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Gender Pay Gap Reporting 2025

What is the Gender Pay Gap (GPG)?

The gender pay gap is the difference in the average hourly pay of men and women across a workforce.

It is a comparison of all employees, not just those doing similar work to one another. The gender pay gap is different to equal pay.

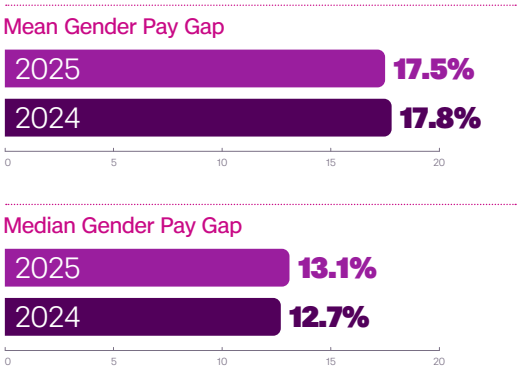
Equal pay compares the pay of people doing the same work. The gender pay gap demonstrates whether men and women are represented equally across the levels of an organisation.

The Gender Pay Gap Information Act 2021 requires employers to calculate and report on their GPG based on a snapshot date in June. Our GPG calculation shows the difference in the hourly rate of pay between female and male employees and is based on all relevant AIB employees* in the Republic of Ireland on the snapshot date of 30th June 2025.

Our hourly gender pay gap

Our mean GPG for 2025 is 17.5% which is a 0.3% decrease on our GPG for 2024.

The primary reason for our gender pay gap is our organisational shape with a significantly larger number of women in lower level roles and higher numbers of men in more senior positions.

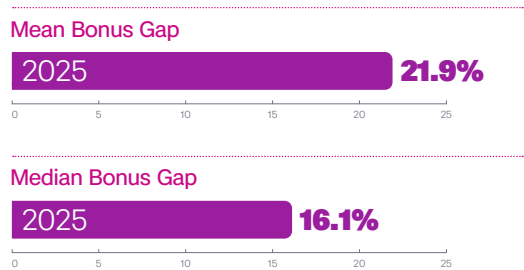


* A "relevant employee" is a person who is an employee of Allied Irish Banks, p.l.c. on the snapshot date who has self-identified as male or female.

Our bonus pay gap

AIB's variable remuneration scheme is the primary driver for our bonus pay. AIB also operates two commission schemes for a small number of colleagues in our business (c.1.8% of the population). Payments under these schemes are also included in the gender bonus gap calculations.

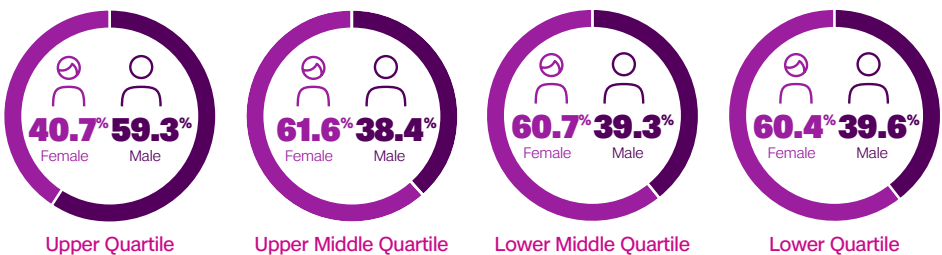
The bonus gap reflects the shape of our organisation as our variable scheme is awarded as a percentage of base salary. We have a range of family friendly HR policies that more females than males currently avail of, which means we have more women than men working part-time. As the bonus pay gap calculation does not adjust for part-time, this is reflected in our bonus gap.



Representation of Women

The primary reason for our gender pay gap is our organisational shape. We have a significantly larger number of women in lower level roles and higher numbers of men in more senior positions.

To create pay quartiles, all employees are ranked from lowest to highest hourly remuneration, this listing is then divided into quartiles. The proportion of males and females in each quartile is then calculated.



Our Commitments

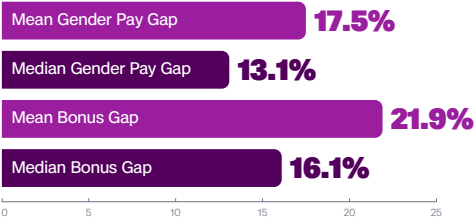
As the first bank in Ireland to be awarded Gold Investors in Diversity accreditation by the Irish Centre for Diversity, and now recredited with Gold in 2025, we remain committed to gender equality across the organisation, and we are steadfast in our aim to reduce the gender pay gap.

We continue to build on progress to date and through ongoing engagement we are developing a deeper understanding of the challenges and opportunities related to female progression to leadership roles in AIB.

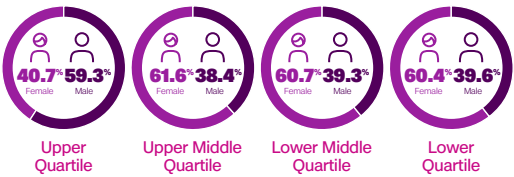
- AIB will continue to use established systems to **track gender-related metrics**. Our long-term ongoing target is to maintain gender balance (40% - 60%) at management level which has been achieved in the reporting period. Regular progress reports are provided to the AIB Board and disclosures are included in AIB's annual financial and sustainability reports.
- Two out of three of AIB's revenue generating business lines (P&L) – Retail and Capital Markets – are led by females. This is historically an area where there has been an under-representation of females in leadership roles across the industry. In ROI, 14 new senior appointments have been made during the reporting period, of which 50% (7) were female. Our aim is to continue to make progress at senior levels through **strong female representation across leadership appointments**.
- AIB maintains **partnerships with external organisations** that focus on improving gender balance such as the 30% Club. We continue to participate in initiatives addressing gender representation such as Balance for Better Business and the Women in Finance Charter, a collaboration between industry and Government to drive diversity under the Ireland for Finance strategy.
- AIB has been market leading in terms of developing a **strong suite of family leave offerings** and policies to help all colleagues achieve the right balance at various life stages. During 2025, we started a campaign to promote awareness among colleagues about AIB's suite of family leave options, and to encourage male colleagues to share their stories, about how they've availed of these supports through their careers. This is an important step for our organisation to ensure our culture remains inclusive and provides the opportunity for all employees to thrive in their careers at AIB, and more broadly in the communities they are part of.
- We have a **strong and active AIB Women's+ Inclusion Network**, driven by the voluntary contribution of employees. The Network continues to deliver a number of events each year in support of female colleagues e.g. to highlight and celebrate International Women's Day, launch of new Lean In Circles and running the AIB Mentor Her Programme. The Mentor Her Programme was highly commended in the category of 'internal culture change' at the IBCB 'Proud to Work in Banking' Awards in May this year. It is designed to nurture women in AIB to believe in themselves and achieve their highest levels of potential, with significant results evident at the end of the 2024 programme including:
 - 95% of participants understood their strengths, an increase from 33% pre-programme
 - 83% of participants know opportunities open to them, an increase from 26% pre-programme
 - 78% of participants saw a clear career pathway, an increase from 18% pre-programme
- **Lean In Circles** have also been introduced by AIB Women's+ Network. These self-led peer support networks have grown quickly during 2025, with 25 circles and over 200 members established after 3 months. Circle themes include mid-level career development, maternity returners, neurodiversity and mid-life navigation (including menopause and perimenopause).
- The above commitments have contributed to an incremental improvement in female talent mobility at mid-levels and stronger supports for women in leadership in AIB. Our ambition is to keep building on this momentum to create an **inclusive, representative leadership pipeline**, driven by inclusive behaviours, flexible systems and a culture rich in visibility, role modelling and opportunities for women in leadership.

Our numbers on a page

2025 All Employees



Pay Quartiles



Bonus Proportions

Proportion of employees receiving bonus pay

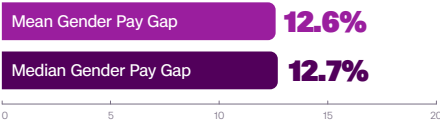


BIK Proportions

Proportion of employees receiving BIK



Part Time Employees



Temporary Employees

