

## Our Strategic Progress

# Progress Towards our Strategic Goals

Our Group strategy remains centred on an informed view of our customers' needs, anchored in a sustainable agenda and underpinned by a commitment to operational efficiency and resilience.



### Customer first

Building trust and long-term relationships with our customers by providing more connected financial solutions.



### Customers at the heart of what we do

“I have been extremely satisfied with AIB’s customer service and overall banking experience. The online and mobile platforms are user-friendly and reliable, making it easy to manage my accounts and transactions. Overall, AIB has made my banking straightforward and convenient, which is why I would confidently recommend it to others.”

Relationship Journey Customer



### Greening our business

Ensuring sustainable finance and responsible business practices to build our shared future.



### A greener, more sustainable future

“I have told a good few farmers now about it. I thought it was very straightforward and simple and the rate is very good. It was a great chance to buy machinery. I was very satisfied with it.”

Business Sustainability Loan Customer



### Operational efficiency & resilience

Ensuring we have the appropriate capability, capacity and resilience to support the Group’s strategic ambition.



### Strengthening our operations

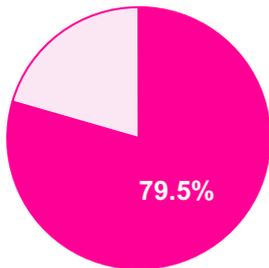
“AIB customer support member was incredibly helpful and efficient to deal with. At the time, I was distraught as there had been fraudulent activity on my card but his swift response and decisive action put my mind at rest and gave me confidence in your systems.”

Card Replacement Customer

## Customer first

### 2025 outcomes

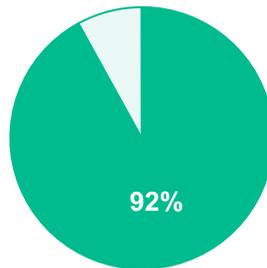
- Customer experience performance, measured by Net Promoter Score (NPS), was highly positive in 2025 demonstrating our unwavering customer focus. Of our six key customer journeys – including Channel, Homes and Retail SME – five saw noteworthy growth in 2025 with the sixth holding steady on an already record-breaking result.
- Completed upgrades in 127 of our 170 AIB branches, including 35 full refurbishments and the roll out of 60 Cash and Cheque Lodgement (CCL) machines, as part of a €40m investment programme.
- In March, AIB became the first bank in Ireland to achieve Autism Friendly Accreditation from AsIAm for all 170 branches.
- Abi, our AI-powered digital assistant, helped 1.33 million customers across 56 journeys, with 79.5% of customers choosing to proceed once informed she is a virtual assistant.
- Launched the AIB Life Hub, a new regular savings investment platform from AIB life, on our mobile app.
- Seamlessly delivered SEPA Instant Payments in October, ahead of the regulatory deadline.



**79.5% of customers choose to engage Abi;** highlighting the effectiveness of our AI-powered digital assistant

## Greening our business

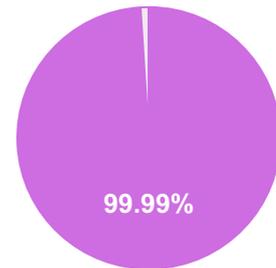
- Provided a total of €22.9bn in green and transition finance since 2019, including €6.3bn in 2025. 43% of all new lending was green or transition in 2025.
- 60% of all Group mortgage drawdowns in 2025 were for energy-efficient homes.
- Issued three green bonds, bringing the total amount raised in ESG bonds since 2020 to €8.2bn.
- Launched the Business Sustainability Loan, complementing the suite of sustainable finance products available to our personal and business customers.
- 92% of the Group's electrical energy needs was sourced through our VPPA from two solar farms in County Wexford.
- Published our Climate Transition Plan, using what we've done so far to develop a strong blueprint for action for the coming years. We also launched our first Social Impact Report, highlighting the real difference we are making to communities.



**92% equivalent of the Group's electrical energy needs was sourced from solar farms;** on track to decarbonise our operations by 2030

## Operational efficiency & resilience

- Rolled out Microsoft Copilot to all staff, embedding AI into workflows with Responsible AI controls and EU AI Act compliance.
- Industry-leading 99.99%+ availability across critical services and recorded zero critical cyber incidents.
- Continued simplification: retired 56 legacy applications decommissioned across the strategic cycle.
- Rolled out Dynamic Workforce Planning (DWP) programme to 67% of our workforce, transforming how we plan for a future-ready talent by adopting a data-led and enterprise-wide approach.
- Continued enhancement of our employee proposition, including updated compassion leave and family leave options, to cover foster care leave and paid neonatal leave.
- Launched our New Era Leadership programme to train, engage and inspire our 3,000+ people leaders across the Group.



**Industry-leading 99.99% availability across mission critical services;** customer impacting events remain at a minimum

### Looking ahead to 2026

2026 will see the continuation of our digital channel evolution with the launch of a new industry payments process through Zippay and, importantly, the roll out of our own next generation mobile app later in the year. More broadly, we will continue to deliver market-leading products and propositions, with a focus on younger customers, and prioritise a seamless, customer-focused experience with integrated journeys across all touchpoints.

Through our Climate & Infrastructure Capital function, we are well positioned to finance transformative renewable energy projects as well as green buildings, clean transportation, circular economy and waste management, supporting key social infrastructure. In addition, we will continue to deliver best-in-class transition propositions for all of our customers across our brands, while driving credibility based on expert research, analysis and business insight tools.

We will continue to increase the volume of sales and servicing carried out digitally, with continued automation of branch processes to make things even more convenient for our customers. In addition, we will harness technology to transform our mortgage enterprise and simplify our credit suite, speeding up loan processes and SME loan decisioning. We will continue to invest in talent while harnessing both AI and the cloud so that we are positioned to remain resilient, competitive and future-ready.