

Our strategic progress

A strategy for the future

The AIB Group strategy is centred on an informed view of our customers' needs and anchored in a progressive ESG agenda. With one year of our three-year strategic cycle complete, we are progressing our three areas of focus at pace.



Three areas of strategic focus	Customer first	Greening our business
What this means	We will develop deeper, more enduring relationships with our customers by better serving their financial needs through integrated propositions.	We will mobilise capital to support climate action, be a catalyst for positive change and continue to build on our sustainability leadership.
2024 outcomes	<ul style="list-style-type: none"> • Chief Customer Officer appointed, focused on driving a deep understanding of our customers and embedding the Customer First ethos across the organisation. • Our Customer Digital programme delivered many mobile enhancements, building an engaged customer base while addressing pain points. • We introduced new push notifications on the AIB Mobile App to give our customers real-time transaction information. • We have Ireland's largest branch network with significant investment made in branches in 2024. • Our NPS scores are at an all-time high across multiple customer journeys. • We made a series of mortgage rate cuts across AIB, EBS and Haven, as well as expanded our offerings for self-build customers. 	<ul style="list-style-type: none"> • Continued support for our customers by deploying green finance – c. 35% of our new lending is green or transition. • Majority (52%) of our new mortgage lending in Ireland was to energy efficient homes, underpinned by the launch of two new green fixed rate mortgage products and a range of green mortgage rate reductions. • We launched Sustainability Linked Loans, a new transition product for corporate customers, and supported home retrofits through our Home Energy Upgrade proposition. • Strong progress made towards reducing carbon emissions in our operations by 2030 supported by a significant branch investment programme commenced across c. 60% of our network. • AIB Community €1 Million Fund supported 70 charities in 2024, and over 200 charities to date. • Continued successful greening of our funding model with €6.4bn in ESG bond issuance in recent years.
Looking ahead	<p>Leveraging customer feedback, research and the power of artificial intelligence (AI), critical focus ahead is on developing a deeper understanding of what our customers need and want. We will harness customer insights to drive customer personalisation, proposition developments and enhance service levels.</p> <p>Upgrading our mobile app, with enhanced features and capability for customers, blending security and convenience.</p>	<p>Our Climate Capital business is well positioned to address the significant financing opportunities and market liquidity that renewables offer.</p> <p>Beyond Climate Capital, there will be ongoing enhancement of our green/transition product offering and related propositions.</p> <p>We will invest further in data to support our understanding of the transition profile of our business, and in sustainability-related innovation including academic research.</p>

Three areas of strategic focus	Operational efficiency & resilience
What this means	We will ensure the appropriate capability, capacity and resilient platforms are in place to support the Group's strategic ambition.
2024 outcomes	<ul style="list-style-type: none"> Our Simple & Sustainable Servicing programme is delivering efficiency through detailed focus on key processes within our Operations area. We have made sustained progress on improving processes which support key customer journeys. This includes activities that: enable quicker account opening; digitalisation of some paper-heavy processes; introduction of 24-hour mortgage approval in-principle for EBS and Haven, and; a reduction in home loans turnaround time in our UK business from c. 35 to 15 days. We have established an AI Centre of Excellence and have successfully implemented a new AI-capable payment fraud monitoring system. Launch of Abi, our new digital assistant – part of our ongoing commitment to enhance customer service, helping our customers to resolve simple queries with a digitally available solution.
Looking ahead	<p>Continued investment in AI capability in our Customer Engagement Centre.</p> <p>Investment in credit data and customer credit systems to modernise, reduce paper and speed time-to-decision.</p> <p>Continued modernisation of our technology systems to drive efficiency and improve product development capabilities.</p> <p>Use of dynamic workforce planning tools to ensure readiness for future skills needs.</p>

