

# SUSTAINABLE COMMUNITIES - OUR STRATEGY, PROGRESS AND TARGETS

ENSURING A GREENER TOMORROW BY BACKING THOSE BUILDING IT TODAY						
OUR FOCUS	CLIMATE & ENVIRONMENT		ECONOMIC & SOCIAL INCLUSION		FUTURE PROOF BUSINESS	
	We're actively integrating climate change into our business to accelerate our understanding, strengthen our strategy and clarify our actions. We're reducing our own carbon footprint and commit to being Net Zero by 2030. We're supporting our customers and communities in their transition to a low-carbon economy with an ambition that green and transition products will account for 70% of all our new lending by 2030.		We recognise the responsibility that comes with the scale and impact of our business. We aspire to contribute and advocate for a fairer society that is socially and economically inclusive. We do this by investing and raising awareness in access, education and innovation for our customers, our colleagues and our communities.		Our future sustainability depends on our ongoing investment in our business, people and processes. We want to give our customers the best possible banking experience – we're always learning and improving. In an increasingly digitalised world, we are focused on keeping our systems resilient and our data secure.	
	OUR TARGETS	OUR 2021 PROGRESS	OUR TARGETS	OUR 2021 PROGRESS	OUR TARGETS	OUR 2021 PROGRESS
	<b>2023</b> <b>€10BN</b> IN NEW CLIMATE & ENVIRONMENT LENDING	<b>€4.5BN</b> GREEN LENDING SINCE 2019	<b>2024</b> <b>€800M</b> FINANCE FOR SOCIAL HOUSING	<b>€300M</b> FULLY ALLOCATED	<b>2023</b> <b>+53</b> TRANSACTIONAL NPS <sup>3</sup>	<b>+45</b> TRANSACTIONAL NPS ('21)
	<b>2030</b> <b>NET ZERO</b> <sup>1</sup> IN OUR OPERATIONS AMBITION OF <b>70% OF NEW LENDING TO BE GREEN</b> <sup>2</sup>	<b>19%</b> REDUCTION IN EMISSIONS (YEAR ON YEAR) <b>19% OF NEW LENDING IS GREEN</b>	<b>2023</b> <b>500K</b> CUSTOMERS SUPPORTED FINANCIAL LITERACY	<b>288K</b> SECONDARY SCHOOLS PROGRAMME	<b>2023</b> <b>&gt;2.25M</b> DIGITALLY ACTIVE CUSTOMERS	<b>1.85M</b> DIGITALLY ACTIVE CUSTOMERS
	<b>2040</b> <b>NET ZERO AMBITION</b> CUSTOMER PORTFOLIO LENDING (AGRI 2050)	<b>INTERNAL SCIENCE BASED TARGETS SET</b> <sup>5</sup>	<b>ONGOING AIB IN OUR COMMUNITY</b> STRATEGIC FOCUS	<b>€10M</b> SUPPORTING COMMUNITY CAUSES	<b>ONGOING GENDER BALANCED</b> <sup>4</sup> BOARD, EXCO & ALL MANAGEMENT	<b>GENDER BALANCED</b>

1. Includes scope 1 & 2 emissions  
2. Green includes Transition Lending

3. Transactional Net Promoter Score (NPS) is an aggregation of 20 Homes, Personal, SME, Digital, Retail, Direct and Day-to-Day Banking Journeys

4. The Gender Equality Global Report & Ranking - 2021 Edition equates "gender balanced" with between 40% and 60% of women.

5. Internal science based targets set for Residential Property, Commercial Real Estate and Electricity Generation covering over 63% of our Loan Portfolio