00%	1.00%
Bulgaria	0	-	-	-	-	0	0	-	-	0	0	0.00%	2.00%
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%
Korea, Republic Of	0	-	-	-	-	0	0	-	-	0	0	0.00%	1.00%
TOTAL	7,133	16,520	-	-	-	23,654	765	-	-	765	9,567	100.00%	

Credit risk

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

		Jun-26	Dec-25
		a	b
		Gross carrying amount	Gross carrying amount
010	Initial stock of non-performing loans and advances	308	382
020	Inflows to non-performing portfolios	87	123
030	Outflows from non-performing portfolios	(72)	(197)
040	Outflows due to write-offs	(2)	(4)
050	Outflow due to other situations	(70)	(192)
060	Final stock of non-performing loans and advances	323	308

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

Jun-26

€'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	1,444	1,444	-	-	-	-	-	-	-	-	-	-	-	-	-	-
010	Loans and advances	22,793	19,890	2,903	323	-	323	(182)	(38)	(144)	(144)	-	(144)	-	21,343	175	
020	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
030	General governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
040	Credit institutions	168	168	-	-	-	-	(0)	(0)	-	-	-	-	-	-	-	-
050	Other financial corporations	3	3	1	0	-	0	(0)	(0)	(0)	(0)	-	(0)	-	0	-	-
060	Non-financial corporations	966	439	526	16	-	16	(55)	(9)	(45)	(11)	-	(11)	-	589	3	
070	Of which SMEs	392	178	215	2	-	2	(24)	(3)	(21)	(1)	-	(1)	-	212	1	
080	Households	21,656	19,280	2,376	307	-	307	(127)	(29)	(99)	(133)	-	(133)	-	20,754	172	
090	Debt securities	5,336	5,336	-	-	-	-	(1)	(1)	-	-	-	-	-	-	-	-
100	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
110	General governments	5,072	5,072	-	-	-	-	(1)	(1)	-	-	-	-	-	-	-	-
120	Credit institutions	264	264	-	-	-	-	(0)	(0)	-	-	-	-	-	-	-	-
130	Other financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
140	Non-financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150	Off-balance-sheet exposures	1,772	1,643	130	1	-	1	-	-	-	-	-	-	-	-	-	-
160	Central banks	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-
170	General governments	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-
180	Credit institutions	0	-	0	-	-	-	-	-	-	-	-	-		-	-	-
190	Other financial corporations	0	0	0	-	-	-	-	-	-	-	-	-		-	-	-
200	Non-financial corporations	117	52	65	0	-	0	-	-	-	-	-	-		-	-	-
210	Households	1,654	1,591	64	1	-	1	-	-	-	-	-	-		-	-	-
220	Total	31,345	28,312	3,033	324	-	324	(183)	(39)	(144)	(144)	-	(144)	-	21,343	175	

Increase of ~ €0.5bn driven primarily by increase in loans and advances and Off-balance sheet exposures.

Dec-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	1,562	1,562	-	-	-	-	-	-	-	-	-	-	-	-	-
010	Loans and advances	22,418	19,761	2,657	309	-	309	(181)	(36)	(146)	(139)	-	(139)	-	21,072	166
020	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
030	General governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
040	Credit institutions	158	158	-	-	-	-	(0)	(0)	-	-	-	-	-	-	-
050	Other financial corporations	3	2	1	0	-	0	(0)	(0)	(0)	(0)	-	(0)	-	0	0
060	Non-financial corporations	881	402	479	13	-	13	(54)	(8)	(46)	(10)	-	(10)	-	541	3
070	Of which SMEs	385	167	217	1	-	1	(24)	(3)	(20)	(1)	-	(1)	-	229	1
080	Households	21,376	19,199	2,177	296	-	296	(128)	(28)	(100)	(129)	-	(129)	-	20,531	164
090	Debt securities	5,361	5,361	-	-	-	-	(1)	(1)	-	-	-	-	-	-	-
100	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
110	General governments	5,119	5,119	-	-	-	-	(1)	(1)	-	-	-	-	-	-	-
120	Credit institutions	242	242	-	-	-	-	(0)	(0)	-	-	-	-	-	-	-
130	Other financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
140	Non-financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150	Off-balance-sheet exposures	1,504	1,350	153	1	-	1	-	-	-	-	-	-	-	-	-
160	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
170	General governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
180	Credit institutions	0	-	0	-	-	-	-	-	-	-	-	-	-	-	-
190	Other financial corporations	1	0	0	-	-	-	-	-	-	-	-	-	-	-	-
200	Non-financial corporations	123	46	77	0	-	0	-	-	-	-	-	-	-	-	-
210	Households	1,380	1,304	76	1	-	1	-	-	-	-	-	-	-	-	-
220	Total	30,845	28,034	2,810	310	-	310	(182)	(36)	(146)	(139)	-	(139)	-	21,072	166

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

		Jun-26							
		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	
€'M		Performing forborne	Non-performing forborne		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
				Of which defaulted					
005	Cash balances at central banks and other demand deposits	-	-	-	-	-	-	-	-
010	Loans and advances	82	140	140	140	(3)	(72)	146	68
020	Central banks	-	-	-	-	-	-	-	-
030	General governments	-	-	-	-	-	-	-	-
040	Credit institutions	-	-	-	-	-	-	-	-
050	Other financial corporations	-	-	-	-	-	-	-	-
060	Non-financial corporations	1	6	6	6	(0)	(5)	1	1
070	Households	81	134	134	134	(3)	(67)	144	67
080	Debt Securities	-	-	-	-	-	-	-	-
090	Loan commitments given	-	-	-	-	-	-	-	-
100	Total	82	140	140	140	(3)	(72)	146	68

Dec-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 forbore exposures	
€'M		Performing forbore	Non-performing forbore		Of which defaulted	Of which impaired	On performing forbore exposures	On non-performing forbore 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	82	132	132	132	(4)	(69)	140	63
020	Central banks	-	-	-	-	-	-	-	-
030	General governments	-	-	-	-	-	-	-	-
040	Credit institutions	-	-	-	-	-	-	-	-
050	Other financial corporations	-	-	-	-	-	-	-	-
060	Non-financial corporations	2	7	7	7	(0)	(6)	1	1
070	Households	80	125	125	125	(4)	(64)	139	62
080	Debt Securities	-	-	-	-	-	-	-	-
090	Loan commitments given	-	-	-	-	-	-	-	-
100	Total	82	132	132	132	(4)	(69)	140	63

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

		Jun-26						
		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	29,896		323		(327)		-
020	Ireland	25,896		319		(323)		-
030	Spain	858		0		(0)		-
040	France	638		0		(0)		-
050	Austria	357		-		(0)		-
060	Portugal	309		0		(0)		-
061	Belgium	279		0		(0)		-
062	Italy	166		0		(0)		-
063	United States	162		0		(0)		-
064	Netherlands	84		0		(0)		-
065	United Kingdom	27		3		(3)		-
066	Germany	16		0		(0)		-
067	Australia	7		0		(0)		-
068	Switzerland	2		-		(0)		-
069	Canada	1		0		(0)		-
070	Other countries**	1,095		1		(0)		-
080	Off balance sheet exposures	1,773		1			-	
090	Ireland	1,770		1			-	
140	Other countries	4		0			-	
150	Total	31,669		324		(327)	-	-

* In line with the requirements for large institutions with an NPL ratio (in accordance with Regulation (EU) 2024/3172) lower than 5%, columns "Of which non-performing" and "Of which subject to impairment" are not required to be disclosed.

The increase in On balance sheet exposures is primarily driven by the inclusion of cash balances at central banks and other demand deposits as per the revised EBA mappings.

** Other countries include debt securities of €1,088m relating to supranational organisations

Dec-25

		a	b	c	d	e	f	g
			Gross carrying/Nominal amount		of which: subject to impairment*	Accumulated impairment	Provisions on off-balance sheet commitments and financial guarantee given	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			of which: non-performing*	of which: defaulted				
010	On balance sheet exposures	28,088		309		(321)		-
020	Ireland	24,275		305		(317)		-
030	Spain	844		0		(0)		-
040	France	723		0		(0)		-
050	Portugal	296		0		(0)		-
060	Austria	340		-		(0)		-
061	Italy	242		0		(0)		-
062	Belgium	220		0		(0)		-
063	Netherlands	85		0		(0)		-
064	United Kingdom	27		3		(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	1,019		0		(0)		-
080	Off balance sheet exposures	1,505		1			-	
090	Ireland	1,499		1			-	
140	Other countries	5		0			-	
150	Total	29,593		310		(321)	-	-

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

Jun-26

Jun-21

		a	b	c	d	e	f
		Gross carrying amount			of which: loans and advances subject to impairment*	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
		of which: non-performing*					
€'M				of which: defaulted			
010	Agriculture, forestry and fishing	64		1		(6)	-
020	Mining and quarrying	2		-		(0)	-
030	Manufacturing	112		0		(5)	-
040	Electricity, gas, steam and air conditioning supply	14		0		(1)	-
050	Water supply	7		-		(0)	-
060	Construction	65		4		(4)	-
070	Wholesale and retail trade	204		3		(17)	-
080	Transport and storage	108		0		(4)	-
090	Accommodation and food service activities	140		0		(10)	-
100	Information and communication	9		0		(0)	-
110	Financial and insurance activities	0		-		(0)	-
120	Real estate activities	32		3		(3)	-
130	Professional, scientific and technical activities	35		0		(2)	-
140	Administrative and support service activities	85		1		(3)	-
150	Public administration and defense, compulsory social security	0		0		(0)	-
160	Education	19		-		(2)	-
170	Human health services and social work activities	60		2		(7)	-
180	Arts, entertainment and recreation	10		-		(1)	-
190	Other services	15		0		(1)	-
200	Total	982		16		(65)	-

* In line with the requirements for large institutions with an NPL ratio (in accordance with Regulation (EU) 2024/3172) lower than 5%, columns "Of which non-performing" and "Of which loans and advances subject to impairment" are not required to be disclosed.

		Dec-25					
		a	b	c	d	e	f
		Gross carrying amount	of which: non-performing		of which: loans and advances subject to	Accumulated impairment	Accumulated negative changes in fair value due to
				of which: defaulted			
€'M							
010	Agriculture, forestry and fishing	53		0		(4)	-
020	Mining and quarrying	2		-		(0)	-
030	Manufacturing	109		0		(4)	-
040	Electricity, gas, steam and air conditioning supply	4		0		(0)	-
050	Water supply	5		-		(0)	-
060	Construction	57		0		(2)	-
070	Wholesale and retail trade	166		4		(17)	-
080	Transport and storage	103		0		(5)	-
090	Accommodation and food service activities	132		0		(9)	-
100	Information and communication	10		0		(0)	-
110	Financial and insurance activities	0		-		(0)	-
120	Real estate activities	34		3		(4)	-
130	Professional, scientific and technical activities	32		0		(2)	-
140	Administrative and support service activities	82		1		(3)	-
150	Public administration and defense, compulsory social security	0		0		(0)	-
160	Education	12		-		(1)	-
170	Human health services and social work activities	63		2		(6)	-
180	Arts, entertainment and recreation	10		-		(2)	-
190	Other services	16		0		(1)	-
200	Total	894		13		(63)	-

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

€'m		Jun-26		Dec-25	
		a	b	a	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)	2	(0)
030	Residential immovable property	2	(0)	2	(0)
040	Commercial Immovable property	-	-	-	-
050	Movable property (auto, shipping, etc.)	-	-	-	-
060	Equity and debt instruments	-	-	-	-
070	Other	-	-	-	-
080	Total	2	(0)	2	(0)

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

Jun-26						
€'M		a	b	c	d	e
		Net exposure value				
		On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity
1	Loans and advances	722	1,220	1,148	21,474	-
2	Debt securities	-	780	1,902	2,654	-
3	Total	722	2,000	3,050	24,128	-

Dec-25						
€'M		a	b	c	d	e
		Net exposure value				
		On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity
1	Loans and advances	713	930	1,084	21,185	-
2	Debt securities	-	631	2,197	2,534	-
3	Total	713	1,560	3,281	23,719	-

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 leverage ratio of the Bank at 30 June 2026 was 6.6% on a fully loaded basis.

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

Art 451.1.(b)

€'M		a	a
		Applicable amount	Applicable amount
		Jun-26	Dec-25
1	Total assets as per published financial statements	30,537	30,468
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	17	10
9	Adjustment for securities financing transactions (SFTs)	0	-
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	795	695
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	(439)	(496)
13	Total exposure measure	30,909	30,677

Template EU LR2 - LRCom: Leverage ratio common disclosure **Art 451(1) (a),(b),(c), 451(2) and 451(3)**

		CRR leverage ratio exposures	
		a	b
		Jun-26	Dec-25
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	30,545	30,453
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)	(447)	(481)
7	Total on-balance sheet exposures (excluding derivatives and SFTs)	30,097	29,972
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	2	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	15	9
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	17	10
Securities financing transaction (SFT) exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	-	-
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	Counterparty credit risk exposure for SFT assets	0	-
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	0	-
Other off-balance sheet exposures			
19	Off-balance sheet exposures at gross notional amount	1,848	1,584
20	(Adjustments for conversion to credit equivalent amounts)	(1,053)	(889)
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated with off-balance sheet exposures)	-	-
22	Off-balance sheet exposures	795	695

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	-	-
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	-	-
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	2,033	1,976
24	Total exposure measure	30,909	30,677
Leverage ratio			
25	Leverage ratio (%)	6.58%	6.44%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	6.58%	6.44%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	6.58%	6.44%
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	Fully Loaded	Fully Loaded
Disclosure of mean values			
28	Mean of daily values of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	14	15
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	-	-
30	Total exposure measure (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	30,923	30,692
30a	Total exposure measure (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	30,923	30,692
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	6.57%	6.44%
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	6.57%	6.44%

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

€'M		a	a
		Jun-26	Dec-25
		CRR leverage ratio exposures	CRR leverage ratio exposures
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	30,545	30,453
EU-2	Trading book exposures	-	-
EU-3	Banking book exposures, of which:	30,545	30,453
EU-4	Covered bonds	198	201
EU-5	Exposures treated as sovereigns	6,459	6,570
EU-6	Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns	-	-
EU-7	Institutions	302	332
EU-8	Secured by mortgages of immovable properties	20,994	20,761
EU-9	Retail exposures	876	805
EU-10	Corporate	267	261
EU-11	Exposures in default	180	170
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	1,269	1,353

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 2024/3172](#).

Processes used to manage the risk of excessive leverage² **Art 451.1(d)**

The Bank 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 Bank can implement actions within a reasonable timeframe to return it to normal levels. The Bank 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 at 30 June 2026 is 6.6% (31 December 2025: 6.4%) compared to a regulatory minimum of 3%. The main factor for the increase since December is the increase in the Tier 1 capital (numerator) primarily due to a decrease in CET1 deductions and recognition of H1 eligible profits.

² Maturity mismatches and asset encumbrance are not applicable to the Bank 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)			
EU 1a	Quarter ending on (30 June 2026)	30 June 2026	31 March 2026	31 December 2025	30 September 2025	30 June 2026	31 March 2026	31 December 2025	30 September 2025
EU 1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
	HIGH-QUALITY LIQUID ASSETS								
1	Total high-quality liquid assets (HQLA), after application of haircuts in line with Article 9 of regulation (EU) 2015/61					6,491	6,467	6,305	6,025
	CASH - OUTFLOWS								
2	Retail deposits and deposits from small business customers, of which:	22,318	22,096	21,828	21,494	1,207	1,189	1,171	1,159
3	Stable deposits	13,515	13,436	13,362	13,294	676	672	668	665
4	Less stable deposits	4,479	4,369	4,255	4,177	531	517	503	494
5	Unsecured wholesale funding	1,828	1,794	1,720	1,672	747	727	689	656
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-	-	-	-	-	-	-
7	Non-operational deposits (all counterparties)	1,817	1,783	1,709	1,672	736	716	678	656
8	Unsecured debt	11	11	11	-	11	11	11	-
9	Secured wholesale funding					-	-	-	-
10	Additional requirements	573	578	578	579	112	116	117	118
11	Outflows related to derivative exposures and other collateral requirements	85	89	89	90	85	89	89	90
12	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
13	Credit and liquidity facilities	488	490	489	488	27	27	27	27
14	Other contractual funding obligations	98	101	103	102	54	58	59	57
15	Other contingent funding obligations	1,135	1,114	1,120	1,125	460	449	450	451
16	TOTAL CASH OUTFLOWS					2,580	2,539	2,485	2,441
	CASH - INFLOWS								
17	Secured lending (e.g. reverse repos)	9	7	1	4	-	-	-	-
18	Inflows from fully performing exposures	249	265	269	280	211	226	231	243
19	Other cash inflows	6	7	9	21	6	7	9	21
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)					-	-	-	-
EU-19b	(Excess inflows from a related specialised credit institution)					-	-	-	-
20	TOTAL CASH INFLOWS	264	279	279	305	216	234	240	264
EU-20a	Fully exempt inflows	-	-	-	-	-	-	-	-
EU-20b	Inflows subject to 90% cap	-	-	-	-	-	-	-	-
EU-20c	Inflows subject to 75% cap	264	279	279	305	216	234	240	264
	TOTAL ADJUSTED VALUE								
EU-21	LIQUIDITY BUFFER					6,491	6,467	6,305	6,025
22	TOTAL NET CASH OUTFLOWS					2,364	2,305	2,245	2,177
23	LIQUIDITY COVERAGE RATIO					275.12%	280.79%	280.96%	276.79%

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 2024/3172](#)

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, which has led to an increase in HQLA in the form of cash placed with the Irish Central Bank.

The Bank's LCR at the end of June 2026 was 250% (December 2025: 277%). The decrease is driven by an increase in net liquidity outflows.

The Bank's funding profile consists of customer accounts, debt securities in issue and deposits by banks. Customer accounts primarily make up funding as at 30 June 2026.

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 Bank 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 Bank's base currency is euro and the Bank 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 €'M		Jun-26					Mar-26				
	(in currency amount)	a	b	c	d	e	a	b	c	d	e
		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			
1	Capital items and instruments	2,489	-	-	296	2,785	2,471	-	-	326	2,797
2	Own funds	2,489	-	-	296	2,785	2,471	-	-	326	2,797
3	Other capital instruments		-	-	-	-		-	-	-	-
4	Retail deposits		20,339	1,828	497	21,247		19,778	2,100	623	21,107
5	Stable deposits		14,852	1,167	344	15,561		14,588	1,300	429	15,522
6	Less stable deposits		5,487	661	153	5,686		5,190	800	194	5,585
7	Wholesale funding:		2,792	938	1,127	2,846		2,995	300	1,818	3,250
8	Operational deposits		-	-	-	-		-	-	-	-
9	Other wholesale funding		2,792	938	1,127	2,846		2,995	300	1,818	3,250
10	Interdependent liabilities		-	-	-	-		-	-	-	-
11	Other liabilities:	1	13	-	216	216	8	16	-	218	218
12	NSFR derivative liabilities	1					8				
13	All other liabilities and capital instruments not included in the above categories		13	-	216	216		16	-	218	218
14	Total available stable funding (ASF)					27,095					27,372

Required stable funding (RSF) Items €'M						Jun-26	Mar-26					
	(in currency amount)	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	
15	Total high-quality liquid assets (HQLA)					14						14
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:		858	645	21,227	15,307		984	647	21,050	15,203	
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		-	-	-	-		47	-	-	-	-
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		133	-	154	167		217	-	185	207	
20	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		251	166	1,241	3,265		253	165	1,186	3,234	
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	-	
22	Performing residential mortgages, of which:		474	479	19,831	11,874		467	481	19,678	11,760	
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		398	405	17,283	11,636		391	407	17,113	11,522	
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		-	-	1	1		-	-	1	1	
25	Interdependent assets		-	-	-	-		-	-	-	-	
26	Other assets:		209	5	1,047	1,067		280	5	1,051	1,084	
27	Physical traded commodities				-	-				-	-	
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		9	-	-	7		9	-	-	8	
29	NSFR derivative assets		1			1		8			6	
30	NSFR derivative liabilities before deduction of variation margin posted		4			0		12			1	
31	All other assets not included in the above categories		195	5	1,047	1,058		250	5	1,051	1,068	
32	Off-balance sheet items		1,813	-	-	566		1,515	-	-	446	
33	Total RSF					16,954					16,747	
34	Net Stable Funding Ratio (%)					159.81%					163.45%	

The following narrative information for Article 451a(3) CRR

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 was 160% (December: 163%)

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-26

		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	2,716	21,517	21,517	-	-
2	Debt securities	5,336	-	-	-	-
3	Total	8,053	21,517	21,517	-	-
4	<i>Of which non-performing exposures</i>	4	175	175	-	-
EU-5	<i>Of which defaulted</i>	4	175			

Dec-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	2,730	21,238	21,238	-	-
2	Debt securities	5,361	-	-	-	-
3	Total	8,091	21,238	21,238	-	-
4	<i>Of which non-performing exposures</i>	3	166	166	-	-
EU-5	<i>Of which defaulted</i>	3	166			

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

Jun-26

	€'M	Exposures before CCF and before CRM		Exposures post CCF and post CRM		RWAs and density RW	
		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	5,370	-	5,370	-	6	0.11%
2	Non-central government public sector entities	-	-	-	-	-	-
EU 2a	Regional government or local authorities	-	-	-	-	-	-
EU 2b	Public sector entities	-	-	-	-	-	-
3	Multilateral Development Banks	66	-	66	-	-	-
EU 3a	International Organisations	1,023	-	1,023	-	-	-
4	Institutions	-	-	-	-	-	-
5	Covered bonds	198	-	198	-	20	10.00%
6	Corporates	273	35	273	34	289	94.32%
6.1	Of which: Specialised Lending	-	-	-	-	-	-
7	Subordinated debt exposures and equity	40	17	40	17	77	136.14%
EU 7a	Subordinated debt exposures	-	-	-	-	-	-
EU 7b	Equity	40	17	40	17	77	136.14%
8	Retail	876	506	876	29	661	73.04%
9	Secured by mortgages on immovable property and ADC exposures	4,722	74	4,722	40	1,485	31.19%
9.1	Secured by mortgages on residential immovable property - non IPRE	3,921	14	3,921	12	962	24.47%
9.2	Secured by mortgages on residential immovable property - IPRE	289	5	289	3	144	49.20%
9.3	Secured by mortgages on commercial immovable property - non IPRE	-	-	-	-	-	-
9.4	Secured by mortgages on commercial immovable property - IPRE	512	55	512	25	379	70.60%
9.5	Acquisition, Development and Construction (ADC)	-	-	-	-	-	-
10	Exposures in default	81	2	81	0	82	100.48%
EU 10a	Claims on institutions and corporates with a short-term credit assessment	302	-	302	-	60	20.00%
EU 10b	Collective investments undertakings (CIU)	-	-	-	-	-	-
EU 10c	Other items	768	-	768	-	676	87.99%
11	Not applicable						
12	TOTAL	13,720	633	13,720	119	3,357	24.26%

	€'M	Exposures before CCF and before CRM		Exposures post CCF and post CRM		RWAs and density RW	
		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	5,557	-	5,557	-	16	0.29%
2	Non-central government public sector entities	-	-	-	-	-	-
EU 2a	Regional government or local authorities	-	-	-	-	-	-
EU 2b	Public sector entities	-	-	-	-	-	-
3	Multilateral Development Banks	42	-	42	-	-	-
EU 3a	International Organisations	972	-	972	-	-	-
4	Institutions	-	-	-	-	-	-
5	Covered bonds	201	-	201	-	20	10.00%
6	Corporates	261	29	261	28	275	95.13%
6.1	Of which: Specialised Lending	-	-	-	-	-	-
7	Subordinated debt exposures and equity	33	24	33	24	61	107.78%
EU 7a	Subordinated debt exposures	-	-	-	-	-	-
EU 7b	Equity	33	24	33	24	61	107.78%
8	Retail	805	512	805	38	609	72.24%
9	Secured by mortgages on immovable property and ADC exposures	4,969	66	4,969	38	1,565	31.26%
9.1	Secured by mortgages on residential immovable property - non IPRE	4,168	13	4,168	12	1,051	25.15%
9.2	Secured by mortgages on residential immovable property - IPRE	308	5	308	3	154	49.47%
9.3	Secured by mortgages on commercial immovable property - non IPRE	-	-	-	-	-	-
9.4	Secured by mortgages on commercial immovable property - IPRE	493	48	493	23	360	69.82%
9.5	Acquisition, Development and Construction (ADC)	-	-	-	-	-	-
10	Exposures in default	80	1	80	0	80	100.46%
EU 10a	Claims on institutions and corporates with a short-term credit assessment	332	-	332	-	66	20.00%
EU 10b	Collective investments undertakings (CIU)	-	-	-	-	-	-
EU 10c	Other items	857	-	857	-	768	89.58%
11	Not applicable						
12	TOTAL	14,108	632	14,108	128	3,461	24.31%

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

A-IRB		Total exposures	Credit risk Mitigation techniques											Credit risk Mitigation methods in the calculation of RWEAs	
			Funded credit Protection (FCP)									Unfunded credit Protection (UFCP)		RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and substitution effects)
			Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by Immoveable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)	Part of exposures covered by Other funded credit protection (%)	Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)	Part of exposures covered by Guarantees (%)	Part of exposures covered by Credit Derivatives (%)		
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
1	Central governments and central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Regional governments and local authorities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Public sector entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5.1	Corporates – General	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5.2	Corporates – Specialised lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5.3	Corporates - Purchased Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Retail	17,124	-	99.80%	99.80%	-	-	-	-	-	-	-	-	5,481	5,481
6.1	Retail – Qualifying revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6.2	Retail – secured by residential immovable property	17,124	-	99.80%	99.80%	-	-	-	-	-	-	-	-	5,481	5,481
6.3	Retail - Purchased Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6.4	Retail - Other retail exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Total	17,124	-	99.8%	99.8%	-	-	-	-	-	-	-	-	5,481	5,481

F-IRB		Total exposures	Credit risk Mitigation techniques										Credit risk Mitigation methods in the		
			Funded credit Protection (FCP)									Unfunded credit Protection (UFCP)		RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and substitution effects)
			Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by Immoveable 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 (%)		
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	Total	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Dec-25

A-IRB		Total exposures	Credit risk Mitigation techniques										Unfunded credit Protection (UFCP)		Credit risk Mitigation methods in the	
			Funded credit Protection (FCP)													
			Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by Immovable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)	Part of exposures covered by Other funded credit protection (%)	Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)	Part of exposures covered by Guarantees (%)	Part of exposures covered by Credit Derivatives (%)	RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and substitution 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	16,520	-	99.80%	99.80%	-	-	-	-	-	-	-	-	6,208	6,208	
6.1	Retail – Qualifying revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6.2	Retail – secured by residential immovable property	16,520	-	99.80%	99.80%	-	-	-	-	-	-	-	-	6,208	6,208	
6.3	Retail - Purchased Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6.4	Retail - Other retail exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
7	Total	16,520	-	99.80%	99.80%	-	-	-	-	-	-	-	-	6,208	6,208	

F-IRB		Total exposures	Credit risk Mitigation techniques										Unfunded credit Protection (UFCP)		Credit risk Mitigation methods in the	
			Funded credit Protection (FCP)													
			Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by Immovable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)	Part of exposures covered by Other funded credit protection (%)	Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)	Part of exposures covered by Guarantees (%)	Part of exposures covered by Credit Derivatives (%)	RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and substitution effects)	
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	Total	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

CRR Disclosure Requirements per Article 13 of CRR

Article	Applicable / Not applicable to Permanent TSB plc	ITS 2024/3172 Table / Template reference	Page reference	Rationale for exclusion
Article 437	Disclosure of own funds			
437				
437 (a)	Applicable	EU CC1, EU CC2	Pages 7 to 12	
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 12	
437 (e)	Applicable	EU CC1, EU CC2	Pages 7 to 12	
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 438	Disclosure of own funds requirements and risk-weighted exposure amounts			
438				
438 (a)	Applicable	EU OVC		Annual Requirement
438 (b)	Applicable	EU KM1	Pages 4 & 5	
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 CMS1, EU CMS2, EU CVA4	Pages 13 to 15	The Bank uses the Reduced Basic approach to calculate credit valuation adjustment risk
438 (da)	Applicable	EU OV1, EU CMS1, EU CMS2	Pages 13 to 15	
438 (e)	Not Applicable	EU CR10.5		The Bank does not have any equity exposures under the IRB approach
438 (f)	Not Applicable	EU INS1		The Bank does not hold any own funds instruments in an insurance undertaking, 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 16	The Bank measures counterparty credit risk under IRB approach, credit valuation adjustment risk under the Reduced Basic approach and market risk under standardised approaches,

Article	Applicable / Not applicable to Permanent TSB plc	ITS 2024/3172 Table / Template reference	Page reference	Rationale for exclusion
				hence EU CCR7, EU CVA4 and MR2-B are not applicable.
Article 440	Disclosure of countercyclical capital buffers			
440				
440 (1) (a)	Applicable	EU CCyB1	pages 18 & 19	
440 (1) (b)	Applicable	EU CCyB2	page 17	
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 21 to 28	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 21 to 22 & 25 to 28	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 20	EU CR2a is not applicable as bank's NPL ratio is lower than 5%.
442 (g) (i) to (iii)	Applicable	EU CR1-A	Page 29	
Article 449a	Disclosure of environmental, social and governance risks (ESG risks)			
449a	Not Applicable	Tables 1 to 3 Templates 1 to 5		Not applicable to Large subsidiaries
Article 449b	Disclosure of aggregate exposure to shadow banking entities			
449b	Not Applicable	EU SB1		First reference date: 31/12/2026
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		REM3 is not applicable as no deferred remuneration awarded to MRTs

Article	Applicable / Not applicable to Permanent TSB plc	ITS 2024/3172 Table / Template reference	Page reference	Rationale for exclusion
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 31 & 32	
451 (1) (b)	Applicable	EU LR1, EU LR2, EU LR3	Pages 30 to 33	
451 (1) (c)	Applicable	EU LR2	Pages 31 & 32	
451 (1) (d)	Applicable	EU LRA	Page 33	
451 (1) (e)	Applicable	EU LRA	Page 33	
451 (2)	Not Applicable	EU LR2		PTSB is not a public development credit institution
451 (3)	Applicable	EU LR2	Pages 31 & 32	
Article 451a	Disclosure of liquidity requirements			
451a (1)	Applicable	EU LIQA, EU LIQB, EU LIQ1, EU LIQ2	Pages 35 to 39	LIQA is an annual requirement
451a (2)	Applicable	EU LIQB, EU LIQ1	Pages 35 & 36	
451a (3)	Applicable	EU LIQ2	Pages 37 & 38	
451a (4)	Applicable	EU LIQA		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 40	
453 (g)	Applicable	EU CR4, EU CR7-A & EU CR7	Pages 41 to 44	EU CR7 relates to exposures to credit derivatives which is not applicable
453 (h)	Applicable	EU CR4	Pages 41 & 42	
453 (i)	Applicable	EU CR4	Pages 41 & 42	

Article	Applicable / Not applicable to Permanent TSB plc	ITS 2024/3172 Table / Template reference	Page reference	Rationale for exclusion
453 (j)	Applicable	EU CR7-A & EU CR7	Pages 43 & 44	CR7 is not applicable as the bank does not have credit derivative exposures

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 plc		Page Reference	Rationale for exclusion
Article 45i(3)	Applicable			
Article 45i(3)(a)	Applicable	iLAC	Page 6	
Article 45i(3)(b)	Applicable (EU TLAC2b reported)	TLAC 2b		Annual Requirement
Article 45i(3)(c)	Applicable	iLAC	Page 6	