

# 5. Supporting Information

## This section contains the following chapters

About This Report	73
GRI Content Index	74
World Economic Forum Stakeholder Capitalism Metrics (WEF)	76
UNEP FI Principles for Responsible Banking	78
Net Zero Transition Plan Content Index	89
Equator Principles	91
Our Policies and Frameworks	92
ESG Supporting Data	93
Independent Assurance	106
Acronyms Used in this Report	109

## Supporting Information

# About this Report

This report is for AIB Group plc.

AIB Group plc is a holding company listed on the main markets of the Euronext Dublin and London Stock Exchanges. The issued share capital of the AIB Group plc is 2,618,753,655 ordinary shares of €0.625 each. As of 29 February 2024, the Minister for Finance of Ireland holds 1,067,638,190 ordinary shares representing 40.77% of the total voting rights attached to issued share capital. The nature of the Group's relationship with the Irish Government is set out in note 47(f) Related party transactions – Summary of the relationship with the Irish Government, Annual Financial Report 2023.

Our headquarters are located at 10 Molesworth Street, Dublin 2, Ireland.

Our main products and services are mortgages, personal, SME and corporate lending, payment services, credit card services and deposits. Where we provide non-core banking products, for example, general insurance, we typically partner with market leaders.

Our most significant operations are in Ireland and the United Kingdom where we operate a retail, corporate and business banking offering. In the United States of America, we have a branch in New York from which we manage corporate and treasury business.

Significant changes to our business in 2023:

- sell down of approximately 5% of the issued ordinary capital of the Group, which brings the State's shareholding to c. 41%.
- announced Executive Committee changes to support delivery of its three-year strategy.

### Entities Included in Our Sustainability Reporting

A listing of the principal businesses and their locations that are included in the consolidated financial statement is provided in our Annual Financial Report and are covered by the report.

Within AIB Group plc, the material subsidiaries at 31 December 2023 are:

- Allied Irish Banks, p.l.c.
- AIB Mortgage Bank Unlimited Company
- EBS d.a.c.
- AIB Group (UK) p.l.c.

Further detail on our subsidiaries is available in the Financial Statements in our Annual Financial Report 2023.

The basis for including entities within the Sustainability Report is consistent with the Group's accounting policy for consolidation (including the treatment of non-controlling interests) as set out in note 1(d) of the Annual Financial Report 2023, except where specifically noted in this report.

We are continuously working to build and enhance our sustainability reporting capability, to meet our mandatory and voluntary reporting commitments. As our business grows, we expand our reporting to incorporate material data inputs to the fullest extent possible, recognising that data gathered in companies we have acquired may differ from data gathered in established internal systems in the parent company. Where any data is not included in our reporting, this is stated in the relevant supporting notes.

The entities downstream from AIB are our customers. Our lending portfolio can be summarised in the Supporting Information on page 105.

On pages 93 to 105, we provide detailed information to support our disclosures in this report.

### Details on Our Reporting

Our Sustainability Report is published annually. The reporting period is January to December. The reporting period for the AIB Group plc Annual Financial Report and Sustainability Report are aligned.

The publication date of this report is 6 March 2024.

The contact point for questions about the report:

Paul.P.Scully2@aib.ie

### Restatements

Any restatement of information is set out in notes accompanying the information.

### External Assurance

The Board's Sustainable Business Advisory Committee has commissioned an independent assurance process aligned to ISAE 3000 through Deloitte.

Our FY2023 Sustainability Report is externally assured by Deloitte and is reported with reference to the GRI Standards and in relation to our implementation of the UNEP FI Principles for Responsible Banking.

The Deloitte assurance report can be found on pages 106 to 108 of this report.

## Supporting Information

## GRI Content Index

## Statement of Use

AIB Group plc has reported the information cited in this Global Reporting Initiative (GRI) content index for the period 1 January 2023 to 31 December 2023 with reference to the GRI Standards.

GRI Standard	Disclosure	Response/Location
GRI 1 used	GRI 1: Foundation 2021	GRI 1: Foundation 2021
GRI 2: General Disclosures	2-1 Organizational details	About this Report, page 73
	2-2 Entities included in the organization's sustainability reporting	About this Report, page 73
	2-3 Reporting period, frequency and contact point	About this Report, page 73
	2-4 Restatements of information	About this Report, page 73
	2-5 External assurance	Independent Assurance, pages 106-108
	2-6 Activities, value chain and other business relationships	About this Report, page 73, Supporting Data Notes, page 104 and Managing our Suppliers, page 62
	2-7 Employees	ESG Reporting Data (Employees), pages 93-96
	2-8 Workers who are not employees	We do not currently report this information. We will look into how we can provide it in the future.
	2-9 Governance structure and composition	Our Governance Structure, pages 57-58, and the Annual Financial Report, pages 66-75
	2-10 Nomination and selection of the highest governance body	Annual Financial Report, pages 93-97
	2-11 Chair of the highest governance body	Annual Financial Report, pages 76-79
	2-12 Role of the highest governance body in overseeing the management of impacts	Corporate governance, ethics and accountability, pages 59-62 and Annual Financial Report, page 76-79
	2-13 Delegation of responsibility for managing impacts	ESG Governance, pages 57-58, and Corporate governance, ethics and accountability, page 59
	2-14 Role of the highest governance body in sustainability reporting	ESG Governance, pages 57-58, and Our Material Topics, page 8
	2-15 Conflicts of interest	Corporate governance, ethics and accountability, page 60 & 66 and Annual Financial Report, page 76
	2-16 Communication of critical concerns	Corporate governance, ethics and accountability, page 61-62
	2-17 Collective knowledge of the highest governance body	Corporate governance, ethics and accountability, page 59
	2-18 Evaluation of the performance of the highest governance body	Annual Financial Report, pages 78
	2-19 Remuneration policies	Culture and Reputation, page 46 and our Group Remuneration Policy at <a href="http://www.aib.ie/sustainability">www.aib.ie/sustainability</a>
	2-20 Process to determine remuneration	Culture and Reputation, page 46 and our Group Remuneration Policy at <a href="http://www.aib.ie/sustainability">www.aib.ie/sustainability</a>
	2-21 Annual total compensation ratio	Our Colleagues, page 46 and ESG Reporting Data (Employees), page 95
	2-22 Statement on sustainable development strategy	CEO Statement, page 5
	2-23 Policy commitments	Other Policies, page 66 and Our Policies & Frameworks, page 92
	2-24 Embedding policy commitments	Other Policies, page 66 and Our Policies & Frameworks, page 92
	2-25 Processes to remediate negative impacts	Corporate governance, ethics and accountability, page 61 and our Human Rights Commitment at <a href="http://www.aib.ie/sustainability">www.aib.ie/sustainability</a>
	2-26 Mechanisms for seeking advice and raising concerns	Corporate governance, ethics and accountability, page 61-62
	2-27 Compliance with laws and regulations	Corporate governance, ethics and accountability, page 60. We have no fines for non-compliance paid in 2023 that relate to 2022.
	2-28 Membership of associations	Stakeholder Engagement, page 9-10
	2-29 Approach to stakeholder engagement	Stakeholder Engagement, page 9-10
	2-30 Collective bargaining agreements	Our Colleagues, page 46

## Supporting Information

## GRI Content Index continued

GRI Standard	Disclosure	Response/Location
GRI 3: Material Topics	3-1 Process to determine material topics	Our Material Topics, page 8
	3-2 List of material topics	Our Material Topics, page 8. See our FY2022 Sustainability Report for detail on our previous materiality assessments.
	<b>CLIMATE CHANGE ADAPTATION</b>	
	3-3 Management of material topics	Climate Change Adaptation, page 31, Net Zero, pages 16-24
	201-2 Financial implications and other risks and opportunities due to climate change	Climate Change Adaptation, page 31
	305-1 Direct (Scope 1) GHG emissions	Supporting Information, page 100
	305-2 Energy indirect (Scope 2) GHG emissions	Supporting Information, page 100
	305-3 Other indirect (Scope 3) GHG emissions	Supporting Information, page 100
	305-4 GHG emissions intensity	Financed Emissions, pages 22-23 and Supporting Information, page 100
	305-5 Reduction of GHG emissions	Supporting Information, page 100
	<b>RESPONSIBLE LENDING AND INVESTMENTS</b>	
	3-3 Management of material topics	Responsible Lending and Investments, page 25-27
	FS-8 Monetary value of products and services designed to deliver a specific environmental	Responsible Lending and Investments, page 25-27
	<b>HOUSING</b>	
	3-3 Management of material topics	Housing, page 35-36
	FS-7 Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose.	Housing, page 35-36
	<b>FINANCIAL INCLUSION AND WELLBEING</b>	
	3-3 Management of material topics	Financial Inclusion and Wellbeing, page 40-43
	417-2 Incidents of non-compliance concerning product and service information and labelling	Financial Inclusion and Wellbeing, page 40-43
	<b>CUSTOMER EXPERIENCE</b>	
	3-3 Management of material topics	Customer Experience, page 38
	Bespoke: Net Promoter Score	Customer Experience, page 38
	Bespoke: Digitally Active Customers	Supporting Information, page 104
	<b>CYBER SECURITY AND DATA PROTECTION</b>	
	3-3 Management of material topics	Cyber Security and Data Protection, page 68-71
	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	Cyber Security and Data Protection, page 70
	Bespoke: Cyber training	Cyber Security and Data Protection, page 69
	<b>CORPORATE GOVERNANCE AND ACCOUNTABILITY</b>	
	3-3 Management of material topics	Corporate Governance, Ethics and Accountability, page 59-63
	205-2 Communication and training about anti-corruption policies and procedures	Corporate Governance, Ethics and Accountability, page 60

## Supporting Information

# World Economic Forum Stakeholder Capitalism Metrics

As part of our commitment to transparency and our Pledge to Do More, we report against the core World Economic Forum Stakeholder Capitalism Metrics.

Theme	Metric	Response/Location
<b>Planet</b>		
Climate Change	<b>Greenhouse Gas (GHG) Emissions</b> <ul style="list-style-type: none"> <li>For all relevant greenhouse gases (carbon dioxide, methane, nitrous oxide, F-gases etc.), report in metric tonnes of carbon dioxide equivalent (tCO<sub>2</sub>e) GHG Protocol Scope 1 and Scope 2 emissions.</li> <li>Estimate and report material upstream and downstream (GHG Protocol Scope 3) emissions where appropriate.</li> </ul>	See Our Journey to Net Zero on pages 16 to 24 and the Absolute GHG emissions table on page 100.
	<b>Nature Loss</b> <p><b>TCFD Implementation</b></p> <ul style="list-style-type: none"> <li>Fully implement the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD). If necessary, disclose a timeline of at most three years for full implementation.</li> <li>Disclose whether you have set, or have committed to set, GHG emissions targets that are in line with the goals of the Paris Agreement – to limit global warming to well below 2°C above pre-industrial levels and pursue efforts to limit warming to 1.5°C – and to achieve Net Zero emissions before 2050.</li> </ul> <p><b>Land use and ecological sensitivity</b></p> <ul style="list-style-type: none"> <li>Report the number and area (in hectares) of sites owned, leased or managed in or adjacent to protected areas and/or key biodiversity areas (KBAs).</li> </ul>	Please refer to our disclosures in the TCFD section of our FY 2023 Annual Financial Report. For information on our GHG emissions targets, see pages 16 to 24
	<b>Fresh Water Availability</b> <p><b>Water consumption and withdrawal in water-stressed areas</b></p> <ul style="list-style-type: none"> <li>Report for operations where material: megalitres of water withdrawn, megalitres of water consumed and the percentage of each in regions with high or extremely high baseline water stress, according to the World Resources Institute (WRI) Aqueduct water risk atlas tool.</li> <li>Estimate and report the same information for the full value chain (upstream and downstream) where appropriate.</li> </ul>	See Protecting and Safeguarding Nature on page 30 and the Land Use and Ecological Sensitivity table on page 101.
<b>Prosperity</b>		
Employment and Wealth Generation	<b>Absolute number and rate of employment</b> <p>Total number and rate of new employee hires during the reporting period, by age group, gender, other indicators of diversity and region.</p> <p>Total number and rate of employee turnover during the reporting period, by age group, gender, other indicators of diversity and region</p>	See Our Colleagues on page 45 and Employee Turnover Data table on page 93.
	<b>Economic contribution</b> <p>1. Direct economic value generated and distributed, on an accruals basis, covering the basic components for AIB's global operations, ideally split out by: revenues; operating costs; employee wages and benefits; payments to providers of capital; payments to government; community investment.</p> <p>2. Financial assistance received from the government: total monetary value of financial assistance received by AIB from any government during the reporting period.</p>	See Direct Economic Value Generated and Distributed table on page 97 and World Economic Forum Stakeholder Capitalism Metrics - Prosperity - Employment & Wealth Generation Metric A Response on page 98. See World Economic Forum Stakeholder Capitalism Metrics - Prosperity - Employment & Wealth Generation Metric B Response on page 98
	<b>Financial investment contribution</b> <p>Total capital expenditures (CapEx) minus depreciation, supported by narrative to describe the company's investment strategy.</p> <p>Share buybacks plus dividend payments, supported by narrative to describe the company's strategy for returns of capital to shareholders.</p>	See World Economic Forum Stakeholder Capitalism Metrics - Prosperity - Employment & Wealth Generation Metric C Response on page 98 See World Economic Forum Stakeholder Capitalism Metrics - Prosperity - Employment & Wealth Generation Metric D Response on page 98
Innovation in Better Products and Services	<b>Total R&amp;D Expenses (€)</b> <p>Total costs related to research and development.</p>	See Research and Thought Leadership on page 27,
Community and Social Vitality	<b>Total tax paid</b> <p>The total global tax borne by the company, including corporate income taxes, property taxes, non-creditable VAT and other sales taxes, employer-paid payroll taxes, and other taxes that constitute costs to the company, by category of taxes.</p>	See Tax Paid and Collected table on page 97.

# World Economic Forum Stakeholder Capitalism Metrics continued

Theme	Metric	Response/Location
<b>Principles of Governance</b>		
<b>Governing Purpose</b>	<p><b>Setting Purpose</b></p> <p>The company's stated purpose, as the expression of the means by which a business proposes solutions to economic, environmental and social issues. Corporate purpose should create value for all stakeholders, including shareholders.</p>	See Culture and Reputation on page 64.
<b>Quality of Governing Board</b>	<p><b>Governance body composition</b></p> <p>Composition of the highest governance body and its committees by: competencies relating to economic, environmental and social topics; executive or non-executive; independence; tenure on the governance body; number of each individual's other significant positions and commitments, and the nature of the commitments; gender; membership of under-represented social groups; and stakeholder representation.</p>	See Our Governance Structure on page 57 and AIB 2023 Annual Financial Report Board of Directors on pages 70 to 73.
<b>Stakeholder Engagement</b>	<p><b>Material issues impacting stakeholders</b></p> <p>A list of the topics that are material to key stakeholders and the company, how the topics were identified and how the stakeholders were engaged.</p>	See Our Material Topics on page 8.
<b>Ethical Behaviour</b>	<p><b>Anti-corruption</b></p> <p>1. Total percentage of governance body members, employees and business partners who have received training on AIB's anti-corruption policies and procedures, broken down by region:  a) total number and nature of incidents of corruption confirmed during the current year, but related to previous years; and  b) total number and nature of incidents of corruption confirmed during the current year, related to this year.  2. Discussion of initiatives and stakeholder engagement to improve the broader operating environment and culture, in order to combat corruption.</p> <p><b>Protected ethics advice and reporting mechanisms</b></p> <p>A description of internal and external mechanisms for seeking advice about ethical and lawful behaviour and organisational integrity; and reporting concerns about unethical or unlawful behaviour and lack of organisational integrity.</p>	See Anti-Bribery & Corruption on page 60, and Anti-Corruption Training tables on page 95 and 104.  See details on Our Code of Conduct, Our Speak Up policy under Our Policies on page 66 and Our Policies table on page 92.
<b>People</b>		
<b>Risk and Opportunity Oversight</b>	<p><b>Integrating risk and opportunity into business process</b></p> <p>Company risk factor and opportunity disclosures that clearly identify the principal material risks and opportunities facing the company specifically (as opposed to generic sector risks), the company appetite in respect of these risks, how these risks and opportunities have moved over time and the response to those changes. These opportunities and risks should integrate material economic, environmental and social issues, including climate change and data stewardship (which includes responsibility for personal data, as well as the use and governance of artificial intelligence and cyber security).</p>	For insights into how we integrate climate risk into our business processes, see the TCFD section of AIB 2023 Annual Financial Report, and for data stewardship see Cyber Security and Data Protection on page 70.
<b>Dignity and Equality</b>	<p><b>Inclusion &amp; Diversity (%)</b></p> <p>Percentage of employees per employee category, by age group, gender and other indicators of diversity (e.g. ethnicity).</p> <p><b>Pay equality</b></p> <p>Ratio of the basic salary and remuneration for each employee category by significant locations of operation for priority areas of equality: women to men, minor to major ethnic groups, and other relevant equality areas.</p> <p><b>Wage level</b></p> <p>1. Ratios of standard entry-level wage by gender compared to local minimum wage.  2. Ratio of the annual total compensation of the CEO to the median of the annual total compensation of all its employees, except the CEO.</p> <p><b>Risk for incidents of child, forced or compulsory labour</b></p> <p>An explanation of the operations and suppliers considered to have significant risk for incidents of child labour, forced or compulsory labour. Such risks could emerge in relation to type of operation (such as manufacturing plant) and type of supplier; and countries or geographic areas with operations and suppliers considered at risk.</p>	See Our Colleagues on page 45 and Diversity by Employee Category at 31 December tables on page 94.  AIB does not report on pay equality. For information on Gender Pay Gap see Our Colleagues on page 45.  See Our Colleagues on page 46 and Compensation table on page 95.  See Our Commitment to Human Rights on page 61.
<b>Health and Wellbeing</b>	<p><b>Health and safety</b></p> <p>1. The number and rate of fatalities as a result of work-related injury; high-consequence work-related injuries (excluding fatalities); recordable work-related injuries; main types of work-related injury; and the number of hours worked.  2. An explanation of how AIB facilitates workers' access to non-occupational medical and healthcare services, and the scope of access provided for employees and workers.</p>	See Positive & Safe Working conditions on page 48, Wellbeing at the Heart of AIB on page 47 and Work Related Injuries table on page 104.
<b>Skills for the future</b>	<p><b>Training provided</b></p> <p>1. Average hours of training per person that AIB's employees have undertaken during the reporting period, by gender and employee category (total number of hours of training provided to employees divided by the number of employees).  2. Average training and development expenditure per full-time employee (total cost of training provided to employees divided by the number of employees).</p>	See Investing in Our People (L&D) on page 47 and Training Hours and Expenditure table on page 95.

## Supporting Information

# UNEPFI PRB: Reporting & Self-Assessment Template

Question	Reporting and Self-Assessment Requirements	High-Level Summary of AIB's Response (limited assurance required for responses to highlighted items)	References/Links to AIB's full response/relevant information
<b>PRINCIPLE 1: ALIGNMENT</b>			
We will align our business strategy to be consistent with and contribute to individuals' needs and society's goals, as expressed in the Sustainable Development Goals, the Paris Climate Agreement and relevant national and regional frameworks			
1.1 Business model	Describe (high-level) your bank's business model, including the main customer segments served, types of products and services provided, the main sectors and types of activities across the main geographies in which your bank operates or provides products and services.	AIB is a financial services group operating predominantly in Ireland and the United Kingdom (UK). In the United States of America (USA), we have a branch in New York from which we manage corporate and treasury business. Our main customer segments served are Retail Banking, Capital Markets in Ireland, and AIB UK. We have 3.02m active customers in Retail Banking in the Republic of Ireland and 264.1k in AIB UK. The main products and services we provide are mortgages, personal, SME and corporate lending, payment services, credit card services and deposits.	AIB Group at a Glance, page 3
1.2 Strategy alignment	Does your corporate strategy identify and reflect sustainability as strategic priority/ies for your bank?	Yes	Our Material Topics, page 8
	Please describe how your bank has aligned and/or is planning to align its strategy to be consistent with the Sustainable Development Goals (SDGs), the Paris Climate Agreement, and relevant national and regional frameworks.	<p>Progressing the sustainability agenda is a strategic priority for AIB and is a core tenant of the corporate strategy. In 2020, 'Sustainable Communities' was added as one of AIB's five strategic pillars. We have placed sustainability at the heart of our business, embedding it into our everyday, including our engagement with our customers. Our strategic focus on climate and housing is consistent with our 2023 Materiality Exercise. The focus on these two areas was reinforced through our assessment using the UNEP FI Portfolio Impact Analysis Tool, where we found climate had also been identified as a Level 3 national need in Ireland, while housing was identified as a Level 2 national need.</p> <p><b>Climate:</b> AIB's climate strategy is aligned to Sustainable Development Goal (SDG) 13 'Climate Action'. AIB has a target to achieve net zero in our financed emissions by 2040 for our lending portfolio (2050 including Agriculture), aligned with a Paris climate scenario of 1.5°C. AIB further strengthened this target in 2023 by setting Financed Emissions Targets for key sectors covering 75% of our Group Loan Portfolio. Additionally, AIB is committed to net zero in our own operations by 2030. For emissions targets, we committed to:</p> <p>a. reducing absolute Scope 1 GHG emissions by 34% by 2027, from a 2019 base year; and,</p> <p>b. increasing annual sourcing of renewable electricity to 100% by 2030.</p> <p><b>Housing:</b> Housing is a key strategic priority for AIB and as a pillar bank in Ireland, it represents 52% of our loan portfolio. AIB's housing strategy is aligned to SDG 11 'Sustainable Cities and Communities'. This is relevant in a national context because a lack of housing supply to buy or rent in the private sector, the high cost of building and affordability of house prices have led to a high need nationally and have led to negative economic and social implications for Ireland, as those on low income, youth and non-homeowners are most affected. Finance for social housing is a sector where AIB has a key role to play in funding vital additional capacity. We launched our €800m fund in 2021, which is due to close at the end of 2024.</p>	Our Sustainability Strategy, page 11-13
	Net Zero, page 16		
	Climate Change Adaptation, page 31		
	Does your bank also reference any frameworks or sustainability regulatory reporting requirements in its strategic priorities or policies to implement these?	<ul style="list-style-type: none"> <li>• PRA Supervisory Statement SS3/19</li> <li>• ECB Guide on Climate-related and environmental risks (Nov 2020)</li> <li>• EBA Article CRR 449a</li> <li>• CSRD - Corporate Sustainability Reporting Directive</li> <li>• EU Taxonomy</li> <li>• Pillar 3</li> <li>• SFDR - Sustainable Finance Disclosure Regulation</li> <li>• NFRD - Non-Financial Reporting Directive</li> <li>• UK Modern Slavery Act</li> </ul>	Corporate Governance, Ethics and Accountability, page 59

## Supporting Information

# UNEPFI PRB: Reporting & Self-Assessment Template continued

Question	Reporting and Self-Assessment Requirements	High-Level Summary of AIB's Response (limited assurance required for responses to highlighted items)	References/Links to AIB's full response/relevant information
<b>PRINCIPLE 2: IMPACT AND TARGET SETTING</b>			
We will continuously increase our positive impacts while reducing the negative impacts on, and managing the risks to, people and environment resulting from our activities, products and services. To this end, we will set and publish targets where we can have the most significant impacts.			
2.1 Impact Analysis (Key Step 1)	Show that your bank has performed an impact analysis of its portfolio/s to identify its most significant impact areas and determine priority areas for target-setting.	The scope of AIB's impact analysis is on our Retail, Corporate and Business Banking activities in Ireland. The impact analysis is based on data from H1 2023 activities as they relate to the totality of our primary geographic footprint, i.e. the Republic of Ireland (ROI), which comprises c. 95% of the Group's Retail Banking activities and c. 20% of Group Business and Corporate activities. A decision was made not to include AIB's UK portfolio (which includes two distinct markets of Great Britain and Northern Ireland) in this return as this portfolio is not a substantial percentage of the UK market.	AIB Group at a Glance, page 3
	a) Scope: What is the scope of your bank's impact analysis?	Yes, we have considered the composition of our portfolio in the impact analysis (which referenced 2023 data) – Residential Mortgages (52%), Property & Construction (14%), SME, Business & Corporate Lending (30%) and Personal Lending (4%).	See the TCFD disclosures in our Annual Financial Report 2023, pages 54-58
	b) Portfolio composition: Has your bank considered the composition of its portfolio (in %) in the analysis? Please provide proportional composition your portfolio globally and per geographical scope	Across AIB, the concentration of loans to customers by sector is set out in our Annual Financial Report 2023.	Supporting Information, page 105
	c) Context: What are the main challenges and priorities related to sustainable development in the main countries/regions in which your bank and/or your clients operate? Please describe how these have been considered, including what stakeholders you have engaged to help inform this element of the impact analysis.	A framework for reviewing the most relevant challenges and priorities related to sustainable development in Ireland is supported through the UNEP FI Portfolio Impact Analysis Tool. Nationally, Resource Intensity, Waste, Food, Healthcare & Sanitation, Traffic Congestion, Water Bodies and Climate are identified as high impact areas. In our previous assessment, Housing was also considered a 'high' need (score of 3). In this assessment, Housing has scored 2 (moderate need). To ensure consistency of proposed targets of housing and climate with stakeholder expectations, the stakeholder 2023 materiality matrix has been cross-referenced. Housing was rated as a very important issue for our stakeholders, while two of the Climate & Environment-related issues were ranked in the top seven issues for stakeholders and AIB.	Our Material Topics, page 8
2.1 Impact Analysis (Key Step 1) continued	Based on these first 3 elements of an impact analysis, what positive and negative impact areas has your bank identified? Which (at least two) significant impact areas did you prioritize to pursue your target setting strategy (see 2.2) ? Please disclose.	<p>The Impact Analysis shows that AIB's retail banking activities make a positive impact at a national level in the areas of Housing, Healthcare &amp; Sanitation, Mobility and Socio-economic Convergence. The scale of our transactional banking retail base is a material enabler of economic activity and access to finance for customers, which stimulates the real economy and increases people's welfare. However, at the same time, we have identified that the economic activity supported has a potential negative impact on Flourishing MSMEs, Climate Stability and Resource Intensity, which stand out as potential areas for us to address.</p> <p>AIB's business and corporate banking activities make a positive impact at a national level in the areas of availability, accessibility, affordability, quality of resources &amp; services (which includes Housing), Infrastructure, Climate Stability, Circularity and Biodiversity &amp; Healthy Ecosystems. However, due to the scale of our portfolio in some of these sectors, we have identified that the economic activity supported also has potential negative impact in areas including Climate Stability and Biodiversity &amp; Ecosystems.</p> <p>We selected Climate as our first impact area, and over the last number of years, we have worked to assess our financed carbon emissions to form the basis for setting targets. We decided to focus on Housing as our second impact area. Housing was identified as a positive impact area in both Retail and Business Banking, and is an area where AIB is well placed to make a significant positive impact. The outcome of our assessment using the Impact Analysis Tool also aligns with the outcome of our 2023 Materiality Assessment.</p>	Our Material Topics, page 8

## Supporting Information

# UNEPFI PRB: Reporting & Self-Assessment Template continued

Question	Reporting and Self-Assessment Requirements	High-Level Summary of AIB's Response (limited assurance required for responses to highlighted items)	References/Links to AIB's full response/relevant information
<b>PRINCIPLE 2: IMPACT AND TARGET SETTING continued</b>			
We will continuously increase our positive impacts while reducing the negative impacts on, and managing the risks to, people and environment resulting from our activities, products and services. To this end, we will set and publish targets where we can have the most significant impacts.			
	<p>d) Performance measurement: Has your bank identified which sectors &amp; industries as well as types of customers financed or invested in are causing the strongest actual positive or negative impacts? Please describe how you assessed the performance of these, using appropriate indicators related to significant impact areas that apply to your bank's context.</p> <p>In determining priority areas for target-setting among its areas of most significant impact, you should consider the bank's current performance levels, i.e. qualitative and/or quantitative indicators and/or proxies of the social, economic and environmental impacts resulting from the bank's activities and provision of products and services. If you have identified climate and/or financial health&amp;inclusion as your most significant impact areas.</p> <p>If your bank has taken another approach to assess the intensity of impact resulting from the bank's activities and provision of products and services, please describe this.</p>	<p>Based on our portfolio analysis and impact areas identified from our banking activities, we have identified that we can have the strongest positive impact in the areas of climate and housing.</p> <p>To ensure consistency of proposed targets of climate and housing with expectations, the stakeholder 2023 materiality matrix has been cross-referenced, where housing and climate change were rated as important issues for stakeholders.</p> <p><b>Climate:</b> Impacts in the physical environment could lead to economic loss for customers as well as impact transitioning to low-carbon economy. We recognise the critical role our bank can play nationally in financing a sustainable economy. A Just Transition is a key part of our strategy and supporting our clients' transition to a low-carbon economy is a key way to increase our positive impact against this high national need area. AIB's current performance levels have been considered to help determine the priority areas for target setting: In 2023, new green lending accounted for €3.7bn and 30% of all new lending was green. As of 2023, we have provided €11.6bn in new green lending</p> <p><b>Housing:</b> Availability of affordable housing in Ireland is a national issue linked to retail and corporate lending. Our mortgage products are primarily targeted at Irish resident adults with sufficient sustainable income to service the debt over the life of the mortgage. Therefore, we have identified that increasing the supply of energy-efficient social housing is a key way to increase our positive impact against this national need area.</p>	<p>Net Zero, pages 16-17</p> <p>ESG Supporting Data, page 99</p> <p>Housing, page 35</p>
Self-assessment summary:	Which of the components listed below of impact analysis has your bank completed, in order to identify the areas in which your bank has its most significant (potential) positive and negative impacts?		
	Scope	Yes	
	Portfolio composition	Yes	
	Context	Yes	
	Performance measurement	Yes	
	Which most significant impact areas have you identified for your bank, as a result of the impact analysis?	1. Climate Change 2. Other: Housing	
	How recent is the data used for and disclosed in the impact analysis?	Longer than 18 months prior to publication	

## Supporting Information

# UNEPFI PRB: Reporting & Self-Assessment Template continued

Question	Reporting and Self-Assessment Requirements	High-Level Summary of AIB's Response (limited assurance required for responses to highlighted items)	References/Links to AIB's full response/relevant information
<b>PRINCIPLE 2: IMPACT AND TARGET SETTING continued</b> We will continuously increase our positive impacts while reducing the negative impacts on, and managing the risks to, people and environment resulting from our activities, products and services. To this end, we will set and publish targets where we can have the most significant impacts.			
2.2 Target Setting	Show that your bank has set and published a minimum of two targets which address at least two different areas of most significant impact that you identified in your impact analysis.	AIB has set targets for climate and housing. They are published annually in our Sustainability Report, along with our progress made against them.	Our Sustainability Strategy, page 11-13
	The targets have to be Specific, Measurable, Achievable, Relevant and Time-bound (SMART). Please disclose the following elements of target setting, for each target separately: a) Alignment: which international, regional or national policy frameworks to align your bank's portfolio with have you identified as relevant?	AIB has a target to achieve net zero in our financed emissions by 2040 for our full lending portfolio (2050 including Agriculture), aligned with a Paris climate scenario of 1.5°C. <b>SMART Target 1: Climate</b> – AIB's climate SMART target is to finance new green lending to support the transition to a low-carbon economy and is aligned to SDG 13 'Climate Action', where 'CO <sub>2</sub> emissions per capita' is a key metric. In a national context, the Climate Action and Low Carbon Development Bill 2021 requires a 51% reduction in national GHG emissions by 2030 and for Ireland to achieve net zero by 2050. <b>SMART Target 2: Housing</b> – AIB's housing SMART target to provide lending approvals that supports the provision of social housing is aligned to SDG 11 'Sustainable Cities and Communities'. In a national context, the Irish Government's 'Housing for All' Plan is targeting to build 33,000 new homes annually between 2021 and 2030 to address affordability and supply issues. The Housing for All Action Plan made real progress in 2023, with new approved funding emphasising its commitments to social and affordable housing.	Net Zero, pages 16-24 Housing, pages 35-36
	b) Baseline: Have you determined a baseline for selected indicators and assessed the current level of alignment?	<b>SMART Target 1:</b> Climate Action Fund target (2019 baseline) <b>SMART Target 2:</b> Social Housing (2020 baseline) Financed Emissions Targets (2021 baseline) Our most significant impact areas are Climate Change and Housing, and the relevant indicators that we report on are set out in the table below:	Responsible Lending and Investments, page 25 Housing, page 35
Impact area	Indicator	Response	
Climate change mitigation	Paris alignment target: Has your bank set a long-term portfolio-wide Paris-alignment target?	Yes, we have a target to achieve net zero in our financed emissions by 2040 for our full lending portfolio (2050 including Agriculture), aligned with a Paris climate scenario of 1.5°C.	
	Absolute financed emissions: What are your absolute emissions (scope 3, category 15) in your lending and/or investment portfolio?	2.2 MtCO <sub>2</sub> e	
	What is the emissions intensity within the relevant sector?	Residential mortgages: 38 kgCO <sub>2</sub> e/M <sup>2</sup>   CRE: 122 kgCO <sub>2</sub> e/M <sup>2</sup>   Electricity Generation: maintenance of 21 gCO <sub>2</sub> e/kWh   Corporate Other: Portfolio coverage 16%	
Housing	Availability of regulatory and/or Government interventions	We support the national Housing Agenda directly through various governmental initiatives, including: the First Home Scheme (FHS); the Local Authority Affordable Purchase Scheme (LAAPS); and the Croi Conaithe (Towns) Fund.	
	Units of affordable housing funded	In 2020, we launched a Social Housing Fund, and to date we have allocated €548.3m, funding the development of 1,359 homes.	
	Number & Amount of Outstanding Housing Loans	In 2023, AIB Group held a 33% share of the mortgage market in ROI, giving thousands of individuals, couples and families keys to their new home. In July 2023, we welcomed 50,000 customers and c. €4bn of mortgages, as we migrated 80% of the Ulster Bank performing tracker (and linked) mortgage portfolio that we received CCPC approval to acquire the previous January.	

## Supporting Information

# UNEPFI PRB: Reporting & Self-Assessment Template continued

Question	Reporting and Self-Assessment Requirements	High-Level Summary of AIB's Response (limited assurance required for responses to highlighted items)	References/Links to AIB's full response/relevant information
<p><b>PRINCIPLE 2: IMPACT AND TARGET SETTING continued</b> We will continuously increase our positive impacts while reducing the negative impacts on, and managing the risks to, people and environment resulting from our activities, products and services. To this end, we will set and publish targets where we can have the most significant impacts.</p>			
2.2 Target Setting continued	<p>c) SMART targets (incl. key performance indicators (KPIs)): Please disclose the targets for your first and your second area of most significant impact, if already in place (as well as further impact areas, if in place). Which KPIs are you using to monitor progress towards reaching the target? Please disclose.</p>	<p><b>SMART Target 1: Climate – €10bn Climate Action Fund (2019 - 2023):</b> Provide new green lending to support Ireland's transition Ireland to a low-carbon economy. During 2021, we doubled the target from €5bn to €10bn due to strong demand. Since 2019, we exceeded the target amount, having reached €11.6bn in new green and transition lending. In 2023 alone, AIB provided €3.7bn in green finance, which was an increase of 30% on the first year of the fund.</p> <p>As a result, we have set a new target for our Climate Action Fund, aiming to provide a total of €30bn to aid national and global efforts to realise a necessary lower-carbon economy by the end of 2030.</p> <ul style="list-style-type: none"> <li>• KPI – New green lending figure is tracked quarterly on the Group Balanced Scorecard.</li> </ul> <p><b>SMART Target 2: Housing – €800m Social Housing Fund (2020 - 2024):</b> Provide lending approvals that support the provision of social housing in Ireland. The first €300m fund launched in 2020 and after being fully allocated a second €500m fund launched in 2021.</p> <ul style="list-style-type: none"> <li>• KPI – Social Housing lending is tracked quarterly on the Capital Markets Scorecard.</li> </ul>	<p>Responsible Lending and Investments, page 25</p> <p>Housing, page 35</p>
	<p>d) Action plan: which actions including milestones have you defined to meet the set targets? Please describe.</p> <p>Please also show that your bank has analysed and acknowledged significant (potential) indirect impacts of the set targets within the impact area or on other impact areas and that it has set out relevant actions to avoid, mitigate, or compensate potential negative impacts.</p>	<p><b>SMART Target 1: Climate –</b> AIB's performance against the Climate Fund of €10bn (€2bn per year) is monitored and reported internally to the Executive Committee and Board via the Group Balanced Scorecard on a quarterly basis.</p> <p><b>SMART Target 2: Housing –</b> AIB's performance against the Social Housing Fund of €800m is tracked on the Capital Markets Scorecard, to the relevant management forums on a quarterly basis. The fund consists of two tranches: €300m (2020 - 2021) and €500m (2021 - 2024).</p> <p>At a Group, level transition risks and opportunities, as well as physical risks are considered over the short term (3 year), medium term (3-10 year) and long term (10+ year). This ensures that AIB has a resilient strategy to a climate outcome of 1.5°C, via the annual business planning process.</p>	<p>Responsible Lending and Investments, page 25</p> <p>Housing, page 35</p>
Self assessment summary	<p>Are these components of target setting in line with the PRB requirements:</p> <p>Alignment</p> <p>Baseline</p> <p>SMART targets</p> <p>Action plan</p>	<p>Yes</p> <p>Yes</p> <p>Yes</p> <p>Yes</p>	
2.3 Target implementation and monitoring	<p>For each target separately: Show that your bank has implemented the actions it had previously defined to meet the set target.</p>	<p><b>SMART Target 1: Climate –</b> As at 31 December 2023, we allocated €11.6bn in green lending, reflecting our strong progress in supporting Ireland's transition to a low-carbon economy, reaching our 2023 target.</p> <p><b>SMART Target 2: Housing –</b> As at 31 December 2023, we have provided lending approvals of c. €91m to fund the building of new A-rated social houses, representing c. 499 homes. This reflects our strong progress in supporting social and affordable housing in Ireland and demonstrating that we are on track to deliver the SMART target by 2024.</p>	<p>Responsible Lending and Investments, page 25</p> <p>Housing, page 35</p>

## Supporting Information

# UNEPFI PRB: Reporting & Self-Assessment Template continued

Question	Reporting and Self-Assessment Requirements	High-Level Summary of AIB's Response (limited assurance required for responses to highlighted items)	References/Links to AIB's full response/relevant information
<b>PRINCIPLE 3: CLIENTS AND CUSTOMERS</b>			
We will work responsibly with our clients and our customers to encourage sustainable practices and enable economic activities that create shared prosperity for current and future generations			
3.1 Client engagement	Does your bank have a policy or engagement process with clients and customers in place to encourage sustainable practices?	Yes	Stakeholder engagement, pages 9-10
	Does your bank have a policy for sectors in which you have identified the highest (potential) negative impacts?	Yes	
	Describe how your bank has worked with and/or is planning to work with its clients and customers to encourage sustainable practices and enable sustainable economic activities ). It should include information on relevant policies, actions planned/implemented to support clients' transition, selected indicators on client engagement and, where possible, the impacts achieved.	<p>We have made a commitment with our 'Pledge to Do More'. Our values and behaviours are how we deliver on our commitment, underpinned by our Code of Conduct, which sets out a common framework on the standard of conduct that supports our values. It explains what we expect of each other and what others expect of us in our day-to-day decisions, including managing our business responsibly, treating customers fairly and being accountable for what we do and how we do it.</p> <p><b>Vulnerable Customer Programme</b> – Aims to support customers in vulnerable circumstances. In 2023, 37,100 hours of vulnerability training completed by our employees, 8,700 calls to the customer vulnerability helpline and our Vulnerable Customer Support team assisted with more than 1,800 customer cases.</p> <p><b>ESG Questionnaire</b> – Incorporated into credit applications for borrowers in high climate risk sectors looking to borrow material lending amounts. The questionnaire gets a better understanding of the ESG risk associated with the borrower and creates awareness among customers of the data that will be required from them around where they are in their ESG journey and plans going forward.</p> <p><b>Sustainability Conference</b> – AIB holds this annually to share thought leadership locally and globally, and to create a call to action among our stakeholders, including our clients and customers. In 2023, we hosted our sixth annual Sustainability Conference with more than 8,600 attendees dialled in virtually.</p> <p><b>Climate Finance Week Ireland</b> – AIB sponsors the annual gathering of stakeholders engaged in advancing sustainable finance topics, and key representatives of our senior management chair and participate in its week-long series of events.</p> <p><b>Minimum Competency Code (MCC)</b> – Our customer-facing employees involved in the distribution of products must have and maintain relevant qualifications to comply with requirements specific to the products they distribute. Minimum competency requirements are in place to ensure customers get the required level of service from employees who provide advice and information on retail financial products for and on behalf of regulated firms.</p> <p><b>Credit Risk policies</b> – Key credit risk policies governing the funding we provide for housing finance include our Group Residential Development policy, our Residential Mortgage policy and our Social Housing policy.</p>	<p>Stakeholder engagement, pages 9-10</p> <p>Responsible Lending and Investments, page 25-27</p> <p>Climate change adaptation, page 31</p> <p>Housing, page 35</p> <p>Supporting Customers, page 41</p> <p>Our Colleagues, page 46</p> <p>Our Policies &amp; Frameworks, page 92</p>

## Supporting Information

# UNEPFI PRB: Reporting & Self-Assessment Template continued

Question	Reporting and Self-Assessment Requirements	High-Level Summary of AIB's Response (limited assurance required for responses to highlighted items)	References/Links to AIB's full response/relevant information
3.2 Business opportunities	<p>Describe what strategic business opportunities in relation to the increase of positive and the reduction of negative impacts your bank has identified and/or how you have worked on these in the reporting period. Provide information on existing products and services, information on sustainable products developed in terms of value (USD or local currency) and/or as a % of your portfolio, and which SDGs or impact areas you are striving to make a positive impact on (e.g. Green Mortgages – climate, Social Bonds – financial inclusion, etc.).</p>	<p>Selling and investing in sustainable products and services for our clients was an area that scored highly with all stakeholder groups in our materiality assessment. There are a number of key actions, products and services that are relevant to climate and housing, which are areas that we are striving to make a positive impact on. AIB's actions include:</p> <p><b>Climate</b>  <b>Climate Action Fund of €10bn from 2019 - 2023 (SMART Target 1)</b> – Focused on the delivery of green finance to transition Ireland to a low-carbon economy. We have allocated a total of €11.6bn in green lending to date.  <b>Green Bonds</b> – €0.75bn issued in 2023. The Green Bond proceeds will go towards the financing of projects with climate change and environmental benefits.  <b>Green Mortgage products</b> – AIB is unique in maintaining three distinct mortgage brands – AIB, EBS and Haven. Following the Launch of the AIB Green Mortgage, AIB Green Personal Loan, and Haven Green Mortgage in 2021 we have continued to enhance our mortgage propositions.  <b>Providing finance to produce renewable energy lending</b> – through our multi-disciplinary Energy, Climate Action and Infrastructure team.  <b>Providing finance for retrofitting less energy efficient homes</b> – through our Green Consumer Loan and SBCI retrofitting loans.  <b>ESG Questionnaire</b> – Incorporated into credit applications for borrowers in high climate risk sectors looking to borrow material lending amounts.</p> <p><b>Housing</b>  <b>Social Housing fund of €800m from 2020-2024 (SMART Target 2)</b> – Available to approved housing bodies for social housing units for people who cannot afford to buy a home or rent accommodation privately. We have provided lending approvals of c. €91m representing c. 499 homes.  <b>Social Bonds</b> – €0.75m issued in 2023. The funds raised will lend to projects with clear social benefits across Ireland, and internationally that include social and affordable housing.  <b>First Home Scheme (FHS)</b> – AIB is a participating mortgage lender under the Governments FHS and has played a central role in its initiation, design and delivery. It supports first-time buyers and promotes home ownership in middle to lower-income ranges by bridging the gap between their deposit and mortgage, and the price of their new home.  <b>Mortgage to Rent scheme</b> – Allows customers who can no longer afford a mortgage to continue to live in their home, which they will then rent.  <b>Employee mandatory sustainability and climate risk training</b> - Includes the risks and opportunities to be considered and discussed when engaging with customers.</p> <p>AIB has publicly articulated that addressing affordable housing and providing finance for energy-efficient homes is one of the Bank's priorities. A focus on affordable housing also aligns with AIB's desire to support a fairer society that is socially and economically inclusive, as outlined in AIB's Sustainable Lending Framework.</p>	<p>Responsible Lending and Investments, page 25  Housing, page 35</p> <p>Supporting Information, page 99</p>

## Supporting Information

# UNEPFI PRB: Reporting & Self-Assessment Template continued

Question	Reporting and Self-Assessment Requirements	High-Level Summary of AIB's Response (limited assurance required for responses to highlighted items)	References/Links to AIB's full response/relevant information
<b>PRINCIPLE 4: STAKEHOLDERS</b>			
We will proactively and responsibly consult, engage and partner with relevant stakeholders to achieve society's goals.			
4.1 Stakeholder identification and consultation	<p>Does your bank have a process to identify and regularly engage with stakeholders?</p> <p>Please describe which stakeholders (or groups/types of stakeholders) you have identified, consulted, engaged, collaborated or partnered with for the purpose of implementing the Principles and improving your bank's impacts. This should include a high-level overview of how your bank has identified relevant stakeholders, what issues were addressed/results achieved and how they fed into the action planning process.</p>	<p>Yes</p> <p>As a financial services group, our identified stakeholders are those who influence our business or are impacted by it. These stakeholders include the customers we serve with support from our employees and suppliers across communities in Ireland, as well as our investors and the Central Bank of Ireland, which is our financial services regulator.</p> <p>In 2023, we completed our most recent materiality exercise; this included completing c. 1,000 interviews across our stakeholder groups of customers, employees, suppliers, investors, regulators, community and trade associations, and the general public.</p> <p>Through this process, we identified the issues of most importance to them as to what should be the focus for AIB strategically. Our SMART Targets in climate and housing are aligned to these outcomes.</p> <p>We also monitor AIB's customer experience via our 'Voice of the Customer' programme, using Net Promoter Scores (NPS) to measure satisfaction.</p>	<p>Stakeholder Engagement, pages 9-10</p> <p>Stakeholder Engagement, pages 9-10</p> <p>Our Material Topics, page 8</p>
<b>PRINCIPLE 5: GOVERNANCE AND CULTURE</b>			
We will implement our commitment to these Principles through effective governance and a culture of responsible banking			
5.1 Governance structure for Implementation of the Principles	<p>Does your bank have a governance system in place that incorporates the PRB?</p> <p>Please describe the relevant governance structures, policies and procedures your bank has in place/is planning to put in place to manage significant positive and negative (potential) impacts and support the effective implementation of the Principles. This includes information about</p> <ul style="list-style-type: none"> <li>which committee has responsibility over the sustainability strategy as well as targets approval and monitoring (including information about the highest level of governance the PRB is subjected to),</li> </ul>	<p>Yes</p> <p>The AIB Board is responsible for promoting the long-term sustainable performance of the Group, setting the Group's strategic aims and risk appetite to support the strategy.</p> <p>The Sustainable Business Advisory Committee (SBAC) oversees the Group's performance as a sustainable business and delivery of AIB's sustainability strategy, and is the overarching Board Advisory Committee responsible for the guidance of our sustainability agenda.</p> <p>The Board Risk Committee (BRC) receives updates regarding the effectiveness of the Group's policies and programmes, which relate to identifying, managing and mitigating ESG risks, including climate risk, in connection with the Group's operations and ensuring compliance with regulatory requirements and industry standards.</p> <p>The Board Audit Committee (BAC) assists and advises the Board in fulfilling its independent oversight responsibilities. Given the continued evolution of the ESG agenda, a detailed review of the approach to governance and oversight of ESG was completed as part of the new ESG Framework with the Chairs of SBAC, BRC and BAC to support enhanced evidencing of decision-making and ownership of ESG matters at Board level.</p> <p>Key policies that we have in place to manage our impacts and support the PRB can be found on the Our Policies page.</p>	<p>Our Governance section, pages 57-58</p> <p>Other Policies, page 66</p>

## Supporting Information

# UNEPFI PRB: Reporting & Self-Assessment Template continued

Question	Reporting and Self-Assessment Requirements	High-Level Summary of AIB's Response (limited assurance required for responses to highlighted items)	References/Links to AIB's full response/relevant information
	<ul style="list-style-type: none"> <li>details about the chair of the committee and the process and frequency for the board having oversight of PRB implementation (including remedial action in the event of targets or milestones not being achieved or unexpected negative impacts being detected), as well as</li> </ul>	<p>SBAC is chaired by an independent Non-Executive Director of AIB Group and membership includes three other Independent Non-Executive Directors. It also includes members of the Executive Committee including the Chief Executive Officer, Chief People Officer and the Chief Strategy &amp; Sustainability Officer. To ensure ongoing awareness of the work of the Committee by all Directors, the Committee Chair provides an update to the Board following each meeting on the key items discussed and considered by the Committee. The Committee meets at least four times in every year and also convenes at regular intervals for ESG training.</p> <p>Both our SMART Targets were fully allocated early so the funds were increased to meet demand. Equally, if targets were at risk of not being met then it would be escalated to this group to review and discuss appropriate action.</p>	Our Governance section, pages 57-58
	<ul style="list-style-type: none"> <li>remuneration practices linked to sustainability targets.</li> </ul>	Our remuneration policies and practices support our strategy and values and promote long-term sustainable success.	Our Colleagues, page 46

## PRINCIPLE 5: GOVERNANCE AND CULTURE continued

We will implement our commitment to these Principles through effective governance and a culture of responsible banking

5.3 Policies and due diligence processes	Does your bank have policies in place that address environmental and social risks within your portfolio? Please describe.	<p>AIB has undertaken several initiatives and actions to foster a culture of responsible banking among employees.</p> <p><b>Inclusion &amp; Diversity Code</b> – Sets out the principles we live by and underpins new policies and handbooks introduced on Domestic Violence and Abuse, Menopause and Family Leave, and a year-round employee engagement calendar of diversity awareness and educational events. An Inclusion &amp; Diversity (I&amp;D) Council is in operation to provide ideas, energy, rigour and governance of diversity activity aligned to our strategy, which was approved the Board.</p> <p><b>Gender diversity</b> – We have continued to make progress on our gender diversity target, with female representation on all management currently at 42%, and our ExCo and Board are maintaining ongoing gender balance at 42% and 40% respectively.</p> <p><b>Mandatory training</b> – All our employees are required to complete our annual mandatory online learning curriculum.</p> <p><b>Risk in Conversation' week</b> – Annual week-long series of events where sessions are held for AIB staff to share learnings and thought leadership on how we are embedding risk considerations, including ESG, into our ways of working.</p> <p><b>Leaders Enabling A Difference (LEAD) Programme</b> – This is a development initiative to support and empower our leaders, with c. 3,000 People Leaders taking part. The LEAD 'Leadership for Growth' programme is aimed at our senior leaders and the LEAD 'Leadership Essentials' programme is aimed at our junior and mid-level leaders.</p> <p><b>Domestic Violence and Abuse Handbook</b> – Outlines the support and assistance available to all employees who are experiencing domestic violence or abuse.</p>	Our Colleagues, page 45-48 Supporting Information, pages 94-95
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## Supporting Information

# UNEPFI PRB: Reporting & Self-Assessment Template continued

Question	Reporting and Self-Assessment Requirements	High-Level Summary of AIB's Response (limited assurance required for responses to highlighted items)	References/Links to AIB's full response/relevant information
<b>PRINCIPLE 5: GOVERNANCE AND CULTURE continued</b>			
We will implement our commitment to these Principles through effective governance and a culture of responsible banking			
5.3 Policies and due diligence processes	Does your bank have policies in place that address environmental and social risks within your portfolio? Please describe.  Please describe what due diligence processes your bank has installed to identify and manage environmental and social risks associated with your portfolio. This can include aspects such as identification of significant/salient risks, environmental and social risks mitigation and definition of action plans, monitoring and reporting on risks and any existing grievance mechanism, as well as the governance structures you have in place to oversee these risks	Yes. ESG Framework, Sustainable Lending Framework, Green and Social Bond Frameworks, Excluded Activities List, Energy Policy, Environmental Policy, Modern Day Slavery Statement, Vulnerable Customer Policy, Financial Crime Policy (incl. Anti-Bribery & Corruption), Third Party Risk Management Policy, Data Protection Policy.  <b>ESG Questionnaire</b> – Incorporated into credit applications for borrowers in high climate risk sectors looking to borrow material lending amounts. The questionnaire gets a better understanding of the ESG risk associated with the borrower and creates awareness among customers of the data that will be required from them around where they are in their ESG journey and plans going forward.  <b>Human Rights</b> – In 2022, we broadened the parameters of our human rights due diligence pilot to cover Retail Banking, HR, and IT alongside Corporate Lending and Procurement, recognising our responsibilities as an employer, procurer and provider of banking services. Information was gathered about potential human rights impacts documentation. Over a series of workshops, surveys and interviews with internal and external stakeholders, a longlist and then a shortlist of human rights issues was developed.	Other Policies, page 66  Our Policies and Frameworks, page 92  Climate Change Adaptation, page 31  Corporate Governance, Ethics and Accountability, page 61
Self-assessment summary	Does the CEO or other C-suite officers have regular oversight over the implementation of the Principles through the bank's governance system?	Yes	
	Does the governance system entail structures to oversee PRB implementation?	Yes	
	Does your bank have measures in place to promote a culture of sustainability among employees?	Yes	
<b>PRINCIPLE 6: TRANSPARENCY AND ACCOUNTABILITY</b>			
We will periodically review our individual and collective implementation of these Principles and be transparent about and accountable for our positive and negative impacts and our contribution to society's goals.			
6.1 Assurance	Has this publicly disclosed information on your PRB commitments been assured by an independent assurer?	Yes	Deloitte Assurance, page 106-108
6.2 Reporting on other frameworks	Does your bank disclose sustainability information in any standards and frameworks?	GRI, CDP, TCFD, WEF MSC, UN Global Compact, CSRD	
6.3 Outlook	What are the next steps your bank will undertake in next 12 month-reporting period?	AIB will continue to make progress implementing the six principles over the next 12 months. Additionally, we will continue to focus on identifying the impacts material to our stakeholders, which will be reflected next year in our CSRD disclosures.	
6.4 Challenges	What challenges have you prioritized to address when implementing the Principles for Responsible Banking?	Data availability Data quality Setting targets	

## Supporting Information

# UNEPFI PRB: Basis of Preparation

The 2023 self-assessment for implementation of the Principles for Responsible Banking (PRB) has been prepared in line with the PRB Guidance document and Self-assessment Template, published in November 2021 and September 2022 respectively by the UNEP FI.

The purpose of this document is to provide a self-assessment summary that gives an accurate, balanced and transparent view of AIB's implementation of each of the six principles under the PRB Framework at 31 December 2023. This will allow us to measure progress on implementation in a consistent manner.

The open questions in the Self-assessment Template allow banks the flexibility to disclose the progress they make, considering the diverse business models and various contextual differences in which banks operate.

AIB's 2023 self-assessment for implementation of the PRB makes use of publicly available reporting such as information on our website, in our Sustainability Report 2023 and in our Annual Financial Report 2023, to which we refer throughout this document.

To provide enhanced clarity and understandability of the self-assessment, we provide supplementary information below detailing the basis and methodologies used to prepare selected responses.

**Principle 2.1 | Impact analysis****Principle 2.1a | Scope**

When selecting the scope, which is the basis for our impact analysis, we considered the lending portfolio for our key business units across our markets, as defined in our 'About this Report' section (see page 73). Our impact analysis is based on data from 2023 activities, related to the totality of our primary geographic footprint, i.e. the Republic of Ireland (ROI), which comprises 95% of the Group's Retail Banking activities and c. 20% of Group Business & Corporate activities. A decision was made not to include AIB's UK portfolio (which includes two distinct markets of Great Britain and Northern Ireland) in this return as this portfolio is not a substantial percentage of the UK market.

**Principle 2.1b | Portfolio composition**

In order to analyse our portfolio composition, we used September 2023 month end data for defined scope and applied the PRB Tool and methodology, including its predefined NACE codes used to categorise exposure by segment. We used version 3 of the UNEP FI Principles for Responsible Banking Portfolio Impact Analysis Tool to complete our analysis; this version of the tool did not require reporting by sectors and industries. However, we provide a breakdown of our loan book by sector as at 31 December 2023 on page 105.

**Principle 2.1c | Context**

In analysing key challenges and priorities and determining our most significant impact areas, we applied the PRB tool and methodology, including its context module with guidance on key local societal needs.

We have determined that the two most significant impact areas for AIB to address are climate change and affordable housing. Due to the nature of our business and the breakdown of our loan book, we judged that as a financial institution, we can make the most material impact in climate change and housing.

**Principle 2.1d | Performance measurement**

Housing was rated as an important issue for our stakeholders, while climate- and environment-related issues were ranked in the top six issues for stakeholders and AIB. As such, we have identified that increasing the supply of energy-efficient social housing and financing our clients' transition to a low-carbon economy is a key way to increase our positive impact against these high national needs areas.

For the impact area of climate change, we judged that we needed to set a target that increased our new green and transition lending:

- a. In 2023, new green lending accounted for €3.7bn and represented 30% of all new lending across the Group. (see new green lending on page 99);
- b. As of FY23, we have provided €11.6bn in new green lending (see Climate Change Mitigation indicator in Annex)

Data disclaimer: Because methodologies, data quality and reference scenarios are always evolving, figures presented here may change over time.

Cross-cutting assumptions by sector and assumptions by portfolio are outlined on page 105.

**Principle 2.2 | Target setting****Principle 2.2b | Baseline****SMART Target 1 - Climate:**

In 2019, we launched our Climate Action Fund, progress of which can be seen on page 25, which is a key enabler to drive new green and transition lending. See the Climate Action Fund metrics on page 99.

**SMART Target 2 - Housing:**

In October 2020, we launched our Social Housing Fund, the first tranche of which was fully allocated in 2021. We launched a further tranche of €500m in 2021. See the €800m Social housing Fund section on page 36.

**Indicators:**




For our Financed Emissions Targets, our baseline is 2021. See the Financed Emissions Target section on pages 22 to 23.

## Supporting Information

# Net Zero Transition Plan (NZTP) – Content Index

We have embedded sustainability into our Group-wide strategy through setting targets, empowering colleagues, and developing engagement plans to support our people, customers, and communities. We want to ensure that our ecosystem is aware of our ambitions and are taken on the journey with us to achieve a net zero environment by 2050. As part of this journey, we have commenced with the development of a transition plan, which will evolve over time.

We have indicated below where more information can be found in relation to our transition planning considerations. Please refer to Section 2 (Climate & Environmental Action) above and in addition please also refer to our UNEPFI PRB disclosures in Section 5.

Element of TPT	Description	Section
 <b>Foundations</b>	<b>1.1 Strategic Ambition</b> An entity shall disclose the Strategic Ambition of its transition plan. This shall comprise the entity's objectives and priorities for responding and contributing to the transition towards a low-GHG emissions, climate-resilient economy, and set out whether and how the entity is pursuing these objectives and priorities in a manner that captures opportunities, avoids adverse impacts for stakeholders and society, and safeguards the natural environment.	Section 2: Climate & Environmental Action Section 5: UNEP FI – 1.2
	<b>1.2 Business Model and Value Chain</b> An entity shall disclose a description of the current and anticipated implications of the entity's Strategic Ambition on its business model and value chain.	Section 2: Own Operations + Responsible Lending Section 5: UNEP FI – 1.1
	<b>1.3 Key Assumptions and External Factors</b> An entity shall disclose key assumptions that it has made and external factors on which it depends in order to achieve the Strategic Ambition of its transition plan.	Section 2: Own Operations + Responsible Lending Section 5: UNEP FI – 1.1
 <b>Implementation Strategy</b>	<b>2.1 Business Operations</b> An entity shall disclose information about the short-, medium-, and long-term actions it is taking or plans to take in its business operations in order to achieve the Strategic Ambition of its transition plan.	Section 2 – Own Operations Section 5: UNEP FI – 2.1
	<b>2.2 Products and Services</b> An entity shall disclose information about short-, medium-, and long-term actions it is taking or plans to take to change its portfolio of products and services in order to achieve the Strategic Ambition of its transition plan.	Section 2: Responsible Lending Section 5: UNEP FI – 2.1
	<b>2.3 Policies and Conditions</b> An entity shall disclose information about any policies and conditions that it uses or plans to use in order to achieve the Strategic Ambition of its transition plan.	Section 2: Responsible Lending Section 5: UNEP FI – 3.1
	<b>2.4 Financial Planning</b> An entity shall, to the extent the financial effects of its transition plan are separately identifiable, disclose information about the effects of its transition plan on its financial position, financial performance and cash flows over the short-, medium-, and long-term, including information about how it is resourcing or plans to resource its activities in order to achieve the Strategic Ambition of its transition plan.	Section 2: Financed Emissions Section 5: UNEP FI – 1.2 & 2.1
 <b>Engagement Strategy</b>	<b>3.1 Engagement with Value Chain</b> An entity shall disclose information about any engagement activities with other entities in its value chain that it is undertaking or plans to undertake in order to achieve the Strategic Ambition of its transition plan.	Section 2: Climate & Environmental Action Section 5: UNEP FI – 3.1 & 4.1
	<b>3.2 Engagement with Industry</b> An entity shall disclose information about any engagement and collaborative activities with industry counterparts (and other relevant initiatives or entities) that it is undertaking or plans to undertake in order to achieve the Strategic Ambition of its transition plan.	Section 2: Climate & Environmental Action Section 5: UNEP FI – 4.1
	<b>3.3 Engagement with Government, Public Sector and Civil Society</b> An entity shall disclose information about any direct and indirect engagement activities with the government, regulators, public sector organisations, communities, and civil society that it is undertaking or plans to undertake in order to achieve the Strategic Ambition of its transition plan.	Section 2: Responsible Lending Section 5: UNEP FI – 4.1

## Supporting Information

## Net Zero Transition Plan (NZTP) – Content Index continued

Element of TPT	Description	Section
 <b>Metrics and Targets</b>	<b>4.1 Governance, Business and Operational Metrics and Targets</b> An entity shall disclose information about the governance, engagement, business and operational metrics and targets that it uses in order to drive and monitor progress towards the Strategic Ambition of its transition plan, and report against these metrics and targets on at least an annual basis.	Section 1: Introduction Section 2: Climate & Environmental Action Section 5: UNEP FI – 5.1
	<b>4.2 Financial Metrics and Targets</b> An entity shall disclose information about any financial metrics and targets, relevant to its business, sector, and strategy, that it uses in order to drive and monitor progress towards the Strategic Ambition of its transition plan, and report against these metrics and targets on at least an annual basis.	Section 1: Introduction Section 2: Climate & Environmental Action Section 5: UNEP FI – 2.1
	<b>4.3 GHG Metrics and Targets</b> An entity shall disclose information about the GHG emissions and removals metrics and targets that it uses in order to drive and monitor progress towards the Strategic Ambition of its transition plan, and report against these metrics and targets on at least an annual basis.	Section 2: Financed Emissions Section 5: UNEP FI – 2.2
	<b>4.4 Carbon Credits</b> An entity shall disclose information about how it uses or plans to use carbon credits to achieve the Strategic Ambition of its transition plan, and report on the use of carbon credits on at least an annual basis.	Section 5: UNEP FI – 2.2
 <b>Governance</b>	<b>5.1 Board oversight and reporting</b> An entity shall disclose information about the governance body(s) (which can include a board, committee, or equivalent body charged with governance) or individual(s) responsible for oversight of the transition plan.	Section 2: Financed Emissions Section 4: Governance & Responsible Business Section 5: UNEP FI – 5.1
	<b>5.2 Roles, Responsibility and Accountability</b> An entity shall disclose information about management's role in the governance processes, controls, and procedures used to monitor, manage, and oversee the transition plan, as well as how it is embedded within the entity's wider control, review, and accountability mechanisms.	Section 4: Governance & Responsible Business Section 5: UNEP FI – 5.1
	<b>5.3 Culture</b> An entity shall disclose information about how it aligns or plans to align its culture with the Strategic Ambition of its transition plan.	Section 4: Governance & Responsible Business Section 5: UNEP FI – Principle 5
	<b>5.4 Incentives and Remuneration</b> An entity shall disclose information about how it aligns or plans to align its incentive and remuneration structures with the Strategic Ambition of its transition plan.	Section 5: UNEP FI – 5.1
	<b>5.5 Skills, Competencies and Training</b> An entity shall disclose information about actions it is taking or plans to take to assess, maintain, and build the appropriate skills, competencies, and knowledge across the organisation in order to achieve the Strategic Ambition of its transition plan.	Section 2: Responsible Lending Section 5: UNEP FI – 5.2

## Supporting Information

# Equator Principles

The Equator Principles is a risk management framework for financial institutions for determining, assessing and managing environmental and social risk in projects. The Equator Principles is primarily intended to provide a minimum standard for due diligence to support responsible decision making. In October 2021, AIB signed up to the Equator principles. As a signatory to the Equator Principles, all lending under AIB's Group Project Finance Policy is required to comply with the Equator Principles, and, therefore, the applicable procedures have been updated for in-scope project-related finance transactions to consider all aspects of Equator Principles in the identification, assessment, categorisation, management, and reporting requirements of the principles. Under the Equator Principles, projects can be categorised into A, B+, B or C. Projects that are deemed to be a Category A & B+ are projects with potential significant environmental and social risk, whereas Category B & C projects have limited adverse and minimal adverse environmental and social risk, respectively. AIB successfully implemented the Equator Principles across the relevant business units in the Bank and submitted an Implementation Plan to the Equator Principles Association in July 2023. AIB is submitting Equator Principles reporting for FY2023 for all of the applicable loan commitments made in the period.

Project Finance Transactions				Group 2023	
	Note	Cat. A	Cat. B	Cat. C	
Sector	Mining				
	Infrastructure				
	Oil & Gas				
	Power			11	3
	Other				
Region	Americas			6	1
	Europe, Middle East, Africa			5	2
Country designation	Designated country			11	3
	Non-designated country				
Independent review	Yes			10	3
	No			1	0
Total number of projects				11	3

**2023 Projects:**

1. Low Carbon Solar Operations Ltd

## Supporting Information

## Our Policies and Frameworks

Code/Policy/Framework Name	Name of Statement provided publicly (1)	Link to Website if publicly available
Anti-Bullying & Harassment Policy		<a href="https://aib.ie/sustainability">https://aib.ie/sustainability</a>
Code of Conduct		<a href="https://aib.ie/suppliers/our-policies-and-procedures">https://aib.ie/suppliers/our-policies-and-procedures</a>
Inclusion & Diversity Code		<a href="https://aib.ie/sustainability">https://aib.ie/sustainability</a>
Regulatory Accountability Policy		Not publicly available
Remuneration Policy		<a href="https://aib.ie/sustainability">https://aib.ie/sustainability</a>
Speak-up Policy		<a href="https://aib.ie/sustainability">https://aib.ie/sustainability</a>
AIB Group Energy Policy	AIB Group Energy Policy	<a href="https://aib.ie/sustainability">https://aib.ie/sustainability</a>
AIB Group Environmental Policy	AIB Group Environmental Policy	<a href="https://aib.ie/sustainability">https://aib.ie/sustainability</a>
Health & Safety Policy	Health & Safety Policy	<a href="https://aib.ie/suppliers/our-policies-and-procedures">https://aib.ie/suppliers/our-policies-and-procedures</a>
AIB Responsible Supplier Code		<a href="https://aib.ie/suppliers/our-policies-and-procedures">https://aib.ie/suppliers/our-policies-and-procedures</a>
Modern Slavery Statement	Modern Slavery Statement	<a href="https://aib.ie/suppliers/our-policies-and-procedures">https://aib.ie/suppliers/our-policies-and-procedures</a>
Green Bond Framework		<a href="https://aib.ie/investorrelations/debt-investor">https://aib.ie/investorrelations/debt-investor</a>
Social Bond Framework		<a href="https://aib.ie/investorrelations/debt-investor">https://aib.ie/investorrelations/debt-investor</a>
Socially Responsible Investment Bond Framework		<a href="https://aib.ie/sustainability">https://aib.ie/sustainability</a>
Tax Policy	Tax Principles	<a href="https://aib.ie/sustainability">https://aib.ie/sustainability</a>
Root Cause Analysis of Complaints & Errors Policy		Not publicly available
Sustainable Lending Framework		Not publicly available
Environmental, Social & Governance Framework		Not publicly available

Code/Policy/Framework Name	Name of Statement provided publicly (1)	Link to Website if publicly available
AIB Group Data Protection Policy	Group Data Protection Statement	<a href="https://aib.ie/sustainability">https://aib.ie/sustainability</a>
Conflicts of Interest Policy	Conflicts of Interest Statement	<a href="https://aib.ie/sustainability">https://aib.ie/sustainability</a>
e Privacy Policy		Not publicly available
Financial Crime Policy	Financial Crime Statement	<a href="https://aib.ie/sustainability">https://aib.ie/sustainability</a>
Group Commercial Investment Policy		Not publicly available
AIB Group Conduct Risk Framework		Not publicly available
Group Credit Risk Policy		Not publicly available
Group Forbearance Policy		Not publicly available
AIB Group Lobbying Policy		Not publicly available
Group Project Finance Policy		Not publicly available
Group Residential Development Policy		Not publicly available
Group Social Housing Policy		Not publicly available
Information Security Policy		Not publicly available
People & Culture Risk Framework		Not publicly available
Regulatory Compliance Risk Management Framework		Not publicly available
Risk Management Framework		Not publicly available
ROI Residential Mortgage Policy (PDH & BTL)		Not publicly available

## Our Policies and Frameworks Notes

1. When a policy isn't publicly available but a statement is, the name of the statement is noted.
2. These policies are approved by the relevant governance fora on a regular basis, or when material changes are made, in accordance with the governance pathway.
3. Training requirements for all Policies and Frameworks are covered under the appropriate governance pathway.

## Supporting Information

## ESG Supporting Data

## Employee Data

FTEs @ 31 December		Notes	2023	2022	2021	2020	2019
<b>FTEs by gender</b>							
Female			5,520	5,009	4,654	5,017	5,200
Male			4,529	4,126	3,828	4,078	4,229
<b>FTEs - Permanent and temporary by gender</b>							
Permanent	Female		5,347	4,875	4,313	4,612	4,647
	Male		4,297	3,923	3,500	3,682	3,693
Temporary	Female		173	134	341	405	553
	Male		232	203	328	396	536
<b>FTEs - Permanent and temporary by region</b>							
Permanent	Ireland		8,931	8,106	7,052	7,330	7,370
	United Kingdom		679	662	724	964	970
	United States of America		34	30	37	-	-
Temporary	Ireland		372	318	662	779	1,056
	United Kingdom		33	19	7	22	33
	United States of America		0		0	-	-
<b>FTEs - Full-time and part-time by gender</b>							
Full-time	Female		5,008	4,536	4,176	4,453	4,573
	Male		4,500	4,101	3,809	4,054	4,209
Part-time	Female		512	473	477	564	628
	Male		29	25	20	23	20
<b>FTEs - Full-time and part-time by region</b>							
Full-time	Ireland		8,808	7,968	NR	NR	NR
	United Kingdom		667	640	NR	NR	NR
	United States of America		33	29	NR	NR	NR
Part-time	Ireland		495	456	NR	NR	NR
	United Kingdom		45	41	NR	NR	NR
	United States of America		1	1	NR	NR	NR
<b>Total</b>			10,049	9,135	8,482	9,095	9,429
<b>Average FTEs in FY</b>		Notes	2023	2022	2021	2020	2019
Country	Ireland		9,009	8,069	7,978	8,210	8,755
	United Kingdom		681	672	922	997	1,026
	United States of America		34	32	44	54	59
<b>Total</b>			9,724	8,773	8,944	9,261	9,840

Employee turnover data		2023		2022		2021		2020		2019	
		#FTEs	% #FTEs	#FTEs	% #FTEs	#FTEs	% #FTEs	#FTEs	% #FTEs	#FTEs	% #FTEs
<b>Hires</b>											
Age	<30 years	1182	59 %	1360	65 %	639	71 %	312	79 %	811	
	30-50 years	729	37 %	680	32 %	237	26 %	73	19 %	327	
	>50 years	85	4 %	56	3 %	28	3 %	9	2 %	63	
Gender	Female	1064	53 %	1072	51 %	417	46 %	172	44 %	546	
	Male	932	47 %	1024	49 %	487	54 %	222	56 %	655	
Region	Ireland	1904	96 %	1989	95 %	894	99 %	370	94 %	1113	
	United Kingdom	89	4 %	106	5 %	10	1 %	24	6 %	88	
	United States of America	3	— %	1	— %	0	— %	0	— %	0	
<b>Total hires</b>		1996		2096		904		394		1201	
<b>Leaves</b>											
Age	<30 years	682	55 %	683	46 %	668	41 %	397	50 %	663	
	30-50 years	417	34 %	639	43 %	574	36 %	252	34 %	657	
	>50 years	135	11 %	165	11 %	374	23 %	125	16 %	320	
Gender	Female	646	52 %	734	49 %	876	54 %	416	52 %	877	
	Male	588	48 %	753	51 %	740	46 %	378	48 %	763	
Region	Ireland	1158	94 %	1310	88 %	1313	81 %	737	93 %	1507	
	United Kingdom	72	6 %	168	11 %	293	18 %	51	6 %	133	
	United States of America	4	— %	9	1 %	10	1 %	6	1 %	0	
<b>Total leaves</b>		1234		1487		1616		794		1640	
<b>Annual turnover rate</b>			13.5 %		17.5 %		17.8 %		8.4 %		16.7 %

## Supporting Information

## ESG Supporting Data continued

## Employee Data

Diversity by employee category @ 31 December	Note	2023		2022	
		Female	Male	Female	Male
<b>Gender</b>					
Senior management - Revenue generating functions		33 %	67 %	33 %	67 %
Senior management - Non-revenue generating functions		41 %	59 %	41 %	59 %
Senior management (total)		37 %	63 %	37 %	63 %
Junior management - Revenue generating functions		45 %	55 %	45 %	55 %
Junior management - Non-revenue generating functions		43 %	57 %	43 %	57 %
Junior management (total)		44 %	56 %	45 %	55 %
All management - Revenue generating functions		42 %	58 %	42 %	58 %
All management - Non-revenue generating functions		43 %	57 %	43 %	57 %
All management (total)		42 %	58 %	42 %	58 %
Non management - Revenue generating functions		63 %	37 %	63 %	37 %
Non management - Non-revenue generating functions		53 %	47 %	53 %	47 %
Non management (total)		59 %	41 %	59 %	41 %
ExCo		42 %	58 %	42 %	58 %
All FTEs		55 %	45 %	55 %	45 %

Diversity by employee category @ 31 December	Note	2023			2022		
		<30 yrs	30-50 yrs	>50 yrs	<30 yrs	30-50 yrs	>50 yrs
<b>Age</b>							
Senior management - Revenue generating functions		–%	61%	39%	–%	63%	37%
Senior management - Non-revenue generating functions		1%	64%	35%	1%	68%	31%
Senior management (total)		–%	63%	37%	–%	65%	35%
Junior management - Revenue generating functions		1%	69%	30%	–%	70%	30%
Junior management - Non-revenue generating functions		2%	69%	29%	1%	73%	26%
Junior management (total)		1%	69%	30%	1%	71%	28%
All management - Revenue generating functions		–%	67%	32%	–%	68%	32%
All management - Non-revenue generating functions		1%	68%	31%	1%	72%	27%
All management (total)		1%	68%	32%	1%	70%	29%
Non management - Revenue generating functions		26%	58%	17%	24%	59%	17%
Non management - Non-revenue generating functions		28%	57%	14%	27%	58%	15%
Non management (total)		27%	57%	16%	25%	59%	16%
ExCo		–%	58%	42%	–%	42%	58%
All FTEs		20%	60%	20%	18%	62%	20%

## Supporting Information

## ESG Supporting Data continued

## Employee Data

Training hours and expenditure	Note	2023	2022
<b>Average training hours</b>			
Female		32.1	34.8
Male	26	29.2	35.3
All FTEs		30.8	35
<b>Training and development expenditure</b>			
Average per FTE		854	880

Mandatory training	Note	2023 %	2022 %
<b>Completion rates</b>			
Speak Up		99	100
Anti-Money Laundering & Terrorism		98	90
Information Security		98	90
Data Protection		98	90
Health & Safety		97	93
Code of Conduct		98	94
Conflicts of Interest		98	96
Sustainability		97	97
Inclusion & Diversity	15	—	91

Anti-corruption training	Note	2023				2022			
		Group Number	Ireland	UK	USA Rate	Group Number	Ireland	UK	USA Rate
<b>Number and rate</b>									
FTEs (total)		10,137	9,389	715	33	98%	98%	98%	100%
Business partners		3,606	2,961	75	7	97%	97%	92%	57%

Compensation	Note	2023				2022			
		Ireland	Northern Ireland	Great Britain	London	Ireland	Northern Ireland	Great Britain	London
<b>Wage level @ 31 December</b>									
Standard entry level wage		€28,000	€20,393	€20,393	€22,418	€28,000	€19,159	€20,393	€22,418
Local minimum wage (per hour)		€12.70	€10.42	€10.42	€10.42	€10.50	€9.50	€9.50	€9.50
Local minimum wage (based on hours worked in year (37x52))		€24,435	€20,048	€20,048	€20,048	€20,202	€18,278	€18,278	€18,278
Ratio of standard entry level wage compared to local minimum wage	16	1.15	1.02	1.02	1.12	1.39	1.05	1.12	1.23

Annual compensation	Note	2023	2022
		Group	Group
Title of our highest paid individual		CEO	CEO
Annual total compensation of the CEO		€500,000	€500,000
Median annual total compensation for all of our employees excluding the highest-paid individual	23	€52,577	€52,035
Percentage increase in annual total compensation for our highest-paid individual	24	—%	—%
Ratio of the annual total compensation of the CEO to the median annual total compensation of all employees, except the CEO (%)		9:51	9:61

## Supporting Information

# ESG Supporting Data continued

## Employee Data Notes

### Employee Data

1. Employee data excludes Payzone and Goodbody.

### FTEs @ 31 December Notes

- Information is collected on employees through our internal HR systems. Data at 31 December 2023. Excludes 115 FTEs in Payzone and 387 FTEs in Goodbody. The actual number of FTEs as at 31.12.2023 reported in our Annual Financial Report (AFR) was 10,551, which includes Payzone and Goodbody employees. Source: Company information.
- There are no significant seasonal variances.
- Data reporting for 2020 - 2019 for permanent and temporary FTEs - Ireland data includes FTEs in our US operations (2020: 51 (2019: 53)).
- The average number of FTEs in the financial year excludes employees on career breaks and other unpaid long-term leaves, as well as Payzone employees in 2019 and 2020, and from 01.09.2021, Goodbody employees. The Average FTEs for 2023 reported in our AFR was 10,200, which includes 107 Payzone employees and 369 Goodbody employees. Source: AFR 2023 page 313, AFR 2022 page 342, AFR 2021 page 355, AFR 2020 page 350, AFR 2019 page 364, and AFR 2018 page 362 and Company information.

### Employee Turnover Notes

- In an enhancement to our reporting, figures for NI and GB are amalgamated (previously they were reported separately). In addition, we have changed our age diversity reporting categories from <30, 30 - 49, 50+ to <30, 30 - 50, >50. Our reporting for 2020 reflects the new categories. Reported figures for 2019 has not been amended to align with the new categories.
- Employee turnover rate is calculated based on the total number of leavers divided by the number of FTE staff at the start of the year. Leavers include voluntary attrition, contract expirations, retirements and voluntary severance.
- Source: Internal Company information.

### Diversity by Employee Category Notes

- For employee category we report under revenue-generating functions (Retail, Treasury, AIB UK and Capital Markets) and non-revenue generating (all remaining areas).
- For 2023, we measured this diversity data on 31 December 2023.
- Source: Internal company information.

### Training Notes

- Mandatory training data covers all employees and business partners (includes advisory partners and contractors).
- AIB does not split training data by employee category.
- Average male training hours in 2022 benefited from the rollout of the LEAD Programme, this reverted back in line with the longer-term trend in 2023.
- I&D course is only mandatory for new joiners - it is mandatory for all staff every 2 years therefore suggest rates for 2023 are not included as it is not comparable.
- Our approach to Anti-corruption is covered in our Anti-Bribery & Corruption Policy and our Conflicts of Interest Policy. Our Anti-corruption training is included in our Conflicts of Interest training course.
- Source: Internal Company information.

### Wage Level Notes

- Sources of 'Local Minimum Wage per hour' are: Ireland ([www.gov.ie/en/publication/e1f12-national-minimum-wage-will-increase-on-1-january-2021/](http://www.gov.ie/en/publication/e1f12-national-minimum-wage-will-increase-on-1-january-2021/)) and the UK ([www.gov.uk/national-minimum-wage-rates](http://www.gov.uk/national-minimum-wage-rates)).
- Standard entry level wage is the entry point of our lowest level position and it is equal across female and male employees.
- Our significant locations of operation are Ireland and the UK.
- Data reported is as at 31 December 2023.
- Total compensation includes total remuneration paid to employees, excluding pension contribution. Source: CEO's salary, see AFR page 106.
- All data, excluding minimum wage levels, is Internal Company data.

### Total Compensation

- Median annual total compensation for all employees (excluding the highest-paid individual): The median of a sequence is the middle number when sorting all numbers from low to high. This calculation excludes the annual total compensation for our CEO, who is the highest-paid individual in AIB.
- We are not providing a figure for median percentage increase in annual total compensation for all of the organisation's employees, excluding the highest-paid individual. We will look to how we can provide this level of information in the future.
- Source: Internal Company data.

## Supporting Information

## ESG Supporting Data continued

## Finance Data

		Group 2023	Group 2022
Direct economic value generated and distributed	Note	€m	€m
<b>Direct economic value generated</b>			
Net interest income	1	3,841	2,095
Other income	1	881	818
Income from equity accounted investments	1	12	37
Loss on disposal of business	1	(26)	-
Net credit impairment charge	1	(172)	(7)
<b>Direct economic value generated</b>		<b>4,536</b>	<b>2,943</b>
<b>Direct economic value distributed</b>			
Operating costs (excluding community investments)	2	(739)	(759)
Employee wages and benefits	3	(912)	(797)
Payments to providers of capital:			
Distributions paid on ordinary shares	4	(166)	(122)
Distributions paid to other equity interests	4	(65)	(65)
Distributions paid to non-controlling interests	4	-	-
Buyback of ordinary shares	4	(215)	(91)
Payments to government:			
Current tax charge	5	(77)	(33)
Bank levies and regulatory fees	3	(185)	(155)
Community investments	2	(11)	(11)
<b>Direct economic value distributed</b>		<b>(2,370)</b>	<b>(2,033)</b>
<b>Economic value retained</b>		<b>2,166</b>	<b>910</b>

		Group 2023	Group 2022
Financial investment contribution	Note	€m	€m
<b>CapEx less Depreciation</b>			
Additions to property, plant and equipment	6	34	32
Additions to intangible assets	7	206	174
Depreciation of property, plant and equipment	6	(39)	(39)
Amortisation for the year intangible assets	7	(220)	(218)
<b>Total</b>		<b>(19)</b>	<b>(51)</b>
<b>Share buyback less Dividends</b>			
Dividends paid on ordinary shares	4	166	122
Distributions paid to other equity interests	4	65	65
Buyback of ordinary shares	4	215	91
<b>Total</b>		<b>446</b>	<b>278</b>

		Ireland	UK	USA	Group 2023	Group 2022
Tax paid and collected	Note	€m	€m	€m	€m	€m
<b>Tax paid</b>						
Corporate income taxes		1	70	—	71	19
Property taxes	8	7	1	—	8	8
Non-creditable VAT and other sales taxes		132	5	—	137	127
Employer-paid payroll taxes		76	7	1	84	75
Other taxes that constitute costs to the Company, by category of taxes:						
Bank levy		37	—	—	37	37
Taxes related to customer redress		12	—	—	12	10
Interest on taxes paid / repaid		—	—	—	—	—
<b>Total global tax borne by AIB</b>		<b>265</b>	<b>83</b>	<b>1</b>	<b>349</b>	<b>276</b>
<b>Tax collected</b>						
<b>Tax collected by AIB from customers, employees and shareholders</b>		<b>256</b>	<b>15</b>	<b>2</b>	<b>273</b>	<b>273</b>
<b>Total tax paid and collected</b>		<b>521</b>	<b>98</b>	<b>3</b>	<b>622</b>	<b>549</b>

## Supporting Information

## ESG Supporting Data continued

## Finance Data Notes

## Notes on Our Finance Data

1. Refer to the consolidated income statement in AFR 2023. The Group has changed the presentation of interest income and expense on certain derivatives and has restated the 2022 comparatives. This has resulted in a € 64 million decrease in net interest income and a € 64 million increase in other income.
2. Refer to note 11 in AFR 2023. Includes general and administrative expenses and restitution and associated costs (less community investments, which are presented separately).
3. Refer to note 11 in AFR 2023. For employee wages and benefits refer to personnel expenses.
4. Refer to consolidated statement of changes in equity in AFR 2023.
5. Refer to note 14 in AFR 2023.
6. Refer to note 25 in AFR 2023. Excludes right-of-use assets.
7. Refer to note 24 in AFR 2023.
8. The scope of property taxes has been changed to include rates paid to local authorities, and the figures for the prior year have been restated accordingly.

## World Economic Forum Stakeholder Capitalism Metrics - Prosperity - Employment &amp; Wealth Generation

**Metric A - Economic Contribution:** Direct economic value generated and distributed, on an accruals basis, covering the basic components for AIB's global operations, ideally split out by: revenues; operating costs; employee wages and benefits; payments to providers of capital; payments to government; community investment..

**Response A** - Refer to note 3 in AFR 2023 for Revenue. Revenue, as disclosed in note 3, and Direct economic value generated may be reconciled as follows:

	2023	2022
	€m	€m
Revenue	4,722	2913
Net credit impairment charge	(172)	(7)
Income from equity accounted investments	12	37
Loss on disposal of business	(26)	0
Direct economic value generated	4,536	2,943

AIB's breakdown of Direct Economic Value Distributed covering its basic components is disclosed in the Direct Economic Value Generated & Disclosed table on page 97.

**Metric B - Economic Contribution:** For details on Financial assistance received from the government: total monetary value of financial assistance received by AIB from any government during the reporting period.

**Response B** - AIB did not receive financial assistance (including tax relief and tax credits, subsidies, investment grants, research and development grants, financial assistance from export credit agencies, financial incentives, or other financial benefits received/receivable) from any government in 2023. The nature of the Group's relationship with the Irish Government is set out in AFR note 47(f) Related party transactions – Summary of the relationship with the Irish Government.

**Metric C - Financial Investment Contribution:** For details on total capital expenditures (CapEx) minus depreciation, supported by narrative to describe the company's investment strategy.

**Response C** - For FY2023, total CapEx minus depreciation and amortisation was (€19m). CapEx for the year included additions to property and plant of €34m, additions to intangibles of €206m, depreciation charge for the year on property, plant and equipment of (€39m) and amortisation for the year on intangible assets of (€220m). AIB continues to invest significantly to transform itself into a market-leading technology-driven bank with infrastructure that is both secure and resilient. As the Bank enters a new strategic cycle there is an enhanced focus on enhancing the customer experience. The current investment strategy approach encompasses i) regulatory change; ii) cyber resilience; and iii) strategic transformation; and includes the following areas:

- transforming the Bank's business and personal credit processes and technologies;
- best-in-class personal and business mobile app and payments platform, and,
- continuing to streamline and digitalise the mortgage customer journey
- significant investment and enhancement of the control environment
- implementing our sustainability agenda to become a market leader in green lending.

In addition, the bank's property strategy has re-focused on reducing the carbon footprint of our physical infrastructure to align to our carbon reduction targets.

**Metric D - Financial Investment Contribution:** Share buybacks plus dividend payments, supported by narrative to describe the company's strategy for returns of capital to shareholders..

**Response D** - For FY2023, there were €166m dividends paid on ordinary shares, €215m buyback of ordinary shares and €65m of distributions paid on other equity instruments (AT1 coupons). The company's strategy for ordinary shareholder distributions is a policy of 40-60% payout of attributable earnings, subject to Board and regulatory approval. Any decision on the balance between dividends and buybacks in any year will be assessed at the appropriate time. Subject to a supportive economic environment and annual Board and required regulatory approvals, in the coming years, AIB will seek to move towards the CET1 target by prudently increasing levels of distributions, supplementing cash dividend with share buybacks where appropriate.

## Supporting Information

## ESG Supporting Data continued

## Sustainable Finance Data

	Notes	Group 2023 €bn	Group 2022 €bn	Group 2021 €bn	Group 2020 €bn
<b>Green and other lending</b>					
<b>New green lending</b>					
New Green Mortgages		1.8	1.3	0.7	0.3
New renewable energy and green buildings		1.8	1.9	1.3	1.1
Other		0.1	0.0	0.0	0.0
<b>Total new green lending</b>	1	3.7	3.3	2.0	1.5
<b>Climate Action Fund</b>					
Cumulative green lending		11.6	7.9	4.6	2.7
<b>Other lending</b>					
New mortgage lending		4.0	4.6	3.1	2.4
Total new lending		12.3	12.6	10.4	9.2
	Notes	Group 2023 %	Group 2022 %	Group 2021 %	Group 2020 %
Total new green lending / All new lending		30%	26%	19 %	16 %
New Green Mortgages / All new mortgage lending		45%	28 %	23 %	14 %

## Green and Other Lending Notes

- In H2 2023, our new green lending definition was expanded to include new mortgage lending to energy-efficient homes (BER A1-B2 / EPC A-B), aligned to our Sustainable Lending Framework (SLF). Our Green Mortgage products may include lending to homes with a B3 BER rating. The SLF is an internal AIB Framework that outlines the key parameters on which a transaction can be classified as green. This expanded definition has been applied to all relevant lending activity for the full year.
- Figures are rounded to one decimal place.

	Notes	Group 2023 €bn	Group 2022 €bn	Group 2021 €bn	Group 2020 €bn
<b>ESG Bonds</b>					
<b>ESG Bond issuances</b>					
Green Bond		0.75	1.50	0.75	1.00
Social Bond		0.75	1.00	0	0
<b>Total</b>		<b>1.50</b>	<b>2.50</b>	<b>0.75</b>	<b>1.00</b>
<b>Cumulative issuances</b>		<b>5.75</b>	<b>4.25</b>	<b>1.75</b>	<b>1.00</b>
<b>Eligible Green Bond Assets</b>					
Renewable energy		2.41	1.98	1.32	1.16
Green buildings		2.96	2.68	1.23	1.07
Clean transportation		0.04	0.03	0.02	-
<b>Total Green Bond allocation</b>	2	<b>5.41</b>	<b>4.69</b>	<b>2.57</b>	<b>2.24</b>
<b>Eligible Social Bond Assets</b>					
Access to education		0.41	0.23		
Social and affordable housing		0.76	0.52		
Access to healthcare		1.37	1.00		
SME financing in deprived areas		0.62	0.59		
Affordable Basic Infrastructure - Fibre broadband		0.01	-		
<b>Total Social Bond allocation</b>	3	<b>3.17</b>	<b>2.34</b>		

## ESG Bonds Notes

- Figures are rounded.
- Data for our Green Bonds is independently assured by Mazars. Copies of our assurance reports are available at [www.aib.ie/investorrelations/debt-investor/green-bonds/impact-and-allocation-reports](http://www.aib.ie/investorrelations/debt-investor/green-bonds/impact-and-allocation-reports).
- Data for our Social Bonds is independently assured by Mazars. Copies of our assurance report is available at [www.aib.ie/investorrelations/debt-investor/social-bond-framework/impact-and-allocation-reports](http://www.aib.ie/investorrelations/debt-investor/social-bond-framework/impact-and-allocation-reports).

## Supporting Information

## ESG Supporting Data continued

## Operations Data

Absolute GHG emissions (detailed)	Note	Group				Ireland				United Kingdom				United States of America			
		2023	2022	2021	2019	2023	2022	2021	2019	2023	2022	2021	2019	2023	2022	2021	2019
<b>Gross Scope 1: Direct emissions (tCO<sub>2</sub>e)</b>																	
Stationary energy – Natural gas		1,372	1,715	2,281	3,421	1,232	1,566	2,099	3,213	127	136	164	188	13	14	18	21
Stationary energy – Kerosene		321	313	471	299	230	292	455	283	91	22	16	16	0	0	0	0
Stationary energy – Gas oil (fuel oil / diesel oil)		225	345	533	403	225	314	428	331	0	31	104	72	0	0	0	0
Stationary energy – Diesel (Generator use)		19	38	13	0	19	37	12	0	0	1	1	0	0	0	0	0
Stationary energy – Biomethane or Biogas (N <sub>2</sub> O and CH <sub>4</sub> only)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Mobile combustion – Fleet		670	781	505	574	670	781	505	568	0	0	0	7	0	0	0	0
Refrigerants		63	8	176	86	63	8	176	86	0	0	0	0	0	0	0	0
<b>Total Scope 1 emissions (tCO<sub>2</sub>e)</b>		<b>2,670</b>	<b>3,200</b>	<b>3,978</b>	<b>4,784</b>	<b>2,440</b>	<b>2,997</b>	<b>3,674</b>	<b>4,481</b>	<b>218</b>	<b>190</b>	<b>286</b>	<b>282</b>	<b>13</b>	<b>14</b>	<b>18</b>	<b>21</b>
<b>Gross Scope 2: Energy indirect emissions (tCO<sub>2</sub>e) (Location-based)</b>																	
Purchased electricity		4,909	5,963	5,945	10,025	4,530	5,493	5,453	9,366	316	423	448	564	63	47	43	94
<b>Total Scope 2 emissions (tCO<sub>2</sub>e) (location-based)</b>		<b>4,909</b>	<b>5,963</b>	<b>5,945</b>	<b>10,025</b>	<b>4,530</b>	<b>5,493</b>	<b>5,453</b>	<b>9,366</b>	<b>316</b>	<b>423</b>	<b>448</b>	<b>564</b>	<b>63</b>	<b>47</b>	<b>43</b>	<b>94</b>
<b>Gross Scope 2: Energy indirect emissions (tCO<sub>2</sub>e) (Market-based)</b>																	
Purchased electricity		480	226	101	64	262	173	57	0	155	7	0	0	63	47	43	64
<b>Total Scope 2 emissions (tCO<sub>2</sub>e) (market-based)</b>		<b>480</b>	<b>226</b>	<b>101</b>	<b>64</b>	<b>262</b>	<b>173</b>	<b>57</b>	<b>0</b>	<b>155</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>63</b>	<b>47</b>	<b>43</b>	<b>64</b>
<b>Gross Scope 3: Other indirect emissions (tCO<sub>2</sub>e)</b>																	
Purchased goods and services		see notes	2,584	2,319	488	see notes	2,556	2,159	435	see notes	27	160	50	see notes	0	0	3
Capital goods		see notes	1,045	926	129	see notes	1,018	926	115	see notes	8	0	13	see notes	19	0	1
Fuel- and energy-related activities (not in Scope 1 & 2)		see notes	3,342	3,906	5,512	see notes	3,145	3,642	4,993	see notes	179	240	466	see notes	17	25	53
Waste generated in operations		see notes	35	39	199	see notes	31	34	150	see notes	3	4	47	see notes	0	1	2
Business travel		see notes	1,556	342	3,845	see notes	1,339	273	3,116	see notes	183	41	650	see notes	33	28	79
Employee commuting		see notes	5,346	2,008	4,287	see notes	5,072	1,719	3,441	see notes	248	271	785	see notes	26	18	61
Investments		see notes	2,200,000	2,579,540	14,460	see notes	NR	NR	NR	see notes	NR	NR	NR	see notes	NR	NR	NR
<b>Out of scope biogenic emissions</b>																	
Group Scope 1: direct emissions - biogenic		36	31	12	16	36	31	1	0	0	0	11	16	0	0	0	0
Group Scope 3: other indirect emissions - biogenic		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total out of scope biogenic emissions</b>		<b>36</b>	<b>31</b>	<b>12</b>	<b>16</b>	<b>36</b>	<b>31</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>11</b>	<b>16</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Scope 1 &amp; 2 emissions (location-based)</b>		<b>7,579</b>	<b>9,163</b>	<b>9,923</b>	<b>14,808</b>	<b>6,970</b>	<b>8,490</b>	<b>9,128</b>	<b>13,847</b>	<b>534</b>	<b>613</b>	<b>734</b>	<b>846</b>	<b>76</b>	<b>61</b>	<b>61</b>	<b>115</b>
<b>Total Scope 1 &amp; 2 emissions (market-based)</b>		<b>3,150</b>	<b>3,426</b>	<b>4,079</b>	<b>4,848</b>	<b>2,702</b>	<b>3,170</b>	<b>3,732</b>	<b>4,481</b>	<b>373</b>	<b>197</b>	<b>286</b>	<b>282</b>	<b>76</b>	<b>60</b>	<b>61</b>	<b>85</b>
<b>Change in Scope 1 &amp; 2 emissions (location-based) (yoy)</b>		<b>(17)%</b>	<b>(8)%</b>	<b>(16)%</b>		<b>(18)%</b>	<b>(7)%</b>	<b>(17)%</b>		<b>(13)%</b>	<b>(16)%</b>	<b>9 %</b>		<b>25 %</b>	<b>(1)%</b>	<b>(16)%</b>	
<b>Change in Scope 1 &amp; 2 emissions (location-based) (versus 2019 baseline)</b>		<b>(49)%</b>	<b>(38)%</b>	<b>(33)%</b>		<b>(50)%</b>	<b>(39)%</b>	<b>(34)%</b>		<b>(37)%</b>	<b>(28)%</b>	<b>(13)%</b>		<b>(34)%</b>	<b>(47)%</b>	<b>(47)%</b>	

## Supporting Information

## ESG Supporting Data continued

## Operations Data

Energy, water and waste in our operations	Note	Group			Ireland		United Kingdom			United States of America			
		2022	2021	2020	2022	2021	2020	2022	2021	2020	2022	2021	2020
<b>Energy consumption (megawatt hours)</b>													
Renewable energy purchased/generated for own consumption		21,290	24,933	29,683	19,879	22,916	27,657	1,411	2,017	2,026	0	0	0
Green electricity supply		21,290	24,874		19,879	22,916		1,411	1,958		0	0	
Biogas (Stationary)		0	59		0			0	59		0	0	
Non-renewable energy consumption		14,083	16,951	18,515	12,558	15,306	17,097	1,285	1,373	1,137	239	272	280
Electricity		1,901	363		1,411	191		327			164	172	
Stationary energy - Natural Gas		9,374	12,493		8,554	11,497		744	896		76	100	
Stationary energy - Fuel Oils		2,808	4,095		2,593	3,618		215	477				
<b>Total energy consumption</b>		<b>35,373</b>	<b>41,884</b>	<b>48,197</b>	<b>32,437</b>	<b>38,222</b>	<b>44,754</b>	<b>2,696</b>	<b>3,390</b>	<b>3,163</b>	<b>239</b>	<b>272</b>	<b>280</b>
<b>Waste consumption (metric tonnes)</b>													
Total waste used/recycled/sold		587	522	1,117	551	486	1,023	36	35	93	0	1	1
Total waste disposed		216	216	10	211	201	0	4	14	8	1	1	2
Waste landfilled		1	1		0			0			1	1	
Waste incinerated with energy recovery		213	212		211	201		2	11		0		
Waste incinerated without energy recovery		0	0		0			0			0		
Waste otherwise disposed		0	0		0			0			0		
Waste with unknown disposal method		2	3		0			2	3		0		
<b>Total waste generated</b>		<b>803</b>	<b>738</b>	<b>1,127</b>	<b>762</b>	<b>688</b>	<b>1,023</b>	<b>40</b>	<b>49</b>	<b>101</b>	<b>1</b>	<b>1</b>	<b>3</b>
Hazardous waste generated		1	1	NR	1	1	NR	1	1	NR	0	0	NR
<b>Water use - Operations</b>													
Water consumed & withdrawn (megalitres)		81	77	112	76	72	102	4	3	9	0	2	2
Total % of water use in regions with high/extremely high baseline water stress - Operations		1 %	1 %	2 %	— %	— %	— %	24 %	20 %	20 %	— %	— %	— %
Emissions to water generated (tonnes)		0	0	NR	0	0	NR	0	0	NR	0	0	NR

Land use and ecological sensitivity	Note	Number	Type of operation	Site area (hectares)	Size of operational site (m <sup>2</sup> )	KBA status	Biodiversity value	Group
								2023
Sites adjacent to protected areas and/or key biodiversity areas								
Owned offices		0			0			
Leased offices		1	Office	0.08244	824.42	ASSI and SPA	Terrestrial and Marine	Northern Ireland
Managed offices		0			0			

## Supporting Information

## ESG Supporting Data continued

## Operations Data Notes

## Environmental Data

## GHG Emissions Notes

1. A GHG source is any physical unit or process that releases GHG into the atmosphere:
  - Direct (Scope 1) GHG emissions are from sources that are owned or controlled by AIB. AIB's Direct (Scope 1) emissions include combustion fuels, biomass (CH<sub>4</sub> and N<sub>2</sub>O), fleet and fugitive emissions.
  - Energy indirect (Scope 2) GHG emissions can result from the generation of purchased or acquired electricity, heating, cooling, and steam consumed. AIB Scope 2 emissions include consumption of all purchased electricity.
  - Scope 3 covers indirect AIB GHG emissions from the following categories: purchased goods and services, capital goods, waste generated in operations, business travel, employee commuting, fuel- and energy-related activities (WTT and T&D) and investments.
  - Gross Biogenic Emissions are emissions of CO<sub>2</sub> from the combustion or biodegradation of biomass.
2. Our carbon reporting is aligned with our financial reporting. Our Scope 1 & 2 emissions for 2023 are 7,579 tCO<sub>2</sub>e. Verification was based on data extrapolation to account for the 12 months of the reporting period. For further information, see our verification report. Scope 3 emissions are reported one year in arrears. Our 2023 Scope 3 emissions will be disclosed in our CDP 2024 report.
3. The AIB carbon footprint was calculated using the Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard, Revised Edition (the GHG Protocol); the UK Government's conversion factors for greenhouse gas reporting; the Sustainable Energy Authority of Ireland energy emissions factors; and other emissions factors as required.
4. The GWPs used in the calculation of CO<sub>2</sub>e are based on the Intergovernmental Panel on Climate Change (IPCC) Assessment Reports over a 100-year period
5. We have adopted the operational control approach on reporting boundaries.
6. In line with the GHG Protocol, our emissions are presented in tonnes of carbon dioxide equivalent units (tCO<sub>2</sub>e) and cover the Kyoto 'basket' of seven greenhouse gases when available: carbon dioxide (CO<sub>2</sub>), methane (CH<sub>4</sub>), nitrous oxide (N<sub>2</sub>O), hydrofluorocarbons (HFC), perfluorocarbons (PFC), sulphur hexafluoride (SF<sub>6</sub>) and nitrogen trifluoride (NF<sub>3</sub>).
7. These Group figures reflect gross location-based absolute emissions, unless flagged otherwise.
8. To coordinate with net zero commitments, AIB set 2019 as its operational emissions base year. 2021 was chosen as baseline for our financed emissions (Cat 15 investments).
9. A third party independent verification, based on ISO 14064-3, was completed for reported Scope 1 & 2 emissions, as well as Scope 3 categories 1, 2, 3, 5, 7 and 8 for 2019 - 2023. Our verification statements are publicly available at [www.aib.ie/sustainability](http://www.aib.ie/sustainability). A copy of our historical GHG verification statements is available in our annual CDP submissions.
10. 2022 figures have been updated as per last re-statement, issued in 2023. This exercise was completed in accordance with the GHG Protocol guidance and allowed the incorporation of 12 months of actual data.
11. Terms/abbreviations used: NR = not reported; WTT = Well to Tank; and T&D = Transport & Distribution.
12. For carbon accounting purposes, GHG emissions from our subsidiary AIB Mortgage Bank are incorporated into the operational boundary of Allied Irish Banks.
13. Figures are rounded.
14. Source: Independently verified GHG emissions and Company information.
15. In 2023, AIB refined its market-based methodology to reflect updated information on third party energy suppliers.
16. Within a) Scope 3 (Cat 1) AIB reports emissions from data centres (co-located facilities not operated by AIB), supplied water and paper for own use; b) Scope 3 (Cat 2) AIB reports emissions for IT equipment (laptops, monitors, etc); c) Scope 3 (Cat 3) - WTT & T&D emissions associated with AIB's energy use; d) Scope 3 (Cat 5) - Waste emissions generated from the following waste streams: MSW mixed municipal waste, dry mixed recyclables, food & compost waste C&D waste, C&I waste, cardboard waste, timber waste, paper waste, metal waste, water treatment waste, WEEE waste, grease trap waste, waste refrigerant gases and used cooking oil; e) Scope 3 (Cat 6) business travel emissions generated from hotel stays and the following modes of transport: air, bus, taxi, rail, ferry and car mileage; f) Scope 3 (Cat 7) emissions from employee commuting (WFH emissions not included); g) Scope 3 (Cat 15) investments covers emissions associated with AIB's customer loan book and other relevant investments

## Energy Notes

17. Energy consumption sources are considered to be electricity, natural gas, biogas, fuel oils (diesel, kerosene and gas oil). To align with historical reporting of data, fuels & energy related to fleet and business travel activities are excluded.
18. Renewable energy consumption sources are considered to be electricity and biogas only. It is not currently possible to split the sources of green electricity supply.
19. 2022 figures have been updated to allow the incorporation of 12 months of actual data for all our subsidiaries. Data for 2022 incorporates Goodbody locations.
20. For this report, purchased electricity on green tariffs from our utility suppliers is considered renewable energy. Sole traceability to certified renewable energy sources is not available to us due to the singularities of Ireland's Single Electricity Market. Therefore, these figures do not count towards our net zero renewable sourcing targets. AIB has entered into a vCPPA which will enable us to report fully traceable renewable electricity in future years.
21. Figures are rounded.
22. Source: Company information.

## Supporting Information

**ESG Supporting Data continued****Operations Data Notes****Waste Notes**

23. Data is not yet available for FY 2023. Increase of ROI waste production in 2022 due to the inclusion of the Goodbody waste data along with the return to office of non-essential staff post pandemic and the resumption of catering services at many head office locations
24. AIB is a financial institution operating through branches and offices in Ireland, the UK and the USA. Based on the nature of these operations, AIB's main source of hazardous waste is discarded WEEE and the removal of refrigerants from air-conditioning units. In 2022, hazardous waste generated by AIB operations was 1.3 tonnes kg (<1% of our total waste volumes). This waste was treated in waste recycling facilities. AIB does not generate radioactive waste.
25. Prior to 2021, incinerated waste with energy recovery was reported under 'waste used or recycled'. In 2021, AIB updated its waste reporting methodology in line with GRI requirements and this disposal method is now accounted for under waste disposed.
26. Data is reported one year in arrears.
27. Figures are rounded.
28. Source: Company information.

**Water Notes**

29. Water data is not yet available for FY2023. Data for 2022 incorporates Goodbody locations.
30. We are reporting discharged water as water consumed. We rely on municipal water networks for our water demand. There are no other sources of withdrawals. Water use is measured based on utility bills from water utility providers. Where data is not available it is extrapolated using intensity figures.
31. In 2022, 1.3% of AIB's water withdrawn and consumed was from high water-stressed regions in GB (according to the WRI Aqueduct water risk atlas tool). As at 5 December 2023, the tool did not indicate that any of our operations in GB were in an extremely high-stressed region. None of our operations in Ireland (where we operate predominantly), the USA or Northern Ireland are located in a region of high/extremely high water stress. The tool is available at [www.wri.org/applications/aqueduct/water-risk-atlas/](http://www.wri.org/applications/aqueduct/water-risk-atlas/).
32. AIB has no emissions to water. AIB is a financial institution operating through branches and offices in ROI, the USA and the UK. Based on the nature of these operations, AIB relies on municipal water networks for our water demand and uses waste water networks controlled by a sanitary authority for the disposal of water.
33. Following on from the COVID-19 pandemic, in 2022, AIB non-critical staff returned to the office under the Group's adopted hybrid working model. As a result, catering operations were resumed in head office buildings. Both are a contributing factor in the increase in our water consumption volumes.
34. Figures are rounded.
35. Source: Company information.

**Land Use and Ecological Sensitivity Notes**

36. AIB does not have any sites in protected areas and/or key biodiversity areas.
37. Our mapping covers the majority of our business operations in Ireland, the UK and the USA.
38. AIB only has office operations. We do not have production/manufacturing or extractive operations.
39. Key Biodiversity Area status - Area of Specific Scientific Interest (ASSI) and Special Protection Area (SPA).
40. Source: Company information.

## Supporting Information

## ESG Supporting Data continued

## Other ESG Data

Digital accessibility	Note	2023 #	2022 #
Daily interactions	1&4	3.62m	3.26m
Digitally active customers	2	2.2m	2.1m
Mobile interactions	3&4	3.37 m	3.0m
Active on mobile app	4	1.91 m	1.79m
Daily internet banking logins	4	89 k	117k
ATM transactions	4	86 k	75k
Daily branch transactions	4	53 k	47k
Daily contact centre calls	4	14.4k	18k
Daily kiosk/table logins	4	8.8k	11k

Board diversity @ 31 December	Note	2023 %	2022 %
<b>Gender</b>			
Male		60 %	60 %
Female		40 %	40 %
<b>Age</b>			
<30 Years		- %	- %
30 – 50 Years		13 %	13 %
>50 Years		87 %	87 %

Board anti-corruption training	Note	Number	2023 Rate %	Number	2022 Rate %
AIB Group Board		15	100 %	15	100 %

Customer satisfaction	Note	2023	2022	2021	2020
Relationship – Personal Relationship NPS		+31	+20	+27	+25
Relationship – SME Relationship NPS		+19	+16	+22	+25
Transactional – Homes NPS		+58	+52	+50	+45
Transactional – SME NPS		+57	+58	+64	+65
Transactional NPS		+45	+39	+45	+49

Suppliers	Note	Number	2023 Value €bn	Number	2022 Value €bn
Ireland		1,493	0.940	1,327	0.944
United Kingdom		544	0.133	510	0.121
United States of America		66	0.033	145	0.057
Rest of the World		424	0.046	89	0.001
Total		2,527	1.152	2,071	1.124

Work-related injuries	Note	Number	2023 Rate	Number	2022 Rate
Fatalities from work-related injury		—	—	—	—
High-consequence work-related injuries (excl. fatalities)		—	—	NR	NR
Recordable work-related injuries		5	0.3	14	0.64

## Supporting Information

## ESG Supporting Data continued

## Other ESG Data Notes

AIB Group Loan Portfolio by Sector	2023		2022	
	Gross Carrying amount (€bn)	% of loan book	Gross Carrying amount (€bn)	% of loan book
Natural Resources	3.6	5.4 %	3.0	4.9 %
of which Renewables	2.9	4.3 %	2.2	3.6 %
Leisure	2.7	4.0 %	2.9	4.7 %
Manufacturing	2.5	3.7 %	2.8	4.6 %
Health, Education & Social Work	2.0	3.0 %	2.0	3.3 %
Services	2.1	3.1 %	1.8	2.9 %
Agriculture, Forestry and Fishing	1.8	2.7 %	1.7	2.8 %
Retail & Wholesale Trade	1.8	2.7 %	1.8	2.9 %
Transport & Storage	1.7	2.6 %	1.7	2.8 %
Telecomms, Media & Technology	1.4	2.1 %	1.2	2.0 %
Financial, insurance and other government activities	0.5	0.8 %	0.5	0.8 %
Total Non-property business	20.1	30.1 %	19.4	31.7 %
Property & Construction	9.2	13.7 %	8.8	14.4 %
Residential Mortgages	34.8	51.9 %	30.3	49.5 %
Other Personal	2.9	4.3 %	2.7	4.4 %
<b>Total</b>	<b>67.0</b>	<b>100.0 %</b>	<b>61.2</b>	<b>100.0 %</b>

## Other ESG Data Notes

## Digital Accessibility Notes

- Daily interactions include internet banking logins, branch transaction, ATM interactions, contact centre calls, kiosk logins and mobile interactions.
- Definition of digitally active customers refers to a customer who has logged into mobile, IB or iBB in the past 90 days.
- Mobile interactions include quick balance checks and logins. In previous years, when a customer completed a quick balance check followed by a full login to mobile banking within a short period of time, this was counted as one interaction; however, since 2020, this is counted as two interactions.
- Data relates to AIB ROI information only.
- Source: Internal Company Information.

## Board Data Notes

- Board data relates to the Group Board.
- Business partners includes advisory partners and contractors.
- Source: Internal Company Information.

## Suppliers Notes

- 2022 Data excludes Goodbody and Payzone suppliers.
- 2023 Data includes Goodbody suppliers but excludes Payzone suppliers.
- Source: Internal Company information.

## Customer Satisfaction Notes

- NPS is Net Promoter Score. 2020-2023 are aggregated yearly scores.
- Transactional NPS is an aggregation of 20 Homes, Personal, SME, Digital, Retail, Direct and Day-to-Day Banking journeys in ROI.
- Source: Internal Company Information.

## Health and Safety Notes

- The main types of employee work-related injuries recorded in 2023 were: Slips/Trips/Falls, Hit against something fixed or stationary, and Lifting/Carrying.
- The main types of workers who are not employees but whose work and/or workplace is controlled by the organisation work-related injuries recorded in 2023 were: Hit against something fixed or stationary, Slips/Trips/Falls and Hot liquid spills.
- Rate of recordable work-related injuries for 2023 determined using estimated number of hours worked x 1,000,000.

## Loan Portfolio by Sector Notes

- In 2023, the Group undertook a review of the sector codes included under the non-property business asset class. These changes in presentation provide more relevant information on the Group's non-property business exposures. The 2022 comparative period has also been restated.

## Supporting Information

## Independent Assurance

**Deloitte.**

**Independent limited assurance engagement on the preparation of the Sustainability Report by AIB Group plc (the "Group" or "AIB") for the year ended 31 December 2023 (the "Sustainability Report"), with reference to the Global Reporting Initiative Standards (the "GRI Standards").**

**What we looked at: scope of our work**

Our assurance engagement was conducted in accordance with 'International Standard on Assurance Engagements 3000 (Revised) Assurance Engagements Other than Audits or Reviews of Historical Financial Information ("ISAE 3000 (Revised)") issued by the International Auditing and Assurance Standards Board ("IAASB") on the preparation of the Selected Information included in the Sustainability Report by AIB for the year ended 31 December 2023 (the 'Subject Matter') with reference to the Global Reporting Initiative ('GRI') Standard's reporting guidelines (the 'Applicable Criteria' (the 'Services').

Please note that this scope did not include assurance of the underlying data.

**Limited assurance conclusion****What we found: our assurance conclusion**

Based on the limited assurance procedures set out below, and the evidence we obtained, nothing has come to our attention that causes us to believe that the Selected Information included in AIB's Sustainability Report for the financial year ended 31 December 2023 has not been prepared, in all material respects, with reference to the GRI Standards.

**What standards we used: basis of our work, criteria used and level of assurance**

We carried out limited assurance procedures in accordance with ISAE 3000 (Revised) on whether the Selected Information in the Sustainability Report is compliant with the application of the relevant requirements of the GRI Standards when preparing a report with reference to the GRI Standards.

For the purpose of the Services, the Selected Information in scope of our engagement is the information referred to within the GRI Content Index in the Report.

Our understanding of the systems and controls relevant to the Selected Information was obtained through inquiry and formed the basis of our assurance approach. Internal controls comprise your control environment and the control procedures.

Our work on a limited assurance engagement does not involve testing the operating effectiveness of controls over the underlying data, nor do we seek to obtain an understanding of systems and controls beyond those relevant to the Report.

As this was a limited assurance engagement, the nature, timing and extent of evidence-gathering procedures were less in extent than for a reasonable assurance engagement, and therefore substantially less assurance is obtained than in a reasonable assurance engagement. Our procedures did not constitute an audit performed in accordance with International Standards of Auditing (Ireland) and accordingly we do not express an audit opinion on any elements of the Sustainability Report.

**What we did: key limited assurance procedures**

To form our conclusion, the procedures we performed included the following:

- Interviewed management and those with operational responsibility for sustainable business performance to assess if the Selected Information in the Sustainability Report was prepared with reference to the GRI Standards;
- Gained an understanding of the key structures, processes, procedures and controls relating to the preparation of the Selected Information in the Sustainability Report;
- Performed procedures to analyse and assess the key structures, processes, procedures and controls relating to the preparation of the Selected Information in the Sustainability Report
- Evaluated whether the approach undertaken by management for the material sustainability issues presented in the Selected Information is consistent with our overall knowledge and experience of sustainability management and performance at AIB; and

- Assessed the completeness and accuracy of the disclosure of Selected Information with reference to the GRI Standards including review of reasons for omission;
- Reviewed the content of the Selected Information included in the Sustainability Report against the findings of the above procedures.

**Inherent Limitations**

The Applicable Criteria and the nature of the Subject Matter allow for different, but acceptable, measurement methodologies to be adopted which may result in variances between entities. The adopted measurement methodologies may also impact comparability of the Selected Information reported by different organisations and from year to year within an organisation as methodologies develop.

The procedures performed only related to the period under review, and do not provide assurance in relation to any future period or past dates outside of this period as changes to systems or controls subsequent to the period covered by our report may alter the validity of our conclusion.

**Our independence and competence in providing limited assurance to AIB**

In conducting our engagement, we complied with the independence and other ethical requirements of the International Code of Ethics for Professional Accountants (including international independence standards) related to assurance engagements issued by the International Ethics Standards Board for Accountants ("IESBA Code"). This code is founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality, and professional behaviour. The fundamental principles of ethics establish the standard of behaviour expected of a professional accountant.

We applied the International Standard on Quality Management 1 ("ISQM 1"), issued by the International Auditing and Assurance Standards Board (IAASB). Accordingly, we maintained a comprehensive system of quality including documented policies and procedures regarding compliance with ethical requirements, professional standards, and applicable legal and regulatory requirements.

**Roles and responsibilities****AIB:**

AIB are responsible for the provision of information and decision-making in connection with the Services provided as per the section above. As such, the Directors are responsible for the following:

- The preparation of the Sustainability Report, and the statements contained within it, with reference to the GRI Standards.
- Determining AIB's objectives in respect of sustainability performance and for establishing and maintaining appropriate performance management and internal control systems from which the reported information is derived.
- Provision of sufficient access and making available all necessary records, correspondence, and information to allow the successful completion of the Services.
- Provision of such explanations and evidence that we consider necessary to carry out our work, which may include written representations in the form of a management representation letter from AIB's senior executives.
- Designing, implementing, and maintaining internal processes and controls over information relevant to the preparation of the Sustainability Report to ensure that it is free from material misstatement, including whether due to fraud or error.
- Ensuring that adequate procedures are put in place to complete the 2023 Sustainability Report in a complete and accurate fashion.

**Deloitte:**

Our responsibility is to:

- Independently express conclusions on whether anything has come to our attention regarding the reliability of the disclosures made by management in the Selected Information within the Sustainability Report based on the Applicable Criteria based on our assurance procedures including: Planning and performing procedures to obtain sufficient appropriate evidence in order to express an independent limited assurance conclusion on AIB's compliance with reference to the GRI Standards within the Selected Information in the Sustainability Report.
- Communicate matters that may be relevant to the compliance of the Selected information in the Sustainability Report with the GRI Standards to the appropriate party including identified or suspected non-compliance with laws and regulations, fraud or suspected fraud, and any unsupported bias in the preparation of the Selected Information in the Sustainability Report.
- Report our conclusion in the form of an independent limited Assurance Report to AIB.

## Supporting Information

## Independent Assurance continued

**Use of our report**

Our Assurance Report will be made solely to the Directors of AIB, for the purpose of the Directors' governance and stewardship in accordance with ISAE 3000 (Revised) and our agreed terms of engagement. Our work was undertaken so that we might state to the Directors of AIB those matters we have agreed to state to them in our report and for no other purpose. Without assuming or accepting any responsibility or liability in respect of our report to any party other than AIB, we acknowledge that the Directors of AIB may make our Assurance Report publicly available for others wishing to have access to it strictly on a non-reliance basis to the extent of a need to know only and for information purposes only (and without creating any duty or liability to them on Deloitte's part), which does not and will not affect or extend for any purpose or on any basis our responsibilities. It is AIB's responsibility to ensure that any and all such publications truly, accurately and completely reflect Deloitte's Assurance Report.

To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than AIB for our reports or for the conclusions we will form in same.



John McCarroll  
Partner  
For and on behalf of Deloitte Ireland LLP

Date: 5 March 2024

**Deloitte.****Independent limited assurance engagement on AIB Group plc Bank's Reporting and Self-Assessment Template under the United Nations Environment Program Finance Initiative Principles for Responsible Banking Framework****What we looked at: scope of our work**

AIB engaged Deloitte to perform independent limited assurance reporting (the "Services") over the Selected Information included within the Reporting and Self-Assessment Template required by the United Nations Environment Program ("UNEP") Finance Initiative ("UNEP FI") Principles for Responsible Banking ("PRB") Framework prepared by AIB Group plc ("AIB", the "Group") (the "Report and Self-Assessment Template") for the year ended 31 December 2023.

**Limited Assurance Conclusion****What we found: our assurance conclusion**

Based on the limited assurance procedures set out above and the evidence we obtained, nothing has come to our attention that causes us to believe that the Selected Information is not prepared, in all material respects, in accordance with the Applicable Criteria and the Basis of Reporting.

**Selected information**

The requirements for the preparation and publishing of Selected Information within a Reporting and Self-Assessment Template in respect of the PRB Framework are established by the [Guidance for banks \(February 2021\)](#) and [Reporting and Self-Assessment Template \(September 2022\)](#) (the "Applicable Criteria") published by the UNEP FI. Under this guidance, the following requirements from the reporting and self-assessment template forms part of this independent limited assurance engagement:

- Principle 2.1: Impact analysis.
- Principle 2.2: Target setting.
- Principle 2.3: Plans for target implementation and monitoring.
- Principle 5.1: Governance structure for implementation of the principles.

The Selected Information for AIB is presented on pages [78 – 87] of the Sustainability Report for the year ended 31 December 2023, along with the Basis of Reporting on page [88].

The following requirements from the Reporting and Self-Assessment template did not form part of this independent limited assurance engagement:

- Principle 1: Alignment.
- Principle 2.4: Progress on implementing targets.
- Principle 3: Clients and customers.
- Principle 4: Stakeholders.
- Principle 5.2: Promoting a culture of responsible banking.
- Principle 5.3: Policies and due diligence process
- Principle 6.1: Progress on implementing the Principles for Responsible Banking.

The Reporting and Self-Assessment Template together with AIB's Basis for Reporting relating to the Report and Self-Assessment Template will be published within the 2023 Sustainability Report (the "Report") by AIB.

**What standards we used: basis of our work, criteria used and level of assurance**

Our assurance engagement was conducted in accordance with International Standard on Assurance Engagements 3000 (Revised) "Assurance Engagements Other than Audits or Reviews of Historical Financial Information" ("ISAE 3000 (Revised)") issued by the International Auditing and Assurance Standards Board ("IAASB"). ISAE 3000 (Revised) requires that we review the processes, systems and competencies used to compile the Selected Information within the Report, on which we provide limited assurance. Our understanding of the systems and controls relevant to the Selected Information was obtained through inquiry and formed the basis of our assurance approach. Internal controls comprise your control environment and the control procedures.

## Supporting Information

## Independent Assurance continued

Our work on a limited assurance engagement does not involve testing the operating effectiveness of controls over the underlying data, nor do we seek to obtain an understanding of systems and controls beyond those relevant to the Selected Information.

As a limited assurance engagement, the nature, timing and extent of evidence-gathering procedures is less in extent than for a reasonable assurance engagement, and therefore substantially less assurance is obtained than in a reasonable assurance engagement. Our procedures did not constitute an audit performed in accordance with International Standards of Auditing (Ireland) and accordingly we do not express an audit opinion on any elements of the Sustainability Report.

#### What we did: key limited assurance procedures

Our procedures were informed by the Guidance for assurance providers – Providing limited Assurance for report - Version 2 (October 2022) published by UNEP FI in November 2022. To form our conclusion, the procedures we performed included the following:

- Obtained an understanding of AIB, its environment, the processes and information systems relevant to the preparation of the Selected Information sufficient to identify and assess risks of material misstatement in the Selected Information through inquiries of management, and provide a basis for designing and performing procedures to respond to assessed risks and to obtain limited assurance to support a conclusion.
- Obtained an understanding of internal controls relevant to the Selected Information, the quantification on process and data used in preparing the Selected Information, the methodology for gathering qualitative information, and the process for preparing and reporting the Selected Information through inquiries of management. We did not evaluate the design of particular internal control activities, obtained evidence about their implementation or tested their operating effectiveness.
- Inspected documents relating to the Selected Information, including board committee minutes and, where applicable, internal audit outputs to understand the level of management awareness and oversight of the Selected Information.
- Evaluated whether the data within the Selected Information has been appropriately consolidated.
- Assessed on a sample basis whether the underlying data had been collected and reported in accordance with the Applicable Criteria, including checking to source documentation.
- Assessed management assumptions and estimates within the Selected Information in so far as they relate to the Applicable Criteria.
- Performed additional procedures as considered necessary to be able to conclude on the Subject Matter with respect to the Applicable Criteria.

#### Inherent Limitations

The Applicable Criteria, Basis of Reporting and the nature of the Selected Information allow for different, but acceptable, measurement methodologies to be adopted which may result in variances between entities. The adopted measurement methodologies may also impact comparability of the Selected Information reported by different organisations and from year to year within an organisation as methodologies develop.

Further, the procedures performed only related to the period under review, and do not provide assurance in relation to any future period or past date as changes to systems or controls subsequent to the period covered by our report may alter the validity of our conclusion.

#### Our independence and competence in providing limited assurance to AIB

In conducting our engagement, we complied with the independence and other ethical requirements of the International Code of Ethics for Professional Accountants (including international independence standards) related to assurance engagements issued by the International Ethics Standards Board for Accountants ("IESBA Code"). This code is founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality, and professional behaviour. The fundamental principles of ethics establish the standard of behaviour expected of a professional accountant.

We applied the International Standard on Quality Management 1 ("ISQM 1"), issued by the IAASB. Accordingly, we maintained a comprehensive system of quality including documented policies and procedures regarding compliance with ethical requirements, professional standards, and applicable legal and regulatory requirements.

#### Roles and responsibilities

##### AIB:

AIB are responsible for the provision of information and decision-making in connection with the Services. In addition, AIB are also responsible for:

- The preparation and approval of the Reporting and Self-Assessment Template published within the AIB 2023 Sustainability Report.
- Selecting and establishing the Applicable Criteria underpinning the Selected Information and as set out in the UNEP FI Reporting and Self-Assessment Template and Guidance for banks - Reporting.
- The preparation and approval of the Basis for Reporting published within your 2023 Sustainability Report.
- Preparing, measuring, presenting and reporting the Selected Information in accordance with the Applicable Criteria and the Basis of Reporting.
- Designing, implementing, and maintaining internal processes and controls over information relevant to the preparation of the Selected Information to ensure that they are free from material misstatement, including whether due to fraud or error.
- Providing sufficient access and making available all necessary records, correspondence, information and explanations to allow the successful completion of the Services.

If AIB publish or distribute the Sustainability Report electronically, AIB are responsible for ensuring that any such publication properly presents the Sustainability Report and any report by us thereon and for the controls over, and security of, the website. Our engagement does not provide assurance on the maintenance and integrity of the website. AIB are also responsible for establishing and controlling the process for electronically distributing such reports.

##### Deloitte:

Our responsibility is to:

- Plan and perform procedures to obtain sufficient appropriate evidence in order to express an independent limited assurance conclusion on the Selected Information.
- Communicate matters that may be relevant to the Selected Information to the appropriate party including identified or suspected non-compliance with laws and regulations, fraud or suspected fraud, and any unsupported bias in the preparation of the Selected Information.
- Report our conclusion in the form of an independent limited Assurance Report to AIB.

##### Use of our report

Our Assurance Report is made solely to the Directors of AIB, for the purpose of the Directors' governance and stewardship in accordance with ISAE 3000 (Revised) and our agreed terms of engagement. Our work has been undertaken so that we might state to the Directors of AIB those matters we have agreed to state to them in our report and for no other purpose. Without assuming or accepting any responsibility or liability in respect of our report to any party other than AIB, we acknowledge that the Directors of AIB may make our Assurance Report publicly available for others wishing to have access to it strictly on a non-reliance basis to the extent of a need to know only and for information purposes only (and without creating any duty or liability to them on Deloitte's part), which does not and will not affect or extend for any purpose or on any basis our responsibilities.

To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than AIB Group plc and the Directors of AIB Group plc as a body, for our work, for this report, or for the conclusions we have formed.

The Applicable Criteria and Basis of Reporting were designed for the purposes of AIB Group plc preparing and publishing a Reporting and Self-Assessment Template under the UNEP FI Principles for Responsible Banking ("PRB") Framework, and as a result the Selected Information may not be suitable for another purpose.



John McCarroll  
Partner  
For and on behalf of Deloitte Ireland LLP

Date: 5 March 2024

## Supporting Information

## Acronyms Used in this Report

**A**

ABC	Anti-Bribery & Corruption
ADMA	Assisted Decision-Making Capacity Act
AFR	Annual Financial Report
ALCO	Asset & Liability Management Committee
AML	Anti-Money Laundering

**B**

BAC	Board Audit Committee
BER	Building Energy Rating
BRC	Board Risk Committee

**C**

CapEx	Capital Expenditure
CC&O	Customer Care and Outcomes
CCA	Climate Change Adaptation
CCPC	Competition and Consumer Protection
CCTP	Customer Credit Transformation Programme
CDP	Carbon Disclosure Project
CEO	Chief Executive Officer
CET1	Common Equity Tier 1
CFO	Chief Financial Officer
CFT	Countering the Financing of Terrorism
CO2	Carbon Dioxide
COO	Chief Operating Officer
CRE	Commercial Real Estate
CRO	Chief Risk Officer
CSA	Corporate Sustainability Assessment
CSRD	Corporate Sustainability Reporting Directive
CTO	Chief Technology Officer

**D**

DDoS	Distributed Denial of Service Protection
DFS	Department of Financial Services
DORA	Digital Operational Resilience Act
DPC	Data Protection Commission
DPN	Data Protection Notice
DPO	Data Privacy Officer/Data Protection Office

**E**

EBA	European Banking Authority
ECB	European Central Bank
ECAI	Energy, Climate Action and Infrastructure
EELS	Energy Efficiency Loan Scheme
ENACT	Enabling Commercial Retrofit

**E**

EP	Equator Principles
EPC	Energy Performance Certification
ESG	Environmental, Social, and Governance
ESRS	European Sustainability Reporting Standards
EU	European Union
EWI	Early Warning Indicator
ExCo	Executive Committee

**F**

FCA	Financial Conduct Authority
FHS	First Home Scheme
FRED	Full Related Exposure Defined
FOS	Financial Ombudsman Service
FSPO	Financial Services and Pensions Ombudsman
FTE	Full-time Employee

**G**

GBF	Green Bond Framework
GDC	Group Disclosure Committee
GDPR	General Data Protection Regulation
GHG	Greenhouse Gas
GIA	Group Internal Audit
GRC	Group Risk Committee
GPG	Gender Pay Gap
GRI	Global Reporting Initiative
GSC	Group Sustainability Committee
GSLs	Growth and Sustainability Loan Scheme
GWh	Gigawatt-hour

**H**

HR	Human Resources
HPI	Home Performance Index

**I**

I&D	Inclusion & Diversity
IBEC	Irish Business and Employers Confederation
ICO	Information Commissioner's Office
IEA	International Energy Agency
IGBC	Irish Green Building Council
IHF	Irish Hotels Federation
IMI	Irish Management Institute
IoB	Institute of Bankers
ISO	International Organization for Standardization

**J**

JAI	Junior Achievement Ireland
JAM	Just A Minute

**K**

KPI	Key Performance Indicator
KWh	Kilowatt hours

**L**

LEAD	Leaders Enabling a Difference
L&D	Leadership and Development

**M**

MAC	Market Announcements Committee
MLRO	Money Laundering Reporting Officer
MRA	Material Risk Assessment
MREL	Minimum Requirements for own Funds and Eligible Liabilities
MSCI	Morgan Stanley Capital International
MTR	Mortgage to Rent

**N**

NALA	National Adult Literacy Agency
NFRD	Non-Financial Reporting Directive
NIST	National Institute of Standards and Technology
NOMCO	Nomination & Corporate Governance Committee
NPEs	Non-performing exposure
NPS	Net Promoter Score
NZBA	Net Zero Banking Alliance
NZEB	Net Zero Energy Building

**P**

PCAF	Partnership for Carbon Accounting Financials
PHEV	Plug-in hybrid Electric Vehicle
PRB	Principles for Responsible Banking

**R**

RAS	Risk Appetite Statement
RMF	Risk Management Framework

**S**

S&P	Standard & Poor's
SBAC	Sustainable Business Advisory Committee
SBCI	Strategic Banking Corporation of Ireland
SBTi	Science Based Target Initiative
SDA	Sector Decarbonisation Approach
SDG	Sustainable Development Goal
SEAI	Sustainable Energy Authority of Ireland
SFDR	Sustainable Finance Disclosure Regulation
SLF	Sustainable Lending Framework
SMART	Specific, Measurable, Achievable, Realistic, and Time-bound
SME	Small and Medium-sized Enterprises
SPO	Second Party Opinion
SRI	Socially Responsible Investments

**T**

TCFD	Task Force on Climate-Related Financial Disclosures
TCO <sub>2</sub> E	Tonnes of Carbon Dioxide equivalent
TDAC	Technology & Data Advisory Committee
TPM	Third Party Management

**U**

UCGS	Ukraine Credit Guarantee Scheme
UNPRI	UN Principles for Responsible Investment
UNEP FI	United Nations Environment Programme Finance Initiative

**V**

vCPPA	virtual Corporate Power Purchase Agreement
VCS	Vulnerable Customer Support
VOC	Voice of the Customer

**W**

WEF	World Economic Forum
3LOD	3rd Line of Defence