

Our Impact in Action

Addressing Climate Change and Supporting the Transition to a Low Carbon Economy



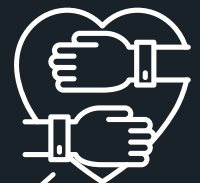
Elevating Our Social Impact and Connecting with Local Communities

- Title Sponsorship of the Irish Olympic Team and the Irish Paralympic Team for the 2024 Games in Paris
- More than 67,000 students reached through the Olympic Federation of Ireland's Dare to Believe School Programme, proudly supported by PTSB
- c.17,700 students completing LIFT Ireland's 'Changing Futures for the Better' Schools Initiative, proudly supported by PTSB
- Launch of the PTSB NextGen athlete recruitment campaign, in partnership with Paralympics Ireland
- 8,000 financial reviews completed last year, supporting customers in taking control of their financial future
- A partnership with Dublin City University (DCU) Access Programme
- Re-certification to the 'Business Working Responsibly Mark' from Business in the Community Ireland



c. €19.4 million in donated and low-cost funding since provided to the Social Finance Foundation since 2009***

€300,000 in charitable giving through the PTSB Community Fund in 2023, which included match funding by the Bank



c.1,700 volunteering hours provided on the ground last year, equating to c.€45,500 of in-kind giving

Community Fund Partners included, Bluestack Special Needs Foundation, Irish Motor Neurone Disease Association, ChildVision, Dublin Society for the Prevention of Cruelty to Animals (DSPCA), Down Syndrome Cork – Field of Dreams and the Cork Cancer Care Centre

Enhancing Our Culture and Investing in Our People



Culture Index Score, +11% above our Culture Index Target of 70%

of employees feel comfortable to be themselves at work regardless of background or life experiences



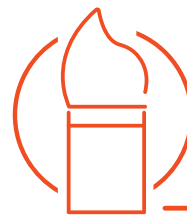
Female Board Gender Composition and 39% of Senior Leadership positions are filled by Women



- Investors in Diversity Gold Accreditation, Irish Centre for Diversity, 2023
- A Diversity, Equity and Inclusion (DEI) Strategy supported by 5 Employee Resource Groups – LiveWell, PRISM, DiCE, Adapt and Better Balance
- 15.9% Gender Pay Gap
- 75,000 hours of training delivered through the Bank's eLearning platform COMPASS in 2023
- c.182 employees received an Institute of Banking (IOB) accreditation, with c.792 employees enrolled in banking education programming
- More than 2,300 nominations received to our Values in Practice (VIP) Awards, the Bank's Colleague Recognition Programme. Nominations were up 57% on 2022

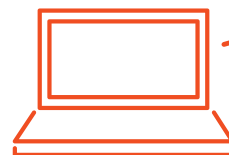
Championing our Customers & Creating a Bank that is fit for the Future

- Relationship Net Promoter Score (RNPS)**** of +20pts, up 10 points on last year and placing PTSB in joint first position among the retail banks in Ireland
- c.38,000 new Current Accounts and c.40,000 new Deposit Accounts opened during 2023
- 54% of new Current Account openings took place through the Bank's award winning Digital Current Account
- A Digital Mortgage Application Journey
- Broadening our Business Banking offering through partnerships with Bibby Financial Services, the Strategic Banking Corporation of Ireland, Digital Business Ireland and Worldpay
- A focus on cyber security and data protection with training delivered to all colleagues



Established a new Brand promise, 'Altogether More Human'

The first Irish Retail Bank to be awarded the Guaranteed Irish Symbol, recognising our contribution to local communities across the country



c.159 million logins on our digital channels in 2023

*The United Nation's Sustainable Development Goals (SDGs) were launched in 2015 to provide a plan of action for people, planet and prosperity. While we recognise that we may contribute to all 17 SDGs in some way, we have identified 6 as being core to our Strategy.

** A 5-Year Fixed Product available to all new and existing home loan customers where their homes have a confirmed or proposed Building Energy Rating of A1 to B3.

***The Social Finance Foundation was established in 2007 by the Irish Government to address the needs of community organisations and social enterprises for loan funding which was difficult to obtain from mainstream financial institutions. Acting as a 'wholesaler', it provides funding to its lending partners Clann Credo and Community Finance Ireland.

****A Relationship Net Promoter Score (RNPS) is a measure of customer advocacy towards a brand and indicates the willingness of a customer to recommend a company's products or services to others. The question asks customers how likely they are to recommend their bank to friends or family on the basis of their own experience. The range for the scoring is -100 to +100.