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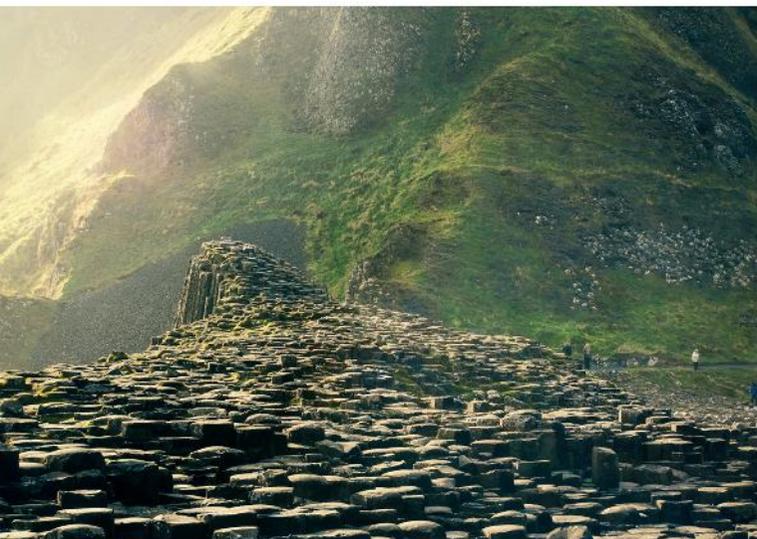


# Sustainability Disclosures Tables

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# About the Sustainability Disclosures Tables (SDT)



## The SDT are for AIB Group plc.

AIB Group plc is a holding company listed on the main markets of the Euronext Dublin and London Stock Exchange. For details on our shares, please see our 2025 Annual Financial Report (AFR) on page 381.

Our headquarters are located at 10 Molesworth Street, Dublin 2, Ireland.

Our main products and services are mortgages, personal, SME and corporate lending, payment services, credit card services and deposits. Where we provide non-core banking products, for example, general insurance, we typically partner with market leaders.

Our most significant operations are in the Republic of Ireland (ROI) and the United Kingdom (UK) where we operate retail, corporate and business banking offerings. Climate & Infrastructure Capital (C&I) specialises in lending to large scale renewable and infrastructure projects which are key drivers for sustainable economic growth across Ireland, the UK, Europe and North America through offices in Dublin, London and New York. Capital Markets also have a syndicated and international finance team based in New York.

## Entities included in our SDT

A listing of the principal businesses and their locations that are included in the consolidated financial statement is provided in our AFR and are covered by the SDT.

Within AIB Group plc, the material subsidiaries as at 31 December 2025 are:

- Allied Irish Banks, p.l.c.;
- AIB Mortgage Bank Unlimited Company;
- EBS d.a.c.; and
- AIB Group (UK), p.l.c.

Further detail on our subsidiaries is available in the Financial Statements in our AFR.

The basis for including entities within the SDT is consistent with the Group’s Accounting Policy for consolidation (including the treatment of non-controlling interests) as set out in note 1(d) of the notes to the consolidated financial statement, financial statements section of the AFR, except where specifically noted in the SDT.

We are continuously working to build and enhance our sustainability reporting capability, to meet our mandatory and voluntary reporting commitments. We report certain value chain and quantitative metrics using data that comes indirectly from third party providers or industry averages. These figures may involve estimation factors, which can significantly influence the reported results. The Group does not control the assumptions or methods used by these third party providers. As real data becomes available and calculation methods develop, the quality of data will improve. This means that figures in the Sustainability Statement may change over the coming years, and there may also be changes in figures from previous ESG reports. New guidance, industry standards and scientific research are anticipated, and we reserve the right to periodically review and update targets, methodologies and approaches and to restate baselines as necessary.

The entities downstream from AIB are our customers. Our lending portfolio is summarised in the AFR on page 201.

## How to read the SDT

Our Sustainability Reporting is integrated into our AFR which is published annually. For full details on our Sustainability Reporting, see AIB Group plc AFR, on pages 41 – 116.

The reporting period is 1 January to 31 December 2025. The publication date of the SDT is 4 March 2026. The contact point for questions about the SDT is: Doreen.X.Brennan@aib.ie

The SDT is published concurrently with our Financial Report to satisfy voluntary reporting and rating agency requirements. It includes content indexes and relevant supporting information for Global Reporting Initiative (GRI), Sustainability Disclosure Tables (SDT), United Nations Environment Programme Finance Initiative Principles for Responsible Banking (UNEP FI PRB), and the Equator Principles.

**GRI:** Each year the Group reports an annual GRI content index ‘with reference’ to the GRI Standards regarding general disclosures and our material topics. This signposts to the disclosures in the Financial Report, in most cases to the Sustainability Statement.

**SDT:** Our Sustainability Disclosure Tables provide supplementary information that is required by certain stakeholders. This statement builds on our well-established approach to transparent sustainability disclosures.

**UNEP FI PRB:** Each year the Group provides an update on AIB’s progress against the Principles for Responsible Banking in accordance with UNEP FI’s requirements. UNEP FI evolved the format to an executive summary format however there are no changes to the underlying requirements.

**Equator Principles:** The Equator Principles is a risk management framework for financial institutions for determining, assessing and managing environmental and social risk in projects. The Equator Principles data is presented in accordance with the reporting cycle.

## Defined Terms

All capitalised terms not defined herein shall have the meanings ascribed to those in the AFR.

## Restatements

Any restatement of information is set out in notes accompanying the information.

# GRI Content Index

## Statement of Use

AIB Group plc has reported the information cited in this Global Reporting Initiative (GRI) content index for the period 1 January 2025 to 31 December 2025 with reference to the GRI Standards.

GRI Standard	Disclosure	Response/Location
<b>GRI 1 used</b>	GRI 1: Foundation 2021	GRI 1: Foundation 2021
<b>GRI 2: General Disclosures</b>	2-1 Organizational details	About the SDT, page 2
	2-2 Entities included in the organization’s sustainability reporting	About the SDT, page 2
	2-3 Reporting period, frequency and contact point	About the SDT, page 2
	2-4 Restatements of information	About the SDT, page 2
	2-5 External assurance	Our voluntary GRI disclosures have not received separate limited assurance; please refer to our AFR for the limited assurance opinion on CSRD mandatory disclosures, which are cross-referenced in this index
	2-6 Activities, value chain and other business relationships	About the SDT, page 2; Our Value Chain, AFR, page 46 and Management of Our Supplier Relationships, AFR page 99
	2-7 Employees	Own Workforce (Equal Treatment & Opportunities for All), AFR, page 82
	2-8 Workers who are not employees	This information is not currently reported, however, we are reviewing how best to include it going forward
	2-9 Governance structure and composition	Governance Report, AFR, page 117 and Governance & Responsible Business, AFR, page 92
	2-10 Nomination and selection of the highest governance body	Governance Report, AFR, page 117
	2-11 Chair of the highest governance body	Governance Report, AFR, page 117
	2-12 Role of the highest governance body in overseeing the management of impacts	Governance Report, AFR, page 117 and Governance & Responsible Business, AFR, page 92
	2-13 Delegation of responsibility for managing impacts	Governance & Responsible Business, AFR, page 92
	2-14 Role of the highest governance body in sustainability reporting	Governance & Responsible Business, AFR, page 92
	2-15 Conflicts of interest	Governance Report, AFR, page 117
	2-16 Communication of critical concerns	Culture & Reputation, AFR, page 101
	2-17 Collective knowledge of the highest governance body	Governance & Responsible Business, AFR, page 92
	2-18 Evaluation of the performance of the highest governance body	Governance Report, AFR, page 117
	2-19 Remuneration policies	Governance Report, AFR, page 117 and our Group Remuneration Policy at <a href="http://aib.ie/sustainability">aib.ie/sustainability</a>
	2-20 Process to determine remuneration	Governance Report, AFR, page 117 and our Group Remuneration Policy at <a href="http://aib.ie/sustainability">aib.ie/sustainability</a>
	2-21 Annual total compensation ratio	Own Workforce (Equal Treatment & Opportunities for All), AFR, page 82
	2-22 Statement on sustainable development strategy	Chief Executive’s Review, AFR, page 8
	2-23 Policy commitments	Sustainability Statement, AFR, pages 41-116. Our policies can be found at <a href="http://aib.ie/sustainability">aib.ie/sustainability</a>
	2-24 Embedding policy commitments	Sustainability Statement, AFR, pages 41-116. Our policies can be found at <a href="http://aib.ie/sustainability">aib.ie/sustainability</a>
	2-25 Processes to remediate negative impacts	Culture & Reputation, AFR, page 101 and Channels for Stakeholders to Raise Concerns, AFR, page 89
	2-26 Mechanisms for seeking advice and raising concerns	Culture & Reputation, AFR, page 101 and Channels for Stakeholders to Raise Concerns, AFR, page 89
	2-27 Compliance with laws and regulations	Corporate Governance, Ethics & Accountability, AFR, page 96
	2-28 Membership of associations	Our Stakeholder Engagement, AFR, page 48
	2-29 Approach to stakeholder engagement	Our Stakeholder Engagement, AFR, page 48
	2-30 Collective bargaining agreements	We recognise our colleagues’ right to freedom of association and to participate constructively in dialogue with trade unions, with collective bargaining covering 72% of employee base. This figure includes staff at level 1 to 3 in AIB ROI, Northern Ireland (NI) and Great Britain (GB), and also Level 4 & 5 in AIB NI (including those on unpaid leave). Other levels are excluded, as are Payzone, Goodbody, EBS Tied Agents and external contractors.

## GRI Content Index continued

Across all of our material topics we have learned that proactive stakeholder engagement, adaptability, and transparent communication are essential for driving meaningful progress and long-term impact.

GRI Standard	Disclosure	Response/Location
<b>GRI 3: Material Topics</b>	3-1 Process to determine material topics	Our Approach to the Double Materiality Assessment, AFR, page 49
	3-2 List of material topics	Our Material Impacts, Risks and Opportunities, AFR, page 51
	<b>Climate Change</b>	
	3-3 Management of material topics	Climate & Environmental Action, AFR, page 55
	305-1 Direct (Scope 1) GHG emissions	GHG Emissions, Climate & Environmental Action, AFR, page 66 and Calculations, judgements and estimates, Climate & Environmental Action, AFR, page 72
	305-2 Energy indirect (Scope 2) GHG emissions	GHG Emissions, Climate & Environmental Action, AFR, page 66 and Calculations, judgements and estimates, Climate & Environmental Action, AFR, page 72
	305-3 Other indirect (Scope 3) GHG emissions	GHG Emissions, Climate & Environmental Action, AFR, page 66 and Calculations, judgements and estimates, Climate & Environmental Action, AFR, page 72
	305-4 GHG emissions intensity	GHG Emissions, Climate & Environmental Action, AFR, page 66 and Calculations, judgements and estimates, Climate & Environmental Action, AFR, page 72
	305-5 Reduction of GHG emissions	GHG Emissions, Climate & Environmental Action, AFR, page 66 and Calculations, judgements and estimates, Climate & Environmental Action, AFR, page 72
	<b>Own Workforce (Equal Treatment &amp; Opportunities for All)</b>	
	3-3 Management of material topics	Own Workforce (Equal Treatment & Opportunities for All), AFR, page 82
	404-1 Average hours of training per year per employee	Our performance measures, Own Workforce (Equal Treatment & Opportunities for All), AFR, page 85
	<b>Housing</b>	
	3-3 Management of material topics	Housing, AFR, page 80
	FS-7 Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose.	Our performance measures, Housing, AFR, page 81
	<b>Financial Wellbeing</b>	
	3-3 Management of material topics	Financial Wellbeing, AFR, page 77
	Bespoke: Number of customers onboarded for specific tailored financial product	Our performance measures, Financial Wellbeing, AFR, page 79
	<b>Culture &amp; Reputation</b>	
	3-3 Management of material topics	Culture & Reputation, AFR, page 101
Bespoke: Code of Conduct training	Our performance measures, Culture & Reputation, AFR, page 102	
<b>Cyber Security &amp; Data Protection</b>		
3-3 Management of material topics	Cybersecurity & Data Protection, AFR, page 103	
418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	Our performance measures, Cybersecurity & Data Protection, AFR, page 106	
Bespoke: Cyber training	Our performance measures, Cybersecurity & Data Protection, AFR, page 106	
<b>Corporate Governance, Ethics &amp; Accountability</b>		
3-3 Management of material topics	Corporate Governance, Ethics & Accountability, AFR, page 96	
205-3 Confirmed incidents of corruption and actions taken	Our performance measures, Corporate Governance, Ethics & Accountability, AFR, page 98	

# Sustainability Data Tables

## Waste and Water in our Operations

	Group			Ireland			United Kingdom			United States of America		
	2024	2023	2022	2024	2023	2022	2024	2023	2022	2024	2023	2022
<b>Waste consumption (metric tonnes)</b>												
Total waste used/recycled/sold	542	527	587	512	501	551	25	21	36	5	4	0
Total waste disposed	241	250	216	225	233	211	11	12	4	4	5	1
Waste landfilled	4	5	1	0	0	0	0	0	0	4	5	1
Waste incinerated with energy recovery	235	242	213	225	233	211	10	9	2	0	0	0
Waste incinerated without energy recovery	0	0	0	0	0	0	0	0	0	0	0	0
Waste otherwise disposed	0	0	0	0	0	0	0	0	0	0	0	0
Waste with unknown disposal method	2	3	2	0	0	0	1	3	2	0	0	0
<b>Total waste generated</b>	<b>783</b>	<b>776</b>	<b>803</b>	<b>738</b>	<b>735</b>	<b>762</b>	<b>36</b>	<b>33</b>	<b>40</b>	<b>9</b>	<b>9</b>	<b>1</b>
<b>Water use - Operations (megalitres)</b>												
Water consumed & withdrawn	62	69	81	59	65	76	3	3	4	0	0	0

**Waste and Water Notes**  
 Figures are rounded.  
 Source: Company information.

Waste and Water data is reported one year in arrears. We are reporting discharged water as water consumed. There are no other sources of withdrawals. Water use is measured based on utility bills from water utility providers.

Where data is not available, it is extrapolated using intensity figures.

## Supplementary Employee Data for AIB Group

	2025		2024	
	Female	Male	Female	Male
Senior management – Revenue generating functions	118	207	114	211
Senior management – Non-revenue generating functions	187	275	169	250
Senior management (total)	305	482	283	461
Junior management – Revenue generating functions	440	499	441	504
Junior management – Non-revenue generating functions	461	599	447	581
Junior management (total)	901	1,098	888	1,085
All management – Revenue generating functions	560	706	559	714
All management – Non-revenue generating functions	651	881	618	839
All management (total)	1,211	1,587	1,177	1,553
Non management – Revenue generating functions	2,658	1,644	2,832	1,692
Non management – Non-revenue generating functions	1,378	1,189	1,441	1,253
Non management (total)	4,036	2,833	4,273	2,945
% of open positions filled by internal candidates	24 %	22 %	22 %	18 %

# UNEP FI PRB: Progress Statement – AIB 2025

## Principle 1 Alignment

### Content

AIB Group operates predominantly in ROI and the UK. We remain committed to advancing a more sustainable future – strengthening long-term resilience for our business, customers, economy and society.

Our sustainability strategy is integrated with our overall Group strategy. It aligns with our three strategic priorities: Customer first, Greening our business and Operational efficiency and resilience which place an enhanced focus on serving our customers across the Group.

We achieved greening the business through continued growth in green finance, delivered by strong performance in mortgages to energy efficient homes, green mortgage products and lending for green buildings and renewable energy projects. We plan to steadily increase new green and transition lending, to reach our target of 70% of all new lending being green and transition by 2030. This is aligned to SDG 13 ‘Climate Action’, where ‘CO2 emissions per capita’ is a key metric.

Ireland has experienced profound demographic and economic shifts in recent years, with population growth reaching its highest rate in modern times. While this signals a vibrant and evolving nation, it has placed significant strain on the existing housing system. The supply of homes has consistently fallen short of rising demand.

We contribute to meeting the national need for housing by financing housing developments, and offering finance to purchase homes, in societies in which we operate. Access to housing is a critical issue for our communities, wider society and future generations. We support social and affordable housing programmes, which impact affected communities in our downstream value chain and we manage housing impacts through several key initiatives and actions. These include supporting social and affordable housing programmes, and funding new developments. We lend to first-time buyers and finance social housing that benefits the wider community. This is aligned to SDG 11 ‘Sustainable Cities and Communities’.

For a breakdown of our loan portfolio please see Risk Management section of our AFR on page 201.

### Links & references

In our Annual Financial Report, please see:  
 Our Sustainability Strategy, page 44  
 Our Material Impacts, Risks and Opportunities, page 51  
 2.1.2 Credit risk – Credit profile of the loan portfolio, page 201

## Principle 2 Impact & Target Setting

### Content

AIB conducted an impact analysis in 2024 on four business lines: Retail Banking, Capital Markets, Climate Capital and AIB UK, with operations primarily in Ireland and the UK.<sup>1</sup> Impact analysis is run every second year for the purposes of reporting on progress against UNEP FI PRB.

The output of the analysis identified Climate and Housing as significant impact areas for AIB. These two impact areas are also material topics for AIB Group as per our Corporate Sustainability Reporting Directive (CSRD) Double Materiality Assessment (DMA).

Climate – in a national context the Climate Action and Low Carbon Development Bill 2021 requires a 51% reduction in national GHG emissions by 2030 and for Ireland to decarbonise by 2050.

Housing – in a national context the Irish Government’s ‘Housing for All’ Plan and the successor plan ‘Delivering Homes, Building Communities’ aims to build a total of 300,000-303,000 new homes between 2021-2030 to address affordability and supply issues.

### Progress Indicators

SMART Target - Climate: In 2019, we launched our green and transition lending, with an ambition to lend €5bn over a five-year period. Due to exceptional demand, this doubled to €10bn in 2021 and it has now increased to €30bn by 2030. AIB has allocated a total of €22.9bn in cumulative new green and transition lending since 2019.

SMART Target - Housing: We have made a commitment to deliver more than €6bn of cumulative new lending to first-time buyers by 2026. In 2025, we continued to make progress by providing €2.61bn in new lending to first-time buyers. This amount combined with the FY2024 amount of €2.79bn results in a cumulative new lending to first-time buyers of €5.40bn.

1. In July 2025, the Group announced the simplification of its management structure and the integration of the UK into Retail enabling the Group to focus on three business lines: Retail Banking, Capital Markets and Climate & Infrastructure Capital.

### Links & references

In our Annual Financial Report, please see:  
 Climate & Environmental Action, Our performance measures, page 62  
 Housing, Our performance measures, page 81

## Principle 3 Clients & Customers

### Content

Our purpose is to empower people to build a sustainable future and in doing so, we support the transition to a low-carbon future by building long-term resilience and sustainability for our customers and society.

We support and empower our customers, who are at the heart of everything we do. We make sure that our colleagues feel supported and empowered in work every day, that we continue to fulfil our customer first focus, and that we make a positive economic contribution to our communities.

In line with our strategic commitment to support customers in the transition to a sustainable future, our green and transition lending finances energy efficiency infrastructure and technology development for climate change mitigation and adaptation solutions.

We continue to fund new residential developments and support social and affordable housing programmes to improve housing availability and affordability for our customers and the wider community. These include supporting social and affordable housing programmes and viewing housing through both customer and affected communities’ perspectives. We also support our Retail customers to have access to more environmentally-friendly and economically-efficient housing through different green products, such as our green mortgage offerings.

### Progress Indicators

SMART Target - Climate: In 2019, we launched our green and transition lending, with an ambition to lend €5bn over a five-year period. Due to exceptional demand, this doubled to €10bn in 2021 and it has now increased to €30bn by 2030. AIB has allocated a total of €22.9bn in cumulative new green and transition lending since 2019.

SMART Target - Housing: We have made a commitment to deliver more than €6bn of cumulative new lending to first-time buyers by 2026. In 2025, we continued to make progress by providing €2.61bn in new lending to first-time buyers. This amount combined with the FY2024 amount of €2.79bn results in a cumulative new lending to first-time buyers of €5.40bn.

### Links & references

In our Annual Financial Report, please see:  
 Climate & Environmental Action, Our performance measures, page 62  
 Housing, Our performance measures, page 81

## UNEP FI PRB: Progress Statement continued

### Principle 4 Stakeholders

#### Content

Stakeholders' views, interests and expectations are integral to our strategy and business model. To understand our stakeholders' views and serve their best interests, the Group engages with them through a range of regular engagement channels, including our due diligence processes, as well as through industry representative groups.

The way the Board engages with its stakeholders varies and ranges from direct engagement to receiving management reports and updates on relevant stakeholder matters, which assist the Board in understanding the impacts of the Group's operations on its key stakeholders. It received management reports and updates on stakeholder matters. Information on the key engagement outcomes and how they informed the Group's strategic decisions are included from page 134 in the Governance Report.

Additionally, in 2023 as part of the DMA process we engaged with our key stakeholders, the outcome of which was communicated to the respective Executive Leadership Teams (ELT) and Board Committees. In 2024 and 2025, we reviewed the DMA and concluded that the foundational work from 2023 continues to provide a reliable basis for our sustainability reporting and strategic decision making processes. This process is outlined in 'Our Approach to the Double Materiality Assessment' on page 49 of our AFR.

Through this process, we identified the issues of most importance to our stakeholders and what should be the focus for AIB strategically. Our SMART Targets in Climate and Housing are aligned to these outcomes.

#### Links & references

In our Annual Financial Report, please see:  
 Our Approach to the Double Materiality Assessment, page 49  
 Climate & Environmental Action, Our performance measures, page 62  
 Housing, Our performance measures, page 81

### Principle 5 Governance & Culture

#### Content

Our strong governance structures are key to delivering our sustainability commitments. Our governance framework provides clear oversight and ownership of the Group's sustainability strategy and the management of IROs at Board and Executive levels. The AIB Board promotes the Group's long-term sustainable performance by approving strategy, financial and investment plans, including sustainability factors.

The Sustainable Business Advisory Committee (SBAC) supports the Board in overseeing sustainability matters and the execution of the sustainable business strategy in accordance with the Group Strategy and Financial Plan. SBAC receives updates on sustainability matters including sustainability strategy, following review and recommendation from management.

The Group Risk Committee (GRC) ensures sound risk governance, including ESG-related risks, and receives updates on the effectiveness of policies and programmes managing these ESG risks.

The Board Audit Committee (BAC) assists and advises the Board in fulfilling its independent oversight responsibilities.

#### Progress Indicators

Our remuneration policies and practices support our strategy and values and promote long-term sustainable success.

AIB ensured all our employees are aware of and understand the expectations of the Code of Conduct through annual mandatory training. In 2025, the completion rate of this training was 95%.

#### Links & references

In our Annual Financial Report, please see:  
 Governance & Responsible Business, page 92

### Principle 6 Transparency & Accountability

#### Content

AIB has undertaken several initiatives and actions to foster a culture of responsible banking among employees and to promote an inclusive economy.

Our Inclusion & Diversity (I&D) Code recognises that we should respect, develop and harness the uniqueness of our colleagues, as well as embracing and celebrating our differences, in order to promote equal treatment and opportunities for all. The Code sets out the principles that we live by and underpins our related policies, handbooks, and a year-round employee engagement calendar of awareness and educational events. Governance is overseen by our I&D council which is made up of leaders from across the organisation and chaired by an ELT member. It helps coordinate and implement I&D efforts and deliver on our commitment to a culture where all employees can perform at their best and reach their potential. In 2025, our Council met regularly and welcomed the Chief Risk Officer (CRO) as AIB's new Council Chair.

Regarding gender diversity, the Board remains committed to our gender diversity target. We target between 40% and 60% of female representation in ELT and management, which is underpinned by the Equileap annual Gender Equality Global Report and Ranking's definition of 'gender balance'. In addition, AIB has an ongoing target for Board of a minimum of 40% female representation.

AIB has mandatory training whereby all our employees are required to complete our annual mandatory online learning curriculum.

#### Links & references

In our Annual Financial Report, please see:  
 Own Workforce (Equal Treatment & Opportunities for All), page 82

# UNEP FI PRB: Basis of Preparation

The 2025 progress statement for implementation of the PRB has been prepared in line with the PRB Guidance document and progress statement.

The purpose of this document is to provide a progress statement that gives an accurate, balanced and transparent view of AIB's implementation of each of the six principles under the PRB Framework as at 31 December 2025 and it makes use of information disclosed in our FY2025 AFR. This will allow us to measure progress on implementation in a consistent manner.

The open questions in the progress statement allow banks the flexibility to disclose the progress they make, considering the diverse business models and various contextual differences in which banks operate.

To provide further clarity of the progress statement, we provide supplementary information below detailing the basis of preparation and methodologies which inform the selected responses.

## Principle 2 | Impact & Target Setting Scope

In 2024, we conducted an impact analysis based on data from September 2024 activities, related to the totality of our primary geographic footprints, i.e. ROI, the UK and Northern Ireland, which together, comprises over 90% of the Group's banking activities. AIB has not included a separate submission of North America/rest of world. Individually they contribute <5% of the Group's concentration by location.

When selecting the scope, which is the basis for our impact analysis, we considered the lending portfolio for our key business units across our ROI and UK markets, as defined in our 'About the SDT' section (see page 2). Assumptions were made and documented for what data was used for either Consumer or Institutional. As a result, Group Services and Chief Financial Officer (CFO) data were excluded from the impact analysis due to immateriality. This impact analysis is required to be conducted every other year.

## Portfolio composition

In order to analyse our portfolio composition, we used September 2024 month end data for defined scope and applied the PRB Tool and methodology, including its predefined NACE codes used to categorise exposure by segment. We used version 3 of the UNEP FI PRB Portfolio Impact Analysis Tool to complete our analysis; this version of the tool did not require reporting by sectors and industries. We provide a breakdown of our loan book by sector as at 31 December 2025 on page 201 in our AFR.

## Context

In analysing key challenges and priorities and determining our most significant impact areas, we applied the PRB tool and methodology, including its context module with guidance on key societal needs.

Based on the nature of our business and the breakdown of our loan book, we have determined as a financial institution that the two most significant impact areas for AIB to address are climate change and housing.

## Performance measurement

Housing and Climate were selected as material topics by our stakeholders. We contribute to meeting the national need for housing by financing housing developments, and offering finance to purchase homes, in societies in which we operate. Providing finance to social and affordable housing is a key way to increase our positive impact against these high national needs. For further context around our stakeholder engagement and materiality assessment, see page 48 in our AFR.

We recognise we have a long-term role to play in providing the finance required to transition to a sustainable economy. Our green and transition lending finances energy efficiency infrastructure and technology development for climate change mitigation and adaptation solutions.

Data disclaimer: We are continuously working to build and enhance our sustainability reporting capability, to meet our mandatory and voluntary reporting commitments. We report certain value chain and quantitative metrics using data that comes indirectly from third party providers or industry averages. These figures may involve estimation factors, which can significantly influence the reported results. The Group does not control the assumptions or methods used by these third party providers. As real data becomes available and calculation methods develop, the quality of data will improve. This means that figures in the Sustainability Statement may change over the coming years, and there may also be changes in figures from previous ESG reports. New guidance, industry standards and scientific research are anticipated, and we reserve the right to periodically review and update targets, methodologies and approaches and to restate baselines as necessary.

## Target setting: Baseline

### SMART Target Climate:

In 2019, we launched our green and transition lending, with an ambition to lend €5bn over a five-year period. Due to exceptional demand, this doubled to €10bn in 2021 and it has now increased to €30bn by 2030. See the green and transition lending metrics in our AFR on page 62.

### SMART Target Housing:

We have made a commitment to deliver more than €6bn of cumulative new lending to first-time buyers from 2024-2026. In 2025, we made substantial progress by providing €2.61bn in new lending to first time buyers. This amount combined with the FY2024 amount of €2.79bn results in a cumulative total new lending to first-time buyers of €5.40bn. See the Housing metrics in our AFR on page 81.

# Equator Principles

The Equator Principles are intended to serve as a common baseline and risk management framework for financial institutions to identify, assess and manage environmental and social risks when financing projects.

The Equator Principles is primarily intended to provide a minimum standard for due diligence to support responsible decision making. In October 2021, AIB signed up to the Equator Principles. As a signatory to the Equator Principles, all lending under AIB's Group Project Finance Policy is required to comply with the Equator Principles and, therefore, AIB conduct assessments for environmental and social risks in line with the Equator Principles and relevant International Finance Corporation (IFC) Performance Standards. Under the Equator Principles, projects can be categorized as A, B+, B or C. Projects that are deemed to be a Category A or B+ are projects with potential significant environmental and social (E&S) risks and/or impacts that are diverse, irreversible, or unprecedented. Category B

are projects with potential limited adverse E&S risks and/or impacts that are few in number, generally site-specific, largely reversible, and readily addressed through mitigation measures. Category C projects have minimal or no adverse E&S risks and/or impacts.

AIB successfully implemented the Equator Principles across the relevant business units in A in 2023 and 2024. In 2025, training continues to be rolled out to all Relationship Managers that lend to projects that are in scope for the Equator Principles. AIB is submitting Equator Principles reporting for FY2025 for all the applicable loan commitments made in the period.

Number of Equator Principle Projects in Group		2025			
		Cat. A	Cat. B+	Cat. B	Cat. C
<b>Sector</b>	Mining				
	Infrastructure				6
	Oil & Gas				
	Power	1		12	1
	Other				
<b>Region</b>	Americas	1		6	4
	Europe, Middle East, Africa			6	3
	Asia Pacific				
<b>Country designation</b>	Designated country	1		12	7
	Non-designated country				
<b>Independent review</b>	Yes	1		12	7
	No				
<b>Total number of projects</b>		<b>1</b>		<b>12</b>	<b>7</b>



**For the life you're after**

**AIB Group plc**

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