

Banking Operations: Sustainability, Covid and the New Normal

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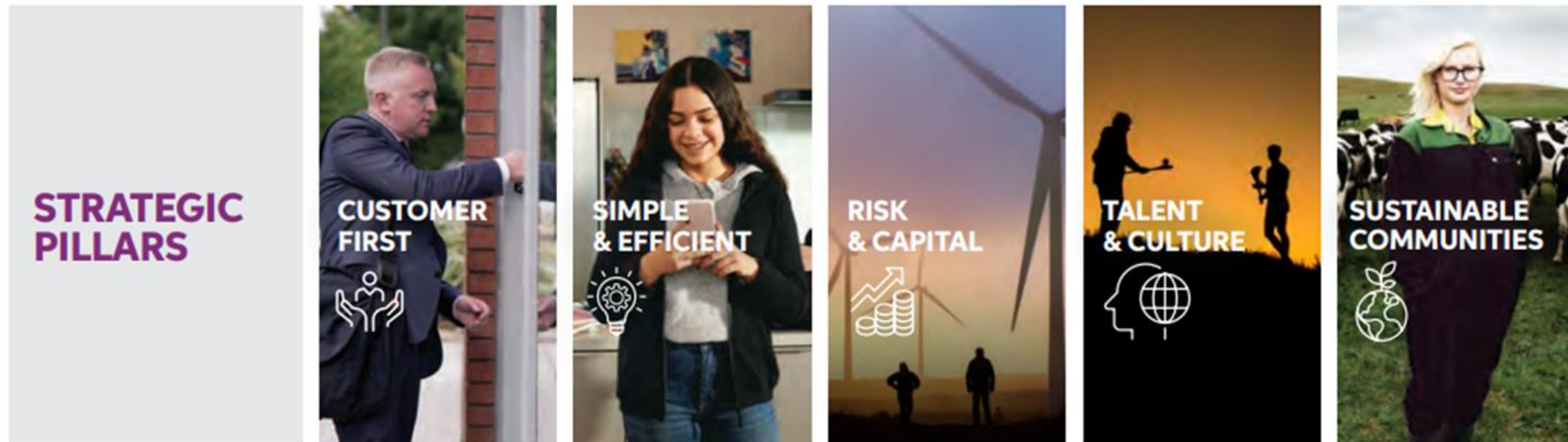


AIB Group plc

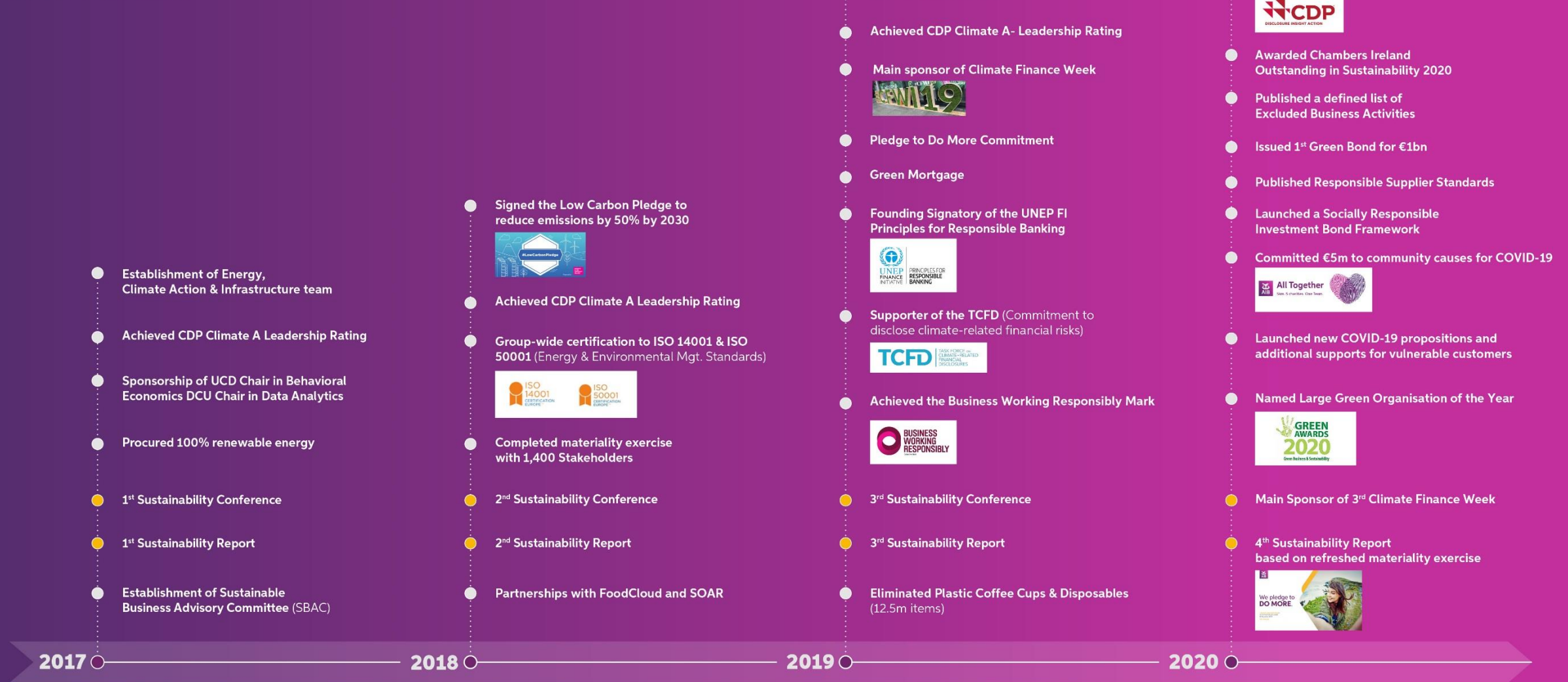


About us

- 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



AIB Group plc

Our Sustainability Targets



CLIMATE ACTION

2023

€5BN

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

€300M

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

>2.25M

DIGITALLY ACTIVE CUSTOMERS

ONGOING

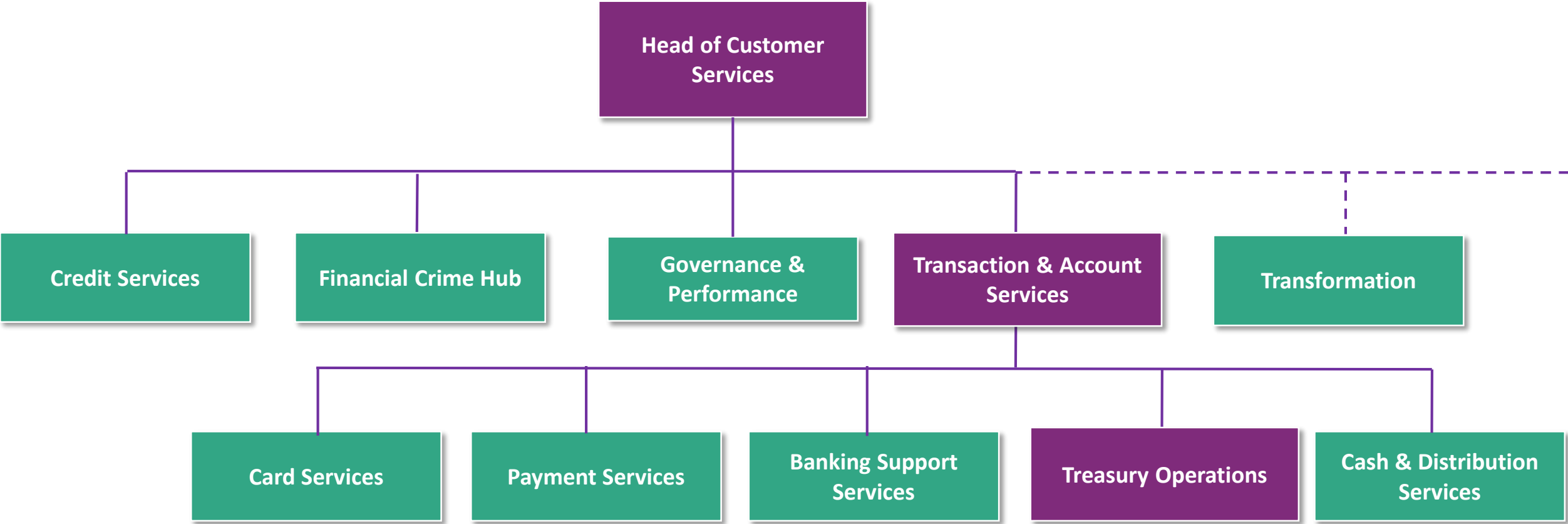
**GENDER
BALANCED**

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



Banking Operations

Sustainability: Green Products Supported by Operations



Green Bond



Green Personal Loan



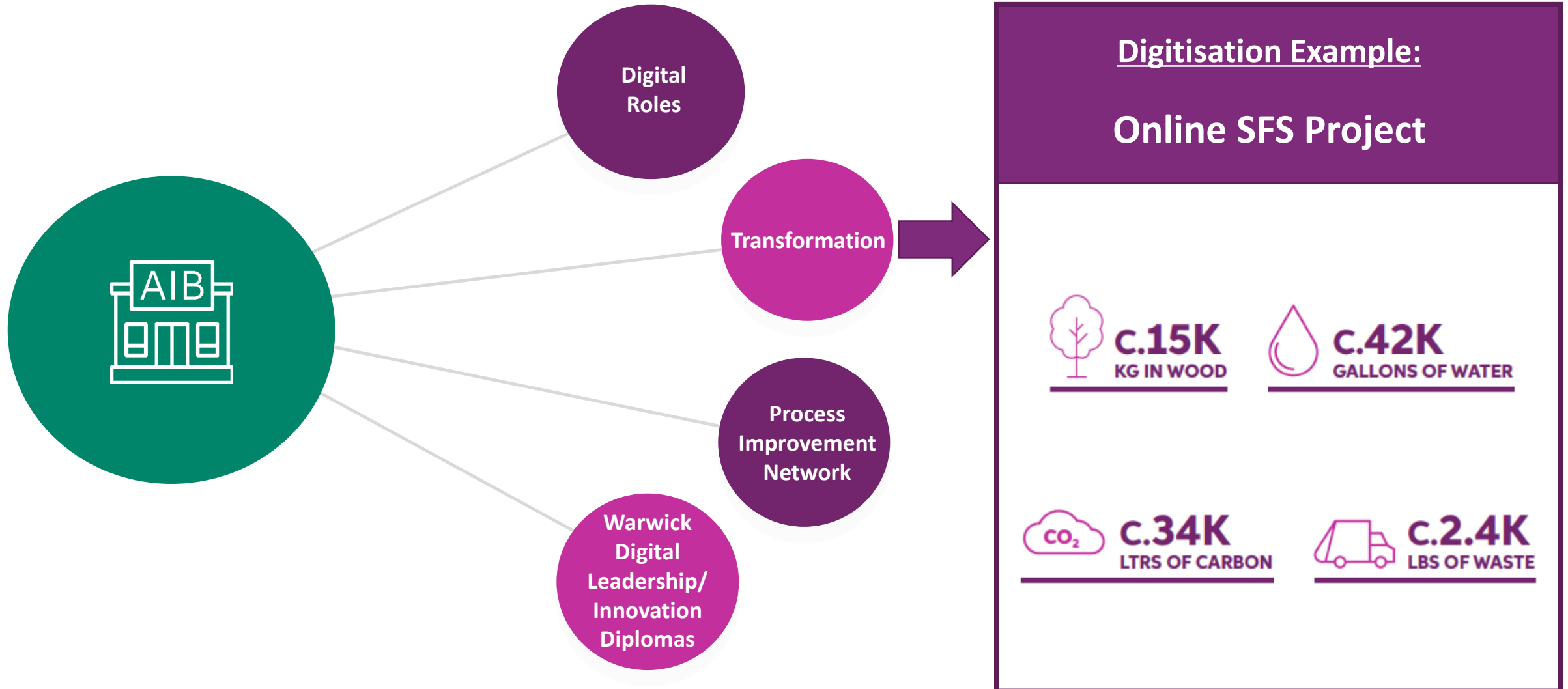
Green Mortgage



Socially Responsible
Investment Bond
Framework Established

Banking Operations

Sustainability: Digitisation



Banking Operations



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

Banking Operations



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



AIB Group plc

2021: Climate Action Progress Continues



2nd Green Bond Issued



UN Net Zero Banking
Alliance



Committed to planting
90,000 native trees



Committed to using WEF
Stakeholder Capitalism
metrics

Thank you

The background is a solid, vibrant pink. In the lower right quadrant, there are three thin, white, curved lines that sweep upwards and to the right, creating a sense of movement and modern design.