Verification statement

Objective & Responsibilities

AIB Group plc - hereby referred to as AIB - of 10 Molesworth Street, Dublin, D02 R126 engaged SE Advisory Services to conduct a verification engagement of its direct (Scope 1) and indirect (Scope 2 and Scope 3 – Categories 1, 2, 3, 5, 6 and 7) greenhouse gas (GHG) emissions as detailed in the AIB's GHG carbon footprint.

The objective of this verification engagement was to confirm whether the GHG statements as reported in AIB's Annual Report FY25 (1st January 2025 to 31st December 2025) were fairly stated and free from material error or omission in accordance with the criteria outlined below.

AIB is responsible for the organisation's emissions sources and GHG related information as well as the development and maintenance of records and procedures in accordance with its reporting requirements. The SE Advisory Services verification team's responsibility is to express an independent verification opinion on the accuracy of the GHG emissions reported by AIB and the supporting processes and procedures in place to aggregate and analyse data.

Criteria

Criteria against which the verification assessment was undertaken:

- Calculation methodology: the main requirements of the World Resources Institute/World Business Council for Sustainable Development Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard, Revised Edition (the GHG Protocol); AIB Carbon Accounting for ESG Reporting V7.1.
- Reference methodologies: UK Government Conversion Factors for greenhouse gas (GHG) reporting 2025 (DEFRA - Department of Energy Security and Net Zero), The Sustainable Energy Authority of Ireland 2025, U.S. Environmental Protection Agency 2025, International Energy Agency (IEA) Emission Factors 2025, and other emissions factors as required.

Level of verification and materiality

A limited level of verification was conducted, aligned with the ISO 14064-3:2019 standard with specification and guidance for the verification and validation of greenhouse gas statements.

The organisational boundary of AIB was established as to include all 278 operational sites in FY25 which accounts for facilities across Europe (UK and Ireland) and the US. AIB's emissions were calculated using the operational control approach. The verification team reviewed the source data from AIB's GHG carbon footprint, to identify emissions sources material to the carbon footprint.

Verification opinion

Based on the data and information provided by AIB and the processes and procedures followed, nothing has come to SE Advisory Service's attention to indicate that:

- the GHG emissions totals reported for FY25 are not materially correct and are not a fair representation of the GHG data and information provided.
- have not been prepared in accordance with the criteria outlined above

The final, verified Scope 1, 2 (location-based) and 3 emissions total was 29,016 tCO_2e.

The full carbon footprint is below:

AIB's Carbon Emissions Source	2025 Emissions (tCO_2e)[1]
Scope 1 Emissions	2,385
Scope 2 Emissions (location-based)	3,256
Scope 2 Emissions (market-based)	130
Total Scope 1 and 2 Emissions (location-based)	5,641
Scope 3 Cat. 1 – Purchased goods and services[2,3]	2,257
Scope 3 Cat. 2 – Capital goods[4]	1,070
Scope 3 Cat. 3 – Fuel- and Energy-Related Activities	2,060
Scope 3 Cat. 5 – Waste Generated in Operations	19
Scope 3 Cat.6 – Business Travel	2,302
Scope 3 Cat. 7 – Employee Commuting (inc. WFH)	15,666
Total Scope 3	23,375
Total tCO_2e Scope 1, 2 and 3 (location-based)	29,016
Total tCO_2e Scope 1, 2 and 3 (market-based)	25,890
Outside-of-scope emissions[5]	27

[1] *All figures are rounded numbers, therefore totals are not always the sum of the rounded parts.*
[2] *Only purchased paper, data centre electricity and water supply are in scope of AIBs Category 1 emissions.*
[3] *AIB only reports on paper consumed within its offices, as such any other paper use is excluded from the Category 1 emission calculation.*
[4] *Emissions related to IT Equipment*
[5] *Biogenic emissions from biofuel*

Description of activities

In accordance with the Limited Verification requirement, SE Advisory Services selected and verified sufficient and appropriate evidence, data, and calculations to form the basis for our verification opinion. Selected data for verification included: Scope 1 emissions (e.g. combustion of fuels), Scope 2 emissions (e.g. electricity) and Scope 3 emissions (Purchased Goods & Services, Capital Goods, Fuel- and Energy-related Activities, Waste Generated in Operations, Business Travel and Employee Commuting including Working from Home)

The verification of AIB's emissions related information was conducted through the review and testing of its emissions calculations and selected primary evidence. We have also conducted interviews with stakeholders involved in data gathering and reporting to discuss systems, processes and methodologies used to compile the GHG report for FY25.

Amendments to the carbon footprint calculation, to correct minor data discrepancies, were made during the verification process by the AIB team prior to the finalization of the GHG emissions totals. These discrepancies were not material to the data reported above.

On completion, the verification work was independently reviewed against the requirements of the ISO 14064-3 standard by a senior member of the SE Advisory Services UK team.

Verified by:

SE ADVISORY SERVICES

4th August 2026

(London, UK)

www.SEAdvisoryServices.com

Statement of independence

SE Advisory Services is part of Schneider Electric, an independent company. Our team has extensive experience in the verification of carbon data, information, systems and processes.

The data required for the greenhouse gas calculations described herein were compiled by AIB. No member of the SE Advisory Services team has a business relationship with AIB, its Directors or Managers beyond that required of this assignment. To our knowledge there has been no conflict of interest.