



16th October 2025

AIB makes senior appointments to support its 3 million retail customers

AIB has made a number of senior appointments to its Retail Banking team which supports over three million customers. Retail Banking is AIB's largest customer facing division, offering mortgage, personal and SME lending, current accounts, payments, deposits, insurance and wealth across a number of brands including EBS, Haven, Payzone, Nifti and AIB life.

In key customer areas, Elaine Downey has been appointed as Head of SME, Ray Alcock will serve as Head of Homes, while John Brennan assumes responsibility for AIB's Products and Payment Strategy.

Elaine Downey has been appointed as Head of SME which includes AIB's Finance and Leasing business. She will lead a team of business advisors across the country and manage the bank's relationship with partners in the sector in support of SME customers' lending and broader banking needs. Elaine has a wealth of banking experience having held a variety of senior roles in strategy, transformation, FX and product management during her AIB career.

Ray Alcock assumes the role of Head of AIB Homes leading the strategy for AIB's mortgage business in Ireland across our channels. He has over 25 years' experience in roles across AIB Group in Ireland and overseas across a range of industry sectors, including extensive work in mortgage products in both Ireland and the UK.

John Brennan has been appointed to Head of Products and Payment Strategy leading the teams that develop and maintain AIB's comprehensive product suite and drive innovation in payments and across our digital channels. Over his career with AIB he has led transformation in Homes, SME, Finance and Leasing, Contact Centres and Digital Channels.

To support the delivery of the Retail strategy, Janet McConkey takes on an expanded remit as Head of Portfolio and Risk Management and Charles Riley joins the Retail team as Head of Business Innovation and Adoption.

Commenting on the appointments, **AIB's Managing Director of Retail Banking, Geraldine Casey** said: "I am delighted to make these appointments to our key customer facing and strategic teams in our Retail Banking division. In continuing to meet the needs of our growing customer base across all our brands we are committed to drive innovation and support our customers to bank when they want, how they want, and our people have a proven track record in providing strategies that facilitate just that."

Media enquiries: paddy.x.mcdonnell@aib.ie 0877390743