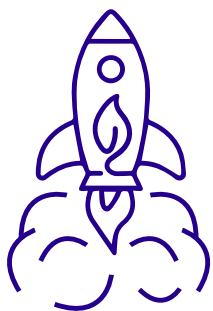


Our Impact In Action



A Board approved Sustainability Strategy aligned to the Sustainable Development Goals (SDGs)

- An increased focus on Climate Risk Management with the development of a Climate-Related and Environmental Risk Action Plan
- Signature to the 'Low Carbon Pledge', committing to setting science-based carbon emission reduction targets (SBTs) by 2024
- Disclosure of our carbon impact across Scope 1, 2 and 3
- Launch of the Banks Green Mortgage*, with c.€500 million in green lending drawn down during 2022.
- A CDP rating of C, indicating an awareness level of engagement
- Founding member of the Sustainable Finance Centre of Excellence
- A Sustainability Committee and a Permanent TSB Green Team



Signature to the Task Force on Climate-related Financial Disclosures (TCFD)



83% reduction in scope 1 and 2 carbon emission intensity, a cumulative reduction since 2009



c€600,000 in financial contributions to Irish community organisations in 2022



Accreditation to the 'Business Working Responsibly Mark'

- €250,000 donated to UNICEF Ireland and the Irish Red Cross to support the Ukrainian relief efforts
- 7000 financial reviews completed last year, supporting customers in taking control of their financial future
- A partnership with DCU Access Programme
- A 6-year partnership with Social Entrepreneurs Ireland tackling some of Ireland's most important social issues
- A 3-year partnership with Ó Cualann Cohousing Alliance, supporting the development of affordable housing schemes in communities across the country
- Announcement of the Bank's Title Sponsorship of the Irish Olympic Team and the Irish Paralympic Team for Paris 2024
- Winner - Best Community or Charity Engagement for the Permanent TSB Community Fund, Bonkers National Consumer Awards, 2022



A commitment to growing our Branch footprint by 30% to 98 locations nationwide



42%
Board Gender
Composition

- Winner – Best Flexible and Hybrid Workplace, CIPD Awards, 2022
- 2.6 training days delivered per employee last year, with more than 458 employees enrolled in banking education programming
- Partnered with LIFT Ireland to deliver ‘Living as Leaders’ to more than 1600 colleagues, bringing our values to life
- c.1300 nominations to our Values in Practice (VIP) Awards, the Bank’s colleague recognition programme
- A Diversity and Inclusion Strategy supported by four Employee Resource Groups – LiveWell, PRISM, DiCE and Better Balance
- 80% Culture Index Score
- 16.5% Gender Pay Gap



38% of Senior Leadership Positions are filled by Women

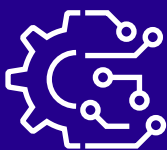


89% of employees feel comfortable to be themselves at work regardless of background or life experiences



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

- +10 Relationship Net Promoter Score* *(RNPS), placing Permanent TSB in third position among the retail banks in Ireland
- A focus on €1 billion in SME lending over the next three years
- Broadening our Business Banking offering through partnerships with Bibby Financial Services, the Strategic Banking Corporation of Ireland, Digital Business Ireland and Worldpay
- €30 million committed to branch refurbishments in our Retail Network, with a further €25 million investment in the 25 branch locations that the Bank acquired as part of the Ulster Bank transaction
- A Digital Current Account and Digital Mortgage Application Journey
- A focus on cyber security and data protection, with training delivered to all colleagues



Accreditation to the ‘Business Working Responsibly Mark’

*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. **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.