Banking Operations: Sustainability, Covid and the New Normal

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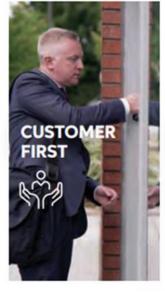
AIB Group plc



About us

- Our main business activities are retail, business and corporate banking, mobile payments and card acquiring.
- The Group operates predominantly in Ireland and the United Kingdom.
- Our core segments are: Retail Banking; Corporate, Institutional and Business Banking (CIB), and; AIB UK.
- Our purpose, as a financial institution, is to back our customers to achieve their dreams and ambitions.













OUR SUSTAINABILITY JOURNEY

- Establishment of Energy,
 Climate Action & Infrastructure team
- Achieved CDP Climate A Leadership Rating
- Sponsorship of UCD Chair in Behavioral
 Economics DCU Chair in Data Analytics
- Procured 100% renewable energy
- 1st Sustainability Conference
- 1st Sustainability Report
- Establishment of SustainableBusiness Advisory Committee (SBAC)

Signed the Low Carbon Pledge to reduce emissions by 50% by 2030



- Achieved CDP Climate A Leadership Rating
- Group-wide certification to ISO 14001 & ISO50001 (Energy & Environmental Mgt. Standards)





- Completed materiality exercisewith 1,400 Stakeholders
- 2nd Sustainability Conference
- 2nd Sustainability Report
- Partnerships with FoodCloud and SOAR

- Sustainable Communities becomes
 AIB's 5th strategic pillar
- Achieved CDP Climate A- Leadership Rating
- Main sponsor of Climate Finance Week



- Pledge to Do More Commitment
- Green Mortgage
- Founding Signatory of the UNEP FI
 Principles for Responsible Banking



Supporter of the TCFD (Commitment to disclose climate-related financial risks)



Achieved the Business Working Responsibly Mark



- 3rd Sustainability Conference
- 3rd Sustainability Report
- Eliminated Plastic Coffee Cups & Disposables

 (12.5m items)

- Pledged to become Carbon Neutral in our Operations by 2030
- Achieved CDP Climate A Leadership Rating



- Awarded Chambers Ireland
 Outstanding in Sustainability 2020
- Published a defined list of Excluded Business Activities
- Issued 1st Green Bond for €1bn
- Published Responsible Supplier Standards
- Launched a Socially Responsible
 Investment Bond Framework
- Committed €5m to community causes for COVID-19



- Launched new COVID-19 propositions and
 additional supports for vulnerable customers
- Named Large Green Organisation of the Year



- Main Sponsor of 3rd Climate Finance Week
- 4th Sustainability Report based on refreshed materiality exercise



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Our Sustainability Targets



CLIMATE ACTION

2023

€5_{BN}

IN NEW CLIMATE ACTION LENDING

2030

NET ZERO¹

IN OUR OWN OPERATIONS

AMBITION FOR

70% OF NEW LENDING TO BE GREEN

2040

NET ZERO AMBITION

CUSTOMER PORTFOLIO LENDING (AGRI 2050)

ECONOMIC & SOCIAL INCLUSION

2023

€300м

FINANCE FOR SOCIAL HOUSING

2023

500,000

CUSTOMERS SUPPORTED - FINANCIAL LITERACY

ONGOING

FOCUS ON

AIB TOGETHER

PROGRAMME

FUTURE-PROOF BANK

2023

TRANSACTIONAL NPS²

53+

2023

>2.25_M

DIGITALLY ACTIVE CUSTOMERS

ONGOING GENDER BALANCED

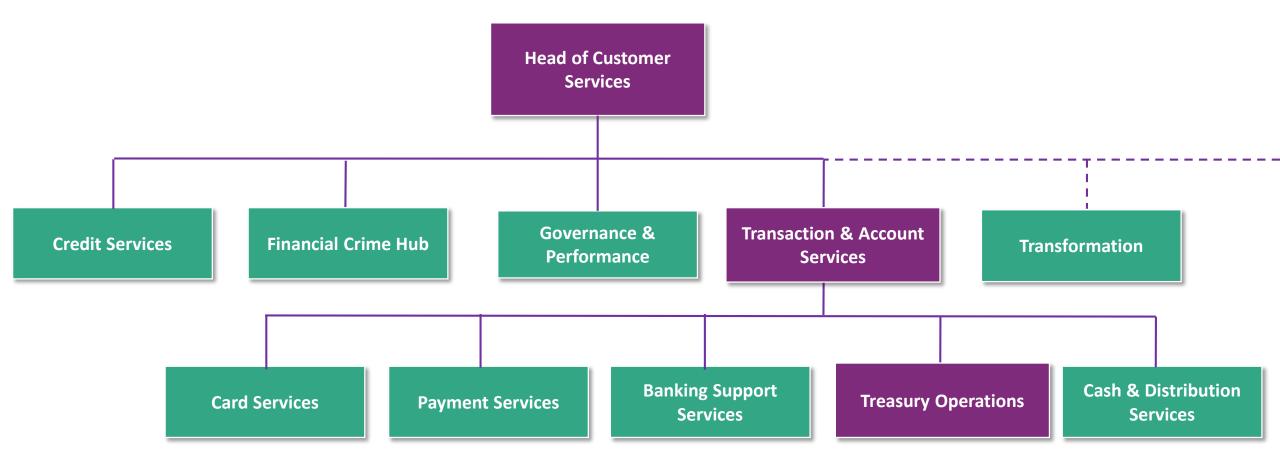
BOARD & EXCO

¹ Includes Scope 1 & 2 emissions.

² Transactional Net Promoter Score (NPS) is an aggregation of 20 Homes, Personal, SME, Digital, Retail, Direct and Day-to-Day Banking journeys.

Banking Operations: Customer Services





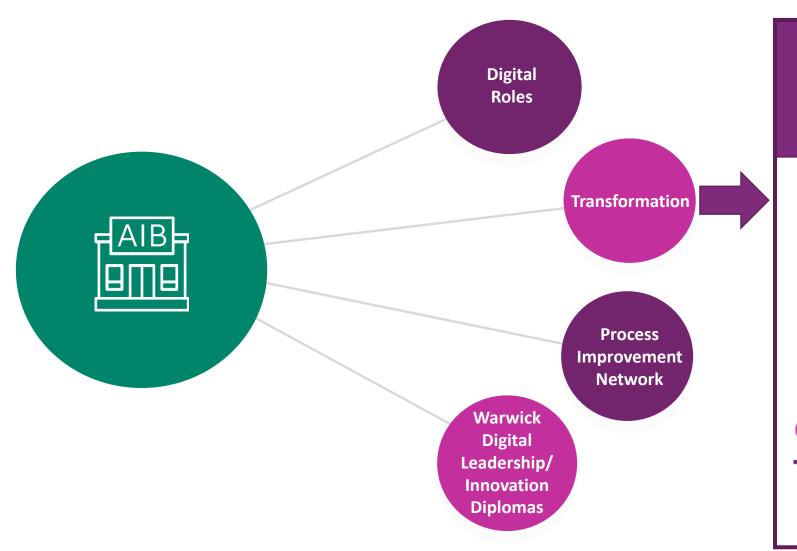


Sustainability: Green Products Supported by Operations



Sustainability: Digitisation





Digitisation Example:

Online SFS Project











Sustainability: Future Proofing Treasury & Payment Operations

Treasury Platform







- Front-to-Backend Platform
- Upgrades/Maintenance Releases
- Automation/Efficiency

Payments Engine







- Eliminate complexity
- Resilience
- Modernised Architecture

Intraday Liquidity







- Nostro Funding/Liquidity Management
- Automation of Sweeps
- Real Time Information

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Sustainability: Covid and the New Normal



BANKING OPERATIONS SUSTAINABILITY GROUP

Engaged and proactive working group focused on **climate action** in Banking Operations



COVID PAYMENT BREAKS

Operations teams supported customers throughout Covid19 facilitating over **66,000 payment breaks**.



HYBRID WORKING MODEL

New model post Covid19 for operations teams with combination of onsite and **remote working**.



AIB TOGETHER

Operations teams continue to support AIB community programmes as volunteers with our partners e.g. **FoodCloud.**



DIVERSITY & INCLUSION

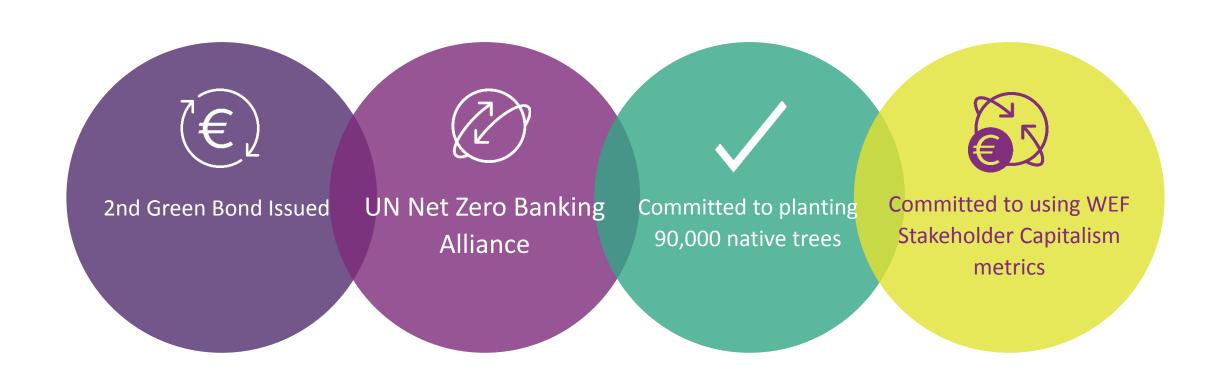
Committed to diversity and inclusion in Operations. **50% of senior leadership team** representation is female in Banking Operations



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2021: Climate Action Progress Continues





Thank you