

HIGHLIGHTS

BACKING OUR CUSTOMERS

While many of us are still working remotely, AIB Group has continued to put our customers first in 2021.

MARKET-LEADING GREEN MORTGAGE

In March, we announced a market-leading rate of 2.1% on our AIB Green Five Year Fixed Rate Mortgage where the loan represents less than 50% of the value (LTV) of an energy efficient home. We continue to support our customers to live in a more sustainable way by taking steps to reduce their own carbon footprint.



SUPPORTING BIODIVERSITY

In May, we partnered with Coillte Nature and top Irish DJ, Welshy, to launch our new Youth Reforestation Initiative to plant trees over the next three years on behalf of new AIB second-level student account holders. This, coupled with a similar initiative for every employee, will result in the creation of a woodland of 100,000 native Irish trees.



INCREASING HOUSING SUPPLY

AIB is the primary lender on a number of live developments which will, over the life of the developments, deliver over 10,000 new sustainable homes, with more than 1,200 of these being Social Housing units.

DATA INSIGHTS TO SUPPORT BUSINESSES

In May, AIB Merchant Services, Ireland's largest payment solutions company, launched 'Main Street Insights', an online tool providing key customer analytics on spend, demographics and more. The tool is available to all AIB Merchant Services customers in Ireland, where it is the first of its kind.





INORGANIC GROWTH

Aligned to our commitment to make selective investments to address product gaps in our customer offering and diversify our income, in H1 2021 we announced our intention to acquire Goodbody, which is progressing well. Subject to approvals, we also agreed to form a joint venture with Great-West LifeCo and acquired c.€4.2bn corporate and commercial loans from Ulster Bank.



DRIVING TRANSPARENCY IN ESG

We are proud to be the first Irish company to have committed to use World Economic Forum Stakeholder Capitalism metrics in our reporting, joining 80 other sustainability-focused companies globally. These metrics are based on the four value-driven principles of People, Planet, Prosperity and Governance. In the first half of 2021, we also joined the United Nations Global Compact and were the first Irish bank to join the United Nations Net Zero Banking Alliance.



AIB ALL TOGETHER

On 25 June, teams across AIB completed 5km to raise funds for our partner charities. Every euro donated was matched through the AIB Together Fund, which raised €165,000 in H1 2021.



GREEN PERSONAL LOAN

In March, we launched the AIB green personal loan, with a rate of just 6.25% on amounts up to €60,000. Customers can apply for a green loan on our app or over the phone.



#ITSWHOWEARE

Our first Employee Value Awards took place at the beginning of June, recognising our outstanding colleagues. And it launched EveryBody Festival – a month-long virtual wellbeing festival.



€750M GREEN BOND ISSUANCE

In May, we raised €750m in our second green bond issuance in less than a year. It garnered an order book of more than €1.5bn at its peak, making it twice oversubscribed. The proceeds will contribute to the financing of projects with clear environmental and climate change benefits, and further strengthen AIB's capital position.