

For the life you're after



AIB Group plc
Social Impact Report 2026

Introduction

Welcome to AIB’s Social Impact Report 2026

With over 170 branches and Ireland’s only mobile Community Bank, our far-reaching network is the largest in Ireland. It’s what sets us apart – we are digitally-powered of course, but we’re backed by real people, working and living in your communities.

This report is a snapshot of AIB’s impact for our customers and colleagues, communities and climate action – an impact that is practical, local and felt every day. It opens with an overview of our national actions, followed by a regional breakdown of what’s happening across the communities we serve – East, South, West & Northwest, and Northern Ireland & Great Britain.

You’ll see how we are:

- supporting housing and infrastructure for a better future;
 - driving business, innovation and enterprise;
 - championing customer service and financial wellbeing;
- empowering our colleagues;
 - investing in communities, partnerships and culture;
 - advancing sustainable finance and resilient choices.

What’s inside?

1	Welcome	23	West & Northwest
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16	East		
20	South	29	End note

How we measure impact



Helping customers to buy their first home
€6.6bn
cumulative new lending to first-time buyers since 2024.



Greening our business
€26bn
provided in cumulative green and transition finance since 2019.



Universal inclusion
42%
of our senior management are women.

61%
of Group new mortgage lending went to energy efficient homes in Ireland

3.5m
customers across Ireland, Northern Ireland and Great Britain

41%
of new lending in H1 2026 was green or transition

10,000+
colleagues*

170+
AIB branches

66
EBS offices

All metrics referenced in the report are sourced from the 2026 Half-Year Financial Report and the FY2025 Annual Financial Report.
* FTE basis

AIB sustainability reporting suite

This Social Impact Report is part of a suite of AIB reports and documents published to tell different aspects of our sustainable journey. Some are more detailed and technical and some, like this one, give an overview of the things we’re funding and supporting. Together, these documents are part of AIB’s commitment to increase harmonisation and transparency in sustainability reporting.

Annual Financial Report



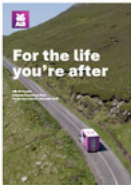
Social Impact Report



Sustainability Disclosures Tables



Climate Transition Plan



AIB Press Photographer of the Year Award 2026

Throughout the report, we’ve highlighted a selection of exceptional photos from the AIB Press Photographer of the Year Award 2026. They show the humanity of the world around us, bringing to life stories, people and emotions from our towns, villages and cities.

Chief Executive Officer's Foreword

Progress with purpose – 60 years on



This year, we celebrate 60 years of AIB. We were formed in 1966 when three long-established banks¹ came together with a shared ambition to better serve customers, communities and the wider economy.

Today, this ambition is grounded in the values and behaviours we live by. Our six values, shown here on this page, guide the choices we make, the actions we take, and how we are providing the best service possible to our customers.

AIB is a trusted partner to 3.5 million customers. Our role and ambition has never been more important. We remain focused on being there for our customers through our digital channels, branch network and Customer Engagement Centre.

This year also marks a major step forward digitally with the launch of our new app, giving customers a more convenient, secure and intuitive banking experience through the device they use every day.

For AIB, sustainability and social impact are one and the same. Climate action is not just about targets and protecting our natural world – critical as they are. It is about the housing, energy, transport, public health, security, competitiveness and resilience which we all need.

Housing is a cornerstone of essential infrastructure and thriving communities. In the first half of 2026, we provided over €500 million to fund new private homes, apartment schemes and housing developments.

We're supporting local charities again this year through the AIB Community €1 Million Fund. Our sponsorship of the GAA continues to lift teams and communities nationwide. We also continue to partner with national organisations like FoodCloud at a strategic level to increase their impact. Our colleagues volunteer their time for causes close to their heart throughout the year.

You can read about all of this and more in this report.

Colin Hunt
Chief Executive Officer



Our values drive our actions

**Put Customer First**

Put people's needs at the centre of everything we do.

**Eliminate Complexity**

Make banking simpler, clearer and easier.

**Be One Team**

Work together to give our customers better support and results.

**Own the Outcome**

Take responsibility for delivering what we promise.

**Show Respect**

Treat everyone fairly, with care and understanding.

**Drive Progress**

Improve how we do things for customers and communities.

AIB's strong sustainability performance assessed by key agencies

Our performance continues to be recognised by independent Environmental, Social and Governance (ESG) ratings agencies where we hold leadership positions.

MSCI
AAA

S&P Global
73

SUSTAINALYTICS
13.2

CDP
B

United Nations Sustainable Development Goals (UN SDGs)



1. They were the Munster and Leinster Bank Limited (established 1885), the Provincial Bank of Ireland Limited (established 1825) and the Royal Bank of Ireland Limited (established 1836).

Year in review

Over 170 branches – an anchor of trust in our communities

Our branches across the country continue to be an anchor of trust, embedded in the communities and economies we serve. In January 2026, we announced a further €26 million expenditure plan over the next two years, bringing total spend in our AIB and EBS branch networks since 2024 to €66 million to improve your experience and interactions with us.

Here's a flavour of the stories in this report across our four regions.

E East

Backing Farming Futures

In this UN International Year of the Woman Farmer, we are supporting dynamic women farmers and the communities they live in to ensure a viable sustainable future.

→ See p.16-19

S South

Supporting Communities

We continue to support great events like the Dingle Food Festival, celebrating local food, community and sustainability.

→ See p.20-22

W West & Northwest

Regional Development

We are committed to enterprise and innovation through our involvement with PorterShed in Galway, enabling strong regional development.

→ See p.23-25

N Northern Ireland & Great Britain

Customer First

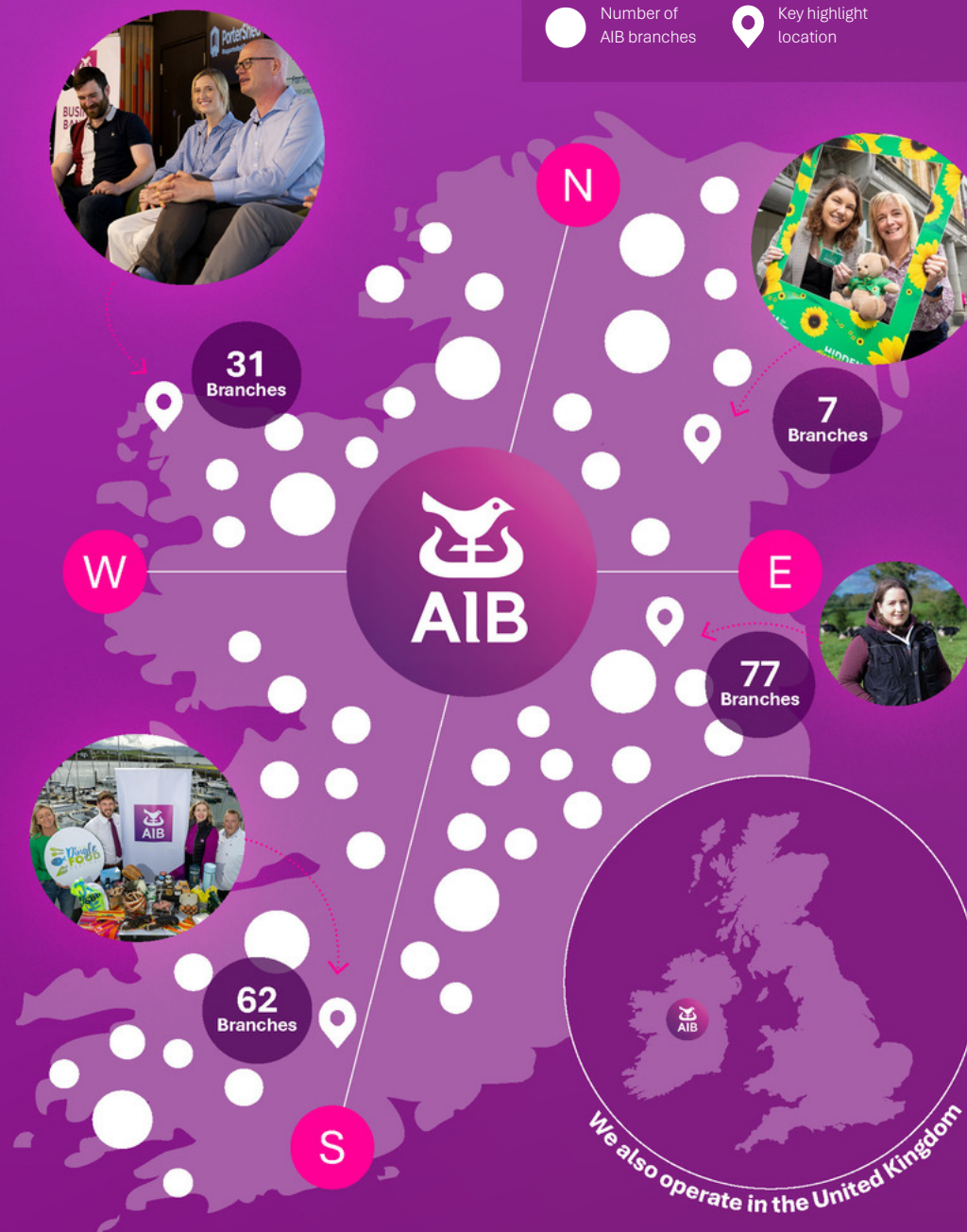
We want to create a more welcoming and inclusive banking experience for all our customers, with a range of accessibility measures across our branches.

→ See p.26-28

Map key

● Number of AIB branches

📍 Key highlight location





National Focus



At AIB, we aim to be with our customers for the moments that matter across all of our markets – whether that’s helping a couple to pick up the keys to their first home, supporting a business owner to take the next step towards sustainability, or backing a young farmer to stay in his or her community to make a family farm more viable.

In this section

First-time buyers

Read about the customers we have supported to buy their first home.

→ **See p.5 Finally finding a place to call home**

Banking at your fingertips

We launched AIB’s new app, giving customers a more convenient, secure and intuitive banking experience through the device they use every day.

→ **See p.6 New AIB Mobile Banking App – banking at your fingertips**

AIB Press Photographer of the Year Award:

LOYAL FRIENDS, Alan Betson,
The Irish Times

Champion sheepdog trialler and shepherd Garda Paul O'Donnell with his dogs Joe and Ivy.

National Focus

Building progress in housing



Behind every number is a moment – a door opening, a family starting out, a place to do homework and a future taking shape.

Housing remains a cornerstone of essential infrastructure, especially in Ireland. As the country's largest lender to home builders and as a trusted mortgage provider, we have a critical role to play in building progress in national housing development plans – from financing more new homes to shaping a more resilient construction ecosystem.

In the first half of 2026, we contributed over €500 million to fund new private homes, apartment schemes and housing developments, providing finance to increase the supply of new homes, including new social and affordable housing.

Green mortgages continue to grow in popularity as house-hunters recognise the benefits of buying and upgrading energy efficient homes. 61% of Group new mortgage lending went to energy efficient homes in Ireland in the first half of 2026.

We have helped more customers become homeowners with €1.2 billion of new lending going to first-time buyers since the start of the year. Since 2024, we have provided over €6.6 billion to first-time buyers, surpassing our goal to reach €6 billion by the end of 2026.

We are also helping more people to retrofit their homes through lower-cost finance, including our Green Personal Loan.

Since 2020, we have raised €8.2 billion through green and social bonds, which is used to support vital infrastructure and social development, including housing, and the enabling infrastructure needed to build thriving communities.

Case study

Finally finding a place to call home

For Swagata and Soumyadipta Kundu, receiving the keys to their first home just before Christmas 2025 was more than the end of a long search. It was the start of an exciting new chapter.

Originally from Kolkata, India, the couple both work in healthcare research. Soumyadipta moved to Ireland in 2019 to pursue a master's degree, followed by a PhD at the University of Galway. Following their marriage in 2022, Swagata joined him in Ireland and went on to complete her own master's degree at the University of Limerick.

After a year of saving and more than a year searching, they viewed house after house, often competing with long queues of hopeful buyers. Then they found a new three-bedroom home in Swords.

Demand was extraordinary, with every home in the first phase of the development selling within just 20 minutes. The house was perfect: close enough to commute to work and eligible for the Help to Buy and First Home schemes, while an AIB Green Mortgage made it more affordable. Its energy-efficient design also helps keep monthly energy costs lower.

Their new home is already filled with happy memories. They celebrated their first Christmas there, hosted family and friends for Holi, the Indian festival of colour, and enjoyed their first local St Patrick's Day parade in Swords. Now, they look forward to putting down roots, starting a family and becoming part of their new community.

Swagata and Soumyadipta Kundu at their home in Swords, Co. Dublin.



National Focus

Serving 3.5 million customers

At AIB, we continue to progress our customer strategy, underpinned by the three principles of **Easy, Engage and Protect**, focused on making banking easier, strengthening customer engagement and improving customer outcomes. We support over 3.5 million customers, enabling you to bank when and where it suits you – through our digital channels, branch network and Customer Engagement Centre.

Financial wellbeing is central to everything we do.

This means knowing and understanding our customers, ensuring that we explain things in plain and simple language and providing guidance, care and support through every stage of their lives.

Wait a Sec, Double Check.

In our digital world, staying safe online has never been more important. Through our 'Wait a Sec, Double Check' campaign, AIB is helping customers and communities recognise, avoid and report fraud by encouraging people to pause, think and verify before taking action.

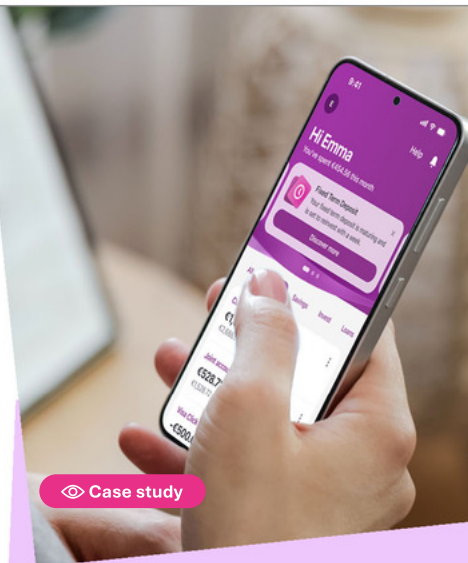
The campaign brings practical fraud awareness advice directly to customers through community events, educational resources and branch-based Staying Safe Online workshops, highlighting common scams and helping people to stay one step ahead of the fraudsters.



Zippay... Simple, Speedy and Secure

March 2026 saw the industry-wide launch of Zippay, which enables customers to send, request and split money instantly using a mobile number. It is available to customers of AIB, BOI and PTSB and provides a simple, speedy and secure way to send and receive payments.

This new AIB app is a major step forward in digital innovation and security for our customers, providing the convenience and accessibility of best-in-class banking they can trust, via the phone in their pocket.



New AIB Mobile Banking App – banking at your fingertips

June 2026 marked a major step forward with the launch of AIB's new app, giving customers a more convenient, secure and intuitive banking experience through the device they use every day.

Our new app, which is being rolled out on a phased basis, was designed with customers at its heart. Throughout its development, our customers helped shape the experience, and their feedback directly informed how the app works and what it delivers.

Digital is only one of the ways we support our customers, but its importance has grown significantly in recent years, reflecting changes in customer behaviour and preferences. This newly launched app, and the cloud-based platform on which it is built, will help ensure AIB remains a trusted, resilient and innovative bank with best-in-class technology.

Case study

Looking after our colleagues, so they can look after you

At the heart of every customer interaction is a colleague who wants to help. That's why we are always investing in our people – creating an inclusive, supportive workplace where our 10,000 colleagues feel empowered at work, so that they can continue to do their best for you.

Building an inclusive culture

Inclusion, diversity and community sit at the core of AIB's values and day-to-day work.

We deliver on this commitment through our Employee Value Proposition, a comprehensive suite of benefits aligned to people's needs as they move through different career and life stages. By investing in our people, we are ensuring that they have the skills, supports and motivation to deliver the very best outcomes for our customers.

We believe in Universal Inclusion, where everyone has the right to be treated with fairness, dignity and respect, to reach their full potential.

We also believe in diversity, representing the different communities we serve. This culture is built on five principles: fostering belonging, recognising exclusion, respecting differences, practising conscious inclusion, and leveraging everyone's talents.

To support our people, we have five key networks, with lots of members and ongoing activities, to underpin this culture. These are our abilities+, life & family+, origins+, women's+ and pride+ networks.

We also expect our suppliers to uphold similar values by treating their employees fairly, avoiding discrimination, providing reasonable accommodation for them at work, and ensuring zero-tolerance policies against bullying and harassment.

By investing in our people, we are ensuring that they have the skills, supports and motivation to deliver the very best outcomes for our customers.



AIB staff attending Dublin Pride Parade.

Case study

Leading with pride, shaping a more inclusive AIB

The pride+ network is focused on two simple but powerful goals: celebrating diversity and building a strong culture of inclusion and support.

AIB's pride+ network is celebrating a standout year – topped off by a prestigious win at the Banking & Culture Awards for Internal Culture Change in May 2026.

This recognition highlights the meaningful difference the network is making right across the organisation, helping to create a workplace where people feel safe, supported and proud to be themselves.

The pride+ network runs a year-round programme of advocacy, education and high-impact events. This has created meaningful internal cultural change and has positioned AIB as a visibly supportive employer for LGBTQ+ staff and customers.

2025 and 2026 have been very busy years for the network. It returned to the Dublin Pride Parade in 2025 (after a gap) and also took part in Cork and Belfast celebrations, as well as Pride Runs across the country. There has also been a series of internal events, including a Pride brunch and social gatherings for staff – helping to build connection and a sense of belonging for all within the organisation. The pride+ network raised over €2,500 for LGBTQ+ charity ShoutOut through internal fundraising initiatives.

In addition, we are a Platinum Sponsor of the Dublin Front Runners Pride Run, an event that raised over €76,000 for LGBTQ+ charities, including Transgender Equality Network Ireland (TENI), Gay Community News (GCN) and LGBT Ireland, reinforcing AIB's wider role in supporting the communities we serve.

Case study

Supporting business, enterprise and innovation



Behind every business is a person – an idea, a risk taken, a livelihood supported.

At AIB, we are supporting the ambitions of business leaders and innovators every day.

From small businesses and family farms to growing enterprises and large employers, our lending helps businesses improve, invest, create jobs and plan for a more sustainable future. In communities across Ireland, this support helps sustain local economies and gives people the livelihoods, services and pride in place that makes communities special.

Our Business Sustainability Loan, introduced in July 2025, is helping businesses, farms and voluntary organisations to become more efficient and invest in a more resilient future.

It provides lower-cost finance for upgrades like solar panels, energy efficient buildings and low-emission vehicles. Applications have been strong, particularly from the agricultural community – highlighting the important role the loan is playing in supporting more sustainable farming.

In addition, through targeted financing, including support for businesses in disadvantaged areas, we're helping to create jobs and opportunities where they are needed most – encouraging more balanced and inclusive regional growth.

Cathy Bryce, Managing Director of Capital Markets at AIB, and Avril O'Hehir, Chief Financial Officer at Lidl Ireland, at Lidl's pioneering net zero store in Maynooth, Co Kildare.



Case study

We mean business AIB and Lidl green lending

Supporting customers to invest in a more sustainable future is a key part of how AIB works with businesses across Ireland. This was reflected in a recent €80 million green refinancing arrangement with Lidl Ireland, supporting the development of eight new energy efficient stores across Ireland.

The investment includes five A1 BER-rated stores in the Republic of Ireland and three Energy Performance Certificate (EPC) A-rated stores in Northern Ireland.

These are all designed to set a new standard in responsible and sustainable retail.

Projects like these contribute to the everyday lives of communities – creating modern retail spaces, supporting employment and encouraging more sustainable ways of living.

Case study

Founder Alistair Hay and David McHale, AIB's business advisor in the northwest; Photo: Declan Devlin.



The sound of Ireland heard worldwide

From a small workshop in rural Ireland to stages around the world, Emerald Guitars is a story of passion, resilience and innovation.

Founder Alistair Hay, who is originally from County Donegal, first developed his craft in St Louis, Missouri in the USA, building high-performance racing boats from carbon fibre. It was there that he had a simple but brave idea: combine that advanced material with his lifelong love of guitars.

Before he could even play a chord, Alistair had a photographic memory of every guitar he had ever seen since early childhood. "I don't know why but guitars have been the one thing in my life that just captivated me," he says.

What began as a hobby quickly grew into a business and Emerald Guitars was founded in 1999.

Today, the company creates world-class instruments from its base in Donegal – a location that brings both challenges and strengths.

Alistair says that the rugged landscape and the deep musical heritage of Donegal are integral to their guitars.

AIB has supported Emerald Guitars throughout its journey. The long-standing relationship has played a key role in helping the business grow into Ireland's largest manufacturer of musical instruments, so that the sound of Ireland can be heard worldwide.

Case study

You've Got This

Women in Business

More than 300 female business owners from across Ireland came together for the Women in Business All-Island Female Entrepreneurs Conference, an event that celebrates the ambition, resilience and creativity of women in business, supported by AIB as principal sponsor.

Under the theme 'You've Got This', entrepreneurs shared their experiences, challenges and successes, creating an environment where ideas sparked, confidence grew and valuable networks were formed.

From practical business advice to honest conversations about leadership, the conference

provided tools and encouragement to help women at every stage of their entrepreneurial journey. It was a powerful reminder that when women are supported to succeed, the benefits extend far beyond individual businesses, strengthening local communities, creating jobs and contributing to a more inclusive economy.



National Focus

From small steps to large energy projects

Sustainability is at the heart of everything we do.

Climate action is about protecting our environment and nature, and ensuring that we have a sustainable world to pass on to future generations.

Importantly, climate action is also about putting in place the essential infrastructure, housing, energy, public health, security and competitiveness which we all need.

Greening our business is a strategic priority for us and is at the heart of everything we do. Our green and transition financing, which is growing at a significant rate every year, coupled with our sustainability research and thought leadership, is helping to build a future that works for everyone – from financing smart energy homes to advising businesses on how they can save on their fuel bills to financing large-scale infrastructure.

Our **Climate & Infrastructure Capital** division – of more than 100 specialists – is central to our focus on Greening our Business through its lending to large-scale renewable energy and infrastructure projects across Ireland, the UK, Europe and North America. The team supports projects that strengthen energy security, create jobs and drive economic growth, while helping communities and businesses transition to a low-carbon economy.



Crossmore Windfarm, Co. Clare.

Case study

Case study

Your Steps to Sustainability

For many of our customers, sustainability is now part of their everyday – how they live, work and plan for the future. We are here for those already making their transition and those still considering what might be best for them.

We also know that making sustainable choices isn't always easy, particularly when balancing the cost of everyday living. This year, we have developed 'Your Steps to Sustainability', a dedicated resource to help make sustainable living a little easier, practical and relevant for today's world.

What's even better is that a lot of our advice can also help you save money, is good for your wellbeing and supports our world.



Switching
to the train

Energia Renewables – Crossmore Wind Farm

Earlier this year, AIB, alongside a consortium of banks, provided €9.1m in long-term project finance to support the development of Energia Renewables' Crossmore Wind Farm in Co. Clare. The seven-turbine, 25MW wind farm generates enough renewable electricity to power the equivalent of 14,500 homes annually. The electricity generated by the wind farm will be purchased by a blue-chip US Fortune 500 company under a long term Corporate PPA.

Eligible for inclusion in AIB's Green Bond portfolio, this transaction further supports AIB's commitment to financing Ireland's renewable energy transition, while delivering local impact through an annual community benefit fund to support projects and initiatives in the surrounding area."

Case study



Ireland's only mobile Community Banks

Strong communities are built on connection, on a sense of pride in place and shared experiences. With over 170 branches and Ireland's only mobile Community Bank service, we are committed to staying present in the places that matter to people – not just online – but on the ground.

Bringing banking to the heart of rural communities

AIB has four mobile Community Banks, which cover over 30 rural locations across Donegal, Mayo, Limerick, Clare, Kerry, Cork, Tipperary and Galway.

We are the only bank that continues to provide these crucial services to some of the more remote communities in the country so that people can continue to access cash, lodge cheques, pay their bills or get bank drafts or foreign exchange when they need it.

Watch our video to follow a day in the life of the mobile Community Bank that travels from Westport to Achill twice a week.

Standing with agriculture

Family farms and agricultural businesses are at the heart of rural communities, supporting livelihoods, sustaining local economies and passing knowledge from one generation to the next. At AIB, we understand the vital role agriculture plays in shaping our countryside, our national identity and our sustainable future.

That is why we are committed to standing alongside the agricultural community as they navigate change, embrace new opportunities and build resilient businesses for the future.

Through finance, advice and partnerships, we support practical initiatives that help farmers improve profitability and sustainability.

From backing Teagasc's Signpost Programme, which helps farmers reduce emissions and build more sustainable farm businesses, to supporting Grass10, which promotes better grassland management and farm efficiency, and partnering with innovative industry-led programmes such as Carbery Group's Farm Zero C initiative, we are helping farmers prepare for a changing future.

Case study

Celebrating women in farming

The United Nations has designated 2026 as the International Year of the Woman Farmer to highlight the crucial role women play in global agri-food systems.

Watch our video with Ciara Callanan on her family farm in Loughrea, Co. Galway where three generations of farmers are combining knowledge and experience with new generation innovation to build a viable and sustainable future. We've also spotlighted some amazing young female farmers in Ireland in our regional sections.



National Focus

Our Partnerships

We partner with organisations that make a real difference every day, from tackling food insecurity and improving education potential to strengthening resilience in communities being impacted by climate change.



Case study

Goal Mile 2025

We are a proud lead supporter of the annual GOAL Mile and 2025 marked the most successful year to date with over 214 events taking place across Ireland, raising a record €808,000 in vital funds to support communities impacted by climate change and conflict around the world.

Since 2021, the AIB and GOAL partnership has resulted in over €2 million in donations to support GOAL's humanitarian programmes.

We are dedicated to helping raise critical funds for GOAL's life-saving humanitarian work in 14 countries across the globe.

Fernhill GOAL Mile, Co. Dublin.

FoodCloud

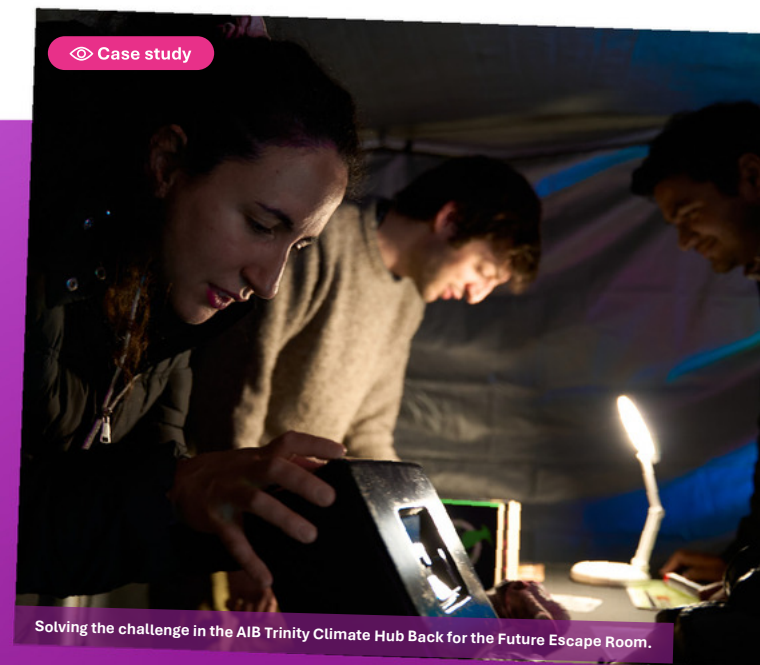
AIB and FoodCloud have a shared vision to build more sustainable communities and to support the just transition to a low-carbon economy where no good food goes to waste. Since the start of our partnership, AIB has enabled FoodCloud to redistribute over 41.1 million meals and support over 600 charities around Ireland. AIB employees have also donated over 14,320 volunteering hours since 2018, working in FoodCloud hubs in Cork, Galway and Dublin Hubs, on farms, or through skilled volunteering.

AIB is the proud partner of the AIB FoodCloud Community Meals Programme, the organisation's latest innovation in tackling food waste and food insecurity. The programme provides a new meal service to charity partners, helping to ensure surplus food reaches those who need it most. It is projected to deliver an additional 200,000 community meals and rescue a further 100 tonnes of surplus food from going to waste.



Case study

David Doolan, FoodCloud Warehouse Lead Operative and Equipment Trainer, and Gavin Doyle, FoodCloud Dublin Warehouse Manager.



Case study

Solving the challenge in the AIB Trinity Climate Hub Back for the Future Escape Room.

Cutting-edge research

We are investing in cutting-edge research and innovation through our €20 million support for new sustainability education and research, including €10 million allocated to the AIB Trinity Climate Hub in Trinity College Dublin and a €10 million commitment to Innovate for Ireland, supporting leading-edge PhD research into sustainability, demonstrating our ambitions and thought leadership.

National Focus

We're donating €1 million to local charities

Each year, AIB donates €1 million to local charities across Ireland, Northern Ireland and Great Britain through our AIB Community €1 Million Fund.

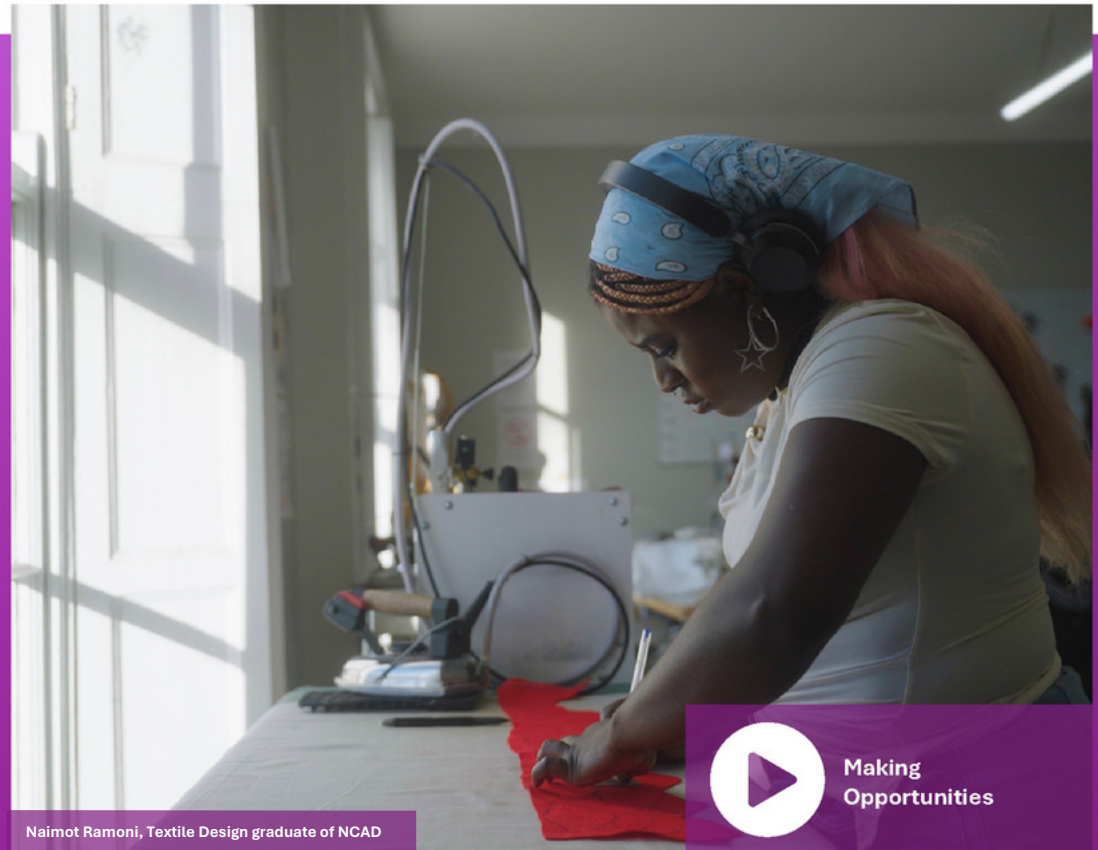
In 2026, 63 charities and community organisations received funding, meaning that since the Fund started five years ago, over 300 local charities have received €5 million in much needed support, creating meaningful and lasting impact in communities everywhere.

In addition, to mark our 60th anniversary this year, AIB has made a special contribution of €60,000 to the Fund. This funding will provide an extra €10,000 for each of our charity regions (Connacht, Dublin, Leinster, Munster, NI/GB and Ulster), helping to extend the reach and impact of local community projects.

The 2026 AIB Community €1 Million Fund recipients reflect the breadth of community need, supporting organisations working in areas such as health and hospice care, cancer support, children and youth services, disability and autism supports, food poverty, homelessness, education, arts, and local community development.



Riaz Hadler and Sarah Verdon at We Make Good, Mountjoy Square.



Naimot Ramoni, Textile Design graduate of NCAD



Making
Opportunities

We Make Good

We Make Good is a social enterprise, with a keen focus on the creative and fashion industry based on Mountjoy Square in Dublin's North Inner City, providing skills, training and hands-on opportunities for people often locked out of the employment market. Funding from the AIB Community €1 Million Fund has supported the launch of a new repairs and alterations course, which is helping people to develop practical skills, find new career pathways and, most of all, boost confidence. Find out more about the futures being transformed in this short video.

National Focus

Education, culture and the arts

AIB's support for education, the arts and culture is rooted in our belief that creativity and opportunity are essential to building stronger, more inclusive communities. We are proud to support initiatives such as the AIB Press Photographer of the Year Award and the highly regarded National Gallery of Ireland annual AIB Portrait Prize and AIB Young Portrait Prize, which help tell the stories and capture the people, places and moments that bring us together.



Investing in young people

AIB Future Sparks is Ireland's largest post-primary schools programme, supporting young people, teachers and parents through key life stages with curriculum-aligned educational resources focused on life skills, financial wellbeing, careers, and future readiness.

Future Sparks reaches 95% of Ireland's post-primary schools, engages more than 2,700 teachers, and has an estimated student reach of over 400,000 young people. Its scale, credibility and deep integration with schools give AIB a unique platform to positively influence and support the next generation at moments that matter most.

Three decades of impact: AIB and DCU partnership

AIB and Dublin City University (DCU) marked 30 years of partnership in Autumn 2025, highlighting a long-standing commitment to education, research and enterprise in Ireland. Over three decades, this collaboration has supported talent development, advanced research and created real opportunities for students, entrepreneurs and communities across Ireland.

Through our ongoing support for DCU, AIB continues to invest in skills, ideas and opportunities – helping to equip the next generation to succeed and showcasing what long-term collaboration can achieve.

AIB and Junior Achievement Ireland (JAI) celebrating 30 years of partnership

Over 36,000 national school students from across the country have participated in the JAI programme, with over 1,600 AIB volunteers using their experience to encourage children to think differently about business, sustainability and their futures.

Since 2022, AIB has also sponsored the entrepreneurship-focused 'It's My Business' programme, giving students skills like teamwork, critical thinking and decision-making. Prior to the programme, 49% of students thought anyone could be an entrepreneur. This increased to 72% once the programme was completed.

Together, AIB and JAI are boosting confidence and belief – helping young people realise their potential and turning their ideas into possibilities.

Winner Guorui Sui (age 11), with his painting *My Own World of Fantasy*.



St Columbanus National School, Co. Dublin.



National Focus

Championing sport and culture

AIB celebrates Ireland's rich sporting life, supporting the GAA at every level of the organisation, from Championship to Clubs, including initiatives like the GAA Green Clubs Programme.

The GAA – much more than a sporting organisation

Nothing brings communities together more than the GAA. AIB's long-standing support for the organisation reflects a deep understanding of its place at the heart of life across the island of Ireland and for many communities in the UK. It's so much more than a sporting organisation – it is a powerful force for community, identity and belonging.

Through our partnership with the organisation at every level, from Championship to Clubs, including initiatives like the GAA Green Clubs Programme, AIB is helping local clubs thrive as hubs where communities can come together in shared pride, on and off the pitch.

From early morning training sessions to big match days that bring whole towns together, GAA clubs are where friendships grow, generations connect, and a real sense of belonging takes root.

Louise Ward, Captain for Kilkerrin Clonberne in the ladies LGFA final in December 2025, and LGFA rep for the launch of AIB Club Championship.



Seán O'Shea (Kerry), Oisín Conaty (Armagh), Jordan Morris (Meath), Aidan O'Shea (Mayo).



East



E

Our East Region stretches from Louth to Wexford along the Irish Sea and takes in many historic inland counties like Laois and Offaly. Many towns and townlands in this region have also become a commuter belt for the Greater Dublin Area. It's no surprise that the 77 branches across this region are serving our largest customer base.

In this section

Customer first

We bring together three stories from three different perspectives that show what customer first means for people every day.

→ See p.18 *Customer first always*

Health and wellbeing in the city

AIB is supporting the Royal College of Surgeons in Ireland's 'Humanarium' in Dublin – a bright, innovative, free exhibition space dedicated to health and wellbeing.

→ See p.19 *Bringing Health and Wellbeing to life in the centre of Dublin*

**AIB Press Photographer
of the Year Award**
PAUSE, Mark Condren,
MEDIAHUIS IRELAND

Luna the labrador in white beach foam caused by high waves in Rush Harbour, Co. Dublin.

Case study

UN International Year of the Woman Farmer

Lakeland Dairies' first female board member

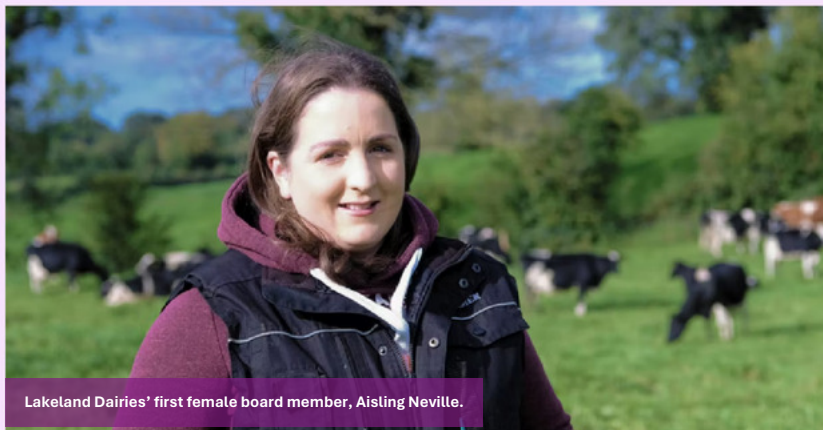
Turning just 30 this year, Aisling Neville is a young woman helping to shape the future of Irish dairy farming.

Raised on her family's dairy farm in Co. Offaly, Aisling developed a love of farming from an early age, working with dairy cows, breeding and herd management. She was determined to build a career in the sector and chose to strike out on her own, leasing a farm near Moate, Co. Westmeath and taking responsibility for a 150-cow dairy herd at just 22 years of age.

Aisling combines hands-on farming experience with academic rigour; along the way she also earned a first-class honours degree in Agricultural Science.

Her stand-out passion, ambition and leadership was quickly recognised. She became the first woman ever elected to the Board of Lakeland Dairies – a landmark achievement for both the co-op and the wider farming sector. Aisling is a powerful role model for the next generation of farming and her story demonstrates how determination, expertise and fresh thinking can help drive Irish agriculture forward.

AIB has supported Aisling along her busy last eight years, from her initial set up on her own rented farm to more recently helping her to purchase additional land and her first home.



Lakeland Dairies' first female board member, Aisling Neville.

Case study

A Business Sustainability Loan proved the smart move for Clever Clogs

For Joanne O'Grady, sustainability was never just about the products she sold – it was about how her business operated too.

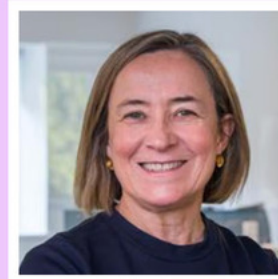
As founder of Clever Clogs, a Malahide-based distributor of practical baby and nursery brands from around the world, Joanne had built her reputation on quality, trust and ethically sourced, long-lasting products, including her own brand Gaia Baby.

But her own premises didn't reflect those values.

"I literally spent my whole life here freezing, trying to warm up over old-fashioned storage heaters. While we had all these sustainable brands and held sustainability as central to our ethos, we were in fact working out of a very creaky, leaky old building," she reflects.

With support from an AIB Business Sustainability Loan, Joanne undertook a full retrofit of her building, transforming it into a warm, energy efficient space that now mirrors the ethos of her brand. The company's office refurbishment cost €250,000, of which €100,000 came from an AIB sustainability loan.

The impact has been immediate. Energy use has dropped dramatically, electricity costs have reduced by around 30% and the company's carbon emissions are lower. By aligning her operations with her values, Joanne is now proud to welcome customers and suppliers into a space that reflects her commitment to sustainability.



Freya, the office dog at Clever Clogs.

Customer first **always**

At AIB, being customer first means putting people's needs – and particularly those of more vulnerable customers – at the centre of every decision, making banking simpler and more accessible so that they can focus on what matters most to them.

Here are three stories from three different branches that give just a taste of what that means every day.



Story 1

Andrea in Navan – AIB colleague

“I see it every day – how something simple for one person can feel overwhelming for someone else.”

“During an appointment in our Navan branch, I could tell a young customer with autism was finding the space difficult. It was busy, noisy and unfamiliar.

So I paused, listened and suggested we move somewhere quieter.

We relocated to a sensory-friendly room we have through our AsIAm partnership. The change was immediate. The tension eased and we could talk properly. It was a small adjustment, but it meant everything. What felt like a challenge became something manageable – even positive.”

1

Story 2

JP in Mullingar – customer

“There was patience, warmth and a real sense of care.”

“I brought my parents – my dad had just turned 91, my mum is 89 – into the Mullingar branch. What I thought would be a straightforward visit turned out to be anything but: closing accounts, moving funds, arranging drafts and withdrawals.

We were brought into a private room and guided through everything, start to finish. There was patience, warmth, and a real sense of care – especially for my parents, who needed time and reassurance.

It was late on a Friday afternoon and we were there for over an hour and a half. And still, not once did we feel like we were holding anyone up.

My parents were delighted when they came out. More organised, more confident – and feeling valued as special customers.”

2

Story 3

Customer in Tullamore

“Every visit is the same in the best way now. I come in, I’m greeted, and I know who I’ll see.”

“I wasn’t sure what to expect the first time I walked into the Tullamore branch. I had been a customer in a different branch. But this was new. Different. A bit overwhelming.

Now the visits are part of my week. There’s a routine to it – even a fist bump for the Retail Manager.

The team understands me. They know how I manage my money and what works best. If something doesn’t seem right, they take a moment to check it out, to make sure everything stays on track.

They’ve really helped me feel confident doing something I used to find difficult. I still come in with support, but I feel more independent now. More comfortable. Known.”

3

👁 Case study

Powering homes from waste in Poolbeg

In early 2006, AIB through our Climate & Infrastructure Capital division, provided significant financing as part of a term loan facility to Dublin Waste to Energy (DWTE) in Poolbeg.

DWTE provides sustainable treatment of waste that cannot be reused or recycled, converting it into essential energy, rather than sending it to landfill. It generates over 60 megawatts of electricity which is exported into the national grid – enough to power around 115,000 homes annually.

The facility is also capable of generating 90 megawatts of district heating – enough to heat around 50,000 homes – and will act as a heat source for the proposed Dublin District Heating System. Our financing is supporting critical national infrastructure while contributing to Ireland's energy security and circular economy ambitions.



Dublin Waste to Energy facility to the right of the iconic Poolbeg Chimneys.

👁 Case study

Bringing Health and Wellbeing to life in the centre of Dublin

In February 2026, the Royal College of Surgeons Ireland (RCSI) on Dublin's St Stephen's Green opened its first exhibition at 'Humanarium'.

Humanarium is a bright, innovative, first of its kind free exhibition space dedicated to health and wellbeing, allowing people to better understand their health and to make informed lifestyle choices.

AIB is proud to support this initiative through a €500,000, five year funding commitment, made in partnership with RCSI.

RCSI is Ireland's only university totally dedicated to health sciences and is ranked world first for its contribution to the UN SDG 3: Good Health and Wellbeing.

The first exhibition – called More than a Beat – examined how our hearts work and the steps we can take to keep them healthy. It also explored the current treatments available in cardiovascular health and cutting-edge developments in research and surgery for cardiac care. The exhibition is backed up by a regular calendar of free activities and events.



Pictured from left to right: Ms. Aine Gibbons, Director Development, Alumni Relations, Fellows & Members, RCSI; Professor Fergal O'Brien, Deputy Vice-Chancellor for Research and Innovation, RCSI; Professor Cathal Kelly, Vice Chancellor, RCSI; Glenn Shanley, Head of Corporate Banking, AIB; Professor Deborah McNamara, President, RCSI; Dr. Alison Boyle, Gallery Director, RCSI; Barry Field, Corporate Affairs Director, AIB.



S

Our South Region runs from Waterford in the sunny southeast, across Cork and Kerry to County Clare. It's a sweeping heartland with some of the country's most fertile agricultural land and dramatic landscapes. We have 62 branches across this region, serving large cities like Cork, Limerick and Waterford, and remote peninsulas, which we serve with our mobile Community Banks.

In this section

Dingle dining

AIB is proud to support the much-loved Dingle Food Festival – a three day celebration of local food, community and sustainability.

→ [See p.21 Dingle Food Festival, sustain and savour](#)

Cleaning up

Our colleagues rolled up their sleeves to help restore Banna Strand in Kerry, playing a small but meaningful part in cleaning it up and preserving it.

→ [See p.22 Rolling up the sleeves for Banna Strand](#)

South

AIB Press Photographer of the Year Award

GIVING IT EVERYTHING,
Eamon Ward, FREELANCE

Eve McMahon gives it her all while playing with the Clarecastle/Ballyea Céilí Band at the Harvest Festival in Bunratty Castle.

Case study

AIB and O'Flynn Group: delivering homes for Cork

Delivering homes where they're needed most is critical to building stronger communities – and, in Cork, that progress is happening on the ground.

In Glanmire, the latest phase of the Ballinglanna development has marked an important milestone in AIB's long-standing partnership with the O'Flynn Group. Together, more than 6,000 homes have now been delivered, or are in development or planning, in Cork and across Ireland over the past decade.

For families in Cork, this means more than numbers – it means access to high-quality, energy efficient homes in established and growing communities.

Developments like Ballinglanna, alongside new homes planned for Dunkettle and Mallow, are helping to meet urgent housing need and support local growth.

AIB is playing a key role as Ireland's largest lender to the homebuilding sector – working with partners like O'Flynn Group to increase supply at scale while ensuring homes are built to modern, sustainable standards.

Because behind every development is something that matters most: a place to call home.



Michael O'Flynn, Chairman and CEO of O'Flynn Group, and Colin Hunt, CEO of AIB.



AIB is delighted to continue support for the Dingle Food Festival.

Case study

Dingle Food Festival, **sustain and savour**

Each October, the vibrant town of Dingle and surrounds come alive as thousands of people gather for the much loved Dingle Food Festival – a three day celebration of local food, community and sustainability.

Organisations such as Dingle Hub, local businesses, residents and the wider festival network are also playing their part in building a more resilient, low-carbon future for the town and the Dingle Peninsula year-round.

AIB is proud to play its part in ensuring this much anticipated event continues to thrive. From supporting the festival to hosting our own events, like the 2025 'Sustain & Savour – Ag Fás le Chéile' in our Dingle

branch, colleagues create a welcoming space where local businesses, customers and community organisations can connect, share ideas and learn from one another.

AIB is delighted to continue its support for the 2026 festival, helping to keep sustainability, community and local enterprise at the heart of the event.

Case study

Raising awareness about food waste

At University College Cork (UCC), AIB's long-standing partnership with FoodCloud was highlighted at a Student Pantry event, raising awareness about food waste and providing nutritious meals.

Supported by colleagues from AIB's Western Road Branch in Cork City, the event showed how surplus food can be turned into practical support for students facing cost-of-living pressures, while also reducing food waste.

AIB sponsored the FoodCloud food truck, which served freshly prepared meals using perfectly good surplus food. It was a simple, visible example of the AIB FoodCloud Community Meals Programme in action.

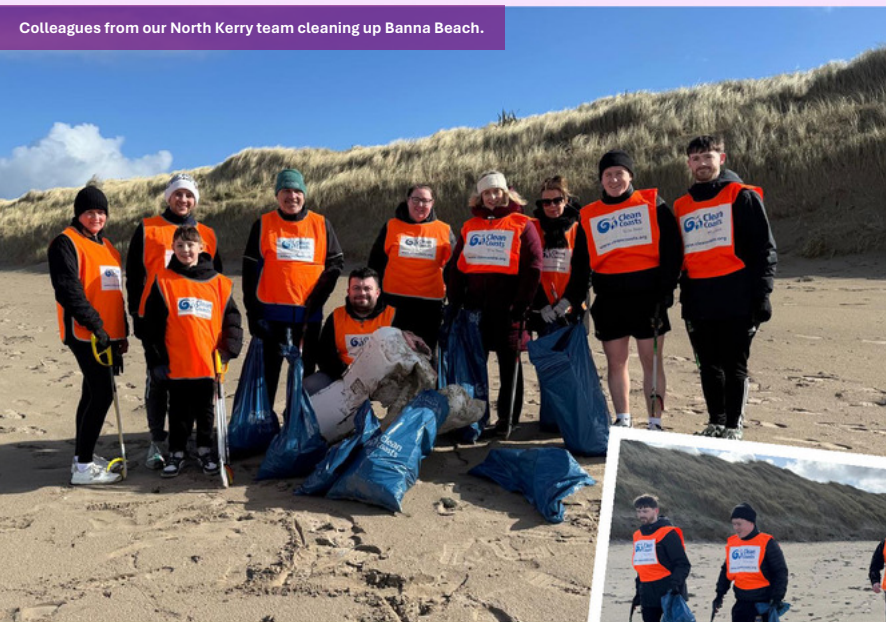
The impact of the UCC Student Pantry is felt throughout the year on the campus. Run by students, it now redistributes over 700kg of surplus food every week and supports around 200 students in a welcoming space.

Many of the students who rely on the service said that it not only helps them cope with cost-of-living pressures, but has also become a place for community and friendship.



Pictured from left to right: Western Road staff, Aisling Molloy and Daniel Coakley, Head of Community Development with FoodCloud, Eimear Delahunty, and Consumer Sustainability Lead at AIB, Colin Morehead.
Photo: Joleen Cronin.

Colleagues from our North Kerry team cleaning up Banna Beach.



Case study

Rolling up the sleeves for Banna Strand

Bringing people together to care for the places we all share can make a lasting difference – and that spirit was clear at Banna Strand in Tralee this April 2026.

Staff from the four local AIB branches team joined forces for a community clean-up, working side by side with local volunteers and organisations. Led by Stingray Labs and supported by Tralee Chamber Alliance, Clean Coasts, Banna Rescue and Kerry County Council, the initiative brought together people with a shared goal: protecting one of Kerry's most loved natural spaces.

It was a day full of energy and purpose. The team rolled up their sleeves to help restore the beach, playing a small but meaningful part in preserving it for the whole community.

But the day was more than just a clean-up. It was a reminder of what can be achieved when people come together. Moments like this build stronger connections – both with each other and with the environment – and highlight the role we all play in caring for the world around us.

West and Northwest

W

This is a long and winding region that hugs the Atlantic Ocean from Galway to Donegal, providing breathtaking scenery in some of the most remote communities. AIB has 31 branches in this region. Its population is lower and more dispersed than other regions. At a time when other banks are pulling away from branches, it makes people-based banking in communities more important than ever.

In this section

Sparkling ideas

AIB has been supporting PorterShed in Galway for over a decade, helping to create tech jobs and innovation.

→ See p.24 *Sparkling ideas to grow and scale at PorterShed in Galway*

Milking success

A young female farmer has been supported to create the Milk Bar, Donegal's first milk vending machine and farm shop.

→ See p.25 *Milking success: How a young woman farmer is leading the way*

AIB Press Photographer of the Year Award

MYLIE, Clodagh Kilcoyne, REUTERS

Mylie Connors (9) holds his miniature pony at the annual Ballinasloe Fair, one of Europe's oldest and largest horse fairs.

Case study

Sparkling ideas to grow and scale at PorterShed in Galway

A decade on from its foundation, PorterShed continues to be all about creating high-value sustainable jobs that have a positive impact on Galway and the surrounding areas.

AIB has been right with PorterShed since its beginnings, supporting its development and celebrating the positive impact it continues to have on businesses, talent and communities across the region.

A key part of PorterShed's goal is helping to create tech jobs, especially indigenous tech. It provides space for start-ups to develop, pointing founders in the right direction. It also welcomes multinational companies to use the PorterShed office spaces as landing bases.

In April 2026, PorterShed marked its 10th anniversary with its Spark event at the Dexcom Stadium in Galway, bringing together over 450 founders, start-ups, partners and regional stakeholders.

As part of the anniversary celebration, AIB confirmed a renewed five year sponsorship, reinforcing a long-term commitment to supporting enterprise and regional development.



Pictured from left to right: Dylan Kelly McDonagh (Sustainability & Innovation Lead at iSupply), Grace O'Shea (Failte Ireland), Conor Coyne (CEO Kylemore Abbey), Declan Slemmon (Head of Sustainability at Aerogen).

AIB and Galway Chamber at PorterShed

Sixty Galway business leaders gathered at the PorterShed in June 2026 for Creating Business Value through Sustainability, a Galway Chamber event delivered in partnership with AIB.

The event explored how embedding sustainability into business strategy can create long-term value and competitive advantage, with practical

insights on managing costs, strengthening resilience and preparing for evolving regulatory requirements.

It was an opportunity for networking and learning, reflecting Galway Chamber and AIB's shared commitment to helping regional businesses embrace innovation and prepare for a more sustainable future.

Case study

Investing in Letterkenny: Supporting business, jobs and community

AIB was proud to support the TMR Hotel Collection in the acquisition of the 114-bed Radisson Blu Hotel in Letterkenny – an investment that brings real benefits to the local economy and community.

As one of Donegal's most important towns, Letterkenny relies on strong local businesses to support jobs, tourism and wider economic activity. This investment strengthens a key part of the town's hospitality offering, helping to attract visitors, sustain employment and support the many small businesses that benefit from increased footfall.

With over 2,200 employees, TMR continues to revitalise high-potential regional hotels across Ireland, supporting growth where it matters most – in local communities. Through AIB's green loan facility, the project also secured sustainable financing, ensuring the hotel can grow while operating in a more energy efficient way.

Partnerships like this show how long-term investment can help businesses expand, strengthen local economies, and keep regional towns like Letterkenny thriving.



Glenn Shanley, Head of Corporate Banking at AIB, with Elmea Fox, Director at Lanthorn (TMR Hotel Collection).



Shannon Porter at The Milk Bar, Co. Donegal.

Case study

UN International Year of the Woman Farmer

Milking success: how a young female farmer is leading the way

Donegal farmer and entrepreneur Shannon Porter brings together innovation with tradition on her family's dairy farm in Carrigans, East Donegal, where she has helped diversify the business through The Milk Bar, Donegal's first milk vending machine and farm shop.

The Milk Bar is all about connecting consumers directly with the source of their food. Using milk that is produced, pasteurised and bottled on the family farm, customers can purchase their milk in reusable glass bottles and learn about modern food production.

The business has also developed relationships with cafés who value fresh, local produce, diversifying to include ice-cream, and locally sourced eggs, jams, chutneys and other artisan products.

Shannon is a passionate advocate for agriculture, rural communities and encouraging more women and young people to consider careers in farming. Somehow, she also finds time for school visits, farm open days and public engagements to showcase the realities of modern farming and the important role women play in the sector.

AIB has been with Shannon every step of her journey, supporting her when she made the decision to leave full-time employment to focus entirely on growing the

business, and has provided financial advice and guidance as it has expanded and diversified. We also helped her purchase her first home, so that she can continue to concentrate on her growing customer base.

Her story highlights the innovation, leadership and community spirit that female farmers are bringing to Irish agriculture and which AIB is supporting throughout the country.

Case study

Boil the Kettle in Dungloe

There was a great day of community spirit at the 'Boil the Kettle' Relay for Life event at our Dungloe branch in Donegal in support of the Irish Cancer Society, topped off by a special visit from Daniel and Majella O'Donnell.

It was a great way to share a cuppa with friends and neighbours and raise vital funds. Between Relay for Life and Daffodil Day fundraising, the branch raised over

€1,700 (including a matched contribution from the AIB Employee Giving Programme) for an issue that affects so many families.





Northern Ireland & Great Britain



N

Across Northern Ireland and Great Britain, AIB is helping to build stronger, more sustainable communities by backing the businesses, farmers, innovators and infrastructure projects that drive economic progress both for the markets themselves and to support the wider UK-Ireland economy.

In this section

Wind power

We are financing infrastructure for a cleaner, more secure energy future in the UK and Europe.

→ See p.27 *Harnessing the power of wind for nearly one million homes in the UK*

Let's Talk Business

Read about some of the ways we are supporting businesses to thrive in Northern Ireland.

→ See p.28 *Helping local businesses take their next step*

AIB Press Photographer of the Year Award:

**PREPARING CHILDREN FOR
A SUBMERGED FUTURE,
Justin Kernaghan, REACH PLC**

Pupils from St. Trea's, Ballymaguigan, sit at their desks in the middle of Lough Neagh's submerged water, highlighting the effects of climate change.

Case study

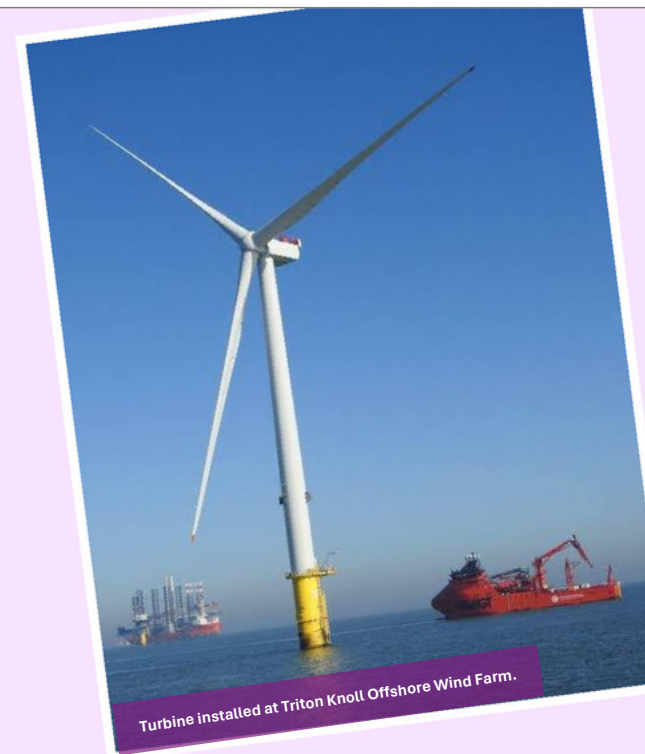
Harnessing the power of wind for nearly one million homes in the UK

AIB is helping to finance the infrastructure needed for a cleaner, more secure energy future in the UK and Europe.

Through our Climate & Infrastructure division, we supported the Triton Knoll Offshore Wind Farm, one of the UK's largest offshore renewable energy projects, with financing increasing to £90 million (€103 million). Located off the Lincolnshire coast, Triton Knoll is an 857 MW windfarm generating enough clean energy to power the equivalent of approximately 935,000 homes. Its 90 offshore wind turbines help reduce carbon emissions while strengthening energy security and supporting communities across the UK.

The project is owned by a consortium of investment-grade sponsors including RWE, J-Power and Kansai Electric Power. RWE, the majority shareholder is the world's second-largest offshore wind operator, with over two decades of experience, a significant UK operating footprint and a strong pipeline of future work. Other shareholders are also leaders in large-scale renewable energy and this marks the second transaction that AIB has financed with Kansai Electric Power.

By providing long-term financing for projects like Triton Knoll, AIB is helping to unlock investment in the renewable energy infrastructure needed to support economic growth and the transition to a lower-carbon future. It is one example of how we are working with leading international partners to deliver practical climate solutions that create lasting benefits for households, communities and future generations.



Turbine installed at Triton Knoll Offshore Wind Farm.

Pictured from left to right: Seamus McGuckin (AIB NI), Martin Tumilty (Lotus Homes), Paddy McGuigan (AIB NI), Fergal McAliskey (Lotus Homes) and Heather McElhinney (AIB NI).



Case study

Building energy efficient homes in Northern Ireland

AIB NI is proud to support Lotus Homes in delivering high-quality, energy efficient homes across Northern Ireland, building a greener future for generations to come.

"The team at AIB NI has supported a number of our new build developments builds to date. They are very much aligned to our own vision for creating new communities in Northern Ireland underpinned by great locations, superior design quality and functionality, coupled with a shared commitment to sustainability.

It's that partnership approach which makes the difference," said Martin Tumilty, Managing Director

of Lotus Homes. Paddy McGuigan, Corporate Manager at AIB NI said; "We're delighted to support local homebuilders to provide energy efficient homes and create new communities."

Sustainability is at the heart of the AIB strategy as we seek to support and sustain the communities in which we live and operate in.



Case study

Making banking more **accessible for everyone**

Our commitment is to ensure that every person who enters our branches feels respected and empowered.

That's why we enhanced accessibility and inclusion offerings across all branches in Northern Ireland, helping to ensure a welcoming and supportive environment for customers with non-visible disabilities, communication challenges or additional needs. All AIB branches in Northern Ireland now recognise the Hidden Disabilities Sunflower. The Sunflower is a discreet symbol enabling customers to signal that they may require extra time, understanding, or support.

Speak Easy Communication Cards are also now available. These cards are designed for

customers who experience difficulty communicating, providing a straightforward way to indicate banking needs or questions without having to speak.

These new initiatives build on AIB's existing accessibility supports across Northern Ireland, including audio guidance at AIB ATM and Cash and Cheque Lodgement machines, language interpretation and translation services and autism-friendly supports.



Case study

Creating **futures**. Inspiring **potential**.

Through the support of AIB and a wider network of business partners, Young Enterprise Northern Ireland is helping to build the confidence and entrepreneurial skills of the next generation. This year, the programme has reached more than 92,000 young people in 306 schools, supported by 250 volunteers and 149 business partners. From developing business ideas and solving real-world challenges to learning about money, teamwork and the world of work, students gain experiences that bring classroom learning to life.



Case study

Let's Talk Business

Running a business is full on, so support needs to be quick, relevant and easy to access.

In 2025, we introduced our Let's Talk Business drop-in sessions, which provided an opportunity for customers to meet with their local team, access personal support, ask questions and explore tailored solutions to help their business succeed.

Expanding on these, we've launched Let's Talk Business: Coffee Break Briefings, a series of short, practical webinars designed to fit neatly into our customers' and business owners' working day.

The webinars are straightforward, each with a specific focus and no generic conversations, jargon or lengthy presentations. While delivered online, the webinars will complement, not replace, face-to-face engagement and our presence in local communities. They aim to help businesses understand what support is available, build confidence in the expertise on-hand and connect with the right people locally, while removing barriers to participation and encouraging follow-up conversations.

Conclusion



AIB Press Photographer of the Year Award: DRENCHED CHANI ANDERSON, IRISH EXAMINER

Three boys stand kerbside in Monkstown, Co. Cork, enthusiastically urging passing cars to drench them as rainwater surges along the road during an unusually heavy summer downpour.



Why we publish our Social Impact Report.

Sustainability is central to everything we do. We started our sustainability journey nearly a decade ago and today, it is core to why and how we do business. It is central to our strategy and plans, and so sits at the heart of our business.

Supporting social progress is also core to why and how we do business. I hope the stories, people and inspiring projects and partnerships highlighted throughout this report gives you a sense of the key role that AIB plays, from our main streets to national schools and from playing pitches to shaping our economic resilience and competitiveness.

This is the breadth of AIB's social and sustainable impact – felt in the lives behind the numbers, seen in communities across the country and always guided by a simple idea: being there for people, every step of the way.

Thank you

Barry Field
Corporate Affairs Director, AIB

Thank you



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