



For the life
you're after

Statement on Modern Slavery

May 2025

AIB Group Plc

This Statement is made in accordance with section 54(1) of the UK's Modern Slavery Act 2015. It sets out the steps taken by AIB Group plc during year ending 31st December 2024 to prevent modern slavery and human trafficking ("Modern Slavery") in our business and supply chain and its subsidiaries.



Introduction

As one of Ireland's biggest banks, we have significant reach into society, creating value and making impact through our activities.

Through our work we aim to make real and meaningful change in addressing the many challenges and opportunities that face society today and into the future.

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 success is contingent upon our valued customers, our contribution to society and helping to form a sustainable and better future for all.

We do business conscientiously to help create a better society for everyone. We arrange finance responsibly to support our customers and mitigate financial crime. We only partner with others who exhibit an ethos of fairness and sustainability.

The AIB Modern Slavery Statement 2025 demonstrates our commitment to Human Rights and Equality. We continue to evolve and use the opportunities and tools available to us, to mitigate against the enablement of Modern Slavery through our Business and Supply Chain.

If you think you, or somebody you know, may have been affected by Modern Day Slavery, please report it to us at whistleblowing@aib.ie. Click on the button below for our Whistleblowing Policy.

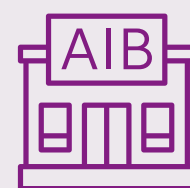
“The AIB Modern Slavery Statement 2025 demonstrates our commitment to Human Rights and Equality.”

[→ Whistleblowing Policy](#)

Our business

AIB Group operates predominantly in Ireland and the United Kingdom. Our shares are quoted on Euronext Dublin and the London Stock Exchange and we are a member of the FTSE4Good Index.

Our four core operating segments are Retail Banking, Capital Markets, Climate Capital and AIB UK.



Retail Banking

Supports our personal and business customers with a comprehensive range of banking and financial services, delivered through our branch and digital channels with an expanded reach via EBS, Haven, AIB Merchant Services, Payzone, Nifti and AIB life.



Capital Markets

Capital Markets, which includes Goodbody, serves the large and medium-sized business customers as well as our private banking customers, providing deep sector expertise combined with our comprehensive product offering.



Climate Capital

Climate Capital specialises in lending to large scale renewable and infrastructure projects, which are key drivers for sustainable economic growth, across Ireland, the UK, Europe and North America.



AIB UK

Operates in the two distinct markets of Great Britain and Northern Ireland. Across both regions, AIB supports our corporate customers with sector-specific expertise. In Northern Ireland, we offer full-service retail banking.



Our Purpose

Empowering people to build a sustainable future.



Our Values

Be one team, Own the outcome, Put customers first, Drive progress, Show respect, Eliminate complexity.



**Learn more by reading our
Annual Financial Results 2024**

Our business

Our group strategy is centred on an informed view of our customers' needs and anchored in a progressive ESG agenda.

With one year of our three-year strategic cycle complete, we are progressing our three areas of focus at pace.

- Customer first
- Greening our business
- Operational efficiency & resilience.

Our performance continues to be recognised by independent ESG ratings agencies where we hold leadership positions.

Note: AIB was included on the 2025 ESG Top-Rated Companies List for Sustainalytics and the S&P Global Sustainability Yearbook 2025.

Source of Information:
[AIB Group plc Financial Report](#) for the Financial Year ended 31 December 2024.

Overview

2.27m

Digitally Active Customers

4,003

Active Suppliers

10,469

Employees

Our Purpose

Empowering people to build a sustainable future

Our Values

Be one team

Own the outcome

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Social

c 5,800

Customers in vulnerable positions identified and supported

€135m

New lending to fund social and affordable housing in ROI

£112m

New lending to fund social housing in the UK

31,808

Financial Planning consultations undertaken by AIB Financial Advisors

ESG

15.9

Sustainalytics

AA

MSCI

66

S&P Global

B

Carbon Disclosure

Measures & Indicators

0 Whistleblowing

Modern Slavery incidents

32

Outsourced critical and important suppliers attesting to AIB policies in 2024

17.8%

ROI Mean gender pay gap

0 High consequences

Work related injuries

40%

Female Directors
Gender balance maintained across Board, Exective Committee and management in 2024

Our business



Supply Chain

Our database of services is comprised of c.4000 suppliers. **In 2024 we transacted with over 2500 suppliers, representing a spend of €1.1bn.**

As a regulated Financial Institution, we recognise that there is potential exposure to modern slavery within our supply chain. We take a risk-based approach to managing our suppliers.

Assessments are carried out during the onboarding stage with all suppliers. We complete due diligence for supplier selection, prioritised according to the nature, value, complexity, and criticality of the service being procured.

For high value or high risk services, specific diligence checks are performed on the supplier and the proposed service model. Lower value/risk suppliers are subject to routine company financial and sanction scanning checks.



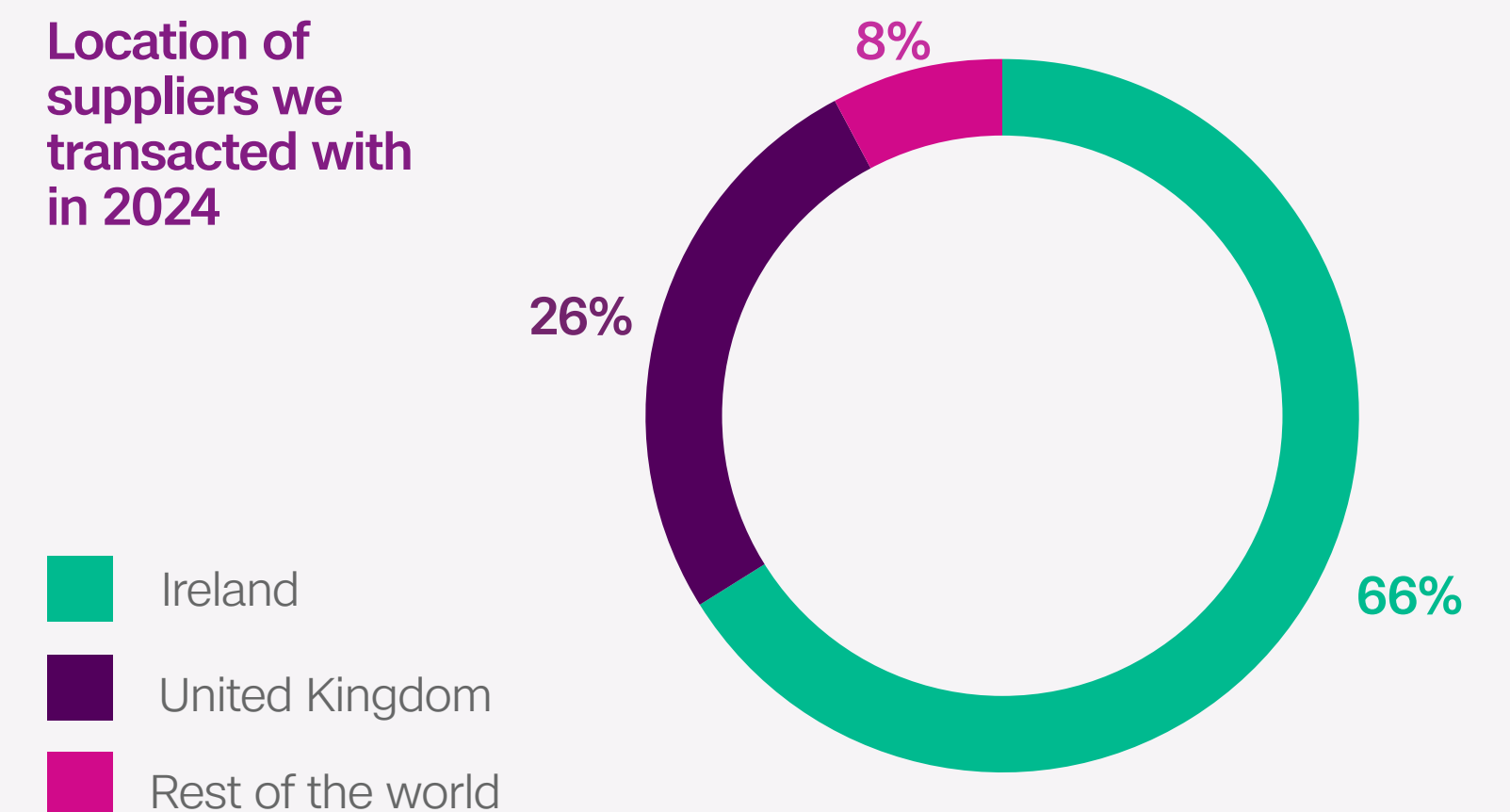
**Learn more by reading our
Responsible Supplier Code**

We require that all suppliers must adhere to all legal obligations in each jurisdiction in which they operate or provide services (e.g. environmental and labour law) as well as any specific requirements included in AIB's policies as requested in the contract.

Our outsourced, critical and important suppliers are required to attest annually to a range of our policies, several of which relate to Human Rights, and by extension, Modern Slavery.

Our **Responsible Supplier Code** sets out the minimum standards we expect of our suppliers. The term 'Supplier' as used in the code refers to suppliers, vendors, contractors, consultants, agents, and other providers of goods and services who do, or seek to do business with AIB Group.

Location of suppliers we transacted with in 2024



Our Risks

As a Financial Institution, AIB is obliged to take a risk-based approach to customer due diligence (“CDD”) when assessing the underlying Money Laundering risk associated with each customer.



Our ROI and UK Business Customers are subject to a Financial Crime Risk Assessment. We conduct adverse media searches on business accounts at onboarding and on an ongoing basis. This helps identify any public information that may indicate Modern Slavery or breaches of employment law, such as breaking minimum wage requirements.

We publish a [Group Excluded Activities Policy](#). The policy rules prohibit providing new money for term lending to businesses, or any of their subsidiaries, involved in excluded business activities. The rules apply to all business customers with a Gross Connected Exposure of >£/€300k and who are relationship managed.

For our UK Business Customers, Modern Slavery is considered as part of our customer account opening process. We seek evidence of the customers Modern Slavery Statement, where they are required to produce one, in accordance with the UK Modern Slavery Act 2015. We also, through the business customer risk assessment, consider the risks of modern slavery where it is identified that a business may employ a high proportion of low paid / seasonal / migrant workers. This includes sectors such as:

- Construction
- Catering
- Agriculture
- Recruitment agencies
- Sectors where the employer may not pay minimum wage

The ROI customer account opening process includes a well established customer screening approach. This uses the group customer risk assessment methodology, which applies additional customer risk ratings to certain business customers which are deemed to be at a higher inherent risk of modern slavery as a result of their particular manner of operation and/or supply chain or other factors.

In Q1 2024, a Financial Crime Bulletin was shared with all ROI colleagues. This covered the topic of Modern Slavery and included specific red flags for staff to look out for that might lead to suspicion and reporting to the authorities. The purpose of these bulletins is to raise awareness around specific topics and to set out what action staff should take where they have a suspicion of a financial crime occurring.

Suspicious Transactions Reports (STRs) play a pivotal role in the fight against money laundering and terrorist financing. The requirement to report suspicious transactions is contained in section 42 of the Criminal Justice (Money Laundering and Terrorist Financing) Act, 2010 (CJA 2010). Information provided on STRs assists An Garda Síochána (the police) and the Revenue Commissioners (together, ‘the authorities’) in their investigations, resulting in the disruption of criminal and terrorist activities, and can ultimately result in prosecution and imprisonment.

STRs also provide authorities with valuable intelligence on trends and typologies.

Where we identify or have reason to believe a relationship presents the potential of Modern Slavery or the exploitation of low paid workers, we would reject such business.

All front-line staff are trained to identify customers in need of additional support including situations where the customer is not in control of their documents or where it looks like they may not be acting of their own free will.

Supports are available for staff where there is a concern for a customer. This includes dedicated vulnerability support teams in ROI and UK who provide expert advice to frontline staff. These supports are available to all customers in need of additional support including those at risk of exploitation.

In 2024, an Interpretation Service was introduced to support our customers who have difficulty communicating in English. This is in the form of an automated translation service and an on-demand phone interpretation service with access to over 120 languages. This service will empower our customers on every step of their financial journey to make better and informed choices.

We partner with STOP THE TRAFFIK (STT) to work towards ending human trafficking by disrupting criminal profits. This year, we took 40+ actions based on shared intelligence. The STT intelligence community also provides valuable exposure and learning opportunities alongside key stakeholders, helping us build a more collaborative and proactive approach.

Our Culture

Our purpose, values and our people are the cornerstones on which our culture is built. Empowering our leaders and encouraging them to live our organisation's values and associated behaviours is key to evolving our culture.



Be one team



Own the outcome



Put customers first



Drive progress



Show respect



Eliminate complexity

Continuing our culture journey in 2024

Everyone in AIB has a role to play in developing and protecting a purpose-led culture – what we do, and how we do it – through living the AIB values in their teams and across the wider organisation.

At AIB we remain steadfast in our commitment to truly embedding a culture that champions customers' interests, underpinned by values and behaviours that support the delivery of high-quality service, fair customer outcomes and a positive work environment.

Our culture is a key enabler of our strategy and purpose and so it is intrinsically intertwined with our reputation and our social license to operate. We place a strong emphasis on the importance of acting in accordance with our values and behaviours and strive to ensure that both the 'what' and the 'how' are being constantly assessed as part of each employee's performance management.

Throughout 2024, we maintained a focus on implementing the culture programme approved by the Executive Committee and Board at the end of 2023.

This includes embedding refreshed values which set out key behaviours we strive to embody every day through our actions and words.

Progress on our culture programme is tracked through staff surveys which take place twice a year.



Our Culture

Inclusion and diversity (I&D) are at the heart of our culture at AIB. Embracing difference and embedding diversity and working to ensure universal inclusion across our organisation helps us to be the best that we can be in our thinking, our decisions and our outcomes. It is fundamental to our aim to be a successful organisation that our people, and our customers, can believe in.

Inclusion & Diversity - a key strategic priority

We have made great progress in building a culture of inclusivity throughout AIB Group; progress that was recognised by the Irish Centre for Diversity when AIB became the first bank in Ireland to reach their Gold accreditation standard in September 2022. In 2025 we became the first bank in Ireland to be re-accredited with a second term of Investors in Diversity Gold. Our ambition is one of Universal Inclusion whereby we call on all colleagues to understand how they can help create an environment where inclusion is a universal experience and at the heart of a team culture we can be proud of.

In 2024 we completed a refresh of our I&D strategy to continue to support our talent ambition, drive improved innovation, decision-making and performance, and to foster a positive, diverse and inclusive working environment. The strategy also includes support initiatives that create a positive impact on society as part of our ESG ambitions.

Our twin impact I&D goals are:

- Foster Universal Inclusion, to establish a workplace where anyone, and in particular those from diverse or disadvantaged backgrounds, can reach their potential.
- Drive Impact on Diversity, through focused, systemic efforts that deliver both tangible outcomes for minority populations within AIB and positive outcomes for marginalised groups through external partner initiatives.

Year round we are supported in our I&D efforts by the AIB I&D Council which is a group comprised of senior leaders providing ideas, energy, rigour and governance of diversity activity aligned to our strategy, which was approved by the Board. Alongside this, five inclusion networks ensure there is a meaningful and engaging roadmap of celebrations and other activities for our workforce to benefit from.

Gold accreditation from
Irish Centre for Diversity



Our Policies



Our **Code of Conduct** ('Our Code') helps us deliver our Purpose and Strategy, and is based on our Values. Our Code sets clear expectations for our behaviours and emphasises our commitment to acting ethically, honestly and with integrity. By following Our Code, we will deliver for our customers and all stakeholders on a sustained basis. The code also contains a guiding framework to help staff to make better decisions.

It is supported by policies including Conflicts of Interests, Financial Crime (including Anti-Bribery & Corruption), Conduct of Personal Financial and Tax Affairs, Social Media, Inclusion & Diversity and Whistleblowing.

In reference to **Human Rights and Slavery**, our Code of Conduct confirms AIB's commitment to the protection and preservation of human rights. We respect human rights in accordance with internationally accepted standards; our Human Rights Commitment has been shaped by the UN Guiding Principles on Business and Human Rights. Our commitment operates alongside our Responsible Supplier Code and is aligned to the European Convention on Human Rights and the EU Charter of Fundamental Rights.

All employees are required to adhere to our Code of Conduct and are required to complete a declaration of compliance with our Code as part of the annual ASPIRE Performance Management Process. Failure to comply with our Code is taken seriously and may lead to disciplinary action up to and including dismissal, or in the case of contract staff or suppliers, cancellation of contract.

“We actively avoid causing, financing or contributing to any business activity that is known to breach human rights or fair practices, including taking steps to address any situations we become aware of where this has occurred.”



Learn more by reading our **Related Codes & Policies** including our:

- **AIB Responsible Supplier Code**
- **Code of Conduct**
- **Conflicts of Interest Statement**
- **AIB Group Excluded Activities Policy**
- **Financial Crime Statement**

Our Policies

Annual training on the Code - delivered through I-Learn, our e-learning tool - is mandatory for all employees, and completion is recorded, monitored and tested by local business teams with central oversight from Human Resources.

The Chief People Officer is the policy sponsor of the Code. It is reviewed annually by our Group Conduct Committee and the Board Audit Committee. An annual Code of Conduct activities report is presented to the Board Audit Committee covering a number of key topics.

In line with our **Responsible Supplier Code**, we don't partner with or buy from organisations which we know to breach human rights or fair practices. We report annually on our

approaches to tackling modern slavery in our Modern Slavery Statement. The intent of the code extends to our supply chain, and in the past year our outsourced, critical and important suppliers attested to compliance with the Code of Conduct along with 17 other relevant **AIB policies**.

On our Sustainability Website, we host some more of our key policies and codes such as; [Our Remuneration Policy](#) and [Our Recruitment Policy](#).

“We don't partner with or buy from organisations which we know to breach human rights or fair practices.”

Summary

Our Code of Conduct

Sets out clear expectations for how we behave and how we do business. The code guides our behaviours and emphasises our commitment to acting ethically, honestly and with integrity while demonstrating trustworthiness. It applies to anyone working in AIB. All employees are required to adhere to our code and complete a declaration of compliance with our code as part of their annual performance review. Annual e-learning on the code is mandatory for all employees. Our code was approved by our Board Audit Committee. It is publicly available at www.aib.ie/sustainability

Our Inclusion & Diversity Code

Based on an ethos that respecting, developing and harnessing the talents of all our employees creates an inclusive and supportive organisation. It enables the Group to deliver a superior experience for all our customers, provides an inclusive place to work for our employees, and brings an appropriate financial return for our shareholders and the economies within which we operate. Our code was approved by our Executive Committee. It is publicly available at www.aib.ie/sustainability

Our Social Housing Policy

Together with our Commercial Investment Policy, supports lending to our customers for social housing and helps us to manage and mitigate the associated risks. Our policy was approved by our Group Credit Committee.

Our Health & Safety Policy

Sets out our commitment to ensuring the safety of our employees, customers, contractors, visitors and our workplace. Our policy was endorsed by our Chief Executive Officer. It is publicly available at www.aib.ie/sustainability

Our Responsible Supplier Code

Our Responsible Supplier Code clearly sets out our expectations of our suppliers. Within the code, we clearly state that we do not tolerate corruption, discrimination, harassment, child labour, forced labour, or slavery in any form. We expect our suppliers to be committed to acting ethically and with integrity in all their business dealings and relationships, and to implement and enforce effective systems and controls to ensure modern slavery or human rights abuses are not taking place in their businesses and supply chains. www.aib.ie/suppliers

Raising Concerns

AIB is committed to complying with our legal and regulatory obligations and all staff have a personal responsibility to champion the behaviours outlined in the Bank's Code of Conduct.

All those working in or for AIB Group (including staff, contractors and third parties) have a responsibility and are encouraged to make disclosures about suspected or actual wrongdoing in AIB under the AIB Whistleblowing Policy.

Our Whistleblowing Policy is a core supporting pillar of the Code of Conduct to ensure that wrongdoing is detected and addressed quickly to protect the Bank's customers, staff and business. All disclosures of wrongdoing will be taken seriously, treated confidentially and investigated with the utmost professionalism.

Staff also have a responsibility to raise concerns regarding breaches of the Code of Conduct through their Local and/or Senior Management Teams or if they are not comfortable, through the central channels.



Our Whistleblowing Policy

Sets out how all those working for AIB Group, including but not limited to, employees, agency staff, tied agents, suppliers, contractors, consultants, and those providing an outsourced service, can safely and confidentially make disclosures about suspected or actual wrongdoing in AIB, without fear of penalisation and ensures that we comply with our obligations under the Public Interest Disclosures Act 1998 (UK), the Protected Disclosures Act 2014 (Ireland).

During 2024, we completed an externally validated benchmark exercise of our whistleblowing arrangements and based on feedback, we made enhancements to our process to ensure it aligns with best practice.

Other mechanisms for raising concerns include:



Our **Grievance process** is a mechanism for our employees who feel they have been mistreated or have been subject to behaviours they believe are contrary to our Code of Conduct.



Complaints – we operate a comprehensive complaints process designed to provide our customers with the opportunity to be heard, have concerns investigated, and make good where needed.



[Click here to read more about Our Whistleblowing Policy](#)



[Click here to read more about How to make a complaint](#)

Our Training

We have a dedicated suite for e-learning named **COMET**, which facilitates compliance and regulatory training across topics such as ethics, risk, compliance, IT security, health and safety plus many more. Our Talent Development team, partners with Compliance, Risk, and relevant business areas to design and implement the courses. Such courses are mandatory for all AIB staff, contractors, and consultants within the AIB Group.

Annual training on the **Code Of Conduct**, delivered through **I-Learn**, is mandatory for all employees, and completion is recorded, monitored, and tested by local business teams with central oversight from HR. In 2024, 95% of our employees completed Code of Conduct training.

All staff are required to complete mandatory annual training in **Financial Crime**, which incorporates AML, CTF, Sanctions and Anti Bribery & Corruption ('ABC'). In 2024, AML, CTF, Sanctions and ABC training was completed by 99% of employees. This training includes a section on Customer Due Diligence and Emerging trends and has examples of Human Trafficking Red Flags.

An information mail on **Conflicts of Interest** is issued at least once annually to all employees. In addition, all employees are required to complete annual mandatory Conflicts of Interest training, delivered through i-Learn, which also includes Anti-Bribery and Corruption matters. In 2024, 94% of employees completed Conflicts of Interest training.

It is important that all staff are aware of our **Whistleblowing Policy** and process. They are required to complete the annual mandatory online training module on Whistleblowing. This training module explains how the Whistleblowing Policy works, the channels available to make disclosures report concerns of wrongdoing and the protection and support provided for making such disclosures. A 95% completion rate was achieved for our Whistleblowing training in 2024.

Sustainability training is mandatory for all employees, and is focused on ensuring an understanding of sustainability and its importance for business and for AIB. In 2024, 94% of employees completed 'Sustainability and AIB' training.

Owners of third-party relationships to the bank are invited to attend **Supplier Relationship Management (SRM)** training. This training is designed to equip the business with the knowledge and understanding required to manage their third-party relationships, ensuring an appropriate level of risk management and ongoing oversight is maintained.

In May 2024, we ran a **Hackathon** in conjunction with the Garda National Protective Services Bureau and Stop the Traffik to increase awareness on the harm of Human Trafficking and Modern Slavery in society.

We have a dedicated **vulnerability training curriculum** delivered through i-Learn to provide staff with knowledge, skills and awareness of areas of vulnerability and supports available for our customers.

In 2024, leading human rights advisory organisation **Shift** provided training on Human Rights matters including Modern Slavery to our procurement function.





Human Rights

Our Human Rights Commitment outlines how we respect human rights in accordance with internationally accepted standards. Our commitment to human rights is being embedded in the culture and values that define our company, and is reflected in our policies and actions toward our customers, employees, suppliers, and the communities and countries where we do business. It has been shaped by the United Nations Guiding Principles on Business and Human Rights.

Our **Human Rights Commitment** operates alongside AIB's Code of Conduct and AIB's Responsible Supplier Code, and our commitments are aligned with those laid out in the laws applicable to the jurisdictions in which we operate, the **European Convention on Human Rights** and for our business in Ireland the EU Charter of Fundamental Rights. Within the document we detail our Human rights commitment under headings including; Our Principles, Our Suppliers, and Due Diligence in Human Rights. It was approved by our Executive Committee and reviewed by our Sustainability Business Advisory Committee and Board in February 2021, and updated in 2023.

In 2022 we broadened the parameters of our human rights due diligence pilot to cover Retail Banking, HR and Risk alongside Corporate Lending and Procurement, recognising our responsibilities as an employer, procurer and provider of banking services.

The project delivered on two key objectives which have been reported to our Board's Sustainable Business Advisory Committee:

1. Built internal awareness on human rights as an issue for the business
2. Identified potential 'salient' human rights impacts relevant to the bank for action including modern slavery in the global value chain.

The large numbers of entities in our value chain and their corresponding global supply chains makes it challenging to conduct due diligence for adverse human rights impacts across all of them. As such, we identified general areas where the risk of adverse human rights impacts is most serious, systemic and there is an increased likelihood of it arising in the short or long term, whether due to certain suppliers' operating context, business relationships, the particular products or services involved. We prioritized these

'salient' human rights impacts for further due diligence and action. Our UN Human Rights Global Compact Communication on Progress was published in July 2024.

In 2023, we incorporated an improved **ESG questionnaire** into our supplier risk assessment process. This helps us to assess the ESG performance and risks of our suppliers and their supply chains.



**Learn more by reading our
Commitments and progress**

Summary and looking ahead

What we did in 2024

Statement highlights

- ✓ Conducted a Hackathon to increase awareness on the harm of Human Trafficking and Modern Slavery in society.
- ✓ Increased training completion rate to 99% for AML, CTF, Sanctions and ABC training.
- ✓ 95% completion rate was achieved for our Whistleblowing training in 2024.
- ✓ Maintained a focus on promoting a culture of accountability, speaking up and recognition throughout the organisation.

Environmental, Social, Governance

- ✓ The Group's ESG bond issuance has supported €6.4bn of green and social collateral, with €0.65bn of that being issued in 2024. Of the €6.4bn in ESG Bonds issued to date, €4.65bn of these are green bonds.
- ✓ Supported 70 local charities in Ireland and the UK through the AIB Community €1 Million Fund.
- ✓ Partnered with charity FoodCloud we launched the AIB Community Meals programme, supporting people in communities directly. 2558 tonnes of food were redistributed, the equivalent of 6 million meals and 472 AIB volunteers contributed 1888 volunteer hours.
- ✓ Continued partnership with AslAm, Ireland's national autism charity. Autism friendly accreditation due to be obtained for all branches in Ireland by Q1 2025.
- ✓ AIB branch network continued to support local charities directly, resulting in hundreds of charities benefiting from volunteering and local funding in 2024.

Support of organisations & communities

200 GOAL MILES

Communities across Ireland stepped up together to **raise €753k** as part of the 2024 GOAL Mile, proudly supported by AIB. The number of **GOAL Mile locations** across Ireland increased from **160** in 2023 **to 200** in during 2024. 170 branches in the AIB network supported existing GOAL Miles in their local communities as well as establishing new GOAL Mile in some communities across Ireland.



Making a difference

In 2024 AIB employees spent over 10,000 hours volunteering with causes that matter most to them. Every employee or team can take the equivalent of two days Volunteering Leave each year. Each employee/team is also entitled to an annual one-off AIB Community Employee Giving donation, in addition to their fundraising for a registered charity of their choice.

€1 Million for 70 causes

AIB Community €1 Million Fund, **supporting 70 charities in Ireland and the UK**. We asked our customers, the public and our employees to nominate charities that matter most to them in their communities. You can see the full list of charities supported by the Fund at aib.ie/community.

KPI's and looking ahead

KPI Summary

Key Performance Indicator	Measure
Modern Slavery incidents	0 Whistleblowing
Outsource critical and important suppliers attesting to AIB policies in 2024	32 suppliers
Code of Conduct Training	95% of all staff completed
Whistleblowing Training	95% of all staff completed
Financial Crime (AML, CTF, Sanctions & ABC) – includes a section on customer Due Diligence and Emerging trends and has examples of Human Trafficking Red Flags	99% of all staff completed

What we will do in 2025 and beyond



Continue to enhance and refine our Financial Crime Controls, and partner with external stakeholders to prevent, detect, report and disrupt human trafficking and modern slavery.



Further enhance training to play our part in the disruption and prevention of human trafficking.



Continue to engage with experts on guidance and implement best practice across the organisation.

This Statement is made in accordance with section 54(1) of the UK's Modern Slavery Act 2015. It sets out the steps taken by AIB Group plc during year ending 31st December 2024 to prevent modern slavery and human trafficking ("Modern Slavery") in our business and supply chain and its subsidiaries.

This statement is issued on behalf of the following AIB Group entities:

AIB Group plc

Allied Irish Banks, p.l.c.

AIB Group (UK) plc

Date of board approval:
30/04/2025



Name: Colin Hunt

Position: Chief Executive Officer

Contact us

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