



Group Environmental Policy

AIB Group aims to ensure that our current needs are met without compromising the ability of future generations to meet their own needs. This principle of sustainable development demands that we accept responsibility for the direct impact of our own operations on the environment.

At a minimum, the environmental policy will:

- Meet or exceed all relevant environmental obligations under laws and regulations in each of the jurisdictions in which we operate.
- Accept a responsibility for contributing to the protection of the environment, pollution prevention, and a commitment to ensure that our actions will not detract from the long-term sustainability of environmental resources.
- Set and continually review goals to minimise the impact of our actions on the environment in our daily operations and strategic planning.
- Implement a process of continual improvement to AIB's environmental management system via the setting and reviewing of risks and opportunities, environmental aspects, objectives and targets.
- Strive to reduce waste and minimise the consumption of materials and natural resources. We will aim to use recyclable materials and cleaner technologies where possible.
- The environmental policy will be communicated to all persons working for, or on behalf of the organisation, while also being made easily and freely available to interested parties.
- Minimise harmful emissions by ensuring that any such potential sources are regularly and systematically monitored.
- Promote the best environmental practices to all staff.
- Consult with our suppliers to minimise the negative environmental impact of goods and services provided to the Bank through a quality procurement policy.
- AIB will prepare its business to deal with the impacts of climate change by understanding the associated risks and opportunities.

Policy Sponsor Signoff

Endorsed by

Mr. Tomas O'Midheach
Chief Operating Officer

Date Signed: