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you're after

AIB Group plc Green Bond Report 2024

Report on the allocation and impact of AIB's green bond issuance
for financial year ended 31 December 2024



Statement from our CEO

Sustainability is at the heart of the AIB Group strategy as we seek to protect our people, our prosperity, and our planet, from the devastating impact of climate change, by reducing our own carbon footprint and supporting our 3.35 million customers to do the same. As a bank at the very heart of the Irish economy, AIB's role is to support our customers in the creation and delivery of sustainable economic, social and environmental development in towns and communities across the country.

The investment required to finance the global transition to a low carbon economy will need to increase to about \$9 trillion a year to 2030 according to estimates from the Climate Policy Initiative. In the case of Ireland, the International Monetary Fund estimates the cost will amount to c. €20 billion per annum over the next decade, much of this will come from the private sector.

Our ambition is that 70% of AIB's new lending will be green or transition by 2030. We are making real progress towards achieving that goal through the deployment of our €30 billion Climate Action Fund. The more green lending we do, the more green capital we can raise, as investors are attracted by our strong ESG credentials.

Green bonds are a key part of the transition finance toolkit as they enable capital to be directed towards key green and transition activities. Our Green Bond Framework includes renewable energy projects, green buildings, clean transportation and circular economy and waste management lending. Our Social Bond Framework includes financing to the healthcare, education, social and affordable housing sectors, SME lending in deprived areas, and affordable basic infrastructure.

AIB has to date raised a combined €4.65 billion from the issuance of green bonds, including €650 million raised in 2024, after becoming the first Irish bank to issue a green bond in 2020. When social bonds are included, the bank has raised €6.4 billion from the issuance of bonds for Environmental, Social and Governance (ESG) purposes.

AIB's ambition is to continue to be regular issuers of ESG labelled instruments, while maintaining best in class programmes. I am very pleased to present in this report our Green Bond Allocations and Impacts, as well as an overview of the Forvis Mazars assurance engagement.

Colin Hunt
Chief Executive Officer

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Sustainable Communities

Sustainable Communities is one of AIB's five strategic pillars - along with Customer First, Simple & Efficient, Risk & Capital, and Talent & Culture. We endeavour to be a leader in the sustainability agenda as we continue to support the transition to a more sustainable future, building long-term resilience and sustainability for our business, our customers, economy and society.

To deliver on our overall purpose of empowering people to build a sustainable future we have sharpened our ESG principles across three pillars as follows:

- **Climate & Environmental Action:** We will provide responsible green finance, investments and advice to drive structural change and support the transition to a low carbon future.
- **Societal & Workforce Progress:** We will strive to make a positive economic contribution and to be a positive influence on society, improving the lives of people and their communities and helping to build a brighter and fairer future.
- **Governance & Responsible Business:** We pride ourselves on acting responsibly, with integrity and transparency, while embedding ESG capabilities and measures at the heart of our business.

OUR PURPOSE		EMPOWERING PEOPLE TO BUILD A SUSTAINABLE FUTURE	
ESG Strategic Pillars	Climate & Environmental Action	Societal & Workforce Progress	Governance & Responsible Business
Areas of Focus 2024-2026	<ul style="list-style-type: none"> • Lend responsibly and steer our portfolios towards Net Zero by 2050. • Reach net zero in our own operations by 2030. • Increase consideration and management of climate and environmental risks. • Contribute to protecting nature and safeguarding natural ecosystems/habitats. 	<ul style="list-style-type: none"> • Put our customers first, always treating them fairly and with respect. • Continue to proactively contribute to a robust and sustainable economy and society. • Empower own workforce and foster a safe, inclusive and supportive work environment. • Support our communities and local initiatives in a sustainable way. 	<ul style="list-style-type: none"> • Facilitate a culture that promotes our values and fosters engagement. • Ensure that the Board and management work to the highest standards to deliver long-term value. • Operate responsibly at all levels, while managing cybersecurity, data security and operational resilience risks.
Our ESG Measures	<ul style="list-style-type: none"> • We have increased our existing Climate Action Fund from €10bn (by end 2023) to a cumulative target €30bn by 2030. • We aim to have 70% of new lending to be Green or Transition by 2030. 	<ul style="list-style-type: none"> • We will build a brighter and fairer future for our customers by lending more than €6bn to first time buyers by 2026. • We will continue to support sustainable communities and local initiatives through AIB's community fund and charity donations. 	<ul style="list-style-type: none"> • We will act responsibly and build an inclusive workforce that reflects our culture and promotes our values. • We will further improve our efforts to manage cybersecurity, data security and operational resilience risks, protecting customers and the bank.

For more information, please see the Sustainability Statement in our [2024 Annual Financial Results \(AFR\)](#)

"Treasury, on behalf of AIB Group plc, issue MREL eligible debt to support the bank's capital position and meet its regulatory requirements. On an annual basis, these debt issuance programmes form part of the Group's Board approved funding and liquidity plan. Our Green and Social Bond programmes are crucial to aligning funding and liquidity plans with the bank's Sustainable Communities Strategy and providing a Debt Capital Markets offering for ESG investors.

Our €4.65bn of Green Bonds issued support AIB's €30bn Climate Action Fund, financing lending that mitigates climate change by reducing emissions, protecting ecosystems, or having a positive environmental impact.

- Brendan Bane, Head of Treasury



Brendan Bane
Head of Treasury

Green Bond Assets and Liabilities

Green Bond Assets as at 31 December 2024

Total Green Bond Eligible Loan Portfolio: €6.15 Billion

ICMA SBP Eligible Loan Category	Number of Eligible Loans	Amount (€)
Green Buildings	3,969	2,658,036,377
Renewable Energy	229	3,372,988,214
Clean Transportation	1,567	32,232,779
Circular Economy and Waste Management	5	82,711,075
Total	5,770	6,145,968,445

Green Bond Liabilities as at 31 December 2024

Total Outstanding Green Bonds: €4.65 Billion

Instrument (ISIN)	Settlement	Maturity	Amount (€)
XS2230399441	30/09/2020	30/05/2031	1,000,000,000
XS2343340852	17/05/2021	17/11/2027	750,000,000
XS2491963638	04/07/2022	04/07/2026	750,000,000
XS2555925218	16/11/2022	16/02/2029	750,000,000
XS2707169111	23/10/2023	23/10/2031	750,000,000
XS2823235085	20/05/2024	20/05/2035	650,000,000
Total			4,650,000,000

AIB were fully allocated for the reporting period 2024¹

- Total Amount Eligible Green Loans: EUR 6,145,968,445
 - Green Buildings: 43%
 - Renewable Energy: 55%
 - Clean Transportation: <1%
 - Circular Economy & Waste Management: 1%
- Amount of Eligible Green Loans allocated: EUR 4,650,000,000 (usage)
- Number of Eligible Green Loans: 5,770
- New loan amount added since December 2023: EUR 2,981,713,568 (49%)²
- New loan amount added since December 2021: EUR 4,936,718,340 (80%)²
- Residential Mortgage Loans (allocated): EUR 900,651,251
 - of which EU Taxonomy aligned: 100%³

1. Allocations are reconciled on a monthly basis by AIB

2. New loan additions are based on account set-up/initial draw down date.

3. Taxonomy alignment is internally assessed in line with AIB's Group-wide reporting.

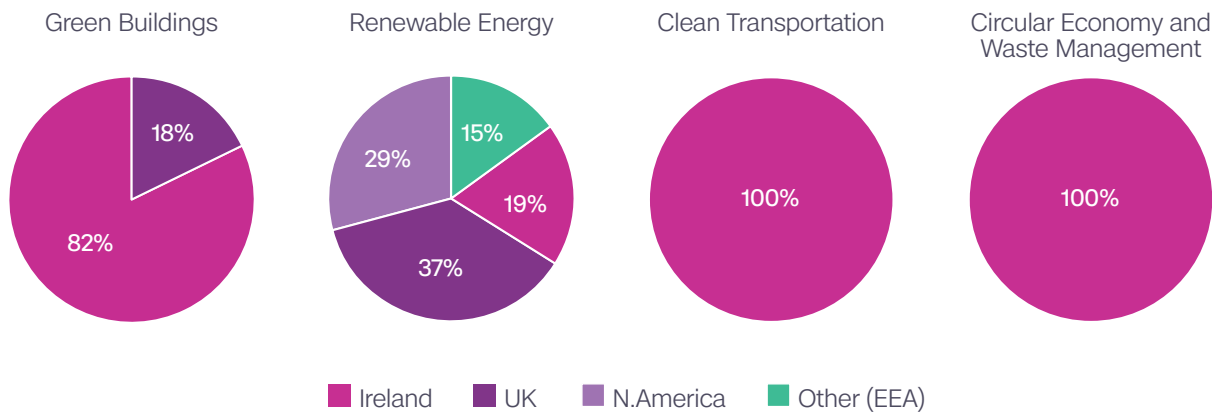
Green Bond Assets Distribution

Growth of AIB's Green Bond Programme 2020 to 2024

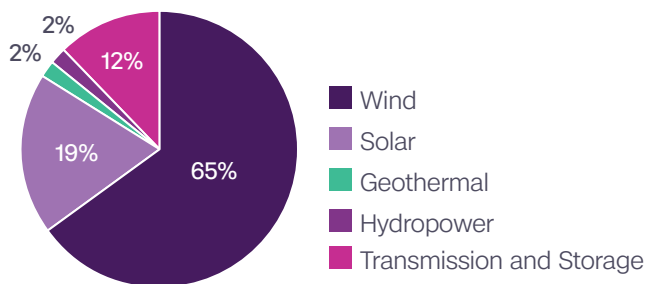


Green Bond Assets by Geography

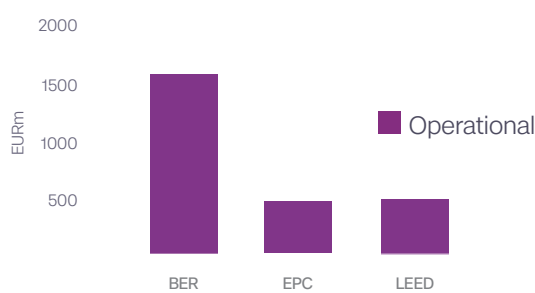
Total Green Bond Loan Portfolio: €6.15 Billion



Renewable Energy Assets by Type



Green Buildings by Certification Type³



3. Allocation to green buildings of EUR2,658,036,377 consists of operational buildings ~93% and in-development buildings ~7%

Overview of Forvis Mazars Assurance Engagement

Forvis Mazars is a leading international audit, tax, advisory and consulting firm. Based in Dublin, Galway, Cork and Limerick, Forvis Mazars in Ireland is part of an internationally integrated partnership.

Independent Limited Assurance Report

AIB engaged Forvis Mazars to perform a review to facilitate the provision of a limited assurance report in respect of 'Reported Information' pertaining to the AIB Green Bond Allocation Report (pp. 5-6), as provided in AIB's Green Bond Framework, for the year ended 31 December 2024.

Forvis Mazars' Responsibilities

- Planning and performing the engagement to obtain limited assurance about whether the 'Reported Information' for the year ended 31 December 2024 has been prepared, in all material respects, in accordance with Section 6 (Reporting) of AIB's Green Bond Framework
- Forming an independent conclusion, based on the procedures performed and evidence obtained
- Reporting conclusion to AIB

Work Performed

Forvis Mazars was required to plan and perform work in order to consider the risk of material misstatement of the 'Reported Information.' In doing so, Forvis Mazars:

- Conducted interviews with management and examined relevant documentation to obtain an understanding of the key processes, systems and controls in place over the preparation of the Allocation Report;
- Performed selected substantive testing of project files against eligibility criteria;
- Performed selected substantive testing of accounting and other relevant records;
- Reviewed the extraction of Allocation Report information from the green asset portfolio;
- Reviewed the Allocation Report for consistency with relevant bond issuance documentation; and
- Reviewed listing of assets used in the impact models for consistency with the green asset portfolios.

Conclusion

Following completion of their review, Forvis Mazars has issued AIB with the assurance report in respect of the 'Reported Information' (herein included in pages 5 and 6) for the year ended 31 December 2024. The full report can be found at: [Impact and Allocation Reports \(aib.ie\)](https://aib.ie).

Green Bond Impact Report

In accordance with the ICMA Harmonised Framework for Impact Reporting⁴ (based on the portfolio approach).

Portfolio Date: 31 December 2024

In accordance with the AIB Green Bond Framework⁵ dated September 2024, this document provides:

1. A description of the Eligible Green Projects;
2. The breakdown of the Eligible Green Projects by nature of what is being financed; and
3. Metrics regarding Eligible Green Projects' environmental impacts.

The methodologies which support the results presented in this document can be found on the AIB website⁶.

Description of Green Projects

AIB, at its discretion but in accordance with the ICMA Green Bond Principles⁷, will allocate the net proceeds of the Green Bonds issued under the Framework to a loan portfolio of new and existing loans in certain Eligible Green Categories.

Green Buildings:

Loans to (re)finance the acquisition, ownership and construction of new or existing residential and commercial buildings that meet one or more of the following criteria:

Ireland

- Buildings built <2021 that are within the top 15% low carbon buildings in Ireland⁸; and
- Buildings built ≥2021 with a primary energy demand at least 10% lower than the Nearly Zero-Energy Building (NZEB) standard⁹.

UK

Buildings with an Energy Performance Certificate (EPC) A or B label or belonging to the top 15% low carbon buildings in the local context (i.e. England & Wales, Scotland and Northern Ireland).

EEA and UK

Commercial buildings holding at least one of the following certifications:

- BREEAM 'Excellent' or higher
- LEED 'Gold' or higher
- DGNB 'Gold' or higher

Renovation of Existing Buildings

- The building renovation leads to a reduction of primary energy demand (PED) of at least 30%; and
- The building renovation complies with the applicable requirements for major renovations¹⁰.

4. ICMA Harmonized Framework for Impact Reporting – June 2023

5. AIB Green Bond Framework - September 2024

6. AIB Green Bond Impact Methodologies

7. ICMA Green Bond Principles (June 2022)

8. For buildings built <2021, to be aligned with the substantial contribution criteria of the EU Taxonomy Delegated Act, the building must be within the top 15% of the national or regional building stock expressed as operational Primary Energy Demand (PED) and demonstrated by adequate evidence. As of Q4 2023, the top 15% of the national stock built <2021 in terms of PED is equivalent to a minimum BER B2 for residential buildings and commercial buildings.

9. In line with the EPBD, Ireland carries out a cost optimal analysis to define NZEB requirements. AIB will calculate the NZEB-10% threshold as per the official cost optimal analysis, published by the Department of Housing, Local Government and Heritage. At the time of writing, the cost optimal analysis for residential and non-residential buildings can be found [at here](#).

10. As set in the applicable national and regional building regulations for 'major renovation' implementing Directive 2010/31/EU.

Renewable Energy:

Loans to (re)finance equipment, development, manufacturing, construction, operation, distribution, maintenance, installation or repair of renewable energy generation and/or electricity transmission and distribution:

- **Solar Energy** – Photovoltaics (PV), Concentrated Solar Power (CSP)
- **Wind Energy** – Onshore and offshore wind energy generation facilities
- **Geothermal Energy** – Geothermal power plants with life cycle emissions lower than 100g CO₂e/kWh
- **Hydropower** – Small scale facilities (less than 25MW) where either:
 - The electricity generation facility is a run-of-river plant and does not have an artificial reservoir;
 - The power density of the electricity generation facility is above 5W/m²; or
 - The lifecycle emissions from the generation of the electricity from hydropower are lower than 100g CO₂/kWh.
- **Electricity Transmission and Storage** – Construction, operation and maintenance of transmission, distribution and storage systems (or other infrastructure, including storage) to facilitate the integration of electricity from renewable energy sources into the grid¹¹.
 1. Transmission and distribution infrastructure in an electricity system that complies with at least one of the following criteria:
 - The system is the interconnected European system, and its subordinate systems;
 - More than 67% of newly enable generation assets are less than the 100gCO₂e/kWh lifecycle threshold (over a rolling 5-year period); or
 - The grid's average emissions factor is less than 100gCO₂e/kWh (over a 5-year rolling period).
 2. Direct Connections, or expansion of existing direct connections of renewable energy sources.
 3. Construction and operation of facilities that store electricity and return it at a later time in the form of electricity (including pumped hydropower storage).

Clean Transportation:

Loans to (re)finance low carbon vehicles, rail transport and supporting infrastructure:

- **Vehicles** – electric, hydrogen or otherwise zero direct (tailpipe) CO₂ emissions passenger/freight vehicles and/or light/heavy-duty vehicles
- **Rail Transport** – passenger and freight transport using railway rolling stock on mainline networks, as well as short line freight railroads which meet one of the following criteria:
 - the trains and passenger coaches/wagons have zero direct tailpipe CO₂ emissions; and
 - the trains and passenger coaches/wagons have zero direct tailpipe CO₂ emissions when operated on a track with necessary infrastructure, and use a conventional engine where such infrastructure is not available (bimode).
- **Infrastructure to support zero direct (tailpipe) CO₂ emissions vehicles** – including EV charging and hydrogen fuelling stations.
- **Exclusionary criteria** – transport and/or storage dedicated to fossil fuels.

Circular Economy and Waste Management:

Loans to (re)finance the management and/or remediation of non-hazardous waste:

- **Collection and Transport** – Source-segregated collection and transport of (single or comingled) fractions intended for preparation for reuse or recycling operations.
- **Material Recovery** – Material recovery resulting in at least 50%, in terms of weight, of the processed separately collected non-hazardous waste into secondary raw materials that are suitable for the substitution of virgin materials in production processes.

11. AIB does not intend to (re)finance any: i. infrastructure dedicated to a direct connection or expanding an existing direct connection between a substation or network and a power production plant that is more greenhouse gas intensive than 100gCO₂e/kWh measured on a life cycle basis; ii. installation of metering infrastructure that does not meet the requirements of smart metering systems of Article 20 of Directive (EU) 2019/944.

Contribution to EU Environmental Objectives

Eligible projects substantially contribute to the achievement of EU environmental objectives¹²:

Climate Change Mitigation	(1.a) Generating, transmitting, storing, distributing or using renewable energy in line with Directive (EU) 2018/2001, including through using innovative technology with a potential for significant future savings or through necessary reinforcement or extension of the grid.
	(1.b) Improving energy efficiency, except for power generation activities as referred to in Article 19(3).
	(1.c) Increasing clean or climate neutral mobility.
	(1.g) Establishing the energy infrastructure required for enabling the decarbonisation of energy systems.
Transition to a Circular Economy	(1.f) Increasing the use of secondary raw materials and their quality, including by high-quality recycling of waste.
	(1.h) Increasing preparing for the re-use and recycling of waste.
	(1.i) Increasing the development of the waste management infrastructure needed for prevention, for preparing for re-use and for recycling, while ensuring that the recovered materials are recycled as high-quality secondary raw material input in production, thereby avoiding downcycling.

The definition of the Eligibility Criteria takes into account the EU Taxonomy Regulation and the EU Taxonomy Climate Delegated Act on a best effort basis where there are feasible practical applications for the use of proceeds category in question, and where there are feasible practical applications in the geographies where AIB's assets are located (in terms of local regulation).

AIB has engaged Sustainalytics to provide a Second Party Opinion, dated September 2024, which includes an EU Taxonomy Alignment review of our Green Bond Framework¹³.

Alignment with the UN Sustainable Development Goals (SDGs)

Green Bonds issued under this Green Bond framework directly advance the following SDGs:

- SDG 7: Affordable and Clean Energy (Target 7.1, 7.2, 7.3)
- SDG 9: Industry, Innovation and Infrastructure (Target 9.4)
- SDG 12: Responsible Consumption and Production (Target 12.2)
- SDG 13: Climate Action (Target 13.1)



Breakdown of Green projects by nature of what is being financed

AIB's Eligible Green Project Portfolio is composed of financial assets (eligible loans), selected in accordance with the Eligibility Criteria set out in the Framework.

Metrics regarding projects' environmental impacts: Portfolio based green bond report in accordance with the ICMA Harmonised Framework for Impact Reporting (June 2022)

AIB has relied on models and methodologies created by specialised consultant Carbon Trust to assess the impact of the Eligible Green categories, together forming the Eligible Green Project Portfolio¹⁴. The Eligible Green Project Portfolio is assessed regarding the following environmental impacts:

Green Buildings:

- Estimated energy consumption (MWh/year)
- Estimated avoided energy consumption (MWh/year)
- Estimated avoided emissions (tCO₂e/year)

Clean Transportation:

- Estimated avoided emissions (tCO₂e/year)
- Number of battery electric vehicles/fleets (BEVs) deployed

Renewable Energy:

- Total Installed Capacity (MW)
- Estimated energy generation (MWh/year)
- Estimated avoided emissions (tCO₂e/year)

Circular Economy and Waste Management:

- Estimated avoided emissions (tCO₂e/year)
- Estimated avoided waste to landfill (individual containers)

12. Regulation (EU) 2020/852 of the European Parliament and of the Council of 18 Jun 2020. On the establishment of a framework to facilitate sustainable investment – 'Taxonomy Regulation'; see here.

13. AIB Green Bond Framework – Second Party Opinion

14. AIB Green Bond Impact Methodologies

Eligible Green Loan Portfolio – EUR6.15 Billion

Eligible ICMA Project Category	Number of Eligible Loans	Eligible Portfolio (EUR)	Share of Total Financing	Eligibility for Green Bonds	Estimated Annual Avoided Emissions (tCO2e)	Total Installed Capacity (MW)	Estimated Annual Energy Generation (MWh)	Estimated Annual Energy Consumption (MWh)	Estimated Annual Avoided Energy Consumption (MWh)	Estimated Avoided Waste to Landfill (million containers)
Green Buildings	3,969	2,658,036,377	43.2%	100%	33,917	-	-	45,116	135,759	-
Commercial Real Estate		1,757,385,125	28.6%	100%	29,292	-	-	39,855	116,620	-
Residential Mortgages		900,651,251	14.7%	100%	4,625	-	-	5,261	19,139	-
Clean Transportation	1,567	32,232,779	0.5%	100%	457	-	-	1,106	-	-
Renewable Energy	229	3,372,988,214	54.9%	100%	1,921,512	2,342	5,032,084	-	-	-
Energy Generation		2,969,675,718	48.3%	100%	1,808,327	2,029	5,005,242	-	-	-
Electricity Transmission and Storage		403,312,495	6.6%	100%	113,185	314	26,842	-	-	-
Circular Economy and Waste Management	5	82,711,075	1.3%	100%	68,813	-	-	-	-	156
Total	5,770	6,145,968,444	100%	100%	2,024,699	2,342	5,032,084	46,222	135,759	156

Portfolio based on Green Bond Report in accordance with the ICMA Harmonised Framework for Impact Reporting (June 2023)

Combined impacts of operational and non-operational projects portfolio, as of December 31, 2024:

- Operational Eligible Portfolio EUR 4,912,689,207 - AIB Attributed Annual Avoided Emissions 1,610,371 (tCO2e/year)
- In-Development Eligible Portfolio EUR 1,233,279,238 - AIB Attributed Annual Avoided Emissions 414,329 (tCO2e/year)

Further breakdown of impact assessment available here.



Case Study

Renewable Energy Generation



Energia Renewables

Energia is one of Ireland's leading utility companies serving over 800,000 customers on the island of Ireland. It is also one of the most experienced energy generators in Ireland having developed 16 wind farms as well as 747MW of combined-cycle gas turbine plants, a 50MW battery storage facility and a 50MW emergency gas generation plant.

Located near Newbliss in Co. Monaghan, Drumlins Park Wind Farm is Energia's newest operational wind farm having begun commercial operations in August 2024. The project consists of eight wind turbines, with a total capacity of 49MW, which will generate enough renewable electricity to power the equivalent of 34,000 homes annually.

The Irish Government's Climate Action Plan sets out the roadmap for achieving the country's carbon emissions reduction target by 2030, setting Ireland on a trajectory to reach at least 80% renewable power by 2030 and to achieve net zero by 2050.

Under the plan, 15% of electricity demand is to be delivered from renewable energy corporate power purchase agreements (CPPAs). Drumlins Park Wind Farm will help to contribute towards this target, with the electricity generated by the project being purchased by a blue chip US Fortune 500 company under a long term CPPA.

Along with a consortium of banks, AIB has recently provided a long term project finance facility for the Drumlins Park Wind Farm, which is eligible for the AIB green bond portfolio. The wind farm will also put in place a community benefit fund of c. €200k per year, which will support local projects and initiatives by way of annual grants administered by an independent third party and a locally appointed community committee.



Case Study

Circular Economy & Waste Management



Lidl Ireland & the Deposit Return Scheme

Launched in February 2024, Ireland has embraced the government's Deposit Return Scheme (DRS), representing a significant step toward achieving its circular economy and environmental sustainability goals, aligned with the Single Use Plastics (SUP) Directive and the Climate Action Plan for Ireland 2040 – which includes targeting 90% collection of plastic drinks containers by 2029.

The Scheme allows consumers to pay a refundable deposit on containers which can then be redeemed at collection points nationwide, manually at small retailers or via automated Reverse Vending Machines (RVMs) at larger outlets.

Lidl Ireland, a major player in the scheme, invested significantly in the infrastructure and store layout required to provide two convenient and easy-to-use RVMs in each of its 180 ROI stores. Since its inception, about 20 percent of all returns have been made through Lidl stores, a significant portion given its 14 percent market share.

Since its launch, Lidl has processed more than 100 million eligible containers, returning more than €17 million in deposits to customers:

"We're delighted to lead the retail sector in contributing significantly to Ireland's sustainability targets and to reach the 100 million containers returned milestone after just eight months of the scheme being live." - Avril O'Hehir, Lidl Ireland.

The DRS has shown strong public engagement. By September 2024, over 500 million plastic bottles and cans have been returned. The combined effort of government, industry, and consumers, are critical as the country transitions to a more circular, low-waste economy.

AIB's green bond eligible loan portfolio includes financing to Lidl under the new Circular Economy and Waste Management category.

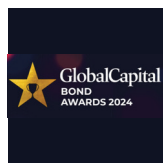
Home - Re-Turn

Our Company - Lidl Ireland

30 September 2024: Lidl hits 100 million DRS returns

Recognition

2024:



May 2024

AIB was shortlisted for the “Most Impressive Financial Institution ESG Bond Issuer” for the period Mar ‘23 to Mar ‘24 at the Global Capital Bond Awards.

www.globalcapital.com/bond-awards



May 2024

AIB's Treasury team were shortlisted for the IBCB Proud to Work in Banking Awards – Customer Focus.

www.irishbankingcultureboard.ie/proud/



February 2024

AIB's Treasury Term Funding team won the IOB Future of Finance Sustainability Award.

www.iob.ie/news

[winners-announced-for-iob-future-of-finance-awards-2024](http://www.iob.ie/news/winners-announced-for-iob-future-of-finance-awards-2024)



Photo: www.iob.ie

AIB's Treasury team presented with the Sustainability Team Award at the IOB Future of Finance Awards.

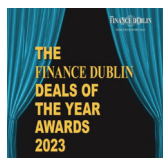
2021-2023:



June 2023

AIB voted ‘Most Impressive Financial Institution ESG Bond Issuer’ for the period March ‘22 to March ‘23 at the Global Capital Bond Awards’.

www.globalcapital.com/bond-awards



May 2023

AIB's inaugural Social Senior HoldCo bond won under the Debt Capital Markets category of Finance Dublin's Deals of the Year 2023 awards.

www.finance dublin.com/vol/28/issue/3



May 2021

AIB's inaugural Green issuance, a €1bn Tier 2 bond (issued in Sep '20) won under the Debt Capital Markets category of Finance Dublin's Deals of the Year 2021 awards.

www.finance dublin.com/articles/19358/



AIB's Brendan Bane picking up the award for ‘Most Impressive Financial Institution ESG Bond Issuer’ on behalf of AIB Group in London.

Links

Please visit our green bond investor relations page aib.ie/investorrelations/debt-investor/green-bonds to access the following:

[Green Bond Framework](#)

[Second Party Opinion \(SPO\)](#)

[Green Bond Impact, Allocation and Assurance Reports](#)

[Green Bond Impact Methodologies](#)



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