

SUSTAINABLE COMMUNITIES – TARGETS, PERFORMANCE AND PROGRESS

Sustainable Communities is one of AIB’s five strategic pillars. We are continuing to embed our approach to this agenda throughout our business. Our Group sustainability strategy is overseen by the Sustainable Business Advisory Committee (SBAC), while our ESG agenda is also informed by our stakeholder engagement. To ensure progress is made, the Group has set clear targets which are actively monitored and measured and set out annually in this report. Looking forward, we believe the global ESG agenda will continue to widen and deepen. Our focus remains on leading this agenda and we will remain responsive by further developing and rolling out our plans and activities. In delivering on our ESG strategy, we create the conditions for a sustainable and regenerative business model, while boosting our resilience and risk profile.



CLIMATE & ENVIRONMENT

We’re actively integrating risks and opportunities relating to climate change into our business to accelerate our understanding, strengthen our strategy and clarify our actions. We’re reducing our own carbon footprint and committing 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.

TARGETS

2023	2030	2040
€10bn CLIMATE ACTION FUND	NET ZERO IN OUR OPERATIONS	NET ZERO AMBITION
In new green & transition lending (€2bn per year)	Ambition of 70% of new lending to be green	Customer portfolio lending (Agri. 2050)

2022 PERFORMANCE

€7.9bn Green lending since 2019	10% reduction in operational emissions ³ in 2022	FINANCED EMISSIONS TARGETS SET FOR 75% OF LOAN BOOK ⁴
€3.3bn green lending in 2022	40% reduction since 2019 26% of new lending was green	

PRIORITIES FOR 2023

- Continue to support all AIB customers in the transition to a low-carbon future through product & proposition development and engagement
- Complete the energisation of our Power Purchase Agreement with NTR plc, with energy generation due to commence in Autumn 2023
- Continue to execute AIB operational emissions reduction programme
- Ongoing focus on embedding Climate Risk management into the business



ECONOMIC & SOCIAL INCLUSION

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.

TARGETS

2024	2023	ONGOING
€800M	500K	AIB in our community
Finance for social housing	Customers supported financial literacy	Ongoing strategic focus

2022 PERFORMANCE

€437m Allocated against target since 2020	341k	€10.7m
€91m in 2022	Secondary schools programme since 2021	Supporting community causes in 2022

PRIORITIES FOR 2023

- Deliver further progress towards our 2024 target for social housing construction
- Deepen our community support through the AIB Community €1 Million Fund and partnerships including TASC, GOAL & FoodCloud
- Continue progress to embed identified AIB salient human rights impacts into relevant processes
- Enhance focus on the delivery of financial literacy through current customer activities



FUTURE PROOF BUSINESS

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.

TARGETS

2023	2023	ONGOING
+53	>2.25m	GENDER BALANCED²
Transactional NPS ¹	Digitally active customers	All Management

2022 PERFORMANCE

+39	2.1m	GENDER BALANCE MAINTAINED
Transactional NPS 2022	Digitally active customers	

PRIORITIES FOR 2023

- Deliver enhanced banking experiences, focusing on priority customer journeys
- Continue to embed Inclusion & Diversity through enterprise-wide campaigns, and partnerships including Open Doors and AslAm
- Ongoing focus on compliance for incoming cyber legislation (DORA)
- Continued focus on gender balance throughout the organisation
- Ongoing focus on ESG governance

1. Transactional Net Promoter Score (NPS) is an aggregation of 20 customer journeys across Homes, Personal, SME, Digital, Retail, Direct and Day-to-Day Banking.
 2. The Equileap annual Gender Equality Global Report & Ranking equates "gender balanced" with between 40% and 60% women.
 3. Absolute Scope 1 & 2 GHG emissions.
 4. As at 31.12.2021