

Our Impact in Action

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

A Board approved Sustainability Strategy aligned to the UN SDGs*



The appointment of a Chief Sustainability and Corporate Affairs Officer to deliver on the Bank's Sustainability Strategy



€875 million in green lending during 2024, +28% YoY, accounting for 43% of new Mortgage Lending



- First lender to participate in the SBCI's Home Energy Upgrade Loan Scheme, offering €100 million in loans
- Participation in the Strategic Banking Corporation of Ireland's Growth and Sustainability Loan Scheme, offering €70m in low-cost loans to SMEs
- Inaugural €500m Green Senior HoldCo notes issued under the Bank's Green Bond Framework
- Disclosing the Bank's carbon impact across Scope 1, 2 and 3 (including financed emissions) and developing Science-Based Targets (SBTs) and a corresponding Carbon Reduction Plan
- Continuing to embed our Sustainable Supplier Charter
- A 'Low' ESG Risk Rating through Sustainalytics
- Issuance of the Bank's inaugural Sustainability Statement aligned to the Corporate Sustainability Reporting Directive

Elevating Our Social Impact and Connecting with Local Communities

- c.600 students completing LIFT Ireland's 'Minding Our Futures' Schools Programme, proudly supported by PTSB
- Title Sponsorship of the Irish Olympic Team and the Irish Paralympic Team for the 2024 Games in Paris
- Announcement of a 3-year partnership with AsIAM – Ireland's National Autism Charity, and becoming the first Bank in Ireland with Autism Friendly Branch Accreditation
- A partnership with Dublin City University (DCU) through its Access Programme
- c.12,000 financial reviews completed last year, supporting customers in taking control of their financial future



c.€19.4 million in funding provided to the Social Finance Foundation since 2009**



More than 2000 volunteering hours provided on the ground last year, equating to c.€67,000 of in-kind giving



c.€360,000 in charitable giving through the PTSB Community Fund in 2024, which included matched funding by the Bank

Enhancing Our Culture and Investing in Our People

A Diversity, Equity, and Inclusion Strategy supported by 5 Employee Resource Groups – LiveWell, PRISM, DiCE, Adapt and Balance



88% of employees feel comfortable to be themselves at work regardless of background or life experiences



60% Female Board Gender Composition and 40% of Senior Leadership positions are filled by Women



- A Mean Gender Pay Gap of 16.9% and a Median Gender Pay Gap of 11.6%
- 76% Culture Index Score, +6% above our Culture Index Target of 70%
- Awarded The KeepWell Mark™, the Irish Business and Employer's Confederation's (IBEC) industry accreditation standard that recognises commitment to employee wellbeing and workplace health
- More than 100,000 hours of training delivered through the Bank's eLearning platform COMPASS in 2024
- 145 employees achieved an award by completing an Institute of Banking (IOB) programme of study, while a further 287 employees passed an exam on the pathway to completing an IOB programme of study
- More than 2400 nominations received to our Values in Practice (VIP) Awards, the Bank's Colleague Recognition Programme.

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

- A Digital Mortgage Application Journey
- Broadening our Business Banking offering through partnerships with Bibby Financial Services, the Strategic Banking Corporation of Ireland and Worldpay
- A focus on cyber security and data protection with training delivered to all colleagues
- The first Irish Retail Bank to be awarded the Guaranteed Irish Symbol, recognising our contribution to local communities across the country



Relationship Net Promoter Score (RNPS)*** +10% YoY



c.19,000 Explore Current Accounts opened in 2024, with 61% of customer choosing to open them through digital channels

* 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.

**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.

*** Relationship Net Promoter Score (RNPS) measures the willingness of a customers 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.