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SUPPORTING INFORMATION

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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 2022 to 31 December 2022 with reference to the GRI Standards.

| GRI STANDARD | DISCLOSURE | RESPONSE/LOCATION |
|--|--|---|
| GRI 1 used | GRI 1: Foundation 2021 | GRI 1: Foundation 2021 |
| GRI 2: General Disclosures 2021 | 2-1 Organizational details | About this Report, page 91 |
| | 2-2 Entities included in the organization's sustainability reporting | About this Report, page 91 |
| | 2-3 Reporting period, frequency and contact point | About this Report, page 91 |
| | 2-4 Restatements of information | About this Report, page 91 |
| | 2-5 External assurance | Independent Assurance, page 104 |
| | 2-6 Activities, value chain and other business relationships | About this Report, page 91, Supporting Data Notes, page 103 and our Supply Chain, page 18 |
| | 2-7 Employees | Employee data, pages 92 - 95 |
| | 2-8 Workers who are not employees | We do not currently report this information. We will look into how we can provide it in the future |
| | 2-9 Governance structure and composition | Our Governance Structure, page 8 and ESG Governance, page 10, and the Annual Financial Report, pages 76 - 92 |
| | 2-10 Nomination and selection of the highest governance body | Annual Financial Report, pages 76 - 92 |
| | 2-11 Chair of the highest governance body | Annual Financial Report, pages 76 - 92 |
| | 2-12 Role of the highest governance body in overseeing the management of impacts | Corporate governance and accountability, page 72 and Annual Financial Report, page 87 |
| | 2-13 Delegation of responsibility for managing impacts | ESG Governance, page 10, and Corporate governance and accountability, page 72, |
| | 2-14 Role of the highest governance body in sustainability reporting | ESG Governance, page 10, and Our Material Topics, page 17 |
| | 2-15 Conflicts of interest | Corporate governance and accountability, pages 73 - 74, Annual Financial Report 2022, pages 86, 337, and 338 |
| | 2-16 Communication of critical concerns | Corporate governance and accountability, page 73 |
| | 2-17 Collective knowledge of the highest governance body | Corporate governance and accountability, page 72 |
| | 2-18 Evaluation of the performance of the highest governance body | Corporate governance and accountability, page 74 |
| | 2-19 Remuneration policies | See Talent attraction, retention and development, page 69 and our Group Remuneration Policy at www.aib.ie/sustainability |
| | 2-20 Process to determine remuneration | See Talent attraction, retention and development, page 69 and our Group Remuneration Policy at www.aib.ie/sustainability |
| | 2-21 Annual total compensation ratio | See Talent Attraction Retention and Development, page 70 and ESG Reporting Data (Employee Data), page 95 |
| | 2-22 Statement on sustainable development strategy | CEO Statement, page 6 |
| | 2-23 Policy commitments | See each of our material topics |
| | 2-24 Embedding policy commitments | See each of our material topics |
| | 2-25 Processes to remediate negative impacts | See Corporate governance and accountability, page 74 and our Human Rights Commitment at www.aib.ie/sustainability |
| | 2-26 Mechanisms for seeking advice and raising concerns | See Talent attraction, retention and development, page 69, Corporate governance and accountability, page 73 |
| | 2-27 Compliance with laws and regulations | Corporate governance and accountability, page 74, We have no fines for non-compliance paid in 2022 that relate to 2021 |
| | 2-28 Membership of associations | See Stakeholder Engagement, page 14 |
| | 2-29 Approach to stakeholder engagement | See Stakeholder Engagement, page 14 |
| | 2-30 Collective bargaining agreements | See Talent attraction, retention and development, page 69 |

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| GRI STANDARD | DISCLOSURE | LOCATION |
|------------------------------------|--|--|
| GRI 3: Material Topics 2021 | 3-1 Process to determine material topics | Our Material Topics, page 17 |
| | 3-2 List of material topics | Our Material Topics, page 17 |
| | ENSURE A CLIMATE RESILIENT AND RESPONSIVE BUSINESS MODEL | |
| | 3-3 Management of material topics | Ensure a climate resilient and responsible business model, page 22 - 28 |
| | 201-2 Financial implications and other risks and opportunities due to climate change | Ensure a climate resilient and responsible business model, page 24 |
| | 305-1 Direct (Scope 1) GHG emissions | ESG Supporting data, page 99 |
| | 305-2 Energy indirect (Scope 2) GHG emissions | ESG Supporting data, page 99 |
| | 305-3 Other indirect (Scope 3) GHG emissions | ESG Supporting data, page 99 |
| | 305-4 GHG emissions intensity | ESG Supporting data, page 99 |
| | 305-5 Reduction of GHG emissions | ESG Supporting data, page 99 |
| | PRODUCTS AND SERVICES TO ADDRESS ENVIRONMENTAL ISSUES | |
| | 3-3 Management of material topics | Products and services to address environmental issues, page 29 - 31 |
| | FS-8 Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose. | Products and services to address environmental issues, pages 29 - 30 |
| | RESPONSIBLE LENDING AND INVESTMENTS | |
| | 3-3 Management of material topics | Responsible lending and investments, page 32 -34 |
| | Bespoke: Alignment with best practices in the market for responsible lending | Responsible lending and investments, page 32 - 33 |
| | USABILITY OF SERVICES AND ACCESSIBILITY OF PRODUCTS | |
| | 3-3 Management of material topics | Usability of services and accessibility of products, page 37 - 39 |
| | Bespoke: Daily user interactions and accessibility of our services | Usability of services and accessibility of products, page 37, Other ESG Data, page 103 |
| | ENABLE CUSTOMERS TO MAKE BETTER INFORMED FINANCIAL DECISIONS | |
| | 3-3 Management of material topics | Enable customers to make better informed financial decisions, page 40 - 42 |
| | 417-2 Incidents of non-compliance concerning product and service information and labelling | Enable customers to make better informed financial decisions, page 40 |
| | HOUSING | |
| | 3-3 Management of material topics | Housing, page 43 - 45 |
| | FS-7 Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose. | Housing, page 44 |
| | COMMUNITY SUPPORT | |
| | 3-3 Management of material topics | AIB in our community, page 46 -49 |
| | Bespoke: Supporting community causes | AIB in our community, page 46 - 47 |

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| GRI STANDARD | DISCLOSURE | LOCATION |
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| GRI 3: Material Topics 2021 | CUSTOMER EXPERIENCE | |
| | 3-3 Management of material topics | Customer experience, page 52 - 55 |
| | Bespoke: Net Promoter Score | Customer experience, page 54 |
| | DIGITALISATION AND INTERCONNECTIVITY | |
| | 3-3 Management of material topics | Digitalisation and interconnectivity, page 56 - 59 |
| | Bespoke: Digitally active customers | Digitalisation and interconnectivity, page 58 |
| | CYBER SECURITY AND SYSTEM RESILIENCE | |
| | 3-3 Management of material topics | Cyber security and system resilience, page 60 - 62 |
| | Bespoke: Cyber training | Cyber security and system resilience, page 60 |
| | PROTECT OUR CUSTOMERS DATA AND PRIVACY | |
| | 3-3 Management of material topics | Protect our customers' data and privacy, page 63 - 66 |
| | 418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data | Protect our customers' data and privacy, page 63 - 64 |
| | TALENT ATTRACTION, RETENTION AND DEVELOPMENT | |
| | 3-3 Management of material topics | Talent attraction, retention and development, page 67 - 71 |
| | 404-1 Average hours of training per year per employee | Talent attraction, retention and development, page 70 |
| | 405-1 Diversity of governance bodies and employees | Talent attraction, retention and development, pages 68 and 70 |
| | CORPORATE GOVERNANCE AND ACCOUNTABILITY | |
| | 3-3 Management of material topics | Corporate governance and accountability, page 72 - 75 |
| | 205-2 Communication and training about anti-corruption policies and procedures | Corporate governance and accountability, page 74 |

UNEP FI PRB REPORTING & SELF-ASSESSMENT TEMPLATE

| Question | REPORTING AND SELF-ASSESSMENT REQUIREMENTS | HIGH-LEVEL SUMMARY OF AIB'S RESPONSE (limited assurance required for responses to highlighted items) | REFERENCES/LINKS to AIB's full response/relevant information |
|--|---|--|---|
| PRINCIPLE 1: ALIGNMENT | | | |
| We will align our business strategy to be consistent with and contribute to individuals' needs and society's goals, as expressed in the Sustainable Development Goals, the Paris Climate Agreement and relevant national and regional frameworks | | | |
| 1.1 Business model | Describe (high-level) your bank's business model, including the main customer segments served, types of products and services provided, the main sectors and types of activities across the main geographies in which your bank operates or provides products and services. Please also quantify the information by disclosing e.g. the distribution of your bank's portfolio (%) in terms of geographies, segments (i.e. by balance sheet and/or off-balance sheet) or by disclosing the number of customers and clients served. | AIB is a financial services group operating predominantly in Ireland and the United Kingdom (UK). In the United States of America, we have a branch in New York from which we manage corporate and treasury business. Our main customer segments served are Retail Banking (50%), Capital Markets (35%) in Ireland, and AIB UK (12%). We serve 2.9m customers in our Retail segment and 279K customers in our AIB UK segment. The main products and services we provide are mortgages, personal, SME and corporate lending, payment services, credit card services and deposits. | See AIB Group at a Glance, page 5 |
| 1.2 Strategy alignment | Does your corporate strategy identify and reflect sustainability as strategic priority/ies for your bank? Please describe how your bank has aligned and/or is planning to align its strategy to be consistent with the Sustainable Development Goals (SDGs), the Paris Climate Agreement, and relevant national and regional frameworks. | Yes Progressing the sustainability agenda is a strategic priority for AIB and is a core tenant of the corporate strategy. In 2020 'Sustainable Communities' was added as the fifth pillar of our strategy and consists of three core focus areas - (1) Climate & Environment, (2) Economic & Social Inclusion and (3) Future Proof Business. Our strategic focus on climate and housing is consistent with identified national needs in Ireland and reinforced through the assessment of our positive and negative impact areas, using the UNEP FI Portfolio Impact Analysis Tool. Climate: AIB's climate strategy is aligned to Sustainable Development Goal (SDG) 13 'Climate Action'. AIB have a target to achieve Net Zero in our financed emissions by 2040 for our lending portfolio (2050 including Agriculture), aligned with a Paris climate scenario of 1.5°C. AIB further strengthened this target in 2022 by setting Financed Emissions Targets for key sectors covering 75% of our 2021 Group Loan Portfolio - Residential Mortgages (50%), Corporate Other (12%), Commercial Real Estate (CRE) (10%), and Electricity Generation (3%). The IMF estimates that the climate action agenda in Ireland alone will require an investment of €20bn per annum to 2030. Therefore, banks such as AIB have a crucial role to play in supporting individuals and businesses to make the transition. Housing: Housing is a key strategic priority for AIB and as a pillar bank in Ireland it represents 50% of our loan portfolio. AIB's housing strategy is aligned to SDG 11 'Sustainable Cities and Communities'. This is relevant in a national context because a lack of housing supply to buy or rent in the private sector, high cost of building and affordability of house prices has led to a high need nationally and has led to negative economic and social implications for Ireland, as low-income people, youth and non-homeowners are most affected. Households with a social housing need include those on the social housing waiting list, those in receipt of the Housing Assistance Payment (HAP) supported tenancies, the Rental Accommodation Scheme (RAS) and other housing support payments. The government Housing for All Plan is targeting to build 33,000 new homes annually between 2021-2030, which breaks down to an average of 10,000 social housing units, 4,000 homes for Affordable Purchase, 2,000 cost rental homes and 17,000 private homes. Continued investment in social and affordable housing is an ongoing need in Ireland as the housing shortage is now a critical barrier to growth in the Irish economy (Source: IBEC). | See Our Material Topics, page 17 See Ensure a Climate Resilient and Responsive Business Model, pages 22 - 28 See Housing, pages 43 - 45 |
| | Does your bank also reference any frameworks or sustainability regulatory reporting requirements in its strategic priorities or policies to implement these? | <ul style="list-style-type: none"> • PRA Supervisory Statement SS3/19 • ECB Guide on Climate-related and environmental risks (Nov 2020) • EBA Article CRR 449a • CSRD - Corporate Sustainability Reporting Directive • EU Taxonomy • SFDR - Sustainable Finance Disclosure Regulation • NFRD - Non-Financial Reporting Directive • UK Modern Slavery Act | |

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| Question | REPORTING AND SELF-ASSESSMENT REQUIREMENTS | HIGH-LEVEL SUMMARY OF AIB'S RESPONSE (limited assurance required for responses to highlighted items) | REFERENCES/LINKS to AIB's full response/relevant information |
|---|---|---|--|
| PRINCIPLE 2: IMPACT AND TARGET SETTING | | | |
| We will continuously increase our positive impacts while reducing the negative impacts on, and managing the risks to, people and environment resulting from our activities, products and services. To this end, we will set and publish targets where we can have the most significant impacts. | | | |
| 2.1 Impact Analysis (Key Step 1) | <p>Show that your bank has performed an impact analysis of its portfolio/s to identify its most significant impact areas and determine priority areas for target-setting. The impact analysis shall be updated regularly and fulfil the following requirements/elements</p> <p>a) Scope: What is the scope of your bank's impact analysis? Please describe which parts of the bank's core business areas, products/services across the main geographies that the bank operates in (as described under 1.1) have been considered in the impact analysis. Please also describe which areas have not yet been included, and why.</p> <p>b) Portfolio composition: Has your bank considered the composition of its portfolio (in %) in the analysis? Please provide proportional composition your portfolio globally and per geographical scope</p> <p>i) by sectors & industries for business, corporate and investment banking portfolios (i.e. sector exposure or industry breakdown in %), and/or</p> <p>ii) by products & services and by types of customers for consumer and retail banking portfolios.</p> <p>c) Context: What are the main challenges and priorities related to sustainable development in the main countries/regions in which your bank and/or your clients operate? Please describe how these have been considered, including what stakeholders you have engaged to help inform this element of the impact analysis.</p> | <p>The scope of AIB's impact analysis is on our consumer, corporate and business banking activities in Ireland. The impact analysis is based on data from H1 2021 activities as they relate to the totality of our primary geographic footprint i.e. Republic of Ireland (ROI), which comprises 95% of the Group's consumer banking activities and c.70% of Group Business & Corporate activities. As such, AIB UK was not included in our impact analysis.</p> <hr/> <p>Yes, we have considered the composition of our portfolio in the impact analysis (which referenced 2021 data) - residential mortgages (50%), Property & Construction (13%), SME, Business & Corporate Lending (32%) and Personal Lending (5%).</p> <p>Across AIB the concentration of loans to customers by sector is set out in our Annual Financial Report 2022.</p> <hr/> <p>A framework for reviewing the most relevant challenges and priorities related to sustainable development in Ireland is supported through the UNEP FI Portfolio Impact Analysis Tool. Nationally, climate change, affordable housing, healthy nutrition, waste, water quality and traffic congestion are identified as high impact areas. To ensure consistency of proposed targets of housing and climate with stakeholder expectations, the stakeholder 2021 materiality matrix has been cross-referenced. Housing was rated as the most important issue for our stakeholders, while three of the Climate & Environment-related issues were ranked in the top six issues for stakeholders and AIB. For more information on our materiality exercise see page 17.</p> | <p>See AIB Group at a Glance, page 5</p> <hr/> <p>See the TCFD disclosures in our Annual Financial Report 2022</p> <hr/> <p>See Our Material Topics</p> <p>See Housing, pages 43 - 45</p> <p>See Ensure a Climate Resilient and Responsive Business Model, pages 22 - 28</p> |

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| Question | REPORTING AND SELF-ASSESSMENT REQUIREMENTS | HIGH-LEVEL SUMMARY OF AIB'S RESPONSE (limited assurance required for responses to highlighted items) | REFERENCES/LINKS to AIB's full response/relevant information |
|---|--|---|---|
| <p>2.1 Impact Analysis (Key Step 1) <i>continued</i></p> | <p>Based on these first 3 elements of an impact analysis, what positive and negative impact areas has your bank identified? Which (at least two) significant impact areas did you prioritize to pursue your target setting strategy (see 2.2) ? Please disclose.</p> | <p>The Impact Analysis shows that AIB's Consumer banking activities make a positive impact at a national level in the areas of 'Employment', 'Inclusive Healthy Economies', 'Justice' and 'Economic Convergence'. The scale of our transactional banking consumer base is a material enabler of economic activity and access to finance for customers, which stimulates the real economy and increases people's welfare. However, at the same time we have identified that the economic activity supported has a negative impact on 'Climate' and 'Waste', which stand out as potential areas for us to address.</p> <p>AIB's Business & Corporate banking activities make a positive impact at a national level in the areas of 'Housing', 'Employment', 'Food' and 'Health Care provision'. However, due to the scale of our portfolio in some of these sectors we have identified that the economic activity supported also has a negative impact on 'Climate', 'Waste', and 'Biodiversity & Ecosystems'.</p> <p>We selected climate as our first impact area, and over the last number of years we have worked to assess our financed carbon emissions to form the basis for setting targets.</p> <p>We decided to focus on housing as our second impact area. While housing has not been identified as an area that we are having a potential negative impact on, it is prioritised as a high need nationally in Ireland and is an area where AIB is well placed to make a significant positive impact.</p> | <p>See Housing, pages 43 - 45</p> <p>See Ensure a Climate Resilient and Responsive Business Model, pages 22 - 28</p> |
| | <p>d) Performance measurement: Has your bank identified which sectors & industries as well as types of customers financed or invested in are causing the strongest actual positive or negative impacts? Please describe how you assessed the performance of these, using appropriate indicators related to significant impact areas that apply to your bank's context.</p> <p>In determining priority areas for target-setting among its areas of most significant impact, you should consider the bank's current performance levels, i.e. qualitative and/or quantitative indicators and/or proxies of the social, economic and environmental impacts resulting from the bank's activities and provision of products and services. If you have identified climate and/or financial health&inclusion as your most significant impact areas.</p> <p>If your bank has taken another approach to assess the intensity of impact resulting from the bank's activities and provision of products and services, please describe this.</p> | <p>Based on our portfolio analysis and impact areas identified from our banking activities, we have identified that we can have the strongest positive impact in the areas of climate and housing.</p> <p>To ensure consistency of proposed targets of climate and housing with expectations, the Stakeholder 2021 materiality matrix has been cross-referenced. Housing was rated as the most important issue for our stakeholders, while three of the climate and environment-related issues were ranked in the top six issues for stakeholders and AIB.</p> <p>Climate: Impacts in the physical environment could lead to economic loss for customers as well as impacts transitioning to low-carbon economy. We recognise the critical role our bank can play nationally in financing a sustainable economy. A Just Transition is a key part of our strategy and supporting our clients' transition to a low-carbon economy is a key way to increase our positive impact against this high national need area. AIB's current performance levels have been considered to help determine the priority areas for target setting: In 2022 new green lending accounted for €3.3bn and 26% of all new lending was green. As of 2022 we have provided €7.9bn in new green lending (see Climate Change Mitigation indicator A 3.1 in Annex)</p> <p>Housing: Availability of affordable housing in Ireland is a national issue linked to retail and corporate lending. Our mortgage products are targeted at Irish resident adults, typically aged 25 - 55 years, with sufficient sustainable income to service the debt over the life of the mortgage. Therefore, we have identified that increasing the supply of energy efficient social housing is a key way to increase our positive impact against this high national need area.</p> | <p>See Our Material Topics</p> <p>See Housing, pages 43 - 45</p> <p>See Ensure a Climate Resilient and Responsive Business Model, pages 22 - 28</p> |
| <p>Self-assessment summary:</p> | <p>Which of the components listed below of impact analysis has your bank completed, in order to identify the areas in which your bank has its most significant (potential) positive and negative impacts? Scope Portfolio composition Context Performance measurement</p> <p>Which most significant impact areas have you identified for your bank, as a result of the impact analysis?</p> <p>How recent is the data used for and disclosed in the impact analysis?</p> | <p>Yes</p> <p>1. Climate Change Mitigation 2. Other: Housing</p> <p>Longer than 18 months prior to publication</p> | <p>See Housing, pages 43 - 45</p> |

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| Question | REPORTING AND SELF-ASSESSMENT REQUIREMENTS | HIGH-LEVEL SUMMARY OF AIB'S RESPONSE (limited assurance required for responses to highlighted items) | REFERENCES/LINKS to AIB's full response/relevant information |
|----------------------------------|---|---|---|
| <p>2.2 Target Setting</p> | <p>Show that your bank has set and published a minimum of two targets which address at least two different areas of most significant impact that you identified in your impact analysis.</p> <p>The targets have to be Specific, Measurable, Achievable, Relevant and Time-bound (SMART). Please disclose the following elements of target setting, for each target separately:</p> <p>a) Alignment: which international, regional or national policy frameworks to align your bank's portfolio with have you identified as relevant?</p> <p>b) Baseline: Have you determined a baseline for selected indicators and assessed the current level of alignment?</p> | <p>AIB has set targets for climate and housing and they are published annually in our Sustainability Report, along with our progress made against them.</p> <p>AIB has a target to achieve Net Zero in our financed emissions by 2040 for our full lending portfolio (2050 including Agriculture), aligned with a Paris climate scenario of 1.5°C.</p> <p>SMART Target 1: Climate - AIB's climate SMART target is to finance new green lending to support the transition to a low-carbon economy and is aligned to SDG 13 'Climate Action', where 'CO₂ emissions per capita' is a key metric. 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 achieve Net Zero by 2050.</p> <p>SMART Target 2: Housing - AIB's housing SMART target to provide lending approvals that supports the provision of social housing is aligned to SDG 11 'Sustainable Cities and Communities'. In a national context the Irish Governments Housing for All Plan is targeting to build 33,000 new homes annually between 2021 and 2030 to address affordability and supply issues.</p> <p>SMART Target 1: Climate Action fund target (2019 baseline) SMART Target 2: Social Housing (2020 baseline) Financed Emissions Targets (2021 baseline)</p> <p>Our most significant impact areas are Climate Change and Housing and the relevant indicators that we report on are set out in the table below:</p> | <p>See Housing, pages 43 - 45</p> <p>See Ensure a Climate Resilient and Responsive Business Model, pages 22 - 28</p> <p>See Housing, pages 43 - 45</p> <p>See Ensure a Climate Resilient and Responsive Business Model, pages 22 - 28</p> <p>Products & Service to Address Environmental Issues, pages 29 - 31</p> <p>See Housing, pages 43 - 45</p> <p>See Ensure a Climate Resilient and Responsive Business Model, pages 22 - 28</p> |

| Impact area | Indicator code | Indicator | Response | REFERENCES/LINKS to AIB's full response/relevant information |
|---------------------------|----------------|--|---|--|
| Climate change mitigation | A.1.2 | Paris alignment target: Has your bank set a long-term portfolio-wide Paris-alignment target? To become net zero by when? | Yes, we have a target to achieve Net Zero in our financed emissions by 2040 for our full lending portfolio (2050 including Agriculture), aligned with a Paris climate scenario of 1.5°C. | |
| | A.2.2 | Absolute financed emissions: What are your absolute emissions (financed emissions = scope 3, category 15) in your lending and/or investment portfolio? | 2.57 MtCO ₂ e | |
| | A.2.3 | Sector-specific emission intensity (per clients' physical outputs or per financial performance): What is the emission intensity within the relevant sector? | Residential mortgages: 40 kgCO ₂ e/M ² CRE: 135 kgCO ₂ e/M ² Electricity Generation: maintenance of 21 gCO ₂ e/kWh Corporate Other: Portfolio coverage 12% | |
| | A.3.1 | Financial volume of green assets/low-carbon technologies: How much does your bank lend to/invest in green assets / loans and low-carbon activities and technologies? | Climate Action fund total - €7.9bn, against €10bn target | |
| | A.4.2 | Portfolio alignment: How much of your bank's portfolio is aligned with Paris (depending on the target set [A.1.2] either 1.5 or 2 degrees)? | We have set Financed Emissions Targets for Residential Mortgages (50%), Corporate Other (12%), Commercial Real Estate (10%), and Electricity Generation (3%). Based on the Financed Emissions Targets we have set, 75% of our 2021 lending portfolio is aligned with a Paris climate scenario of 1.5°C. | |

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|--|---|---|---|
| 2.2 Target Setting <i>continued</i> | <p>c) SMART targets (incl. key performance indicators (KPIs)): Please disclose the targets for your first and your second area of most significant impact, if already in place (as well as further impact areas, if in place). Which KPIs are you using to monitor progress towards reaching the target? Please disclose.</p> <p>d) Action plan: which actions including milestones have you defined to meet the set targets? Please describe.</p> <p>Please also show that your bank has analysed and acknowledged significant (potential) indirect impacts of the set targets within the impact area or on other impact areas and that it has set out relevant actions to avoid, mitigate, or compensate potential negative impacts.</p> | <p>SMART Target 1: Climate - €10bn Climate Action Fund (2019 - 2023): Provide new green lending to support Ireland's transition Ireland to a low-carbon economy. During 2021 we doubled the target from €5bn to €10bn due to strong demand</p> <ul style="list-style-type: none"> • KPI - New green lending figure is tracked quarterly on the Group Balanced Scorecard. <p>SMART Target 2: Housing - €800m Social Housing Fund (2020 - 2024): Provide lending approvals that support the provision of social housing in Ireland. The first €300m fund launched in 2020 and after being fully allocated a second €500m fund launched in 2021.</p> <ul style="list-style-type: none"> • KPI - Social Housing lending is tracked quarterly on the Capital Markets Scorecard. <p>SMART Target 1: Climate - AIB's performance against the Climate Fund of €10bn (€2bn per year) is monitored and reported internally to the Executive Committee and Board via the Group Balanced Scorecard on a quarterly basis.</p> <p>SMART Target 2: Housing - AIB's performance against the Social Housing Fund of €800m is tracked on the Capital Markets Scorecard, to the relevant management forums on a quarterly basis. The fund is comprised of two tranches: €300m (2020 - 2021) and €500m (2021 - 2024).</p> <p>At a Group level transition risks and opportunities, as well as physical risks are considered over the short term (3 year) medium term (3-10 year) and long term (10+ year). This ensures that AIB has a resilient strategy to a climate outcome of 1.5°C, via the annual business planning process.</p> | <p>See Ensure a Climate Resilient and Responsive Business Model, pages 22 - 28</p> <p>See Housing, pages 43 - 45</p> <p>See Ensure a Climate Resilient and Responsive Business Model, pages 22 - 28</p> <p>See Sustainable Communities - Targets, Performance & Progress page 12, Housing, pages 43 - 45</p> <p>See TCFD Strategy section in the Annual Financial Report 2022</p> |
| Self assessment summary | <p>Are these components of target setting in line with the PRB requirements completed or is currently in a process of assessing for your impact area:</p> <p>Alignment</p> <p>Baseline</p> <p>SMART targets</p> <p>Action plan</p> | <p>Yes</p> <p>Yes</p> <p>Yes</p> <p>Yes</p> | |
| 2.3 Target implementation and monitoring | <p>For each target separately:</p> <p>Show that your bank has implemented the actions it had previously defined to meet the set target.</p> <p>Report on your bank's progress since the last report towards achieving each of the set targets and the impact your progress resulted in, using the indicators and KPIs to monitor progress you have defined under 2.2.</p> | <p>SMART Target 1: Climate - As at 31 December 2022 we have allocated €7.9bn in green lending, reflecting our strong progress in supporting Ireland's transition to a low-carbon economy, and demonstrating that we are on track to deliver the SMART target by 2023.</p> <p>SMART Target 2: Housing - As at 31 December 2022 we have provided lending approvals of c.€437m to fund the building of new A-rated social houses, representing c.3,000 homes. This reflects our strong progress in supporting social and affordable housing in Ireland and demonstrating that we are on track to deliver the SMART target by 2024.</p> | <p>See Ensure a Climate Resilient and Responsive Business Model, pages 22 - 28</p> <p>See Housing, pages 43 - 45</p> |

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|---|---|---|--|
| PRINCIPLE 3: CLIENTS AND CUSTOMERS | | | |
| <i>We will work responsibly with our clients and our customers to encourage sustainable practices and enable economic activities that create shared prosperity for current and future generations</i> | | | |
| 3.1 Client engagement | Does your bank have a policy or engagement process with clients and customers in place to encourage sustainable practices? | Yes | See Stakeholder Engagement, pages 14 - 15 |
| | Does your bank have a policy for sectors in which you have identified the highest (potential) negative impacts? | Yes | |
| | Describe how your bank has worked with and/or is planning to work with its clients and customers to encourage sustainable practices and enable sustainable economic activities). It should include information on relevant policies, actions planned/implemented to support clients' transition, selected indicators on client engagement and, where possible, the impacts achieved. | <p>AIB's purpose is to back our customers to achieve their dreams and ambitions. Our values and behaviours are how we deliver on our purpose, underpinned by our Code of Conduct, which sets out a common framework on the standard of conduct that supports our values. It explains what we expect of each other and what others expect of us in our day-to-day decisions, including managing our business responsibly, treating customers fairly and being accountable for what we do and how we do it.</p> <p>Vulnerable Customer Programme - Aims to support customers in vulnerable circumstances. In 2022: 30,000 hours of vulnerability training completed by our employees, 7,000 calls to the customer vulnerability helpline and 4,535 customs flagged for additional support.</p> <p>ESG Questionnaire - Incorporated into credit applications for borrowers in high climate risk sectors looking to borrow material lending amounts. The questionnaire gets a better understanding of the ESG risk associated with the borrower and creates awareness among customers of the data that will be required from them around where they are in their ESG journey and plans going forward.</p> <p>Sustainability Conference - AIB holds this annually to share thought leadership locally and globally, and to create a call to action among our stakeholders, including our clients and customers. In 2022 we hosted our sixth annual Sustainability Conference with over 6,000 attendees dialled in virtually.</p> <p>Climate Finance Week Ireland - AIB sponsors the annual gathering of stakeholders engaged in advancing sustainable finance topics and key representatives of our senior management chair and participate in its week-long series of events.</p> <p>Minimum Competency Code (MCC) - Our customer-facing employees involved in the distribution of products must have and maintain relevant qualifications to comply with requirements specific to the products they distribute. Minimum competency requirements are in place to ensure customers get the required level of service from employees who provide advice and information on retail financial products for and on behalf of regulated firms.</p> <p>Credit Risk policies - Key credit risk policies governing the funding we provide for housing finance include our Group Residential Development Policy, our Residential Mortgage Policy and our Social Housing Policy.</p> | <p>See Stakeholder Engagement, pages 14 - 15</p> <p>See Engaging our Customers on their Sustainability Journey, page 16</p> <p>See Usability of Services and Accessibility of Products, pages 37 - 39</p> <p>See Products and Services to Address Environmental Issues, pages 29 - 31</p> <p>See Responsible Lending and Investments, pages 32 - 34</p> <p>See Ensure a Climate Resilient and Responsive Business Model, pages 22 - 28</p> <p>See Housing, pages 43 - 45</p> |

UNEP FI PRB REPORTING & SELF-ASSESSMENT TEMPLATE

CONTINUED

| Question | REPORTING AND SELF-ASSESSMENT REQUIREMENTS | HIGH-LEVEL SUMMARY OF AIB'S RESPONSE (limited assurance required for responses to highlighted items) | REFERENCES/LINKS to AIB's full response/relevant information |
|--|--|---|--|
| <p>3.2 Business opportunities</p> | <p>Describe what strategic business opportunities in relation to the increase of positive and the reduction of negative impacts your bank has identified and/or how you have worked on these in the reporting period. Provide information on existing products and services, information on sustainable products developed in terms of value (USD or local currency) and/or as a % of your portfolio, and which SDGs or impact areas you are striving to make a positive impact on (e.g. green mortgages – climate, social bonds – financial inclusion, etc.).</p> | <p>Selling and investing in sustainable products and services for our clients was an area that scored highly with all stakeholder groups in our materiality assessment. There are a number of key actions, products and services that are relevant to climate and housing, which are areas that we are striving to make a positive impact on. AIB's actions include:</p> <p>Climate</p> <ul style="list-style-type: none"> i. Climate Action Fund of €10bn from 2019 - 2023 (SMART Target 1) - Focused on the delivery of green finance to transition Ireland to a low-carbon economy. We have allocated €7.9bn in green lending to date. ii. Green Bonds €3.25bn – €1bn issued 2020, €750m issued 2021, €1.5bn issued 2022. The green bond proceeds will go towards the financing of projects with climate change and environmental benefits. iii. Green Mortgage products - AIB is unique in maintaining three distinct mortgage brands – AIB, EBS and Haven. Following the Launch of the AIB Green mortgage, AIB Green Personal Loan, and Haven Green Mortgage in 2021 we have continued to enhance our mortgage propositions. In 2022 this included enhancements to our Top Up journey for AIB brand, supporting people to complete retrofitting. iv. Providing finance to produce renewable energy lending - through our multi-disciplinary Energy, Climate Action and Infrastructure team. v. Providing finance for retrofitting less energy efficient homes - through our Green Consumer Loan and SBCI retrofitting loan 2022. vi. ESG Questionnaire - Incorporated into credit applications for borrowers in high climate risk sectors looking to borrow material lending amounts. The questionnaire gets a better understanding of the ESG risk associated with the borrower and creates awareness among customers of the data that will be required from them around where they are in their ESG journey and plans going forward. <p>Housing</p> <ul style="list-style-type: none"> i. Social Housing fund of €800m from 2020-2024 (SMART Target 2) - Available to approved housing bodies for social housing units for people who cannot afford to buy a home or rent accommodation privately. We have provided lending approvals of c.€437m representing c.3,000 homes ii. Social Bonds €1.75bn - First AIB €1bn Social Bond issued March 2022 and second €750m issued January 2023. The funds raised will lend to projects with clear social benefits across Ireland that include social and affordable housing. iii. First Home Scheme (FHS) - AIB is a participating mortgage lender under the Governments FHS and has played a central role in its initiation, design and delivery. It supports first-time buyers and promotes home ownership in middle- lower-income ranges by bridging the gap between their deposit and mortgage, and the price of their new home. By year end 2022 AIB Group has supported over 60 families to acquire a new home under the FHS scheme. It is anticipated that there will be a significant step up in numbers in 2023 on the back of a strong pipeline of FHS applications. iv. Social Housing Sectoral Team - Supported the provision of 564 new (88) and second-hand (476) homes to the social housing market in 2022. v. Mortgage to Rent scheme - Allows customers who can no longer afford a mortgage to continue to live in their home, which they will then rent. vi. Employee mandatory sustainability and climate risk training - Includes the risks and opportunities to be considered and discussed when engaging with customers. <p>AIB has publicly articulated that addressing affordable housing and providing finance for energy efficient homes is one of the bank's priorities. A focus on affordable housing also aligns with AIB's desire to support a fairer society that is socially and economically inclusive, as outlined in AIB's Sustainable Lending Framework</p> | <p>See Ensure a Climate Resilient and Responsive Business Model, pages 22 - 28</p> <p>See Housing, pages 43 - 45</p> |

UNEP FI PRB REPORTING & SELF-ASSESSMENT TEMPLATE

CONTINUED

| Question | REPORTING AND SELF-ASSESSMENT REQUIREMENTS | HIGH-LEVEL SUMMARY OF AIB'S RESPONSE (limited assurance required for responses to highlighted items) | REFERENCES/LINKS to AIB's full response/relevant information |
|--|---|---|--|
| PRINCIPLE 4: STAKEHOLDERS | | | |
| We will proactively and responsibly consult, engage and partner with relevant stakeholders to achieve society's goals. | | | |
| 4.1 Stakeholder identification and consultation | <p>Does your bank have a process to identify and regularly consult, engage, collaborate and partner with stakeholders (or stakeholder groups) you have identified as relevant in relation to the impact analysis and target setting process?</p> | <p>Yes</p> | <p>See Stakeholder Engagement, pages 14 - 15</p> |
| | <p>Please describe which stakeholders (or groups/types of stakeholders) you have identified, consulted, engaged, collaborated or partnered with for the purpose of implementing the Principles and improving your bank's impacts. This should include a high-level overview of how your bank has identified relevant stakeholders, what issues were addressed/results achieved and how they fed into the action planning process.</p> | <p>As a financial services group our identified stakeholders are those who influence our business or are impacted by it. These stakeholders include the customers we serve with support from our employees and suppliers across communities in Ireland, as well as our investors and the Central Bank of Ireland, which is our financial services regulator.</p> <p>In 2021, we completed our most recent materiality exercise; this included completing c.680 interviews across our 6 stakeholder groups – customers, employees, suppliers, investors, society and community, and the regulator.</p> <p>Through this process, we identified the issues of most importance to them as what should be the focus for AIB strategically. The most significant finding was the increased relevance and positioning of climate change, in particular climate resilience, being closely intertwined within the other material issues such as housing concerns. The exercise also highlighted the growing importance of social issues and biodiversity in the overall ESG agenda. Through the materiality process we considered 26 updated topics and concluded 12 topics of material importance for both our stakeholders and AIB, which align to our strategy and commitments and on which we base our reporting. Our SMART Targets in climate and housing are aligned to these outcomes.</p> | <p>See Stakeholder Engagement, pages 14 - 15</p> <p>See Our Material Topics, page 17</p> |
| PRINCIPLE 5: GOVERNANCE AND CULTURE | | | |
| We will implement our commitment to these Principles through effective governance and a culture of responsible banking | | | |
| 5.1 Governance structure for Implementation of the Principles | <p>Does your bank have a governance system in place that incorporates the PRB?</p> | <p>Yes</p> | |
| | <p>Please describe the relevant governance structures, policies and procedures your bank has in place/is planning to put in place to manage significant positive and negative (potential) impacts and support the effective implementation of the Principles. This includes information about</p> <ul style="list-style-type: none"> which committee has responsibility over the sustainability strategy as well as targets approval and monitoring (including information about the highest level of governance the PRB is subjected to), | <p>The AIB Board is responsible for promoting the long-term sustainable performance of the Group, setting the Group's strategic aims and risk appetite to support the strategy.</p> <p>The Sustainable Business Advisory Committee (SBAC) oversees the Group's performance as a sustainable business and delivery of AIB's sustainability strategy and is the overarching Board Advisory Committee responsible for the guidance of our sustainability agenda.</p> <p>The Board Risk Committee (BRC) receives updates regarding the effectiveness of the Group's policies and programmes, which relate to identifying, managing and mitigating ESG risks, including climate risk, in connection with the Group's operations and ensuring compliance with regulatory requirements and industry standards.</p> <p>Board Audit Committee (BAC) assists and advises the Board in fulfilling its independent oversight responsibilities. Given the continued evolution of the ESG agenda, a detailed review of the approach to governance and oversight of ESG was completed as part of the new ESG Framework with the Chairs of SBAC, BRC and BAC to support enhanced evidencing of decision-making and ownership of ESG matters at Board level. As of 1 January 2023 a BAC member joined SBAC and cross-membership already exists between BRC and SBAC. The SBAC terms of reference were updated to align to this position in December 2022. To ensure ongoing awareness of the work of the Committee by all Directors, the Committee Chair provides an update to the Board following each meeting on the key items discussed and considered by the Committee.</p> <p>Key policies that we have in place to manage our impacts and support the PRB are our: ESG Framework, Sustainable Lending Framework, Excluded Activities List, Energy Policy, Environmental Policy, Health and Safety Policy, Code of Conduct Policy, Anti-Bullying and Harassment Policy, Speak-up Policy, Vulnerable Customer Policy, Complaints Management Policy, Errors Management Policy, Financial Crime Policy, Anti-bribery and Corruption Policy, Third Party Risk Management Policy, Data Protection Policy, Group Residential Development Policy, Residential Mortgage Policy and Social Housing Policy.</p> | <p>See our Governance sections, pages 8 - 10</p> <p>See Annual Financial Report 2022</p> |

UNEP FI PRB REPORTING & SELF-ASSESSMENT TEMPLATE

CONTINUED

| Question | REPORTING AND SELF-ASSESSMENT REQUIREMENTS | HIGH-LEVEL SUMMARY OF AIB'S RESPONSE (limited assurance required for responses to highlighted items) | REFERENCES/LINKS to AIB's full response/relevant information |
|--|--|--|---|
| <p>5.1 Governance structure for Implementation of the Principles <i>continued</i></p> | <ul style="list-style-type: none"> details about the chair of the committee and the process and frequency for the board having oversight of PRB implementation (including remedial action in the event of targets or milestones not being achieved or unexpected negative impacts being detected), as well as | <p>SBAC is chaired by an independent Non-Executive Director of AIB Group and membership includes three other Independent Non-Executive Directors. It also includes members of the Executive Committee including the Chief Executive Officer, Chief Risk Officer, Chief People Officer and the Chief Sustainability & Corporate Affairs Officer. To ensure ongoing awareness of the work of the Committee by all Directors, the Committee Chair provides an update to the Board following each meeting on the key items discussed and considered by the Committee. The Committee meets at least four times in every year and also convenes at regular intervals for ESG training.</p> <p>Both our SMART Targets were fully allocated early so the funds were increased to meet demand. Equally, if targets were at risk of not being met then it would be escalated to this group to review and discuss appropriate action.</p> | <p>See our Governance sections, pages 8 - 10</p> |
| <p>5.2 Promoting a culture of responsible banking</p> | <ul style="list-style-type: none"> remuneration practices linked to sustainability targets. | <p>AIB does not provide variable pay or long-term incentives to senior management and therefore climate-related incentives are not factored into pay and reward. However, a number of sustainability targets and measurements appear on the Group Balanced Scorecard which is regularly reviewed and challenged quarterly by ExCo and at scheduled Board meetings. In addition, since 2021, senior executives have ESG performance objectives in their scorecards and a mandatory sustainability objective has been in all employee performance reviews for 2022 and ongoing.</p> | <p>See Talent Attraction, Retention and Development, pages 67 - 71</p> |
| <p>5.3 Policies and due diligence processes</p> | <p>Describe the initiatives and measures of your bank to foster a culture of responsible banking among its employees (e.g., capacity building, e-learning, sustainability trainings for client-facing roles, inclusion in remuneration structures and performance management and leadership communication, amongst others).</p> <p>Does your bank have policies in place that address environmental and social risks within your portfolio? Please describe.</p> | <p>AIB has undertaken several initiatives and actions to foster a culture of responsible banking among employees.</p> <p>Diversity & Inclusion Code - Sets out the principles we live by and underpins new policies and handbooks introduced on Domestic Violence and Abuse, Menopause and Family Leave, and a year-round employee engagement calendar of diversity awareness and educational events. An Inclusion & Diversity (I&D) Council is in operation to provide ideas, energy, rigour and governance of diversity activity aligned to our strategy, which was approved the Board.</p> <p>Gender diversity - We have continued to make progress on our gender diversity target with female representation on all management is currently at 42%, and our ExCo and Board are maintaining ongoing gender balance at 42% and 40% respectively.</p> <p>Mandatory training - All our employees are required to complete our annual mandatory online learning curriculum. See page 94 for our mandatory training completion rates.</p> <p>Risk in Conversation' week - Annual week-long series of events where sessions are held for AIB staff to share learnings and thought leadership on how we are embedding risk considerations, including ESG, into our ways of working.</p> <p>Leaders Enabling A Difference (LEAD) programme – This is a development initiative to support and empower our leaders and c.3000 people attended our second annual Leadership Summit in Q4 2022. The LEAD 'Leadership for Growth' programme is aimed at our senior leaders and the LEAD 'Leadership Essentials' programme is aimed at our junior and mid-level leaders.</p> | <p>See Talent Attraction, Retention and Development, pages 67 - 71</p> <p>See Corporate Governance and Accountability, pages 72 - 75</p> |
| | | <p>Yes. ESG Framework, Sustainable Lending Framework, Green and Social Bond Frameworks, Excluded Activities List, Energy Policy, Environmental Policy, Modern Day Slavery Statement, Vulnerable Customer Policy, Financial Crime Policy, Anti-bribery and Corruption Policy, Third Party Risk Management Policy, Data Protection Policy.</p> | <p>See our Governance sections, pages 8 - 10</p> <p>See Products and Services to Address Environmental Issues, pages 29 - 31</p> <p>See Responsible Lending and Investments, pages 32 - 34</p> <p>See Ensure a Climate Resilient and Responsive Business Model, pages 22 - 28</p> <p>See Annual Financial Report 2022</p> |

UNEP FI PRB REPORTING & SELF-ASSESSMENT TEMPLATE

CONTINUED

| Question | REPORTING AND SELF-ASSESSMENT REQUIREMENTS | HIGH-LEVEL SUMMARY OF AIB'S RESPONSE (limited assurance required for responses to highlighted items) | REFERENCES/LINKS to AIB's full response/relevant information |
|---|---|---|---|
| 5.3 Policies and due diligence processes <i>continued</i> | Please describe what due diligence processes your banks has installed to identify and manage environmental and social risks associated with your portfolio. This can include aspects such as identification of significant/salient risks, environmental and social risks mitigation and definition of action plans, monitoring and reporting on risks and any existing grievance mechanism, as well as the governance structures you have in place to oversee these risks | <p>ESG Questionnaire - Incorporated into credit applications for borrowers in high-climate risk sectors looking to borrow material lending amounts. The questionnaire gets a better understanding of the ESG risk associated with the borrower and creates awareness among customers of the data that will be required from them around where they are in their ESG journey and plans going forward.</p> <p>Case Study on Human Rights Pilot - In 2022 we broadened the parameters of our human rights due diligence pilot to cover Retail banking, HR, and IT alongside Corporate Lending and Procurement, recognising our responsibilities as an employer, procurer and provider of banking services. Information was gathered about potential human rights impacts documentation. Over a series of workshops, surveys and interviews with internal and external stakeholders a long list and then a short list of human rights issues was developed.</p> | See our Governance sections, pages 8 - 10 See Responsible Lending and Investments, pages 32 - 34 |

| | | | |
|--------------------------------|---|-----|---|
| Self-assessment summary | Does the CEO or other C-suite officers have regular oversight over the implementation of the Principles through the bank's governance system? | Yes | |
| | Does the governance system entail structures to oversee PRB implementation? | Yes | |
| | Does your bank have measures in place to promote a culture of sustainability among employees? | Yes | See Stakeholder Engagement, pages 14 - 15 |

PRINCIPLE 6: TRANSPARENCY AND ACCOUNTABILITY

We will periodically review our individual and collective implementation of these Principles and be transparent about and accountable for our positive and negative impacts and our contribution to society's goals.

| | | | |
|--|--|--|---|
| 6.1 Assurance | Has this publicly disclosed information on your PRB commitments been assured by an independent assurer? | Yes | See Deloitte Assurance, page 104 |
| 6.2 Reporting on other frameworks | Does your bank disclose sustainability information in any standards and frameworks? | GRI, CDP, TCFD, WEF MSC, UN Global Compact | |
| 6.3 Outlook | What are the next steps your bank will undertake in next 12 month-reporting period (particularly on impact analysis, target setting and governance structure for implementing the PRB)? Please describe briefly. | AIB will continue to make progress implementing the 6 principles over the next 12 months. We will be completing a refresh of our Impact Analysis in 2023 through a materiality exercise. | See Ensure a Climate Resilient and Responsive Business Model, pages 22 - 28 See Housing, pages 43 - 45 |
| 6.4 Challenges | What challenges have you prioritized to address when implementing the Principles for Responsible Banking? Please choose what you consider the top three challenges your bank has prioritized to address in the last 12 months. | Data availability Data quality Setting targets | |

UNEP FI PRB SELF-ASSESSMENT & REPORTING TEMPLATE

BASIS OF PREPARATION

The 2022 self-assessment for implementation of the Principles for Responsible Banking (PRB) has been prepared in line with the PRB Guidance document and Self-assessment Template, published in November 2021 and September 2022 respectively by the UNEP FI.

The purpose of this document is to provide a self-assessment summary that gives an accurate, balanced and transparent view of AIB's implementation of each of the six principles under the PRB Framework at 31 December 2022. This will allow us to measure progress on implementation in a consistent manner.

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

AIB's 2022 self-assessment for implementation of the PRB makes use of publicly available reporting such as information on our website, in our Sustainability Report 2022 and in our Annual Financial Report 2022, to which we refer throughout this document.

To provide enhanced clarity and understandability of the self-assessment, we provide supplementary information below detailing the basis and methodologies used to prepare selected responses.

Principle 2.1 | Impact analysis

Principle 2.1a | Scope

When selecting the scope, which is the basis for our impact analysis, we considered the lending portfolio for our key business units across our markets, as defined in our "About this Report" section (see page 91). Our impact analysis is based on data from H1 2021 activities, related to the totality of our primary geographic footprint i.e. Republic of Ireland (ROI), which comprises 95% of the Group's consumer banking activities and c.70% of Group Business & Corporate activities. AIB UK was not included in our impact analysis.

Principle 2.1b | Portfolio composition

In order to analyse our portfolio composition, we used H1 2021 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 2 of the UNEP FI Principles for Responsible Banking Portfolio Impact Analysis Tool to complete our analysis; this version of the tool did not require reporting by sectors and industries. However, we report breakdown of our loan book by sector as at 31 December 2022 on page 91.

Principle 2.1c | 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 local societal needs.

We have determined that the two most significant impact areas for AIB to address are climate change and affordable housing. These areas are also prioritised nationally in Ireland alongside waste, water quality and traffic congestion. However, due to the nature of our business and the breakdown of our loan book we judged that as a financial institution, we can make the most material impact in climate change and housing.

Principle 2.1d | Performance measurement

Housing was rated as an important issue for our stakeholders, while climate and environment-related issues were ranked in the top six issues for stakeholders and AIB. As such, we have identified that increasing the supply of energy efficient social housing and financing our clients' transition to a low-carbon economy is a key way to increase our positive impact against these high national needs areas.

For the impact area of climate change we judged that we needed to set a target that increased our new green and transition lending:

- a. In 2022 new green lending accounted for €3.3bn and represented 26% of all new lending across the group. (see new green lending on page 30).
- b. As of FY22 we have provided €7.9bn in new green lending (see Climate Change Mitigation indicator A 3.1 in Annex)

Data disclaimer: Because methodologies, data quality and reference scenarios are always evolving, figures presented here may change over time.

Cross-cutting assumptions by sector and assumptions by portfolio are outlined on page 27.

Principle 2.2 | Target setting

Principle 2.2b | Baseline

SMART Target 1 - Climate:

In 2019 we launched our Climate Action Fund, progress of which can be seen on page 29, which is a key enabler to drive new green and transition lending. See the Climate Action Fund metrics on page 30.

SMART Target 2 - Housing:

In October 2020 we launched our Social Housing fund, the first tranche of which was fully allocated in 2021. We launched a further tranche of €500m in 2021. See the €800m Social housing fund section on page 44.

Indicators:

For our Financed Emissions Targets our baseline is 2021. See the Financed Emissions Target section on pages 25 - 26.

ESG SUPPORTING DATA

About this Report

This report is for AIB Group plc.

AIB Group plc is a holding company listed on the main markets of the Euronext Dublin and London Stock Exchanges. The issued share capital of the AIB Group plc is 2,673,428,473 ordinary shares of €0.625 each. At 7 March 2023, the Minister for Finance of Ireland holds 1,495,196,966 ordinary shares representing 55.93% of the total voting rights attached to issued share capital. The nature of the Group's relationship with the Irish Government as set out in note 47(g) Related party transactions – Summary of the relationship with the Irish Government, Annual Financial Report 2022.

Our headquarters is 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 Ireland and the United Kingdom where we operate a retail, corporate and business banking offering. In the United States of America, we have a branch in New York from which we manage corporate and treasury business.

Significant changes to our business in 2022 are:

- migration of the Ulster Bank portfolio of corporate and commercial loans has progressed throughout the year
- sell down in June of approximately 5% of the State's shareholding in the Group, and a further 5% in November
- record number of new customer accounts opened in response to the exit of two players from the Irish banking market: Ulster Bank and KBC.

The entities downstream from AIB are our customers. Our lending portfolio can be summarised as follows:

| Sectors | at 31.12.2022 | |
|-------------------------|-----------------------------|--------------------|
| | Gross Carrying amount (€bn) | % of AIB loan book |
| Residential Mortgages | 30.3 | 49 |
| Property & Construction | 8.8 | 14 |
| Distribution | 4.1 | 7 |
| Manufacturing | 2.9 | 5 |
| Transport | 2.6 | 4 |
| Agriculture | 1.7 | 3 |
| Energy | 2.8 | 5 |
| Financial | 0.5 | 1 |
| Other Services | 4.8 | 8 |
| Other Personal | 2.7 | 4 |
| Total | 61.2 | 100 |

Entities included in our sustainability reporting

A listing of the principal businesses and their locations that are included in the consolidated financial statement is provided in our Annual Financial Report and are covered by the report.

Within AIB Group plc, the material subsidiaries at 31 December 2022 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 Annual Financial Report 2022.

The basis for including entities within the Sustainability Report 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 Annual Financial Report 2022, except where specifically noted in this report.

We are continuously working to build and enhance our ESG reporting capability, to meet our mandatory and voluntary reporting commitments. As our business grows we expand our reporting to incorporate material data inputs to the fullest extent possible, recognising that data gathered in companies we have acquired may differ from data gathered in established internal systems in the parent company. Where any data is not included in our reporting this is stated in the relevant supporting notes.

In pages 91 to 103, we provide detailed information to support our disclosures in this report.

Details on our reporting

Our Sustainability Report is published annually. The reporting period is January to December. The reporting period for AIB Group plc Annual Financial Report and Sustainability Report are aligned.

The publication date of this report is 8 March 2023.

The contact point for questions about the report:

caroline.a.tully@aib.ie / sarah.m.dempsey@aib.ie

Restatements

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

External assurance

The Board's Sustainable Business Advisory Committee has commissioned an independent assurance process aligned to ISAE 3000 through Deloitte.

External assurance has been provided by Deloitte on our preparation of the report with reference to the GRI Standards and in relation to our implementation of the UNEP FI Principles for Responsible Banking.

The external assurer is currently our financial auditors.

The Deloitte assurance report can be found on page 104 of this report.

ESG SUPPORTING DATA

Employee Data

FTEs @ 31 December

| | Note | 2022 | 2021 | 2020 | 2019 | 2018 |
|---|--------------------------|--------------|--------------|--------------|--------------|--------------|
| FTEs by gender | | | | | | |
| Female | | 5,009 | 4,654 | 5,017 | 5,200 | 5,486 |
| Male | | 4,126 | 3,828 | 4,078 | 4,229 | 4,345 |
| FTEs - Permanent and temporary by gender | | | | | | |
| Permanent | Female | 4,875 | 4,313 | 4,612 | 4,647 | 4,834 |
| | Male | 3,923 | 3,500 | 3,682 | 3,693 | 3,681 |
| Temporary | Female | 134 | 341 | 405 | 553 | 652 |
| | Male | 203 | 328 | 396 | 536 | 664 |
| FTEs - Permanent and temporary by region | | | | | | |
| Permanent | Ireland | 8,106 | 7,052 | 7,330 | 7,370 | 7,507 |
| | United Kingdom | 662 | 724 | 964 | 970 | 1,008 |
| | United States of America | 30 | 37 | - | - | - |
| Temporary | Ireland | 318 | 662 | 779 | 1,056 | 1,279 |
| | United Kingdom | 19 | 7 | 22 | 33 | 37 |
| | United States of America | 0 | 0 | - | - | - |
| FTEs - Full-time and part-time by gender | | | | | | |
| Full-time | Female | 4,536 | 4,176 | 4,453 | 4,573 | 4,802 |
| | Male | 4,101 | 3,809 | 4,054 | 4,209 | 4,320 |
| Part-time | Female | 473 | 477 | 564 | 628 | 684 |
| | Male | 25 | 20 | 23 | 20 | 25 |
| FTEs - Full-time and part-time by region | | | | | | |
| Full-time | Ireland | 7,968 | NR | NR | NR | NR |
| | United Kingdom | 640 | NR | NR | NR | NR |
| | United States of America | 29 | NR | NR | NR | NR |
| Part-time | Ireland | 456 | NR | NR | NR | NR |
| | United Kingdom | 41 | NR | NR | NR | NR |
| | United States of America | 1 | NR | NR | NR | NR |
| Total | | 9,135 | 8,482 | 9,095 | 9,429 | 9,831 |
| Average FTEs in FY | | | | | | |
| Country | Ireland | 8,069 | 7,978 | 8,210 | 8,755 | 8,681 |
| | United Kingdom | 672 | 922 | 997 | 1,026 | 1,066 |
| | United States of America | 32 | 44 | 54 | 59 | 54 |
| Total | | 8,773 | 8,944 | 9,261 | 9,840 | 9,801 |

Employee turnover data

| | Note | 2022 | 2021 | 2020 | 2019 | 2018 | | | | | |
|-----------------------------|--------------------------|--------------|--------|--------------|--------|------------|-------|--------------|--------|--------------|--------|
| Hires | | | | | | | | | | | |
| Age | <30 years | 1,360 | 65 % | 639 | 71 % | 312 | 79 % | 811 | | 1,154 | |
| | 30-50 years | 680 | 32 % | 237 | 26 % | 73 | 19 % | 327 | | 485 | |
| | >50 years | 56 | 3 % | 28 | 3 % | 9 | 2 % | 63 | | 44 | |
| Gender | Female | 1,072 | 51 % | 417 | 46 % | 172 | 44 % | 546 | | 789 | |
| | Male | 1,024 | 49 % | 487 | 54 % | 222 | 56 % | 655 | | 894 | |
| Region | Ireland | 1,989 | 95 % | 894 | 99 % | 370 | 94 % | 1,113 | | 1,566 | |
| | United Kingdom | 106 | 5 % | 10 | 1 % | 24 | 6 % | 88 | | 117 | |
| | United States of America | 1 | - % | 0 | - % | 0 | - % | 0 | | | |
| Total hires | | 2,096 | | 904 | | 394 | | 1,201 | | 1,683 | |
| Leaves | | | | | | | | | | | |
| Age | <30 years | 683 | 46 % | 668 | 41 % | 397 | 50 % | 663 | | 746 | |
| | 30-50 years | 639 | 43 % | 574 | 36 % | 252 | 34 % | 657 | | 584 | |
| | >50 years | 165 | 11 % | 374 | 23 % | 125 | 16 % | 320 | | 256 | |
| Gender | Female | 734 | 49 % | 876 | 54 % | 416 | 52 % | 877 | | 826 | |
| | Male | 753 | 51 % | 740 | 46 % | 378 | 48 % | 763 | | 760 | |
| Region | Ireland | 1,310 | 88 % | 1,313 | 81 % | 737 | 93 % | 1,507 | | 1,329 | |
| | United Kingdom | 168 | 11 % | 293 | 18 % | 51 | 6 % | 133 | | 227 | |
| | United States of America | 9 | 1 % | 10 | 1 % | 6 | 1 % | 0 | | | |
| Total leaves | | 1,487 | | 1,616 | | 794 | | 1,640 | | 1,586 | |
| Annual turnover rate | | | 17.5 % | | 17.8 % | | 8.4 % | | 16.7 % | | 16.3 % |

ESG SUPPORTING DATA

Employee Data

CONTINUED

Diversity by employee category @ 31 December

| Gender | Note | 2022 | | 2021 | | 2020 | |
|--|------|--------|------|--------|------|--------|------|
| | | Female | Male | Female | Male | Female | Male |
| Senior management - Revenue generating functions | | 33 % | 67 % | NR | NR | NR | NR |
| Senior management - Non-revenue generating functions | | 41 % | 59 % | NR | NR | NR | NR |
| Senior management (total) | | 37 % | 63 % | 36 % | 64 % | 34 % | NR |
| Junior management - Revenue generating functions | | 45 % | 55 % | NR | NR | NR | NR |
| Junior management - Non-revenue generating functions | | 43 % | 57 % | NR | NR | NR | NR |
| Junior management (total) | | 45 % | 55 % | 44 % | 56 % | 44 % | NR |
| All management - Revenue generating functions | | 42 % | 58 % | NR | NR | NR | NR |
| All management - Non-revenue generating functions | | 43 % | 57 % | NR | NR | NR | NR |
| All management (total) | | 42 % | 58 % | 42 % | 58 % | 41 % | NR |
| Non management - Revenue generating functions | | 63 % | 37 % | NR | NR | NR | NR |
| Non management - Non-revenue generating functions | | 53 % | 47 % | NR | NR | NR | NR |
| Non management (total) | | 59 % | 41 % | 60 % | 40 % | 60 % | NR |
| ExCo | | 42 % | 58 % | 45 % | 55 % | 56 % | 44 % |
| All FTEs | | 55 % | 45 % | 55 % | 45 % | 55 % | 45 % |

Diversity by employee category @ 31 December

| Age | Note | 2022 | | | 2021 | | | 2020 | | |
|--|------|---------|-----------|---------|---------|-----------|---------|---------|-----------|---------|
| | | <30 yrs | 30-50 yrs | >50 yrs | <30 yrs | 30-50 yrs | >50 yrs | <30 yrs | 30-50 yrs | >50 yrs |
| Senior management - Revenue generating functions | | –% | 63% | 37% | NR | NR | NR | NR | NR | NR |
| Senior management - Non-revenue generating functions | | 1% | 68% | 31% | NR | NR | NR | NR | NR | NR |
| Senior management (total) | | –% | 65% | 35% | – % | 65 % | 35 % | NR | NR | NR |
| Junior management - Revenue generating functions | | –% | 70% | 30% | NR | NR | NR | NR | NR | NR |
| Junior management - Non-revenue generating functions | | 1% | 73% | 26% | NR | NR | NR | NR | NR | NR |
| Junior management (total) | | 1% | 71% | 28% | 1 % | 72 % | 28 % | NR | NR | NR |
| All management - Revenue generating functions | | –% | 68% | 32% | NR | NR | NR | NR | NR | NR |
| All management - Non-revenue generating functions | | 1% | 72% | 27% | NR | NR | NR | NR | NR | NR |
| All management (total) | | 1% | 70% | 29% | NR | NR | NR | NR | NR | NR |
| Non management - Revenue generating functions | | 24% | 59% | 17% | NR | NR | NR | NR | NR | NR |
| Non management - Non-revenue generating functions | | 27% | 58% | 15% | NR | NR | NR | NR | NR | NR |
| Non management (total) | | 25% | 59% | 16% | 20% | 64% | 16% | NR | NR | NR |
| ExCo | | –% | 42% | 58% | –% | 45% | 55% | –% | 44% | 56% |
| All FTEs | | 18% | 62% | 20% | 15% | 65% | 20% | 16% | 62% | 22% |

ESG SUPPORTING DATA

Employee Data

CONTINUED

Training hours and expenditure

| | Note | 2022 | 2021 | 2020 |
|---|------|------|------|------|
| Average training hours | | | | |
| Female | | 34.8 | 28.2 | NR |
| Male | | 35.3 | 27.7 | NR |
| All FTEs | | 35 | 28 | 24 |
| Training and development expenditure | | | | |
| Average per FTE | | 880 | 800 | NR |

Mandatory training

| | Note | 2022 | 2021 |
|-----------------------------------|------|------|------|
| | | % | % |
| Completion rates | | | |
| Speak Up | | 100 | 95 |
| Anti-Money Laundering & Terrorism | | 90 | 94 |
| Information Security | | 90 | 95 |
| Data Protection | | 90 | 94 |
| Health & Safety | | 93 | 91 |
| Code of Conduct | | 94 | 95 |
| Conflicts of Interests | | 96 | 90 |
| Sustainability | | 97 | 94 |
| Inclusion & Diversity | | 91 | - |

Anti-corruption training

| Note | 2022 | | | | | | | | 2021 | | | | | | | |
|------------------------|--------|-------|---------|----|------|-------|------|---------|--------|-------|-------|----|---------|------|------|------|
| | Group | | Ireland | UK | USA | Group | | Ireland | UK | USA | Group | | Ireland | UK | USA | |
| | Number | | | | Rate | | | | Number | | | | Rate | | | |
| Number and rate | | | | | | | | | | | | | | | | |
| FTEs (total) | 8,999 | 8,353 | 612 | 34 | 98 % | 96 % | 99 % | 100 % | 8,469 | 7,693 | 742 | 34 | 97 % | 97 % | 94 % | 92 % |
| Business partners | 4,096 | 4,057 | 39 | | 91 % | 91 % | 87 % | | 3,977 | 3,916 | 61 | | 87 % | 87 % | 87 % | |

Compensation

| | Note | Ireland | Northern Ireland | Great Britain | London |
|---|------|---------|------------------|---------------|---------|
| Wage level @ 31 December | | | | | |
| 2022 | | | | | |
| Standard entry level wage | | €28,000 | €19,159 | €20,393 | €22,418 |
| Local minimum wage (per hour) | | €10.50 | €9.50 | €9.50 | €9.50 |
| Local minimum wage (based on hours worked in year (37x52)) | | €20,202 | €18,278 | €18,278 | €18,278 |
| Ratio of standard entry level wage compared to local minimum wage | 16 | 1.39 | 1.05 | 1.12 | 1.23 |

ESG SUPPORTING DATA

Employee Data

CONTINUED

| | Note | 2022 | 2021 | Group |
|--|------|----------|----------|-------|
| Annual compensation | | | | |
| Title of our highest paid individual | | CEO | CEO | |
| Annual total compensation of the CEO | | €500,000 | €500,000 | |
| Median annual total compensation for all of our employees excluding the highest-paid individual | 22 | €52,035 | €50,817 | |
| Percentage increase in annual total compensation for our highest-paid individual | 23 | — % | — % | |
| Ratio of the annual total compensation of the CEO to the median annual total compensation of all employees, except the CEO (%) | | 9.61 | 9.84 | |

Employee data

- Employee data excludes Payzone and Goodbody.

FTEs @ 31 December Notes

- Information is collected on employees through our internal HR systems. Data at 31 December 2022. Excludes 104 FTEs in Payzone and 351 FTEs in Goodbody. The actual number of FTEs as at 31.12.2022 reported in our Annual Financial Report (AFR) was 9,590, which includes Payzone and Goodbody employees. Source: Company information.
- There are no significant seasonal variances.
- Data reporting for 2020 - 2018 for permanent and temporary FTEs - Ireland data includes FTEs in our US operations (2020: 51 (2019: 53, 2018: 58)).
- The average number of FTEs in the financial year excludes employees on career breaks and other unpaid long-term leaves, as well as Payzone employees in 2019 and 2020, and from 01.09.2021, Goodbody employees. The Average FTEs for 2022 reported in our AFR was 9,221, which includes 103 Payzone employees and 345 Goodbody employees. Source: AFR 2022 page 342, AFR 2021 page 355, AFR 2020 page 350, AFR 2019 page 364, and AFR 2018 page 362 and Company information.

Employee turnover notes

- In an enhancement to our reporting, figures for NI and GB are amalgamated (previously they were reported separately). In addition, we have changed our age diversity reporting categories from <30, 30 - 49, 50+ to <30, 30 - 50, >50. Our reporting for 2020 reflects the new categories. Reported figures for 2019 and 2018 have not been amended to align with the new categories.
- Employee turnover rate is calculated based on the total number of leavers divided by the number of FTE staff at the start of the year. Leavers include voluntary attrition, contract expirations, retirements and voluntary severance.
- Source: Internal Company information.

Diversity by employee category notes

- For employee category we report under revenue-generating functions (Retail, Treasury, AIB UK and Capital Markets) and Non-revenue generating (all remaining areas).
- For 2022, we measured this diversity data on 31 December 2022.
- Source: Internal company information.

Training notes

- Mandatory training data covers all employees and business partners (includes advisory partners and contractors).
- Business partners includes advisory partners and contractors.
- AIB does not split training data by employee category.
- Source: Internal Company information.

Wage level notes

- Sources of 'Local Minimum Wage per hour are: Ireland (www.gov.ie/en/publication/e1f12-national-minimum-wage-will-increase-on-1-january-2021/) and UK (www.gov.uk/national-minimum-wage-rates).
- Standard entry level wage is the entry point of our lowest level position and it is equal across female and male employees.
- Our significant locations of operation are Ireland and the United Kingdom (UK)
- Data reported is as at 31 December 2022.
- Total compensation includes total remuneration paid to employees, excluding pension contribution. Source: CEO's salary, see AFR page 111.
- All data, excluding minimum wage levels, is internal Company data.

Total compensation

- Median annual total compensation for all employees (excluding the highest-paid individual): The median of a sequence is the middle number when sorting all numbers from low to high. This calculation excludes the annual total compensation for our CEO, who is the highest-paid individual in AIB.
- We are not providing a figure for median percentage increase in annual total compensation for all of the organisation's employees, excluding the highest-paid individual. We will look to how we can provide this level of information in the future.
- Source: Internal Company data.

ESG SUPPORTING DATA

Finance Data

Direct economic value generated and distributed

| | Note | Group 2022 €m | Group 2021 €m |
|---|------|---------------------|---------------------|
| Direct economic value generated | | | |
| Net interest income | 1 | 2,159 | 1,794 |
| Other income | 1 | 754 | 582 |
| Income from equity accounted investments | 1 | 37 | 21 |
| Net credit impairment (charge) / writeback | 1 | (7) | 238 |
| Direct economic value generated | | 2,943 | 2,635 |
| Direct economic value distributed | | | |
| Operating costs (excluding community investments) | 2 | (759) | (711) |
| Employee wages and benefits | 3 | (797) | (796) |
| Payments to providers of capital: | | | |
| Distributions paid on Ordinary Shares | 4 | (122) | - |
| Distributions paid to other equity interests | 4 | (65) | (65) |
| Buyback of Ordinary Shares | 4 | (91) | - |
| Payments to government: | | | |
| Current tax (charge) | 5 | (33) | (18) |
| Bank levies and regulatory fees | 3 | (155) | (162) |
| Community investments | 2 | (11) | (10) |
| Direct economic value distributed | | (2,033) | (1,762) |
| Economic value retained | | 910 | 872 |

Financial investment contribution

| | Note | Group 2022 €m | Group 2021 €m |
|--|------|---------------------|---------------------|
| CapEx less Depreciation | | | |
| Additions to property, plant and equipment | 7 | 32 | 30 |
| Additions to intangible assets | 8 | 174 | 204 |
| Depreciation charge for the year property, plant and equipment | 7 | (39) | (29) |
| Amortisation for the year intangible assets | 8 | (218) | (197) |
| Total | | (51) | 8 |
| Share buyback less Dividends | | | |
| Dividends paid on Ordinary Shares | 4 | 122 | - |
| Distributions paid to other equity interests | 4 | 65 | 65 |
| Buyback of Ordinary Shares | 4 | 91 | - |
| Total | | 278 | 65 |

Tax paid and collected

| | Ireland €m | UK €m | USA €m | Group 2022 €m | Group 2021 €m |
|---|---------------|-----------|-----------|---------------------|---------------------|
| Tax paid | | | | | |
| Corporate income taxes | 15 | 4 | - | 19 | (9) |
| Property taxes | - | - | - | - | - |
| Non-creditable VAT and other sales taxes | 121 | 6 | - | 127 | 98 |
| Employer-paid payroll taxes | 66 | 8 | 1 | 75 | 68 |
| Other taxes that constitute costs to the Company, by category of taxes: | | | | | |
| Bank levy | 37 | - | - | 37 | 37 |
| Taxes related to customer redress | 10 | - | - | 10 | - |
| Interest on taxes paid / repaid | 1 | (1) | - | - | - |
| Total global tax borne by AIB | 250 | 17 | 1 | 268 | 194 |
| Tax collected | | | | | |
| Tax collected by AIB from customers, employees and shareholders | 252 | 19 | 2 | 273 | 256 |
| Total tax paid and collected | 502 | 36 | 3 | 541 | 450 |

ESG SUPPORTING DATA

Finance Data

CONTINUED

Notes on our finance data

1. Refer to the consolidated income statement in AFR 2022.
2. Refer to note 11 in AFR 2022. Includes general and administrative expenses and restitution and associated costs (less community investments, which are presented separately).
3. Refer to note 11 in AFR 2022. For employee wages and benefits refer to personnel expenses.
4. Refer to consolidated statement of changes in equity in AFR 2022.
5. Refer to note 14 in AFR 2022.
6. Refer to note 3 in AFR 2022 for Revenue. Revenue, as disclosed in note 3, and Direct economic value generated may be reconciled as follows:

| | 2022 | 2021 |
|--|--------------|--------------|
| | €m | €m |
| Revenue | 2,913 | 2,376 |
| Net credit impairment (charge) / writeback | (7) | 238 |
| Income from equity accounted investments | 37 | 21 |
| Direct economic value generated | 2,943 | 2,635 |

7. Refer to note 25 in AFR 2022. Excludes right-of-use assets.
8. Refer to note 24 in AFR 2022.

ESG SUPPORTING DATA

Sustainable Finance Data

Green and other lending

| | Notes | Group 2022 €bn | Group 2021 €bn | Group 2020 €bn | Group 2019 €bn |
|---|-------|----------------------|----------------------|----------------------|----------------------|
| New green lending | | | | | |
| New Green Mortgages | | 1.3 | 0.7 | 0.3 | 0.0 |
| New renewable energy and green buildings | | 1.9 | 1.3 | 1.1 | 1.2 |
| Other | | .0 | - | - | - |
| Total new green lending | 1 | 3.3 | 2.0 | 1.5 | 1.2 |
| Climate Action Fund | | | | | |
| Cumulative green lending | | 7.9 | 4.6 | 2.7 | 1.2 |
| Other lending | | | | | |
| New mortgage lending | | 4.6 | 3.1 | 2.4 | 3.1 |
| Total new lending | | 12.6 | 10.4 | 9.2 | 12.3 |
| | Notes | Group 2022 % | Group 2021 % | Group 2020 % | Group 2019 % |
| Total new green lending / All new lending | | | | | |
| | | 26% | 19% | 16% | 10% |
| New Green Mortgages / All new mortgage lending | | | | | |
| | | 28% | 23% | 14% | n/a |

Green and other lending notes

1. New green lending is a term we use for green and transition lending. It primarily includes lending for Green Mortgages, renewable energy and green buildings as set above. All categories within green and transition lending are set out in our Sustainable Lending Framework which is publicly available at www.aib.ie/sustainability.
2. Figures are rounded to one decimal place.

ESG Bonds

| | Notes | Group 2022 €bn | Group 2021 €bn | Group 2020 €bn | Group 2019 €bn |
|-------------------------------------|-------|----------------------|----------------------|----------------------|----------------------|
| ESG Bond issuances | | | | | |
| Green Bond | | 1.50 | 0.75 | 1.00 | - |
| Social Bond | 4 | 1.00 | - | - | - |
| Total | | 2.50 | 0.75 | 1.00 | - |
| Cumulative issuances | | | | | |
| | | 4.25 | 1.75 | 1.00 | - |
| Eligible Green Bond Assets | | | | | |
| Renewable energy | | 1.98 | 1.32 | 1.16 | 0.8 |
| Green buildings | | 2.68 | 1.23 | 1.07 | 0.9 |
| Clean transportation | | 0.03 | 0.02 | - | - |
| Total Green Bond allocation | 2 | 4.69 | 2.57 | 2.24 | 1.70 |
| Eligible Social Bond Assets | | | | | |
| Access to education | | 0.23 | | | |
| Social and affordable housing | | 0.52 | | | |
| Access to healthcare | | 1.00 | | | |
| SME financing in deprived areas | | 0.59 | | | |
| Total Social Bond allocation | 3 | 2.34 | | | |

ESG Bonds notes

1. Figures are rounded.
2. Data for our Green Bonds is independently assured by Mazars. Copies of our assurance reports are available at www.aib.ie/investorrelations/debt-investor/green-bonds/impact-and-allocation-reports.
3. Data for our Social Bonds is independently assured by Mazars. Copies of our assurance report is available at www.aib.ie/investorrelations/debt-investor/social-bond-framework/impact-and-allocation-reports.
4. A further Social Bond issuance of €0.75bn was completed in early 2023.

ESG SUPPORTING DATA

Operations Data

ABSOLUTE GHG EMISSIONS

| Absolute GHG emissions (detailed) | Note | Group | | | | Ireland | | | | United Kingdom | | | | United States of America | | | |
|--|-----------|--------------|--------------|--------------|---------------|--------------|--------------|--------------|--------------|----------------|------------|------------|------------|--------------------------|-----------|-----------|-----------|
| | | 2022 | 2021 | 2020 | 2019 | 2022 | 2021 | 2020 | 2019 | 2022 | 2021 | 2020 | 2019 | 2022 | 2021 | 2020 | 2019 |
| Gross Scope 1: Direct emissions (tCO₂e) (Location-based) | | | | | | | | | | | | | | | | | |
| Stationary energy – Natural gas | | 1,558 | 2,281 | 2,878 | 3,421 | 1,417 | 2,099 | 2,689 | 3,213 | 127 | 164 | 171 | 188 | 14 | 18 | 19 | 21 |
| Stationary energy – Kerosene | | 304 | 471 | 279 | 299 | 283 | 455 | 272 | 283 | 22 | 16 | 6 | 16 | 0 | 0 | 0 | 0 |
| Stationary energy – Gas oil (fuel oil / diesel oil) | | 351 | 533 | 339 | 403 | 322 | 428 | 292 | 331 | 30 | 104 | 47 | 72 | 0 | 0 | 0 | 0 |
| Stationary energy – Diesel (Generator use) | | 10 | 13 | 12 | 0 | 10 | 12 | 12 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 |
| Stationary energy – Biomethane or Biogas (N ₂ O and CH ₄ only) | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Mobile combustion – Fleet | | 771 | 505 | 646 | 574 | 771 | 505 | 642 | 568 | 0 | 0 | 4 | 7 | 0 | 0 | 0 | 0 |
| Refrigerants | | 9 | 176 | 59 | 86 | 9 | 176 | 52 | 86 | 0 | 0 | 0 | 0 | 0 | 0 | 7 | 0 |
| Total Scope 1 emissions (tCO₂e) (location-based) | | 3,004 | 3,978 | 4,213 | 4,784 | 2,811 | 3,674 | 3,960 | 4,481 | 179 | 286 | 228 | 282 | 14 | 18 | 25 | 21 |
| Gross Scope 2: Energy indirect emissions (tCO₂e) (Location-based) | | | | | | | | | | | | | | | | | |
| Purchased electricity | | 5,920 | 5,945 | 7,575 | 10,025 | 5,460 | 5,453 | 7,080 | 9,366 | 413 | 448 | 446 | 564 | 47 | 43 | 48 | 94 |
| Total Scope 2 emissions (tCO₂e) (location-based) | | 5,920 | 5,945 | 7,575 | 10,025 | 5,460 | 5,453 | 7,080 | 9,366 | 413 | 448 | 446 | 564 | 47 | 43 | 48 | 94 |
| Gross Scope 2: Energy indirect emissions (tCO₂e) (Market-based) | | | | | | | | | | | | | | | | | |
| Purchased electricity | | 226 | 101 | 114 | 64 | 172 | 57 | 66 | 0 | 6 | 0 | 0 | 0 | 47 | 43 | 48 | 64 |
| Total Scope 2 emissions (tCO₂e) (market-based) | | 226 | 101 | 114 | 64 | 172 | 57 | 66 | 0 | 6 | 0 | 0 | 0 | 47 | 43 | 48 | 64 |
| Gross Scope 3: Other indirect emissions (tCO₂e) (Location-based) | | | | | | | | | | | | | | | | | |
| Purchased goods and services | see notes | | 2,319 | 2,422 | 488 | see notes | 2,159 | 2,370 | 435 | see notes | 160 | 51 | 50 | see notes | 0 | 1 | 3 |
| Capital goods | see notes | | 926 | 3,557 | 129 | see notes | 926 | 3,555 | 115 | see notes | 0 | 1 | 13 | see notes | 0 | 2 | 1 |
| Fuel- and energy-related activities (not in Scope 1 & 2) | see notes | | 3,906 | 2,410 | 5,512 | see notes | 3,642 | 2,234 | 4,993 | see notes | 240 | 174 | 466 | see notes | 25 | 2 | 53 |
| Waste generated in operations | see notes | | 39 | 106 | 199 | see notes | 34 | 92 | 150 | see notes | 4 | 12 | 47 | see notes | 1 | 2 | 2 |
| Business travel | see notes | | 342 | 884 | 3,845 | see notes | 273 | 729 | 3,116 | see notes | 41 | 107 | 650 | see notes | 28 | 48 | 79 |
| Employee commuting | see notes | | 2,008 | 2,360 | 4,287 | see notes | 1,719 | 1,896 | 3,441 | see notes | 271 | 427 | 785 | see notes | 18 | 37 | 61 |
| Investments | 2 | | 2,570,000 | NR | NR | | NR | NR | NR | | NR | NR | NR | | NR | NR | NR |
| Out of scope biogenic emissions | | | | | | | | | | | | | | | | | |
| Group Scope 1: direct emissions - biogenic | | 24 | 12 | 45 | 16 | 24 | 1 | 1 | 0 | 0 | 11 | 43 | 16 | 0 | 0 | 0 | 0 |
| Group Scope 3: other indirect emissions - biogenic | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total out of scope biogenic emissions | | 24 | 12 | 45 | 16 | 24 | 1 | 1 | 0 | 0 | 11 | 43 | 16 | 0 | 0 | 0 | 0 |
| Total Scope 1 & 2 emissions (location-based) | | 8,924 | 9,923 | 11,788 | 14,808 | 8,272 | 9,128 | 11,040 | 13,847 | 591 | 734 | 674 | 846 | 61 | 61 | 73 | 115 |
| Total Scope 1 & 2 emissions (market-based) | | 3,229 | 4,079 | 4,327 | 4,848 | 2,983 | 3,732 | 4,026 | 4,481 | 185 | 286 | 228 | 282 | 61 | 61 | 73 | 85 |
| Change in Scope 1 & 2 emissions (location-based) (yoy) | | (10)% | (16)% | (20)% | | (9)% | (17)% | (20)% | | (19)% | 9% | (20)% | | (1)% | (16)% | (36)% | |
| Change in Scope 1 & 2 emissions (location-based) (versus 2019 baseline) | | (40)% | (33)% | (20)% | | (40)% | (34)% | (20)% | | (30)% | (13)% | (20)% | | (47)% | (47)% | (36)% | |

ESG SUPPORTING DATA

Operations Data

CONTINUED

Energy, water and waste in our operations

| Note | Group | | | | Ireland | | United Kingdom | | United States of America | | | |
|---|---------------|---------------|---------------|---------------|---------------|---------------|----------------|--------------|--------------------------|------------|------------|------------|
| | 2021 | 2020 | 2019 | 2021 | 2020 | 2019 | 2021 | 2020 | 2019 | 2021 | 2020 | 2019 |
| Energy consumption (megawatt hours) | | | | | | | | | | | | |
| Renewable energy purchased/generated for own consumption | | 29,683 | 34,392 | | 27,657 | 32,185 | | 2,026 | 2,207 | | 0 | 0 |
| Green electricity supply | 24,874 | | | 22,916 | | | 1,958 | | | 0 | | |
| Biogas (Stationary) | 59 | | | | | | 59 | | | 0 | | |
| Non-renewable energy consumption | | 18,515 | 21,836 | | 17,097 | 19,906 | | 1,137 | 1,595 | | 280 | 335 |
| Electricity | 363 | | | 191 | | | | | | 172 | | |
| Stationary energy - Natural Gas | 12,493 | | | 11,497 | | | 896 | | | 100 | | |
| Stationary energy - Fuel Oils | 4,095 | | | 3,618 | | | 477 | | | | | |
| Total energy consumption | 41,884 | 48,197 | 56,228 | 38,222 | 44,754 | 52,091 | 3,390 | 3,163 | 3,802 | 272 | 280 | 335 |
| Waste consumption (metric tonnes) | | | | | | | | | | | | |
| Total waste used/recycled/sold | 522 | 1,117 | 2,062 | 486 | 1,023 | 1,907 | 35 | 93 | 149 | 1 | 1 | 6 |
| Total waste disposed | | 10 | 58 | | 0 | 0 | | 8 | 55 | | 2 | 3 |
| Waste landfilled | 1 | | | | | | | | | 1 | | |
| Waste incinerated with energy recovery | 212 | | | 201 | | | 11 | | | | | |
| Waste incinerated without energy recovery | 0 | | | | | | | | | | | |
| Waste otherwise disposed | 0 | | | | | | | | | | | |
| Waste with unknown disposal method | 3 | | | | | | 3 | | | | | |
| Total waste generated | 738 | 1,127 | 2,119 | 688 | 1,023 | 1,907 | 49 | 101 | 204 | 1 | 3 | 9 |
| Hazardous waste generated | 1 | NR | NR | 1 | NR | NR | 1 | NR | NR | 0 | NR | NR |
| Water use - Operations | | | | | | | | | | | | |
| Water consumed & withdrawn (megalitres) | 77 | 112 | 175 | 72 | 102 | 158 | 3 | 9 | 16 | 2 | 2 | 0 |
| Total % of water use in regions with high/extremely high baseline water stress - Operations | 1% | 2% | 3% | -% | -% | -% | 20% | 20% | 31% | -% | -% | -% |
| Emissions to water generated (tonnes) | 0 | NR | NR | 0 | NR | NR | 0 | NR | NR | 0 | NR | NR |

Land use and ecological sensitivity

| Note | Number | Type of operation | Site area (hectares) | Size of operational site (m ²) | KBA status | Biodiversity value | Location | Group |
|--|--------|-------------------|----------------------|--|--------------|------------------------|------------------|-------|
| | | | | | | | | 2022 |
| Sites adjacent to protected areas and/or key biodiversity areas | | | | | | | | |
| Owned offices | 0 | | 0 | | | | | |
| Leased offices | 1 | Office | 0.08244 | 824.42 | ASSI and SPA | Terrestrial and Marine | Northern Ireland | |
| Managed offices | 0 | | 0 | | | | | |

ESG SUPPORTING DATA

Operations Data

CONTINUED

Environmental data

GHG emissions notes

- A GHG source is any physical unit or process that releases GHG into the atmosphere:
 - Direct (Scope 1) GHG emissions are from sources that are owned or controlled by AIB. AIB's Direct (Scope 1) emissions include combustion fuels, biomass (CH₄ and N₂O), fleet and fugitive emissions.
 - Energy indirect (Scope 2) GHG emissions can result from the generation of purchased or acquired electricity, heating, cooling, and steam consumed. AIB Scope 2 emissions include consumption of all purchased electricity.
 - Scope 3 covers indirect AIB GHG emissions from the following categories: purchased goods and services, capital goods, waste generated in operations, business travel, employee commuting, fuel- and-energy-related activities (WTT and T&D) and investments.
 - Gross Biogenic Emissions are emissions of CO₂ from the combustion or biodegradation of biomass.
- Scope 3 Category 15 investments covers emissions associated with AIB's customer loan book and other relevant investments
- Our carbon reporting is aligned with our financial reporting. Our Scope 1 & 2 emissions for 2022 are 8,924 tCO₂e. Verification was based on data extrapolation to account for the 12 months of the reporting period. For further information see our verification report. Scope 3 emissions are reported one year in arrears. Our 2022 Scope 3 emissions will be disclosed in our CDP 2023 report.
- The AIB carbon footprint was calculated using the Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard, Revised Edition (the GHG Protocol); the UK Government's emission conversion factors for greenhouse gas company reporting; the International Energy Agency electricity emissions factors; and other emissions factors as required.
- The GWPs used in the calculation of CO₂e are based on the Intergovernmental Panel on Climate Change (IPCC) Assessment Reports over a 100-year period.
- We have adopted the operational control approach on reporting boundaries. In 2022, we incorporated to our GHG inventory Goodbody operations in Ireland and the UK.
- In line with the GHG Protocol, our emissions are presented in tonnes of carbon dioxide equivalent units (tCO₂e) and cover the Kyoto 'basket' of seven greenhouse gases when available: carbon dioxide (CO₂), methane (CH₄), nitrous oxide (N₂O), hydrofluorocarbons (HFC), perfluorocarbons (PFC), sulphur hexafluoride (SF₆) and nitrogen trifluoride (NF₃).
- These Group figures reflect gross location-based absolute emissions, unless flagged otherwise.
- In 2022, to coordinate with Net Zero commitments, AIB set 2019 as its operational emissions base year. 2021 was chosen as baseline for our financed emissions (Cat 15 investments).
- A third party independent verification, based on ISO 14064-3, was completed for reported Scope 1 and 2 emissions, as well as Scope 3 categories 1, 2, 3, 5, 7 and 8 for 2019 - 2022. Our 2021 and 2020 verification statements are publicly available at www.aib.ie/sustainability. A copy of our historical GHG verification statements is available in our annual CDP submissions.
- 2021 figures have been updated as per last re-statement, issued in 2023. This exercise was completed in accordance with the GHG Protocol guidance and allowed the incorporation of 12 months of actual data.
- Terms/abbreviations used: NR = not reported; WTT = Well to Tank; and T&D = Transport & Distribution.
- For carbon accounting purposes, GHG emissions from our subsidiary AIB Mortgage Bank are incorporated into the operational boundary of 'Allied Irish Banks'.
- Figures are rounded.
- Source: Independently verified GHG emissions and Company information.

Energy notes

- Energy consumption sources are considered to be electricity, natural gas, biogas, fuel oils (diesel, kerosene and gas oil). To align with historical reporting of data, fuels & energy related to fleet and business travel activities are excluded.
- Renewable energy consumption sources are considered to be electricity and biogas only. It is not currently possible to split the sources of green electricity supply.

- 2021 figures have been updated to allow the incorporation of 12 months of actual data for all our subsidiaries. 2021 data excludes Goodbody locations.
- For this report, purchased electricity on green tariffs from our utility suppliers is considered renewable energy. Sole traceability to certified renewable energy sources is not available to us due to the singularities of Ireland's Single Electricity Market. Therefore, these figures do not account towards our Net Zero renewable sourcing targets. AIB has entered into a PPA which will allow to report fully traceable renewable electricity in future years.
- Energy consumption sources are electricity, natural gas, biogas and fuel oils. Data is reported one year in arrears. Continued progress was made in managing our energy consumption in 2021. Total consumption reduced by 13% (year-on-year), although the proportion of renewable energy consumed compared with total energy consumed has reduced slightly (2021: 60%, 2020: 62%).
- Figures are rounded.
- Source: Company information.

Waste notes

- Data is not yet available for FY 2022. 2021 data excludes Goodbody locations.
- AIB is a financial institution operating through branches and offices in Ireland, the UK and USA. Based on the nature of these operations, AIB's main source of hazardous waste is discarded WEEE and the removal of refrigerants from air-conditioning units. In 2021, hazardous waste generated by AIB operations was 1.3kg (0.02% of our total waste volumes). This waste was treated in waste recycling facilities. AIB does not generate radioactive waste.
- Prior to 2021, incinerated waste with energy recovery was reported under "waste used or recycled". In 2021 AIB updated its waste reporting methodology in line with GRI requirements and this disposal method is now accounted for under waste disposed.
- Data is reported one year in arrears. In 2021, due to the Covid-19 pandemic, AIB non-critical staff continued to work remotely, a factor that contributed to the decrease of our waste volumes 35% (year-on-year). As employees have returned to the office, our preliminary waste statistics are showing a slight increase from 2021 figures.
- Figures are rounded.
- Source: Company information.

Water notes

- Water data is not yet available for FY2022. 2021 data excludes Goodbody locations.
- We are reporting discharged water as water consumed. We rely on municipal water networks for our water demand. 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.
- In 2021, 0.9% of AIB's water withdrawn and consumed was from high water-stressed regions in GB (according to the WRI Aqueduct water risk atlas tool). As at 31 January 2023 the tool did not indicate that any of our operations in GB were in an extremely high-stressed region. None of our operations in Ireland (where we operate predominantly), the US or Northern Ireland are located in a region of high/extremely high water stress. The tool is available at www.wri.org/applications/aqueduct/water-risk-atlas/.
- AIB has no emissions to water. AIB is a financial institution operating through branches and offices in the ROI, the US and the UK. Based on the nature of these operations, AIB relies on municipal water networks for our water demand and uses waste water networks controlled by a sanitary authority for the disposal of water.
- We rely on municipal water networks for water, therefore water withdrawn is the same as water consumed. Data is reported one year in arrears. In 2021, water consumption reduced by 32% (year-on-year). In addition, in 2021 the percentage of water use in regions with high/extremely high baseline water stress reduced from 2% to 1%.
- Source: Company information.

ESG SUPPORTING DATA

Operations Data

CONTINUED

Environmental data continued

Land use and ecological sensitivity notes

35. AIB does not have any sites in protected areas and/or key biodiversity areas.
36. Our mapping covers our business operations in Ireland, the UK and USA.
37. AIB only has office operations. We do not have production/manufacturing or extractive operations.
38. Key Biodiversity Area status - Area of Specific Scientific Interest (ASSI) and Special Protection Area (SPA).
39. Source: Company information.

ESG SUPPORTING DATA

Other ESG Data

Digital accessibility

| | Note | 2022 # | 2021 # |
|-------------------------------|------|-----------|-----------|
| Daily interactions | 1 | 3.26m | 2.86m |
| Digitally active customers | 2 | 2.1m | 1.85m |
| Mobile interactions | 3 | 3.0m | 2.6m |
| Active on mobile app | | 1.79m | 1.55m |
| Daily internet banking logins | | 117k | 115k |
| ATM transactions | | 75k | 72.7k |
| Daily branch transactions | | 47k | 44k |
| Daily contact centre calls | | 18k | 21.3k |
| Daily kiosk/table logins | | 11k | 8.7k |

Board diversity @ 31 December

| | Note | 2022 % | 2021 % |
|---------------|------|-----------|-----------|
| Gender | | | |
| Male | | 60 % | 56 % |
| Female | | 40 % | 44 % |
| Age | | | |
| <30 Years | | - % | - % |
| 30 - 50 Years | | 13 % | 12 % |
| >50 Years | | 87 % | 88 % |

Board anti-corruption training

| | Note | 2022 Number | 2022 Rate | 2021 Number | 2021 Rate |
|-----------------|------|----------------|--------------|----------------|--------------|
| AIB Group Board | | 15 | 100 | 16 | 100 % |

Customer satisfaction

| | Note | 2022 | 2021 | 2020 | 2019 |
|--|------|------|------|------|------|
| Relationship – Personal Relationship NPS | | +20 | +27 | +25 | +34 |
| Relationship – SME Relationship NPS | | +16 | +22 | +25 | +20 |
| Transactional – Homes NPS | | +52 | +50 | +45 | +53 |
| Transactional NPS | | +39 | +45 | +49 | +48 |

Suppliers

| | Note | 2022 Number | 2022 Value €bn | 2021 Number | 2021 Value €bn |
|--------------------------|------|----------------|-------------------|----------------|-------------------|
| Ireland | | 1,327 | 0.944 | 1,338 | 0.816 |
| United Kingdom | | 510 | 0.121 | 561 | 0.142 |
| United States of America | | 145 | 0.057 | 139 | 0.036 |
| Rest of the World | | 89 | 0.001 | 90 | 0.024 |
| Total | | 2,071 | 1.124 | 2,128 | 1.018 |

Digital accessibility notes

- Daily interactions include internet banking logins, branch transactions, ATM interactions, contact centre calls, kiosk logins and mobile interactions.
- Definition of digitally active customers refers to a customer who has logged into mobile, IB or iBB in the past 90 days.
- Mobile interactions include quick balance checks and logins. In previous years, when a customer completed a quick balance check followed by a full login to mobile banking within a short period of time, this was counted as one interaction; however, since 2020 this is counted as two interactions.
- Source: Internal Company information.

Board data notes

- Board data relates to the Group Board.
- Business partners includes advisory partners and contractors.
- AIB does not split training data by employee category.
- Source: Internal Company information.

Suppliers notes

- Data excludes Goodbody and Payzone suppliers.
- Source: Company information.

Customer satisfaction notes

- NPS is Net Promoter Score. 2021, 2020 and 2019 are aggregated yearly score.
- Source: internal Company information.