



AIB Group Excluded Activities List

AIB has an Excluded Activities List in place since 2020, which sets out a range of business activities that do not align with our Group Strategy. This list is incorporated into our credit policy suite and approved annually by our Board.

The Excluded Activities List prohibits the provision of new credit exposure for any direct lending facilities to relationship-managed business customers with a gross connected exposure of >£/€300k, where the customer or any of its subsidiaries is involved in the activities on the AIB Group Excluded Activities List below:

AIB Group Excluded Activities List	
Category	Activity
Energy	<ul style="list-style-type: none">• Exploration, extraction and upgrading of oil and tar sands projects.• Nuclear power generation.• Nuclear waste transportation, decommissioning and/or final disposal of high-level nuclear waste.• Construction of uranium enrichment facilities or companies supplying uranium.• Coal, or oil-fired power generation (other than resilience or stability oil generation) except where less than 25% of revenues are generated from this activity and only where there is a plan to move to sustainable fuels.• Onshore/offshore exploration, extraction or refining of coal or oil.• Hydraulic fracturing (fracking) for oil and gas.• Oil and gas projects in the Arctic region.
Animal Welfare	<ul style="list-style-type: none">• Producing, processing, manufacturing, trading or selling animal fur.• Support of any type of animal fights for entertainment.• Commercial or medical related animal testing that is not permitted under EU, UK, or US or equivalent legislations.• Using endangered species or great apes for testing and other experimental purposes.• Trades in wildlife or wildlife products regulated under Convention on International Trade of Endangered Species (CITES).

Ecosystem Protection	<ul style="list-style-type: none"> • Deforestation or the burning of natural ecosystems for the purposes of land clearance. • Illegal timber trading or logging operations. • Production or trade in wood or other forestry products other than from sustainably managed forests. • Projects that put UNESCO World Heritage Sites, Ramsar-listed wetlands, or International Union for Conservation of Nature Category I-IV areas at risk. • Production of palm oil where the company is not a member of the Roundtable on Sustainable Palm Oil (RSPO). • The manufacture of pesticides banned under the Stockholm convention and by the US Environmental Protection Agency (EPA).
Healthcare / Genetic Engineering	<ul style="list-style-type: none"> • The development of genetic engineering or genetic modification on humans. • The development of genetic engineering or genetic modification on animals for non-medical purposes.
Adult Entertainment	<ul style="list-style-type: none"> • Production and publishing of pornographic material. • Sale of sexual services, sexual entertainment venues, unlicensed physical sex shops and prostitution facilitation.
Controversial Weapons	<ul style="list-style-type: none"> • Manufacture, sale, trade, service or stockpiling of Highly Controversial Weapons banned under International Agreements such as Cluster Munitions, Anti-Personnel Landmines, Nuclear, Biological, Toxin and Chemical Weapons, Blinding laser Weapons, and the manufacture or sale of bespoke components of such weapons. • Equipment having no other practical use than inflicting capital punishment, torture, and other cruel, inhuman, or degrading treatment or punishment.
Fisheries Marine	<ul style="list-style-type: none"> • Involvement in Illegal, Unreported or Unregulated (IUU) fishing including: • The use of dynamite or poison to catch marine and freshwater species (including shellfish) in the wild. • Use of driftnets in excess of 2.5kms or use of driftnets intended for the capture of species such as tuna, swordfish, dolphins and sharks. • Shark-finning or trading in shark fin. • Commercial whaling. • Deep sea bottom trawling >800m.
Mining	<ul style="list-style-type: none"> • Mining using the Mountaintop Removal (MTR) extraction technique. • Asbestos mining, or asbestos fibre production facilities. • Disposal of tailings in coastal or shallow waters. • Mining and /or trading of rough diamonds which are not certified according to the Kimberley Process Certification Scheme. • Deep sea / seabed mining projects. • Mining projects in areas of armed conflict.
Marine Infrastructure	<ul style="list-style-type: none"> • Dam projects that do not conform to the World Commission on Dams (WCD) framework. • Marine dredging that will have an impact on marine protected areas or critical habitats and Ramsar sites, unless activities are undertaken for environmental / social protection or enhancement (e.g. flood protection).