

Our Impact in Action

PTSB's Sustainability Strategy 2025-2027 is focused on channelling investment and directing our impact towards areas that enhance societal wellbeing and is built upon three pillars – Investing for Impact, Protecting our Planet and Shaping an Inclusive Future.

The following is a summary of progress made under each of the pillars during 2025.

Investing for Impact

Participation in the SBCI's Home Energy Upgrade Loan Scheme, offering a €100m lending fund. In early 2026, the Bank announced a reduction to its variable interest rates for the SBCI's Home Energy Upgrade Loans by up to 0.56%, including a new market-leading rate of 2.99% for loans of €50,000 to €75,000

Introduction of a market-leading Home Upgrade Tool in early 2026, an online tool that enables homeowners to plan the specific home energy upgrade options suitable for their home based on their Building Energy Rating (BER)

Participation in the SBCI's Growth and Sustainability Loan Scheme, offering a €70m lending fund to Small and Medium-sized Enterprises (SMEs)



- Partnership with Irish modular building company BuildWright to provide mortgages for new innovative modular homes
- Issuance of a €300m Green Tier 2 instrument through the Bank's Green Bond Framework (11.5 times oversubscribed)
- €1.26 billion in Green Mortgage Lending during 2025 (+44% YoY, accounting for 44% of New Mortgage Lending)
- c.€56m in Impact Lending during 2025 (+16% YoY), channelling finance into key SME green and social sectors
- c.€20.7 million in low-cost funding provided to the Social Finance Foundation since 2009*



* 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.

Protecting our Planet

- Completion of a gap analysis of the EBA's Guidelines on the Management of ESG Risk and the development of a bankwide ESG Risk Action Plan
- Commencing the development of an ESG Risk Definition, ESG Risk Policy and Qualitative Social Risk Materiality Assessment
- Refreshing the Bank's Climate-related and Environmental (CR&E) Risk Materiality Assessment to include a focus on Nature-related risk
- Delivering ESG risk training to stakeholders around the Bank, including the Board and Executive Committee
- A MSCI ESG Rating of 'A', upgraded from the Bank's previous score of 'BBB', recognising that PTSB has strong management measures relative to its ESG risks and opportunities
- A CDP (formerly, the Carbon Disclosure Project) rating of 'B', acknowledging that the Bank is actively managing its environmental impacts in relation to climate change and is demonstrating a commitment to sustainability
- Continuing to embed our Sustainable Supplier Charter aligned to the ISO 20400 Sustainable Procurement Guidelines



Disclosing the Bank's carbon impact across Scope 1, 2 and 3 (including financed emissions)

Developing Science-based Targets (SBTs) and receiving validation from the Science Based Target initiative (SBTi).

Targets include:

Scope 1: Reduce absolute scope 1 GHG emissions 42% by 2030 from a 2023 base year

Scope 2: Continue active annual sourcing of 100% renewable electricity** from 2023 through 2030

Scope 3: Reduce all in-use operational GHG emissions from the Bank's Mortgage Loan Portfolio*** 51.5% per square meter by 2030 from a 2023 base year



** 100% renewable energy denotes the use of renewable energy certificates supplied by the energy provider, recognising that under the structure of the Irish gross pool electricity market, suppliers cannot procure electricity that is physically sourced exclusively from renewable generation.

*** Targets set on Bank's Residential Mortgage Loan Portfolio only.

Shaping an Inclusive Future

€270,000 in financial giving through PTSB Community (the Bank's community funding programme), which includes matched funding by the Bank

More than c.2,500 volunteering hours provided on the ground last year, equating to c.€80,000 of in-kind giving

Multi-year partnership with AsIAm, Ireland's Autism Charity, and the Bank's 98 branches nationwide being certified as Autism Friendly

Introduction of a Financial Wellbeing Strategy 2026-2028

c.10,000 financial reviews completed last year, supporting customers in taking control of their financial future

c.600 students completing LIFT Ireland's 'Minding Our Futures' Schools Programme, with Financial Wellbeing and Sustainability modules proudly supported by PTSB



- A Diversity, Equity, and Inclusion Strategy supported by the Unity Network (our 5 Employee Resource Groups) – LiveWell, PRISM, DiCE, Adapt and Balance
- 55:45 Board Gender Ratio (female to male) and 38% of Senior Leadership positions filled by Women
- A Mean Gender Pay Gap of 18% and a Median Gender Pay Gap of 12%
- Reaccreditation to the Irish Centre for Diversity's Investors in Diversity Gold Accreditation
- Introduction of a Wellbeing Strategy 2025-2028 for the Bank
- 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
- c.120,000 hours of training delivered through the Bank's eLearning platform COMPASS in 2025
- More than 3,000 nominations received to our Values in Practice (VIP) Awards, the Bank's Colleague Recognition Programme

