



ECONOMIC & SOCIAL INCLUSION COMMUNITY SUPPORT

In AIB, we want to back our communities to achieve a more sustainable tomorrow. We know that when we come together, we can make a meaningful difference. We contribute to the social and economic development and prosperity of local communities by supporting projects and initiatives in the local communities in which we operate.

OUR TARGET

ONGOING FOCUS AIB IN OUR COMMUNITY

STRATEGY

We are committed to making a positive contribution to the communities in which we operate.

Through our community investment, our community partners and support programmes, we are focused on reinforcing our social impact, demonstrating how we aspire to be a fairer society that is socially and economically inclusive.

We ensure that all community initiatives and activities align to our overall Group strategy. We completed research through Behaviours & Attitudes where these insights to local initiatives provided direction on how AIB could best support local communities.

Our research demonstrated key areas where AIB could make a real impact, and these are reflected in our areas of focus:

- Sustainability
- Youth & Opportunities
- Digital & Financial Inclusion

The Community Framework sets out our approach to implementing our community commitments. We can also identify opportunities and scope to allow elements to change over time, maintaining the same overarching framework for consistency and impact. ESG considerations are taken into account when formulating and implementing our approach to supporting communities, which is an important aspect of the Sustainable Communities pillar within our overall Group strategy.

Employee volunteering

Volunteering provides a great opportunity to make a real contribution to society and can help our employees, teams and our wider organisation to develop diverse perspectives, skills and experiences. Our employees can request up to two paid days as time off from the working week in any calendar year to volunteer with our Community partners or other not-for-profit/community based organisations.

Initiatives

Under our community framework, we have a number of key partnerships and initiatives, including our AIB Community €1 Million Fund, GOAL, FoodCloud, Junior Achievement Ireland, AslAm, TASC, the GAA and Kaleidoscope.

AIB Community €1 Million Fund

The AIB Community €1 Million Fund was launched in May 2022. The fund supported over 70 charitable organisations in communities across Ireland and the UK. We asked our customers and the wider public to nominate registered charities that connect with causes that matter most to them and their communities. AIB has allocated €700,000 to charities chosen by its customers and the public while €300,000 has gone to charitable organisations chosen by our employees.

The fund enables and supports local organisations to deliver vital work in their local communities.

AIB provides matched funding for employees, encouraging fundraising to support charitable organisations. Examples of this include funds raised in support of GOAL's Ukraine Emergency Response and the Irish Red Cross appeal for Creeslough in 2022. We have put in place communication and marketing plans to build awareness of the work of our community partnerships and how our support has directly contributed to delivering social impact.

GOAL

GOAL is an international humanitarian response agency established in Ireland over 40 years ago. Working in 14 countries, GOAL reaches the most vulnerable communities with emergency response, food and nutrition security, resilient health and sustainable livelihoods.

AIB's support for the GOAL Mile campaign has enabled GOAL to connect to more communities. The AIB campaign encouraged customers, employees, and the public to participate and raise funds. Results included a significant increase in fundraising amounts and participation for the GOAL Mile. Our relationship with GOAL enabled AIB to respond quickly to the Ukraine Crisis in March 2022.

FoodCloud

AIB and the social enterprise FoodCloud have a shared vision of building more sustainable communities to support the just transition to a low carbon economy, and an Ireland where no good food goes to waste. In 2022, we continued to support FoodCloud in reaching their targets with AIB's direct support resulting in over 23 million meals redistributed to over 650 charities.



ECONOMIC & SOCIAL INCLUSION COMMUNITY SUPPORT CONTINUED

Junior Achievement Ireland

Junior Achievement Ireland (JAI) is helping to prepare young people for their futures. It partners with a large number of schools and businesses to promote work readiness, financial literacy, entrepreneurship and to emphasise the value of studying STEM. AIB has supported JAI since its foundation in 1996 and has released employees every year to work on structured JAI programmes which help students make the connections between what they learn in school and how it can be applied in real life. In 2022, the AIB 'It's my Business' programme was delivered across participating schools with Junior Achievement Ireland and AIB volunteers where primary school students learned how to turn an idea into a business.

AslAm

AslAm is Ireland's national autism charity. The charity is working to create a society in which every autistic person is empowered to reach their own personal potential and fully participate in society. AslAm believe that by developing the capacity of the autism community and addressing the societal barriers to inclusion we can make Ireland the world's most autism-friendly country. The organisation provides direct support to autistic people and families.

In December 2022, we announced our partnership with AslAm. We will be supporting the charity to roll out more support services to autistic people in Ireland, while AslAm will work with AIB to put in place training and supports.

TASC

TASC (Think-tank for Action on Social Change) is an independent think-tank whose mission is to address inequality and sustain democracy by translating analysis into action. Through its work, TASC seeks to increase public knowledge of economic and social policy, improve working conditions, facilitate a just transition to advance climate action and protect livelihoods and communities, and more generally, contribute to positive social change in Ireland and the EU. AIB is represented on TASC's Advisory Committee, established in 2022.

In 2022, in progressing Ireland's transition to a low-carbon economy, TASC engaged two very different communities – Phibsborough on Dublin's Northside, and the village of Ardara in West Donegal – the first to sign up to TASC's pioneering new People's Transition project, supported by AIB. Following the success of these two pilots, in 2022 we extended our partnership for the People's Transition project to expand to more communities throughout the island of Ireland over the next three years.

The GAA

AIB is one of the longest continuous sponsors of the Gaelic Games, a relationship which goes back over 30 years and 2022 – 2023 was our 32nd season as sponsors of the GAA All-Ireland Club Championships. AIB is also in its 9th season as sponsor of the AIB Camogie Club Championships and has played a key role in the support and elevation of the women's game at grassroots level. Together, the Club Championships see 65,000 players compete from more than 2,500 clubs nationwide.

Since 2014, AIB has also sponsored the GAA All-Ireland Senior Football Championship, the country's premier football competition, which sees AIB present throughout the Gaelic Games calendar. The GAA and Camogie partnerships are of strategic importance to AIB as crucially there is a Gaelic Games club at the heart of every local community in Ireland. AIB has activated its sponsorship of all three competitions under the platform #TheToughest, which was named best sponsorship of the decade by marketing professionals in 2019.

AIB and Kaleidoscope

Kaleidoscope is Ireland's first 'for families' camping, music and arts festival with a Sustainability focus. In 2022, it brought together 15,000 families from all across Ireland to enjoy music, arts, culture and talks, including the AIB 'Green Living' experience. This activation allowed families to visit three sections, focused on nature and the planet, recycling and upcycling and biodiversity, before arriving at the AIB Pledge Tree where visitors could make a pledge to 'Do More' – which is the AIB communications platform for Sustainability – to change their behaviour in one simple but tangible way to benefit the planet.

**COMMUNITY
FOCUS AREAS**
SUSTAINABILITY
YOUTH & OPPORTUNITIES
DIGITAL & FINANCIAL
INCLUSION

70 CHARITIES
AIB COMMUNITY
€1 MILLION FUND
2022

€420K
AIB GOAL MILE
2022



ECONOMIC & SOCIAL INCLUSION COMMUNITY SUPPORT CONTINUED

We engage with Group Risk to ensure Community activities align with the relevant Group risk policies.

Our Community framework sets out how we drive meaningful impact, aligned with our Pledge to Do More and demonstrating our ESG credentials. The framework outlines our approach to community commitments, investments and assets through the amplification of our community programmes including social impact reporting.

AIB supports and promotes employee volunteering. Our volunteering activity is managed under our Volunteering Policy.

All community partnerships go through robust assessment process. Goals are agreed with our partners at the outset, and regular reviews to track performance against them. Before engaging in any community partnerships, potential negative impacts of donations, fund-raising and sponsorships decisions on environment, social and governance factors are considered. We also consider potential negative impacts that may arise from partnering with third parties, for example, potential reputational risk, legal risk and regulatory risk. We support charitable organisations that support good governance practice. One way we mitigate such risks is that only registered charitable organisations are eligible to be nominated in the AIB Community €1 Million Fund initiative.

All partnerships must adhere to governance through contract management outlining expectations for partnership agreements. Our Community partners are supported through our internal Supplier Relationship Management and our Third Party Management systems and we follow responsible supplier code policies.

→ **Read more:** Information on our community partnerships

2022 METRICS

In 2022, our Community investment totalled €10.7 million, including:

- 70 charitable organisations received funding in 2022 under the new AIB Community €1 Million Fund
- €500K - immediate response to Ukraine with donations going to GOAL, who supported on the ground in Ukraine, and the Irish Refugee Council supporting refugees in Ireland.
- The GOAL Mile 2022 in partnership with AIB raised €420,000. AIB supported GOAL with a marketing campaign promoting the GOAL Mile. This campaign resulted in raising awareness and delivering strong results such as a 28% increase in registrations and participation.
- AIB's partnership with FoodCloud directly contributed to the redistribution of 9,674 tonnes of food, removing of 30,956 tonnes of CO2 emissions. AIB employees volunteered 9,071 hours in the Cork, Galway and Dublin Hubs, gleaning on farms, or through skilled volunteering in 2022.
- We progressed our partnership with Junior Achievement Ireland where we introduced the AIB 'It's My Business' programme in 55 primary schools across Ireland where 1,998 nine to eleven year old students were educated on entrepreneurship. As part of our wider relationship, we continue to support JAI to reach 408 schools and over 30,000 students in Ireland.
- In 2022, AIB employees gave 3,686 volunteering hours to their local communities.

The positive impact from our activities is demonstrated across our customers, colleagues and communities. We monitor the impacts of our partners, as our support plays a role in helping them to achieve their goals and ultimately deliver significant impacts for society.



ECONOMIC & SOCIAL INCLUSION

COMMUNITY SUPPORT

CONTINUED

CASE STUDY:

AIB COMMUNITY €1 MILLION FUND

We launched the AIB Community €1 Million Fund in May to support charitable organisations that matter most to our customers and colleagues in the communities we serve. We asked our customers, the public and our colleagues to nominate registered charitable organisations – with over 6,000 nominations received and a final 70 charitable organisations supported by the fund this year.



Q. How is this topic connected to the Sustainable Communities Strategy?

The AIB Community €1 Million Fund links closely with our Sustainability strategy. Through our scale and the role we play in society, AIB is inextricably linked to the communities where we live, support and work. The funding goes directly to supporting local charitable organisations. Alongside our partners, this means we can extend the reach and support of our Community investment to help more local communities.

Q. Key activities undertaken to deliver the project?

This was a cross-functional project which stemmed across the organisation to ensure the project galvanised the support and interest of both our colleagues and the communities they serve. A promotional campaign raised awareness for our customers and employees with charitable organisations outlining the value of the support. A large part of this was ensuring that our local branches were engaged to deliver the campaign locally. Technology was configured to collate votes and judging panels were established to agree the winners.

Q. What was the impact/result?

70 charitable organisations were supported by the AIB Community €1 Million Fund in 2022. Examples of these charitable organisations include:

At Jack and Jill Children's Foundation, the €34,500 translated into 1,917 hours of special in-home nursing care and respite support for families.

The contribution of €28,000 will support a new building to house two classrooms for 44 children in The Clifden Playschool.

The €6,500 allowed Purple House to continue to provide children of sick parents with support facilities.

The employee-nominated charitable organisation The Irish Guide Dogs for the Blind received €3,500 which was used to provide additional services to improve clients' lives and give them independence and confidence to live a fuller life.

Q. Were there lessons learned from the work?

A promotional campaign raised awareness for our customers and employees with charitable organisations outlining the value of the support. Feedback received will inform future processes for our customers, the public and employees nominating charitable organisations as well as for the charitable organisations and the judges participating.

Q. Is there a Phase 2?

In 2023, we will build on the AIB Community €1 Million Fund and expand the campaign which will enable a further 70 charities to benefit, extending our reach and support to local communities and helping smaller local organisations to continue their work

Looking ahead

- In 2023, we will continue to focus on maximising the positive impacts of our community partnerships.
- Our partnership with GOAL will enable us to support emergency appeals. Our commitment to grow the GOAL Mile enables GOAL to raise funding and continue to respond to global humanitarian crisis.
- We will continue to support FoodCloud in reaching their ambition to redistribute even more meals to charitable organisations and removing tonnes of CO2 from the atmosphere in the process.
- Our partnership with JAI will be a proof point in demonstrating our commitment to Youth & Opportunities to all of our stakeholders. We will do this by supporting JAI in increasing the number of students and number of schools participating in the 'AIB It's My Business' programme. This will complement the existing support AIB provides through Future Sparks, university partnerships and educational opportunities.
- We plan to establish AslAm as a key partner and help them with their objectives to deliver services to 25,000 and create 1,000 jobs for autistic people.
- Our work with TASC to continue increasing local engagement with the Peoples Transition project to gain understanding of local issues and collaborate on the identification of solutions.
- Our second year of the AIB Community €1 Million Fund will extend to support more local charitable organisations.