Sustainable Finance Framework

April 2024

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Bank of Ireland

For more information visit our website
bankofireland.com

1. Introduction to Bank of Ireland's Sustainable Finance Framework

1.1 Foreword

> This framework is a guiding document to our stakeholders and sets out our sustainable finance criteria in one place. It's our roadmap to a sustainable future.

> "At Bank of Ireland Group our purpose is to help customers, colleagues, shareholders and society to thrive.

Eamonn Hughes
Chief Sustainability and
Investor Relations Officer

Our Sustainability strategy is central to this purpose. We recognise our position at the centre of a sustainability support system for the green transition. We aim to support our customers to enable them to transition aligned with Ireland's Climate Action Plan 2024. This is an opportunity and informs our approach to sustainable finance.

Providing sustainable finance is a key pillar in Bank of Ireland's Five Point Climate Action Plan. It also supports our Greenhouse Gas (GHG) reduction targets verified by the Science Based Target Initiative (SBTi). Delivering new sustainability-related products to market is at the heart of our commitment to the United Nations Principles for Responsible Banking (UNPRB).

We offer a growing portfolio of sustainable financing products and services, including green residential mortgages, renewable energy project financing and electric vehicle financing — supported by our Green Bond programme. Through these offerings, we seek to not only align with the national Climate Action plans in both Ireland and the UK, as well as the Paris Agreement, but also to provide tangible benefits to our customer base in a more sustainable way.

In March 2023, we extended our sustainable finance lending target to c.€15 billion by 2025 and c.€30 billion by 2030. In 2023 our sustainability related lending to households and businesses grew by 35% to €11.1 billion. Our aim is to ensure that the products we offer our customers are both environmentally and financially responsible, while also working towards the decarbonisation of our loan portfolio.

With this framework, we are disclosing the criteria we use to classify financial commitments and products as sustainable, and we are making the composition of the Sustainable Finance portfolio transparent. At the same time, we are establishing clear standards, where we have defined minimum environmental, social, and governance (ESG) requirements as an integral part of our risk management.

With our Sustainable Finance Framework, we are giving our stakeholders transparency on our approach to Sustainable Financing. This is a Group-wide standard that will enable stringent management of all relevant products, processes, and activities, thereby ensuring the sustainable transformation of Bank of Ireland's customer lending portfolio.

Eamonn Hughes
Chief Sustainability and
Investor Relations Officer (CSIRO)

1.2 Purpose of this Document

Sustainable Finance encompasses all customer lending financial products and services that promote positive environmental and/or social purposes.

To achieve our aims, we seek to provide our customers with innovative product solutions and actively support them in their transition toward sustainability. By providing the right finance to the right place at the right time, Bank of Ireland can drive innovation and growth, and support an orderly transition to a greener economy and society.

With this framework we are making Bank of Ireland's commitment to financing sustainability activities transparent:

- We articulate how Sustainability is central to our purpose to help customers, colleagues, shareholders and society to thrive;
- We present our portfolio steering management approach towards Sustainability;
- We set out all our Sustainable Finance guidelines and exclusionary criteria; and
- We provide links to our Sustainable Finance product solutions.

In practical terms, our Sustainable Finance Framework aims to:

- Provide transparency on our approach for all our stakeholders; and
- Ensure that the Sustainable Finance products we provide to our customers are aligned with globally recognised standards and principles.

2. Bank of Ireland in Brief

Our Global Business Footprint

Bank of Ireland Group is one of the largest financial services groups in Ireland and provides a broad range of banking and other financial services. The Group is organised into four trading segments and one support division to effectively serve our customers.

Retail Ireland	Wealth and Insurance	Retail UK	Corporate and Commercial	Group Centre
Retail Ireland serves its customers delivering day-to-day services, products, propositions and a financial wellbeing programme tailored to meet customers' individual needs. Customers use their preferred channels to request and fulfil their banking requirements. These channels include our branches, 24/7 ATMs, digital, contact centre and our post office partnership for day-to-day banking services.	Wealth and Insurance includes the Group's life assurance subsidiary NIAC and Davy, Ireland's leading provider of wealth management and capital markets services. NIAC distributes protection, investment and pension products to the Irish market, across three core channels made up of the Group's distribution channels, independent financial brokers and its own financial advisor network as well as corporate partners. Wealth and Insurance also includes investment markets, and the Group's general insurance brokerage, Bank of Ireland Insurance Services, which offers home, car and travel insurance cover through its agency with insurance providers.	Retail UK incorporates the UK residential mortgage business, the Group's branch network and business banking business in Northern Ireland, as well as asset finance and contract hire, incorporating Northridge Finance. It also includes the financial services partnership and FX joint venture with the UK Post Office. In December 2023, Retail UK announced the conclusion of its financial services partnership with the AA and ceased the provision of unsecured personal loan products under the Bank of Ireland UK and Post Office brand. The Retail UK division includes the activities of BoI (UK) plc, the Group's wholly owned UK licenced banking subsidiary.	In 2023, Global Markets and Corporate Banking (together formerly known as Corporate and Markets division) were consolidated with Business Banking into a single 'Corporate and Commercial' division, bringing together extensive expertise to efficiently and consistently deliver the highest service levels to all of the Group's Corporate and Commercial customers. The combined division provides a full range of lending, banking and treasury risk management services to the Group's national and international Corporate and Business customers, many of which are at the heart of the Irish economy. Our relationship teams are based in offices in Ireland and the UK with niche international businesses across Europe and in the US. These teams have a wealth of experience across a broad range of segments and sectors, including corporate and business banking, commercial real estate, acquisition finance, foreign direct investment and treasury solutions.	Group Centre incorporates the Group's central support and control functions. Core responsibilities of the function include overseeing the Group wide Customer Strategy, establishing clear governance and control frameworks with appropriate oversight, providing management services to the Group, and managing the key processes and IT delivery platforms for the trading divisions.

3. Bank of Ireland Sustainability Strategy

3.1 Our Strategic Priorities

At Bank of Ireland Group our purpose is to help customers, colleagues, shareholders and society to thrive. Our sustainability strategy is central to this purpose.

With 240 years of heritage, Bank of Ireland is committed to making meaningful contributions to society, with ESG interventions that make a difference.

Sustainable finance has a critical role to play in building a sustainable economy and society. Our aim is to ensure that the products we offer our customers are both environmentally and financially responsible, while also working towards the decarbonisation of our loan portfolio.

In this context, we have set our sustainability-related finance targets to €15 billion by 2025 and €30 billion by 2030. We are focusing on key sectors for the country like agriculture, the built environment, energy and transport.

Our Purpose – Helping you Thrive

The Group's purpose is help our customers, colleagues, shareholders and society to thrive and it is underpinned by our core values of "Customer First", "Better Together", "Take Ownership" and "Be Decisive".

The Core Values at the Heart of our Culture

Our values are central to how we work to deliver this strategy.

For customers, we are delivering more digital and tailored touchpoints across our businesses and are providing simpler, more effective servicing with reduced customer complaints.

For our colleagues, simplifying our processes will support higher engagement with a diverse and inclusive workforce at the core.

For society, our Sustainability strategy will continue to focus on a broad suite of sustainable products while increasing sustainable financing and supporting our financial wellbeing ambitions.

3. Bank of Ireland Sustainability Strategy

3.2 Our Sustainability Strategy

In 2019, Bank of Ireland signed the United Nations Environment Programme – Finance Initiative (UNEP FI) Principles for Responsible Banking. The UN Principles help to align the banking sector with the objectives of the UN Sustainable Development Goals (SDGs) and the 2015 Paris Climate Agreement.

The 17 SDGs are integrated — they recognize that action in one area will affect outcomes in others, and that development must balance social, economic and environmental sustainability.

Our Sustainability Strategy is aligned to the UN Responsible Banking Principles along three pillars:

- Supporting the green transition
- Enhancing financial wellbeing
- Enabling our colleagues to thrive

Foundation Topics
Our pillars are underpinned by strong foundational topics which guide our commitment to being a sustainable business

Sustainability Strategy aligned to UN SDG's which interconnect broader ESG considerations beyond climate and Net Zero

Sustainability Pillars

Supporting the Green Transition

Focus areas

We are committed to working with our customers, colleagues and communities to support their transition to a resilient, net zero economy by 2050 in line with Government ambitions and actions.

- Science-based targets
- Providing sustainable finance
- Decarbonise our own operations
- Manage climate-related risks
- Transparently report our progress

Relevant UN SDGs:

7 Affordable and Clean Energy | 11 Sustainable Cities and Communities | 13 Climate Action

Enhancing Financial Wellbeing

Focus areas

We are committed to empowering people with the knowledge and skills needed to make the most of their finances while striving to leave no one behind on the journey to financial health.

- Fostering financial inclusion
- Improving financial literacy and capability
- Building a more financially resilient and confident Ireland

Relevant UN SDGs:

1 No Poverty | 4 Quality Education | 5 Gender Equality | 8 Decent Work and Economic Growth | 10 Reduced Inequalities

Helping Colleagues to Thrive

Focus areas

We are committed to create an inclusive and supportive workplace for all our colleagues, enabling them to develop brilliant careers, supporting them during key life moments that matter and providing a safe and fair place to work that welcomes everybody.

- Build a future ready workforce
- Create a differentiated colleague experience and workplace
- Simplify our ways of working

Relevant UN SDGs:

4 Quality Education | 5 Gender Equality | 8 Decent Work and Economic Growth | 10 Reduced Inequalities

Social Foundation Topics
Community investment | Health & Safety | Sourcing Responsibly | Human Rights

Governance Foundation Topics
Culture | Business Ethics | Cyber Security | Data Protection | Financial Crime

3.3 Our Science Based Targets – Aligning our Lending Practices to the Paris Climate Agreement

In 2022, Bank of Ireland became the first Irish bank to set greenhouse (GHG) emission reduction targets, in line with climate science and validated by the Science Based Targets Initiative (SBTi). The targets cover the Group's operations and 76% of our loan book. Whilst we have different targets by lending portfolio, broadly speaking, Bank of Ireland has committed to roughly a halving of financed emissions from its loan book by 2030.

Science Based Targets play a critical role in ensuring emission reduction ambitions set by businesses are in line with the latest climate science.

The SBTi validated reduction targets for emissions arising from the Bank's lending activities (Scope 3) are consistent with levels required to meet the goals set by the Paris Agreement, and are supported by increased sustainable lending as part of the important green transition for wider society.

Under the targets, Bank of Ireland is committing to a 48% reduction in mortgage portfolio emissions (Ireland & UK) and a 56% reduction in commercial real estate portfolio emissions by 2030. The base year for the reduction targets is 2020. Under the targets, 25% of the Bank's corporate loan portfolio will have SBTi-validated targets by 2025.

The Group has set these targets as it understands the vital role it can play in facilitating the transition to a low-carbon economy in the markets in which it operates.

	2023 in-scope lending				
	€bn	% Lending in 2023	Measurement Methodology	Baseline Intensity Position	Science based targets vs. 2020 baseline
Residential Mortgages[1]	39.9	49%	Sector Decarbonisation Approach (SDA)	46 $KgCo_2/M^2$ (weight of carbon dioxide equivalent emitted per square meter)	**48% reduction in portfolio GHG emissions intensity by 2030** Bank of Ireland commits to reduce portfolio GHG emissions intensity by 48% by 2030 (vs 2020 baseline)
Commercial Real Estate	5.2	6%	Sector Decarbonisation Approach (SDA)	73 $KgCo_2/M^2$ (weight of carbon dioxide equivalent emitted per square meter)	**56% reduction in portfolio GHG emissions intensity by 2030** Bank of Ireland commits to reduce portfolio GHG emissions intensity by 56% by 2030 (vs 2020 baseline)
Project Finance Electricity Generation	0.3	0.3%	Sector Decarbonisation Approach (SDA)	0.155 $KgCo_2e$/kWh (weight of carbon dioxide equivalent emitted per kilowatt hour)	**63%[2] reduction in portfolio GHG emissions intensity by 2030** Bank of Ireland commits to reduce portfolio GHG emissions intensity by 63% by 2030 (vs 2020 baseline)
Corporate Loans	7.8	10%	Portfolio Coverage Approach (PCA)	N/A	**25%[3] of Corporate Lending Customers with validated SBTs by 2025** (weighted by emissions)
Corporate Bonds	0.9	n/a	Portfolio Coverage Approach (PCA)	N/A	**25%[4] of Corporate Bond Customers with validated SBTs by 2025** (weighted by investment value)
Own Operations	n/a	n/a	Absolute Score Reduction	6,238 tCO_2e (tonnes of carbon dioxide equivalent)	**(i) 49% reduction in absolute emissions by 2030 (ii) 100% renewable energy by 2025** Bank of Ireland commits to reduce its absolute scope 1 and 2 GHG emissions 49% by 2030 from a 2020 base year and increase annual sourcing of renewable electricity to 100% by 2025.

1. Does not include residential mortgages acquired from KBCI in 2023.
2. Target reduction updated to 63% from 40% and notified to the SBTi following restatement of the volume of electricity generation financed in the 2020 baseline.
3. Defined as 25% of Corporate Lending Customers with validated SBTs (weighted by company emissions).
4. Defined as 25% of Corporate Bond Customers with validated SBTs (weighted by investment value).

3.4 Our Exclusion Criteria – Lending restrictions to mitigate environmental and/or social harm to society and our communities

Supporting responsible and sustainable behaviour is fundamental to achieving our purpose of enabling our customers, colleagues and communities to thrive.

View more on our website at **https://personalbanking.bankofireland.com/app/uploads/Corporate-Banking-RSB-Sector-Statement.pdf**

Behaving in a responsible and sustainable way also involves managing risk effectively for our customers, communities and shareholders.

- We have published a Responsible and Sustainable Sector Statement clearly setting out our risk appetite for lending to potentially sensitive sectors which we believe cause environmental and/or social harm to society and our communities.
- Applying to relationship-managed lending arrangements within the Corporate and Business Banking businesses, we will not provide financing to customers who are deemed to engage in this defined list of excluded business activities.
- Our current portfolio is materially aligned with these arrangements and by embedding these exclusions at origination stage these criteria can continue to evolve in line with our Sustainability strategy.

3.5 Our Sustainable Finance Approach – Right Finance, Right Place, Right Time

In November 2023, our Davy Decarbonization unit's white paper 'Investing in Tomorrow: Shaping a Net-Zero Future' showed c.€129 billion of expenditure was required by 2030 across key sectors in order to meet Ireland's Climate Action Plan targets. By providing the right finance to the right place at the right time, Bank of Ireland can drive innovation and growth, and support an orderly and timely transition to a greener global economy.

We recognise our position at the centre of a sustainability support system for the green transition. We aim to support our customers to enable them to transition aligned with Ireland's Climate Action Plan. This is an opportunity and informs our approach to sustainable finance.

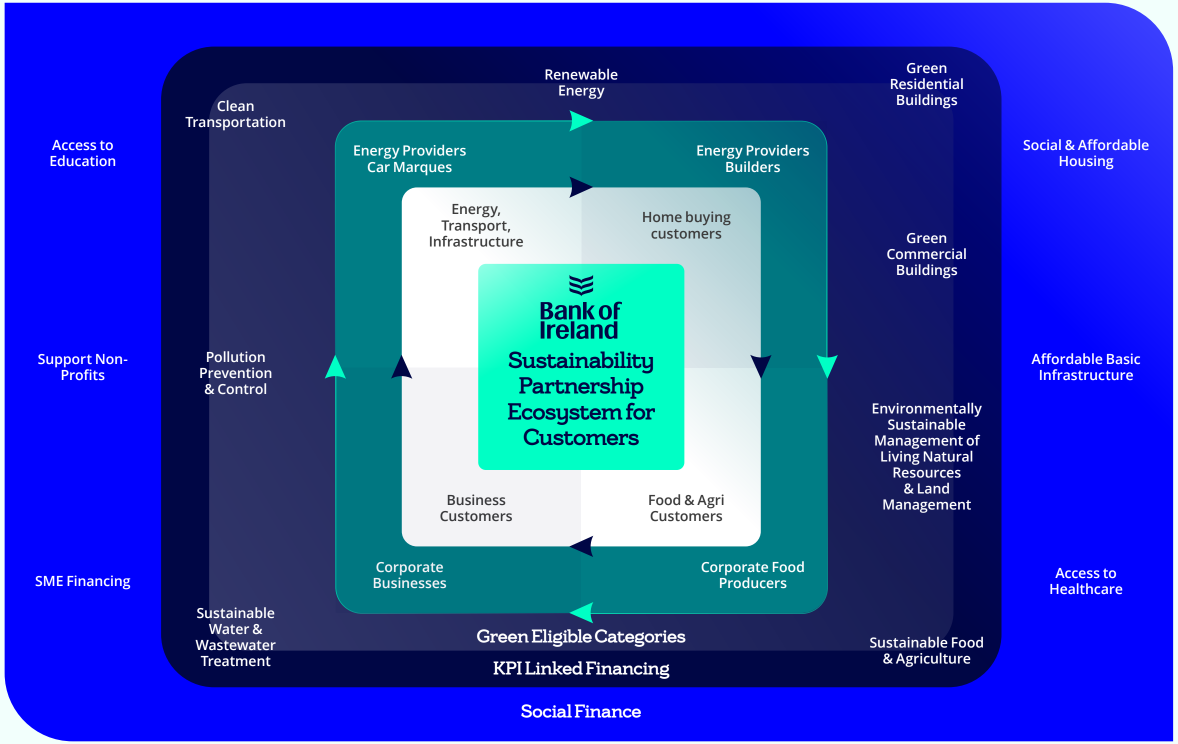
Providing Sustainable Finance is a key pillar in Bank of Ireland's Five Point Climate Action Plan and emission reduction targets verified by the SBTi. Delivering new sustainable products to market is at the heart of our commitment to the UN Principles of Responsible Banking.

Our innovative portfolio of sustainable finance products are designed to support customers to take practical actions that move the dial. For example, green mortgages, green motor loans, green business loans for SMEs and farmers, renewables, capex and sustainability linked lending.

To support our corporate customers carbon reduction and environmental strategies, we have been providing loans which incorporate sustainability-linked pricing mechanisms since 2019.

We aim to drive innovation and scale action by providing the right finance where the incremental investment is needed – across energy, transport, buildings, agriculture and industry.

Bank of Ireland Sustainable Finance Ecosystem



3.6 Our Sustainable Finance Targets – Investing in our Customer's Sustainability

In 2023 we extended our sustainable financing targets to c.€15 billion by 2025 and c.€30 billion by 2030

We are at the heart of the movement towards sustainability in Ireland, particularly in supporting the green transition in line with Ireland's Climate Action Plan. Our goal is to help our customers adapt to this change. A key part of our commitment is to develop financial products that support the transition. In doing so, we set the focus on our core business, namely our customer lending portfolio. Here, we distinguish between Transitional Finance and Sustainable Finance:

- We recognise that the whole economy will be impacted by the sustainable transition and must take action. Therefore, we define our whole customer lending portfolio as Transitional Finance.
- Within the portfolio we define our Sustainable Finance as all financial products and services that we provide that support positive environmental and/or social purposes and contribute to achieving the goals of the Paris Agreement and the UN Sustainable Development Goals. By the end of 2023, our sustainable finance lending portfolio grew by c.35%, reaching about €11.1 billion.

As part of our commitment to the Green Transition, we are constantly reviewing and expanding our range of Sustainable Finance solutions to provide practical and meaningful interventions for our customers across key sectors and highlight the collaborative partnerships central to our ecosystem approach.

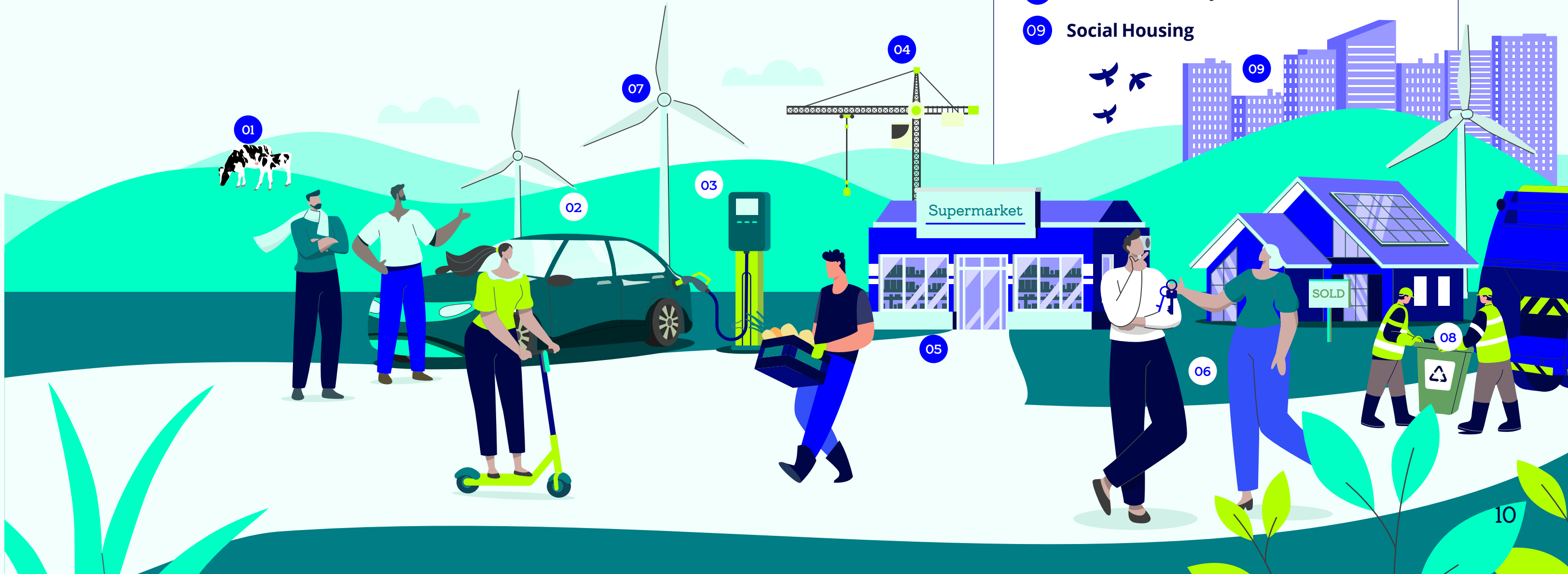
For the latest information on our product offerings and supports please see our Sustainability Report and our range of dedicated green hub sites for each customer channel using the hyperlinks in the following pages.

This Sustainable Finance Framework will be continuously updated to reflect both regulatory developments and our own progress. We will, for example, seek to align the status of our framework with the planned further development of the EU taxonomy – the European classification system for sustainable economic activities – as best possible and practical.

We are at the heart of the movement towards sustainability in Ireland, particularly in supporting the green transition in line with Ireland's Climate Action Plan.

Examples of Economic Activities Supported by Sustainable Finance

- 01 **Food production and agriculture**
- 02 **Clean transport**
- 03 **Energy**
- 04 **Builders**
- 05 **Retail**
- 06 **Homebuying**
- 07 **Renewables**
- 08 **Circular Economy**
- 09 **Social Housing**



3.7 Our Sustainable Finance Reporting – Transparently Reporting on our Progress

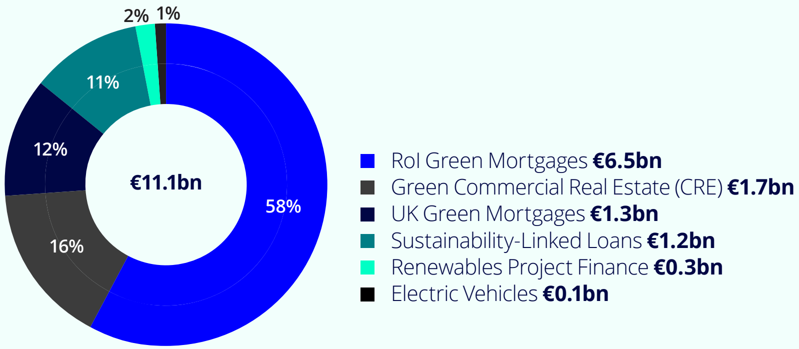
We are committed to reporting on our progress towards our Sustainable Finance Lending Targets and our Science Based Emissions Reductions Targets. We will report on our progress against the Sustainable Finance targets every six months through our various reporting channels in the financial half year and full year reporting cycles. Our reporting will highlight the classification and composition of our Sustainable Finance customer lending and will be prepared in line with global standards and principles.

During 2023, our sustainable finance portfolio grew by c.35%, reaching about €11.1 billion.

Sustainable finance[1]	2023 GCA[4] €bn	2022 GCA[4] €bn	YoY increase %[2]	2025 target GCA[4] €bn	2030 target GCA[4] €bn	RAG status
Customer lending	11.1	8.2	35%	15.0	30.0	
of which:						
RoI Green Mortgages	6.5	4.0	59%			
UK Green Mortgages	1.3	1.1	21%			
Green CRE	1.7	1.7	2%			
Renewables Project Finance	0.3	0.2	46%			
Electric Vehicles	0.1	0.1	73%			
Sustainability-Linked Loans[3]	1.2	1.1	10%			

1. Exposures of c.€11.1 billion disclosed in this table comprise loans within the Group's Green Bond eligible assets portfolio, UK residential mortgages to EPC A and B rated properties and Sustainability-Linked loans.
2. Percentages are based on underlying calculation of amounts not rounded.
3. The Sustainability-Linked Loan amounts disclosed in the table are the drawn figures. The Group also monitors the commitments which have increased from €1.4 billion in 2022 to €2.7 billion in 2023 demonstrating customers' increased appetite for such products.
4 Gross Carrying Amount.

Sustainable Finance Portfolio



Reporting of EU Taxonomy Alignment

We define our Sustainable Finance as all financial products and services that we provide that support positive environmental and/or social purposes. This includes financing to combat climate change (climate change mitigation) as well as adapt to the unavoidable consequences of climate change (climate change adaptation). In doing so, we are guided by the Sustainable Development Goals (SDGs) and the EU Taxonomy. Based on our definition of Sustainable Finance, we include commitments in our eligibility criteria of that fulfil social purposes or go beyond the existing ecological criteria of the EU taxonomy. As the EU taxonomy evolves, we will continuously review our criteria and, if necessary, adapt them to EU regulation. Our reporting will reflect that our definition of Sustainable Finance is broader than the EU Taxonomy and will classify the Sustainable Finance that we provide that is taxonomy-aligned.

3.8 Our Sustainable Finance Products – Supporting our Customers across Retail, SME, Corporate and Wealth

We are at the heart of the movement towards sustainability in Ireland, particularly in supporting the green transition in line with Ireland's Climate Action Plan. Our goal is to help our customers adapt to this change. A key part of our commitment is to develop financial products that support the transition. This aligns with our dedication to the UNPRB. Our range of sustainable finance products is carefully designed to help our customers make real, impactful changes. This includes green mortgages, loans for eco-friendly cars, and business loans for small and medium-sized enterprises (SMEs) and farmers, focusing on renewable energy, capital expenditure, and sustainability-linked lending.

Please see below details of our Sustainable Finance products across our customer channels that support the collective Sustainability objectives we share with our customers. We are constantly developing and expanding our range of Sustainable Finance solutions so for the latest information on our product offerings and supports please see our range of dedicated Green Hub sites for each customer channel by using the hyperlinks below.

ROI Homebuying and Everyday Banking

Current Homebuying and Everyday Banking Products:

- Green Mortgage
- Green Home Improvement Loan
- Green Motor Loan
- Motor Financing for EVs

Visit the Personal Banking Green Hub

ROI Business Banking (SME)

Current Business Banking Products:

- Green Business Loan
- SBCI Energy Efficiency Scheme
- Enviroflex – Sustainability-Linked Agri Lending

Visit the Business Green Hub

Corporate Banking

Current Corporate Banking Products:

- Green Capex Loan
- Sustainability Linked Loans (SLLs)
- CRE Green Loan
- Project Finance
- Woodland Nature Credit

Visit the Corporate Banking Product & Services Hub

New Ireland

New Ireland aim to be a sustainable insurer and a responsible investor and offers a range of investment funds to its clients that promote environmental and/or social characteristics.

Visit the Sustainable Investing Hub

Davy

Davy offers a range of investment solutions to its wealth clients that are sustainable, and provides specialist sustainability supports to its corporate and institutional clients.

Visit the Sustainable Investing Hub

The guidelines defined in this Framework to classify any lending product as Sustainable Finance lending aim to be aligned to the extent possible with the following principles and standards, among others:

- Green Loan Principles ("GLP") administered by the Loan Market Association ("LMA")
- Social Loan Principles ("SLP") administered by the LMA
- Sustainability-Linked Loan Principles administered by the LMA
- Green Bond Principles ("GBP") (2021) administered by the International Capital Markets Association ("ICMA")
- Social Bond Principles ("SBP") (2023), administered by ICMA
- Sustainability Bond Guidelines (2021), administered by ICMA
- The substantial contribution technical screening criteria set forth in the EU Taxonomy Climate Delegated Act
- Platform on Sustainable Finance/Subgroup on Social Taxonomy (2022)
- Climate Bonds Standard administered by the Climate Bonds Initiative ("CBI")
- UN Sustainable Development Goals (SDGs)

MORNINGSTAR | SUSTAINALYTICS

Morningstar Sustainalytics has reviewed the eligibility criteria outlined in the Green Finance and Social Finance sections of the Framework. Morningstar Sustainalytics is a leading independent ESG and corporate governance research, ratings and analytics firm that supports investors around the world with the development and implementation of responsible investment strategies.

For over 25 years, Morningstar Sustainalytics has been at the forefront of developing high-quality, innovative solutions to meet the evolving needs of global investors. Today, Morningstar Sustainalytics works with hundreds of the world's leading asset managers and pension funds who incorporate ESG and corporate governance information and assessments into their investment processes. Morningstar Sustainalytics also works with hundreds of companies and their financial intermediaries to help them consider sustainability in their policies, practices and capital projects.

3.10 Our Sustainable Finance Criteria – Oversight and Governance Process

Sustainable Finance Framework Governance

- Bank of Ireland Group's Sustainable Finance Framework is subject to approval by the Group's Sustainability Decision Group (SDG).
- The SDG approve updates to the Sustainable Finance Framework and reviews the reporting of the Sustainable Finance Asset Portfolio.
- At a minimum the framework is reviewed every two years by the SDG to reflect the evolution of market practice and reporting standards

All Potential Eligible Customer Lending

Standard Credit Process

Business Line Assessment against Eligibility Criteria

Potential Assets Reviewed by:

- Sustainable Finance Working Group; and
- Chief Sustainability and Investor Relations Officer

Sustainable Finance Asset Portfolio

Sustainable Finance Customer Lending Volumes are monitored on a quarterly cycle and reported externally in half year and full year disclosures.

- The Sustainable Finance Reporting Process is centrally managed by the Group Sustainability function that reports to the Chief Sustainability and Investor Relations Officer, the executive accountable for Sustainability.
- All assets within the Sustainable Finance Assets Portfolio go through the standard credit process, which is governed by the Group Credit Policy and Group Credit Framework, and which requires consideration of climate, environmental and social factors, taking into account all relevant laws and legislation as well as adherence to other Group policies and standards in this respect.
- All potential eligible assets need to comply with local laws and regulations, including any applicable regulatory environmental and social requirements.
- At each business line there is an assessment conducted against the eligibility criteria set out in the framework.*
- At each quarter the aggregate portfolio of Sustainable Finance Assets is subject to review by the SDG

Group Sustainability are supported by a **Sustainable Finance Working Group**. The Working Group comprises of representatives from: Group Sustainability; Group Treasury; Group Risk; Business Divisions (Retail Ireland, Retail UK and Corporate & Commercial Banking) and other Group functions. The Working Group:

- Provides oversight of the production of Sustainable Finance Reporting
- Proposes framework updates to the SDG and any proposed expansion of the eligibility criteria**;
- Monitors regulatory developments with regards to sustainable finance; and,
- Reviewing and approving any material changes to the bases of preparation and controls supporting Sustainable Finance reporting.

* Sustainability Linked Lending in the Corporate and Commercial Division is subject to governance through its dedicated Sustainability Team (and by the Corporate Banking ESG Risk Forum for exceptional cases referred by the Sustainability Team) where Sustainability KPIs agreed between a borrower and lender are subject to approval before considered as eligible.

** Specific Sustainable Finance Products from sectors where there is unclear consensus from Best Market Practice/Principles/Standards/Regulation in relation to selection criteria or the sector in question is otherwise deemed to have inherent ESG risk, as assessed by the Sustainable Finance Working Group (e.g. livestock/dairy), are required to receive a Second Party Opinion by an established third-party.

4 Bank of Ireland Sustainable Finance Lending Criteria

Rationale

Prioritising Sustainable Finance is a core pillar of Bank of Ireland's Sustainability Strategy. Given the bank's important role as a financial intermediary, Bank of Ireland (referred as to "BOI") is well positioned to steer capital to sustainable activities and to support its clients in sustainable development. As such, access to financial products that promote sustainability is critical. Our ambition is to leverage our key role in society to influence companies and customers to transition to a low-carbon society, as well as to work to achieve a more sustainable loan portfolio.

BOI's Sustainable Finance Framework (the "Framework") aims to facilitate the access to financial products that promote sustainable development for our clients. This will enable and accelerate the bank itself, our customers and society as a whole to achieve collective sustainability goals across all elements of 'ESG', including, but not limited to, the (intermediary) goals of the Paris Agreement, the UN SDGs and the EU Environmental Objectives.

Sustainable Finance Definitions

Sustainable finance encompasses financial products and services that support positive environmental and/or social objectives. We find it important to label the types of sustainable finance considered under this Framework and to be transparent in how we have benchmarked and derived the eligibility criteria. Clear definitions in the context of this Framework are needed as various standards and definitions for what constitutes 'Green', 'Social' and 'Sustainable' exist across the market currently.

The eligibility criteria take into account the EU Taxonomy ("EUT") Regulation and the EU Taxonomy Climate Delegated Act – Annex I ("EU Taxonomy Criteria"), acknowledged principles and standards, as well as other best market practice criteria (including for instance the latest draft EU Social Taxonomy).

EUT Green

- Economic activities that:
  - Substantially contribute to one of the six EU Environmental Objectives,
  - Do No Significant Harm (DNSH) to any of the other objectives,
  - Respect the Minimum Safeguards (MS) for non-retail exposures, including OECD Guidelines for Multinational Enterprises and the UN Guiding Principles on Business and Human Rights.
- Such activities are aligned with the EU Taxonomy Regulation and the EU Taxonomy Climate Delegated Act (Annex I)

Non-EUT Green

- Economic activities that:
  - Align with the eligibility criteria (Green Finance) or the KPI-Linked Finance criteria (Sustainability-Linked Finance); and/or
  - Align with Best Market Practice Criteria/ Principles/Standards/Regulation (Green/ Sustainability-Linked Loan Principles/EUT/ CBI); and/or
  - Substantially contribute to one of the six EU Environmental Objectives, however, Do No Significant Harm criteria and/or Minimum Safeguards criteria are not implemented (due to e.g. the technical nature of criteria, data collection, challenges, asset location, etc.)

Social

- Economic activities that:
  - Align with the eligibility criteria (Social Finance) or the KPI-Linked Finance criteria (Sustainability-Linked Finance); and/or
  - Align with Best Market Practice Criteria/ Principles/Standards/Regulation (Social/ Sustainability-Linked Loan Principles/Draft Social EUT)
- A definition for what constitutes a social EUT-aligned economic activity under one of the EU social objectives is currently not available, due to the EU Social Taxonomy not yet being finalised. At the time of writing, the latest draft EU Social Taxonomy was published in February 2022 by the Technical Expert Group on Sustainable Finance.

ESG Supporting Instrument

- "ESG supporting instrument" is a financial product that promotes, among other characteristics, environmental or social characteristics, or a combination of those characteristics, provided that the companies in which the investments are made follow good governance practices.
- This definition is derived from Article 8(1) of Regulation (EU) 2019/2088 of the SFDR.

4 Bank of Ireland Sustainable Finance Lending Criteria – Continued

In addition to the Eligibility Criteria, and to ensure applicability and scalability of impact to BOI's core lending sectors, specific Sustainable Finance Products may need to obtain a positive Second Party Opinion assessment for sectors where there is unclear consensus in terms of best market practice/principles/standards/regulations or the sector in question is otherwise deemed by the Group's Sustainability Decision Group (SDG) to have inherent ESG risk.

Contribution to the UN SDGs, EU Environmental Objectives, the EU Taxonomy Regulation, and the EU Taxonomy Climate Delegated Act

Sustainable Finance complying with the eligibility criteria will contribute to the achievement of specific UN SDGs and related sub-targets. Likewise, Green Finance under this Framework will contribute to achieving the EU Environmental Objectives.

Due to a combination of factors, alignment with the EU Taxonomy Regulation and the EU Taxonomy Climate Delegated Act (Annex I) is not always possible. Reasons for this include, but are not limited to:

i. The uncertainty in the market surrounding how to implement aspects of the EU Taxonomy criteria (across the 'Technical Screening', 'Do No Significant Harm' and 'Minimum Safeguards' criteria);
ii. The lack of availability of certain data relating to eligible Sustainable Finance;
iii. The fact that the location of eligible Sustainable Finance may be outside the remit of EU law (the EU Taxonomy criteria often relate to specific EU Directives).

In addition, the 'Do No Significant Harm' criteria may require (technical) information that BOI currently does not have access to.

BOI takes steps to mitigate environmental and social risks associated with eligible Sustainable Finance. This is primarily done via the standard credit process which requires consideration of climate, environmental and social factors, in addition to the application of our Group-wide Sustainability Exclusion List and sector-specific ESG Due Diligence for corporate and business customers. Supplementary sector-specific Exclusions Criteria are also set out below for designated Sustainable Finance.

4 Bank of Ireland Sustainable Finance Lending Criteria – Continued

Sustainable Finance Scope & Financing Constructs

The Sustainable Finance Framework is applicable to all entities that provide finance within the Bank of Ireland Group, where financing may be provided to all relevant BOI customers, including corporate, business, retail and public-affiliated customers. Sustainable Finance may be provided across different sustainable financing constructs as detailed below.

Overview of Sustainable Finance Constructs	Green Finance	Social Finance
Green Loan Principles/Loan Characteristics	Loan proceeds are specifically allocated to eligible green projects or general corporate purpose loans are provided to companies that derive over 90% of revenues from eligible green activities	Loan proceeds are specifically allocated to eligible social projects or general corporate purpose loans are provided to companies that derive over 90% of revenues from eligible social activities
Sustainable Finance Definitions	i. EUT Green[2] ii. Non-EUT Green[3]	Social[4]
Use of Proceeds	Eligible green activities, as outlined in Section 4.1	Eligible social activities, as outlined in Section 4.2
Project Evaluation and Selection	Lending origination teams to identify eligible green activities of borrowers based on defined Eligible Green Activities and to be confirmed by borrowers Second Party Opinion may be required, as assessed by Group's Sustainability Decision Group	Lending origination teams to identify eligible social activities of borrowers based on defined Eligible Social Activities and to be confirmed by borrowers Eligible social activities must additionally comply with the Social Finance Exclusion List in Appendix II
Reporting	Reporting on the use of proceeds by the borrower	Reporting on the use of proceeds by the borrower
Verification	NA	NA

Overview of Sustainable Finance Constructs	Sustainability-Linked Finance[1]
Sustainability-Linked Loan Principles/Loan Characteristics	Loans for general business purposes, where the terms of the loan is linked to the borrower's sustainability performance, measured using predefined and tailored Key Performance Indicators (KPIs) as assessed against pre-determined Sustainability Performance Targets (SPTs)
Sustainable Finance Definition	ESG supporting instrument[5]
Selection of KPIs	Formulation of quantitative KPIs and targets, which are SMART (specific, measurable, attainable, relevant and time-bound), material to the borrower's overall business and follow the guidance as laid out in Section 4.3 Subject to internal governance procedures where Sustainability KPIs agreed between a borrower and lender
Calibration of SPTs	Targets should be ambitious and benchmarked against historical performance, peer performance and the science or external standards, targets and/or taxonomies and follow the guidance as laid out in Section 4.3
Reporting	The borrower should update the lender(s) on the performance of KPIs on an annual basis
Verification	KPIs should be externally assured on annual basis to support the reporting process

1 Given the range of variables and benchmarking involved in such issuances (including the sectoral considerations, strength of key performance indicator(s) and sustainability performance target(s), historical data, peer performance, etc.), the applicability, strength and ambitiousness of these variables are usually evaluated on a case-by-case basis. Given this context, Sustainalytics has not reviewed the criteria defined for financing sustainability-linked instruments of the Framework.

2 "EUT Green" – economic activities that substantially contribute to one of the six EU Environmental Objectives, Do No Significant Harm (DNSH) to any of the other objectives, while respecting the Minimum Safeguards (MS) for non-retail exposures, including OECD Guidelines for Multinational Enterprises and the UN Guiding Principles on Business and Human Rights.

3 "Non-EUT Green" – economic activities that:
- Align with the Eligibility Criteria (Green & Social Finance) or the KPI-Linked Finance criteria (Sustainability-Linked Finance); and/or
- Align with Best Market Practice Criteria/Principles/Standards/Regulation (Green/Social/Sustainability-Linked Loan Principles/EUT/CBI); and/or
- Substantially contribute to one of the six EU Environmental Objectives, however, Do No Significant Harm criteria and/or Minimum Safeguards criteria are not implemented (due to e.g. the technical nature of criteria, data collection, challenges, asset location, etc.)

Note: Specific Sustainable Finance Products from sectors where there is unclear consensus from Best Market Practice/Principles/Standards/Regulation in relation to selection criteria or the sector in question is otherwise deemed to have heightened inherent ESG risk, as assessed by the Group's Sustainability Decision Group (SDG), may need to receive a Second Party Opinion by an established third-party.

4 A definition for what constitutes a Social EUT-aligned economic activity under one of the EU social objectives is currently not available, due to the EU Social Taxonomy not yet being finalised. At the time of writing, the latest draft EU Social Taxonomy was published in February 2022 by the Technical Expert Group on Sustainable Finance.

5 "ESG supporting instrument" is a financial product that promotes, among other characteristics, environmental or social characteristics, or a combination of those characteristics, provided that the companies in which the investments are made follow good governance practices. This definition is derived from Article 8(1) of Regulation (EU) 2019/2088 of the SFDR.

4.1 Green Finance

Basis for Green Finance

Green Finance includes green finance products (e.g. loans, revolving credit facilities) which are used for use of proceeds purposes which finance and/or refinance green eligible projects with a positive environmental benefit. Green Finance products may be used also for general corporate purposes as per the above definition.

LMA/APLMA/LSTA Green Loan Principles (2023)[6] set out the reference guidance which Bank of Ireland intends to follow for providing green financing solutions to its borrowers, which is presented through four core components:

1. Use of proceeds
2. Process for Project Evaluation and Selection
3. Management of Proceeds
4. Reporting

For the avoidance of doubt, any future change to the eligibility criteria[7] below (e.g. future changes to the LMA/APLMA/LSTA Green Loan Principles, and/or development related to sustainable finance regulation) may not necessarily apply to green finance products underwritten under this framework. Similarly, the bank's incumbent green finance products and transactions established before inception of this Framework may have definitions that deviate from the eligibility criteria below and will still be considered as sustainable finance until they are amended or cease to exist.

In alignment with Bank of Ireland's broader sustainability strategy and support of the UN SDG 2030 agenda, the eligibility criteria contemplated under this framework may directly contribute to the achievement of UN SDGs[8] and EU Environmental Objectives[9].

[6] https://www.lma.eu.com/application/files/4716/7715/0338/Green_Loan_Principles_23_February_2023.pdf. APLMA denotes Asia Pacific Loan Market Association, LSTA denotes Loan Syndications and Trading Association.
[7] Bank of Ireland takes into account the main substantial contribution criteria of the EU Climate Delegated Act to the extent that criteria are available for the sectors in question. In case the EU Taxonomy has no clear criteria for a specific criteria, this framework defers to prevailing market practice.
[8] Mapping between ICMA Eligible Categories and UN SDGs based on ICMA High Level Mapping to the Sustainable Development Goals: https://www.icmagroup.org/assets/documents/Sustainable-finance/2022-updates/Mapping-SDGs-to-GSS-Bonds_June-2022-280622.pdf
[9] Regulation (EU) 2020/852 of the European Parliament and of the Council of 18 June 2020 on the establishment of a framework to facilitate sustainable investment, and amending regulation (EU) 2019/2088, see here

4.1 **Green Finance –** Green Eligible Categories

Eligible Category	Eligibility Criteria	Contribution to UN SDGs	Contribution to EU Environmental Objective	EU Economic Activity[10]	Potential Impact Indicator

Green Residential Buildings	**Green residential buildings in Ireland and in the UK**, meeting one of the following criteria:
	• Irish buildings:
	  • Built <2021:
	    - Belonging to the top 15% low carbon buildings in Ireland[11]
	  • Built ≥2021:
	    - Buildings complying with the Nearly Zero-Energy Buildings ("NZEB") standard[12,13]
	• UK buildings:
	  • Belonging to the top 15% low carbon buildings in the local context[14] (i.e. England & Wales, Scotland and Northern Ireland) or have an Energy Performance Certificate ("EPC") A or B label
	• Buildings that have been refurbished resulting in a reduction of primary energy demand (PED) of at least 30%, where financing will be limited to the cost of the renovation only[15,16]
		
		
		
		
			Contribution to Climate Change Mitigation (Article 10), including but not limited to:
			(1.b) Improving energy efficiency, except for power generation activities as referred to in Article 19(3)
				7.1 – Construction of new buildings
				7.2 – Renovation of existing buildings
				7.7 – Acquisition and ownership of buildings
					Estimated annual reduced and/or avoided GHG emissions (tCO_2e/year)
					Estimated annual energy consumption (kWh/year)
					Estimated annual reduced and/or avoided energy consumption (kWh/year)

[10] Supplementing Regulation (EU) 2020/852 of the European Parliament and of the Council by establishing the technical screening criteria for determining the conditions under which an economic activity qualifies as contributing substantially to climate change mitigation or climate change adaptation and for determining whether that economic activity causes no significant harm to any of the other environmental objectives, see here.

[11] For buildings built before 31 December 2020, to be aligned with the substantial contribution criteria of the EU Taxonomy Delegated Act, the building must be within the top 15% of the national or regional building stock expressed as operational Primary Energy Demand (PED) and demonstrated by adequate evidence, which at least compares the performance of the relevant asset to the performance of the national or regional stock built before 31 December 2020 and at least distinguishes between residential and non-residential buildings. As of Q4 2020, the top 15% of the national stock in terms of primary energy demand is equivalent to a minimum BER B3 label threshold for residential buildings. As of Q1 2023, the top 15% of the national stock in terms of primary energy demand is equivalent to a minimum BER B2 label threshold for residential buildings.

[12] In line with the EU EPBD directive, Ireland carries out a cost optimal analysis to define NZEB requirements. At the time of writing, the cost optimal analysis for residential and non-residential buildings can be found here and here, respectively, as published by the Department of Housing, Local Government and Heritage.

[13] All new build residential buildings in Ireland complying with the NZEB standard will receive at least an A BER label. Sustainalytics considers a BER level of A or above as a credible criteria for residential buildings in Ireland.

[14] Low-carbon buildings in the local context based on primary energy demand or emissions intensity performance

[15] The energy performance before the renovation can be based on actual or reference energy data, energy labels or estimated energy used based on the building regulation that was applicable in the building year of the building.

[16] Or alternatively, renovation complying with applicable requirements for major renovations as set in the applicable national and regional building regulations for 'major renovation' implementing Directive 2010/31/EU.

4.1 Green Finance – Green Eligible Categories continued

Eligible Category	Eligibility Criteria	Contribution to UN SDGs	Contribution to EU Environmental Objective	EU Economic Activity[10]	Potential Impact Indicator

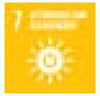
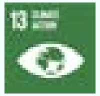
Green Commercial Buildings	**Green commercial buildings in Ireland and in the UK**, meeting one of the following criteria:
	• Irish buildings[17]:
	  • Built <2021:
	    - Belonging to the top 15% low carbon buildings in Ireland[11]
	  • Built >2021:
	    - Buildings complying with the Nearly Zero-Energy Buildings ("NZEB") standard[12,18]
	• UK buildings belonging to the top 15% low carbon buildings in the local context (i.e. England & Wales, Scotland and Northern Ireland) or have an Energy Performance Certificate ("EPC") A or B label[19]
	• Buildings which received at least one or more of the following classifications:
	  • BREEAM "Excellent" or higher
	  • LEED "Gold" or higher
	  • DGNB "Gold" or higher
	• Buildings that have been refurbished resulting in a reduction of primary energy demand (PED) of at least a 30%, where financing will be limited to the cost of the renovation only[15, 16]
			Contribution to Climate Change Mitigation (Article 10), including but not limited to:
			(1.b) Improving energy efficiency, except for power generation activities as referred to in Article 19(3)
				7.1 – Construction of new buildings
				7.2 – Renovation of existing buildings
				7.7 – Acquisition and ownership of buildings
					Estimated annual reduced and/or avoided GHG emissions (tCO_2e/year)
					Estimated annual energy consumption (kWh/year)
					Estimated annual reduced and/or avoided energy consumption (kWh/year)

[17] For the acquisition of buildings where the building is a large non-residential building with an effective rated output for heating systems, systems for combined air conditioning and ventilation of over 290 kW it is efficiently operated through energy performance monitoring assessment. And for the construction of new buildings larger than 5000m², upon completion, the building resulting from the construction undergoes testing for air-tightness and thermal integrity, and any deviation in levels of performance set at the design stage or defects in the building envelope are disclosed to investors and clients. As an alternative; where robust and traceable quality control processes are in place during the construction process this is acceptable as an alternative to thermal integrity testing. Also for the construction of new buildings larger than 5,000m², the life cycle Global Warming Potential of the building resulting from the construction has been calculated for each stage in the life cycle.

[18] All new build commercial buildings in Ireland complying with the NZEB standard will receive at least A BER label. Sustainalytics considers a BER level of A or above as a credible criteria for commercial buildings in Ireland.

[19] As of Q1 2023, based on publicly issued governmental statistical data, English and Welsh commercial buildings with EPC rating of B or better are in scope. As of Q4 2022, Scottish commercial buildings with EPC rating of Climate Neutral («CN»), C or above are in scope.

4.1 Green Finance – Green Eligible Categories continued

GBP/GLP Category	Eligibility Criteria	Contribution to UN SDGs	Contribution to EU Environmental Objective	EU Economic Activity	Potential Impact Indicator
Energy Efficiency	**Manufacture of energy efficiency equipment for buildings:** • As per the substantial contribution criteria to climate change mitigation of the Climate Delegated Act (Annex I) under 3.5 (Manufacture of energy efficiency equipment for buildings) **Individual renovation measures consisting of installation, maintenance or repair of energy efficiency equipment in buildings:** • As per the substantial contribution criteria to climate change mitigation of the Climate Delegated Act (Annex I) under 7.3 (Installation, maintenance and repair of energy efficiency equipment) **Installation, maintenance and repair of instruments and devices for measuring, regulation and controlling energy performance of buildings:** • As per the substantial contribution criteria to climate change mitigation of the Climate Delegated Act (Annex I) under 7.5 (Installation, maintenance and repair of instruments and devices for measuring, regulation and controlling energy performance of buildings) Measures to improve the energy efficiency of processes that result in significant energy savings or GHG emissions to industrial processes, infrastructure or in a company's production/operation/supply chain[20] **Sustainable Finance Exclusion Criteria:** • Fossil fuel based processes or production technologies • Investments which lock-in the use of fossil fuels • Production processes in heavy industries such as steel, cement and aluminium	 	**Contribution to Climate Change Mitigation (Article 10), including but not limited to:** **(1.b)** Improving energy efficiency, except for power generation activities as referred to in Article 19(3)	3.5 – Manufacture of energy efficiency equipment for buildings 7.3 – Installation, maintenance or repair of energy efficiency equipment in buildings 7.5 – Installation, maintenance and repair of instruments and devices for measuring, regulation and controlling energy performance of buildings	Estimated annual reduced and/or avoided GHG emissions (tCO_2e/year) Estimated annual reduced and/or avoided energy consumption (kWh/year)

[20] An energy efficiency improvement or emission reduction is assessed as 'significant' by the ESG Risk Forum, once taking into account the activity in relation to market standards, available technologies, peer performance, relevant energy performance metrics and science based trajectories where relevant

4.1 Green Finance – Green Eligible Categories continued

GBP/GLP Category	Eligibility Criteria	Contribution to UN SDGs	Contribution to EU Environmental Objective	EU Economic Activity	Potential Impact Indicator

Renewable Energy	Renewable energy generation producing electricity from:
	• **Solar power:** Photovoltaics (PV), concentrated solar power (CSP) and/or solar thermal facilities[21]
	• **Wind power:** Onshore and offshore wind energy generation facilities and other emerging technologies, such as wind tunnels and cubes
	• **Geothermal power:** Geothermal power plants with life cycle emissions lower than 100gCO_2e/kWh
	• **Bioenergy from waste, residues and by-products:** i) forestry and agriculture residues such as wood chips, sawdust, corn cobs, nut shells; ii) wastewater or sewage sludge excluding wastewater from fossil fuel operations; iii) fish residues from certified aquaculture; iv) used cooking oil; vi) animal fats, oils and other by-products[22]; vii) domestic food waste
	• **Bioenergy from non-waste biomass:**
	  • For electricity generation: Life-cycle GHG emissions intensity below 100 gCO_2e/kWh or 80% life cycle emissions reduction compared to fossil fuel baseline
	  • For biofuels production: Installations with life-cycle emissions at least 65% lower than fossil fuel baseline
	  • For both electricity generation and biofuel production feedstock is certified from sustainable sources[23]
	
	Sustainable Finance Exclusion Criteria:
	• Biofuel production that competes with food production or decreases forestation, biodiversity or carbon pools in soil
			Contribution to Climate Change Mitigation (Article 10), including but not limited to:
			
			(1.a) Generating, transmitting, storing, distributing or using renewable energy in line with Directive (EU) 2018/2001, including through using innovative technology with a potential for significant future savings or through necessary reinforcement or extension of the grid
			
			(1.b) Improving energy efficiency, except for power generation activities as referred to in Article 19(3)
			
			(1.g) Establishing energy infrastructure required for enabling the decarbonisation of energy systems
				4.1 – Electricity generation using solar photovoltaic technology
				
				4.2 – Electricity generation using concentrated solar power (CSP) technology
				
				4.3 – Electricity generation from wind power
				
				4.6 – Electricity generation from geothermal energy
					Estimated annual reduced and/or avoided GHG emissions (tCO_2e/year)
					
					Total installed capacity (MW)

[21] Large majority of electricity (greater than 85%) generated from CSP and solar thermal facilities is derived from solar energy resources
[22] Sustainalytics considers the use of animal manure from day-to-day operations for energy generation as providing positive impacts in the short term given the significant carbon and water footprint of large- and mid-scale livestock farming
[23] Credible certification schemes include Roundtable on Sustainable Biomaterials (RBS), International Sustainability and Carbon Certification (ISCC) Plus, Roundtable on Responsible Soy (RTS), Bonsucro (for sugarcane), wood certified under Forest Stewardship Council (FSC) or Programme for the Endorsement of Forest Certification (PEFC).

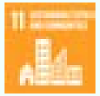
4.1 Green Finance – Green Eligible Categories continued

GBP/GLP Category	Eligibility Criteria	Contribution to UN SDGs	Contribution to EU Environmental Objective	EU Economic Activity	Potential Impact Indicator

Renewable Energy continued	Infrastructure to support renewable energy transmission, distribution and/or storage:
	• **Electricity transmission and distribution infrastructure:** Transmission and distribution infrastructure or equipment in an electricity system that complies with at least one of the following criteria:
	  • The system is the interconnected European system, i.e. the interconnected control areas of Member States, Norway, Switzerland and the United Kingdom, and its subordinated systems
	  • More than 67% of newly enabled generation capacity in the system is below the generation threshold value of 100gCO_2e/kWh measured on a life cycle basis in accordance with electricity generation criteria, over a rolling five-year period
	  • The average system grid emission factor, calculated as the total annual emissions from power generation connected to the system, divided by the total amount net electricity production in that system, is below the threshold value of 100gCO_2e/kWh measured on a life cycle basis in accordance with electricity generation criteria, over a rolling five-year period
	  • Infrastructure is dedicated to connecting renewables to the grid
	Sustainable Finance Exclusion Criteria:
	  • Infrastructure to creating a direct connection or expanding an existing direct connection between a substation or network and a power production plant that is more greenhouse gas intensive than 100gCO_2e/kWh measured on a life cycle basis or dedicated to fossil fuel power
	  • Installation of metering infrastructure that does not meet the requirement of smart metering systems of Article 20 of Directive (EU) 2019/944
	• **Electricity storage:** compressed air, flywheels, synchronous condensers and batteries
	  • Installation of electricity storage systems on grids that follow a credible decarbonisation pathway or finance energy storage solutions connected to renewables.
			Contribution to Climate Change Mitigation (Article 10), including but not limited to:
			(1.a) Generating, transmitting, storing, distributing or using renewable energy in line with Directive (EU) 2018/2001, including through using innovative technology with a potential for significant future savings or through necessary reinforcement or extension of the grid
			(1.b) Improving energy efficiency, except for power generation activities as referred to in Article 19(3)
			(1.g) Establishing energy infrastructure required for enabling the decarbonisation of energy systems
				4.9 – Transmission and distribution of electricity
				4.10 – Storage of electricity
					Estimated annual reduced and/or avoided GHG emissions (tCO_2e/year)
					Total installed capacity (MW)

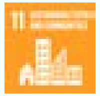
4.1 Green Finance – Green Eligible Categories continued

GBP/GLP Category	Eligibility Criteria	Contribution to UN SDGs	Contribution to EU Environmental Objective	EU Economic Activity	Potential Impact Indicator

Clean Transportation	Zero-emission vehicles and related infrastructure:
	• **Zero-emission vehicles (ZEVs):** Battery electric, hydrogen or otherwise zero-emissions light/heavy-duty and/or urban or suburban passenger vehicles
	• **Infrastructure to support zero-emission vehicles (ZEVs):** EV charging and hydrogen fuelling stations
	
	Sustainable Finance Exclusion Criteria: vehicles and infrastructure dedicated to the transport or storage of fossil fuels
	
	• Zero-emission rail transport and related infrastructure:
	• **Zero-emission rail transport:** Battery electric, hydrogen or otherwise zero-emissions passenger/freight trains and coaches/wagons
	• **Infrastructure to support zero-emission rail transport** which is at least one of the following:
	  • Electrified trackside infrastructure and associated subsystems: infrastructure, energy, on-board control-command and signalling, and trackside control-command and signalling subsystems[24]
	  • Infrastructure and installations dedicated to transhipping freight between the modes: terminal infrastructure and superstructures for loading, unloading and transshipment of goods
	  • Infrastructure and installations dedicated to the transfer of passenger from rail to rail or from other modes to rail
	
	Sustainable Finance Exclusion Criteria: rail transport and infrastructure dedicated to the transport or storage of fossil fuels
			**Contribution to Climate Change Mitigation (Article 10), including but not limited to:**
			
			(1.c) Increasing clean or climate-neutral mobility
				6.1 – Passenger interurban rail transport
				
				6.2 – Freight rail transport
				
				6.3 – Urban and suburban transport, road passenger transport
				
				6.5 – Transport by motorbikes, passenger cars and light commercial vehicles
				
				6.6 – Freight transport by road
				
				6.10 – Sea and coastal freight water transport, vessels for port operations and auxiliary activities
					Estimated annual reduced and/or avoided GHG emissions (tCO_2e/year)
					
					Reduction in emissions intensity (gCO_2 eq. per ton-km for freight activity or gCO_2 eq. per passenger-km for passenger activity)

[24] As defined in Annex II.2 to Directive (EU) 2016/797.

4.1 Green Finance – Green Eligible Categories continued

GBP/GLP Category	Eligibility Criteria	Contribution to UN SDGs	Contribution to EU Environmental Objective	EU Economic Activity	Potential Impact Indicator
Clean Transportation continued	Zero-emission water transport and related infrastructure: • **Zero-emission water transport:** Battery electric, hydrogen or otherwise zero-emissions sea and coastal passenger and/or freight vessels • **Infrastructure to support zero-emission water transport:** EV charging and hydrogen fuelling stations **Sustainable Finance Exclusion Criteria:** vessels and infrastructure dedicated to the transport or storage of fossil fuels Infrastructure to support personal mobility, cycle logistics: • **Infrastructure to support personal mobility, cycle logistics:** Pavements, bike lanes and pedestrian zones, electrical charging and hydrogen refuelling installations for personal mobility devices Infrastructure to support zero-emission aircraft transport: • **Infrastructure to support zero-emission aircraft transport:** EV charging and hydrogen fuelling stations **Sustainable Finance Exclusion Criteria:** infrastructure dedicated to the transport or storage of fossil fuels		**Contribution to Climate Change Mitigation (Article 10), including but not limited to:** **(1.c)** Increasing clean or climate-neutral mobility	6.11 – Sea and coastal passenger water transport 6.13 – Infrastructure for personal mobility, cycle logistics 6.14 – Infrastructure for rail transport 6.15 – Infrastructure enabling low-carbon road transport and public transport 6.16 – Infrastructure enabling low carbon water transport 6.17 – Low carbon airport infrastructure	Estimated annual reduced and/or avoided GHG emissions (tCO_2e/year) Reduction in emissions intensity (gCO_2 eq. per ton-km for freight activity or gCO_2 eq. per passenger-km for passenger activity)

4.1 Green Finance – Green Eligible Categories continued

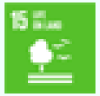
GBP/GLP Category	Eligibility Criteria	Contribution to UN SDGs	Contribution to EU Environmental Objective	EU Economic Activity	Potential Impact Indicator
Pollution, Prevention & Control	Non-hazardous waste management: • **Collection and transport:** Non-hazardous waste collection and transport that is segregated at source aimed at preparing for reuse or recycling[25] • **Material recovery:** Separately collected non-hazardous waste resulting in at least 50% conversion, in terms of weight, into secondary raw materials suitable for the substitution of virgin materials in production processes	12	**Contribution to Climate Change Mitigation (Article 10), including but not limited to:** **(1.b)** Improving energy efficiency, except for power generation activities as referred to in Article 19(3)	5.5 – Collection and transport of non-hazardous waste in source segregated fractions 5.9 – Material recovery from non-hazardous waste	Annual absolute (gross) amount of non-hazardous waste that is separated and/or collected, and treated (including composted) or disposed of (t/year or % of total waste)

Sustainable Water and Wastewater Management	Water collection, treatment and supply systems:
	• **New water supply systems with either:**
	  • A net average energy consumption for abstraction and treatment ≤ 0.5 kWh per cubic meter produced water supply; or
	  • A leakage level (ILI) ≤ 1.5
	• **Renewed water supply systems** resulting in a reduction of the net average energy consumption of at least 20% compared to own baseline performance averaged for three years
	
	Centralised wastewater systems:
	• **New waste water systems** with a net energy consumption[26]:
	  • 35kWh per population equivalent (p.e.) per annum for treatment plant capacity < 10,000 p.e.; or
	  • 25 kWh per population equivalent (p.e.) per annum for treatment plant capacity between 10,000 and 100,000 p.e.; or
	  • 20kWh per population equivalent (p.e.) per annum for treatment plant capacity > 100,000
	• **Renewed waste water system** resulting in a reduction of the net average energy consumption of at least 20% compared to own baseline performance averaged for three years, demonstrated on an annual basis
	
	Sustainable Finance Exclusion Criteria: treatment of wastewater from fossil fuel operations such as fracking
		6	**Contribution to Climate Change Mitigation (Article 10), including but not limited to:**
			(1.b) Improving energy efficiency, except for power generation activities as referred to in Article 19(3)
				5.1 – Construction, extension and operation of water collection, treatment and supply systems
				5.2 – Renewal of water collection, treatment and supply systems
				5.3 – Construction, extension and operation of waste water collection and treatment
				5.4 – Renewal of waste water collection and treatment
					Annual absolute (gross) amount of wastewater use (m3/year)
					Reduction in water use (%)
					Annual absolute (gross) amount of wastewater treated, reused or avoided (m3/year)

[25] For financing towards heavy trucks intended for waste collection, an emissions threshold of 25 gCO_2/tkm will be considered
[26] Except for waste water systems only for collection, waste water system that are substituting more GHG-intensive treatment systems require an assessment of the direct GHG emissions.

4.1 Green Finance – Green Eligible Categories continued

GBP/GLP Category	Eligibility Criteria	Contribution to UN SDGs	Contribution to EU Environmental Objective	EU Economic Activity	Potential Impact Indicator

Environmentally Sustainable Management of Living Natural Resources and Land Use	Forestry, fishery & aquaculture:
	• **Fishery & Aquaculture:** environmentally sustainable fishery and aquaculture with one of the following certifications:
	  • Marine Stewardship Council (MSC)
	  • Aquaculture Stewardship Council (ASC)
	  • Best Aquaculture Practices (BAP) Farm Standard, minimum 2 stars
	  • Global G.A.P. Aquaculture Standard
	  • BIM RSS Aquaculture Scheme
	• **Forestry:** environmentally responsible forest management with one of the following certifications:
	  • Forest land certified in accordance with the Forest Stewardship Council (FSC) standards
	  • The Programme for the Endorsement of Forest Certified (PEFC)
		
		
			Contribution to Climate Change Mitigation (Article 10), including but not limited to:
			(1.a) Nature and biodiversity conservation, including achieving favourable conservation status of natural and semi-natural habitats and species, or preventing their deterioration where they already have favourable conservation status, and protecting and restoring terrestrial, marine and other aquatic ecosystems in order to improve their condition and enhance their capacity to provide ecosystem services
			(1.d) Sustainable forest management, including practices and uses of forests and forest land that contribute to enhancing biodiversity or to halting or preventing degradation of ecosystems, deforestation and habitat loss
				Fishery and aquaculture not covered in EU Taxonomy Climate Delegated Act[27]
				1.3 – Forest management
					Estimated annual GHG emissions reduced/avoided in tons of CO_2 equivalent
					Increase in area under sustainable forest management measured in hectares
					Increase in % of certified sustainable fisheries

27 Covered by other four remaining environmental objectives of the EU Taxonomy.

4.1 Green Finance – Green Eligible Categories continued

GBP/GLP Category	Eligibility Criteria	Contribution to UN SDGs	Contribution to EU Environmental Objective	EU Economic Activity	Potential Impact Indicator
Sustainable Food and Agriculture	**Certified agriculture:** • Production of organic food products certified by recognised credible third-party certifications (including Irish Organic Association, IFOAM[28], EU organic) • Agriculture production certified to BOI recognised agri-sustainability schemes and certifications[29,30] **Implementation of sustainable agriculture practices:** • Investments that aim to reduce the farm's overall GHG emissions, such as solar panels, low emission slurry spreading equipment[31,32] • Products and/or services that significantly improve energy efficiency of agriculture processes, including drip irrigation, minimum/no tillage[30,31] • Sustainable feed production and processing and R&D towards technologies dedicated to reducing GHG emissions such as specialized feed technology • Investment in low-carbon agricultural technologies that improve productivity and efficiency while at the same time lowering impact (including GPS controlled equipment, crop sensors, hydroponics or aeroponics[33])[31] • Practices that are aligned with conserving and promoting biodiversity, for instance via a farm sustainability management plan, no use of synthetic fertiliser or pesticide, or reduction in water use[30,31] **Agroforestry and conservation** • Development of agriculture and forestry projects that do not deplete or that improve existing carbon pools/degraded natural ecosystems, including conservation of designated special areas, rehabilitation of woodlands, afforestation using native tree species with sustainable forest management plan in place[31]	15	**Contribution to Climate Change Mitigation (Article 10), including but not limited to:** **(1.f)** Strengthening land carbon sinks, including through avoiding deforestation and forest degradation, restoration of forests, sustainable management and restoration of croplands, grasslands and wetlands, afforestation, and regenerative agriculture	Not covered in EU Taxonomy Climate Delegated Act	% increase in certified agriculture land area measured in hectares % increase in certified agriculture measured in number of certification schemes % increase in sites with minimum benthic impact % increase in certified sustainably-sourced and produced feed Estimated annual GHG emissions reduced or avoided in tons of CO_2 equivalent (aligned with national GHG emissions reduction targets e.g. 25% GHG emissions reduction by 2030, compared to 2018 levels in Ireland

28 Certifications listed in the IFOAM directory for organic cropping agriculture
29 Schemes and certifications that are affiliated to: i) the Irish Government ('Agri-Environment' Schemes and Certifications', Department of Agriculture, Food and the Marine), ii) Processor Schemes (aligned with best practice: Teagasc MACC and Bord Bia Origin Green schemes (both together)
30 Sustainalytics acknowledges that BOI's criteria intends to support Irish agriculture industry green certifications and Government's agri-environment schemes which set minimum requirements for applicants such as presence of farm sustainability plan, compliance with animal welfare legislative among others depending on the specific details and requirements of the schemes. The agri-environment schemes and certifications encompass a broad range of activities across various themes, including environmental, climate-related interventions, organic farming, equipment and farm modernization and animal husbandry. Sustainalytics considers financing towards certified agriculture operations and livestock management credible for green finance as follows i) crop agriculture production and units certified by a credible certifications. Examples of certifications Sustainalytics considers as credible include EU Organic, UTZ certified, Naturland; Rainforest Alliance and IFOAM; or ii) Integrated Livestock Forestry systems with sustainable forest management in place.
31 Qualifying activities may align with those listed in EIB's Green Eligibility Checker or the 'best practices for low emissions agriculture' by the Climate Bonds Initiative (Section 3.9)
32 Sustainalytics considers it good practice to limit financing to zero direct emissions or electric farming equipment
33 Sustainalytics considers it good practice to favour projects with strong energy efficiency measures and renewable energy procurement.

4.1 Green Finance – Green Eligible Categories continued

GBP/GLP Category	Eligibility Criteria	Contribution to UN SDGs	Contribution to EU Environmental Objective	EU Economic Activity	Potential Impact Indicator
Sustainable Food and Agriculture continued	**Sustainable Finance Exclusion Criteria:** • No conversion of high carbon stock lands • Farms found to be in breach and sanctioned with regards to the 13 Statutory Management Requirements (SMRs) and Good Agricultural and Environmental Condition requirements (GAECs), as part of the Cross-Compliance process[34] • Purchase/improvement in appliances and equipment primarily using fossil fuel so as to avoid lock-in of fossil fuel consumption. Activities which result in fuel switching to biofuels are eligible Genetically Modified Organisms and Crops		**Contribution to Climate Change Mitigation (Article 10), including but not limited to:** **(1.f)** Strengthening land carbon sinks, including through avoiding deforestation and forest degradation, restoration of forests, sustainable management and restoration of croplands, grasslands and wetlands, afforestation, and regenerative agriculture		

[34] Through cross-compliance, farmers are required to comply with high EU standards for public, plant, and animal health and welfare. Cross-compliance plays a role in making European farming more sustainable. The SMRs and GAECs cover the following sustainability themes, amongst others: Protection of water against pollution caused by nitrates; Conservation of Wild Birds, Natural Habitats and of Wild Flora and Fauna; Food and Feed Hygiene; Animal Welfare. More detailed information around the 13 SMRs and GAECs and their application in the Irish context, including inspection procedures, can be found here.

4.2 Social Finance

Basis for Social Finance

Social Finance includes social finance products (e.g. loans, revolving credit facilities) which are used for use of proceeds purposes which finance and/or refinance social eligible projects with a social benefit. Social Finance products may be used also for general corporate purposes as per the above definition.

LMA/APLMA/LSTA Social Loan Principles (2023)[35] set out the reference guidance which Bank of Ireland intends to follow for providing social financing solutions to its borrowers, which is presented through four core components:

1. Use of proceeds
2. Process for Project Evaluation and Selection
3 Management of Proceeds
4. Reporting

For the avoidance of doubt, any future change to the eligibility criteria below (e.g. future changes to the LMA/APLMA/LSTA Social Loan Principles, and/or development related to sustainable finance regulation) may not necessarily apply to social finance products underwritten under this framework.

[35] https://www.lsta.org/content/social-loan-principles-slp/

4.2 Social Finance – Social Eligible Categories

SBP/SLP Category	Eligibility Criteria	UN SDGs	Social benefit(s)	Target groups	Location	Alignment with National Policy Framework[36]	Potential impact indicator
Access to Healthcare	**Healthcare facilities:**[37] Loans dedicated to the financing of public and private healthcare facilities such as hospitals and primary care facilities, affiliated to the relevant national healthcare system and schemes and/or broadly accessible by the general population, including facilities to treat specific physical and/or learning and cognitive deficit conditions, and rehabilitation services for drugs and alcohol related conditions **Residential care facilities:**[38] Loans dedicated to the financing of private, voluntary and public residential care facilities for elderly people and people with specific health conditions (such as learning or physically disabled people), assisted living facilities and nursing homes, respectively affiliated with national residential care and nursing home schemes **"Pure-play" companies in healthcare:**[39] • Loans to "pure-play" companies in healthcare as indicated in Appendix I		• Increase access to quality, timely and accessible healthcare, including specialised medical treatment to target groups (e.g. people suffering from specific mental disorders and cognitive deficit pathologies) • Enhance quality and accessible care for aging population • Enhance availability of quality medical equipment to healthcare facilities and individuals	• General public • Individuals with specific physical and/or mental conditions, including cognitive deficit(s) • Elderly people • Individuals in need of rehabilitation services	• Healthcare and residential care provision in Ireland and the UK • "Pure-play" companies in healthcare located in Europe and the US	• Irish National Treatment Purchase Fund (NTPF)[40] • Irish Nursing Homes Support Scheme (NHSS)[41] • Irish HSE Fair Deal[42] • HSE[43]/TUSLA[44] • Slaintecare[45], the Irish National cross Governmental Healthcare reform framework. • UK National Healthcare System (NHS)[46] • Department of Health and Social care Policies UK	• Estimated Number of people using care services and in hospitals • Estimated number of patients in hospitals

[36] The list of national policy frameworks is not exhaustive and covers the main initiatives

[37] The occupancy rate of curative care beds in both public and private hospitals was 82.8% in 2021 in Ireland, one of the highest in the OECD. Ireland's healthcare infrastructure has 2.8 beds per 1,000 population, below the OECD average of 3.7 beds per 1,000 population in 2020. Sustainalytics acknowledges BOI's intention to support private healthcare facilities in overall relieving capacity constraints on the Irish healthcare system. For the financing of healthcare facilities, Sustainalytics considers it good practice to finance i) public healthcare infrastructure and facilities, or ii) dedicated programmes and units within private healthcare facilities with measures in place to ensure affordability to low-income and vulnerable populations.

[38] Sustainalytics acknowledges that the Fair Deal Scheme provides support to help pay for the cost of care in a nursing home. Sustainalytics considers the financing of nursing homes where access and affordability is guaranteed, either through providing services for free or by accepting sufficiently subsidized access for a clearly defined target population, to be a credible social activity.

[39] For the financing of healthcare equipment and pharmaceuticals, Sustainalytics considers it good practice to finance activities according to the following criteria i) manufacture of medicines specific to addressing a discernible need such as addressing undertreated diseases, gap in availability for essential medicines, or a gap of treatment for major diseases with additional measures in place that ensure affordability; or ii) manufacture of medical equipment provided to public healthcare facilities.

[40] The NTPF is a corporate body with functions and responsibilities as set out under Statutory Instrument 179 - National Treatment Purchase Fund (Establishment) Order, 2004 and the Nursing Homes Support Scheme Act (2009). Its key functions are: i) Arranging for the provision of hospital treatment to classes of persons determined by the Minister; ii) Collecting, collating and validating information on persons waiting for public hospital treatment; iii) Agreeing pricing arrangements with private & voluntary nursing homes under the Nursing Homes Support Scheme, iv) Furnishing advice to the Minister for Health on related issues; v) Performing any other function assigned by the Minister for Health, since July 2012 this includes responsibility for the publication of outpatient waiting lists. In carrying out its functions, the NTPF works closely with the Department of Health, the HSE, acute public hospitals and private nursing homes across the health system. Source: https://www.ntpf.ie/home/index.htm

[41] The NTPF has been designated by the Minister for Health pursuant to Section 40 of the Nursing Homes Support Scheme Act as a body authorised to negotiate with proprietors of registered nursing homes to reach agreement in relation to the maximum price(s) that will be charged for the provision of long-term residential care services to Nursing Homes Support Scheme residents. As part of this function, the NTPF will enter into "Approved Nursing Home Agreements" with registered private and voluntary nursing homes to record the maximum price(s) that have been negotiated. The NTPF will provide the HSE with the details of all Approved Nursing Home Agreements. Source: https://www.ntpf.ie/home/nhss.htm

[42] Through the Irish HSE Fair Deal, citizens can apply for financial support to help pay for the cost of care in a nursing home. In order to receive funding for a nursing home, citizens need to be approved for Fair Deal. Source: https://www2.hse.ie/services/fair-deal-scheme/about-the-fair-deal-scheme.html

[43] The HSE provides all of Ireland's public health services in hospitals and communities across Ireland. Source: https://www.hse.ie/eng/about/

[44] TUSLA is the Irish Child and Family Agency. The entity comprises of HSE Children and Family Services, the Family Support Agency and the National Educational Welfare Board as well as incorporates some psychological services and a range of services responding to domestic, sexual and gender-based violence. Source: https://www.tusla.ie/about/

[45] https://www.gov.ie/en/campaigns/slaintecare-implementation-strategy

[46] The National Health Service (NHS) is the public health system of the United Kingdom. The NHS provides primary and secondary healthcare to every resident of the United Kingdom. Source: https://www.nhs.uk/

4.2 Social Finance – Social Eligible Categories continued

SBP/SLP Category	Eligibility Criteria	UN SDGs	Social benefit(s)	Target groups	Location	Alignment with National Policy Framework[36]	Potential impact indicator
Access to Education	**Education facilities[47]:** • Loans dedicated to the financing of public and private education provision, aimed at improving access to affordable education, such as schools, universities and 3rd level education facilities and vocational training centres **"Pure-play" companies in education:** • Loans to "pure-play" companies in education as indicated in Appendix I	 	• Increase access to quality and accessible education and vocational training • Increase access to quality, safe and affordable student accommodation	• Students, including low-income students • Adults benefitting from vocational training	• Loans to Schools in Ireland, UK and EU • "Pure-play" companies in education and vocational training in Ireland, UK EEA, and the US[48]	• Student Universal Support Ireland (SUSI)[49] and Student Grant Scheme[50] • Student Support Scheme for Asylum Seekers[51]	• Estimated number of students attending education facilities

[47] Sustainalytics acknowledges that public and private spending on primary, secondary and post-secondary education in Ireland is lower on average than other OECD countries. For the financing of education facilities Sustainalytics considers it good practice to finance i) public education infrastructure and facilities, or ii) Private delivery of education where access is guaranteed for low-income, vulnerable populations

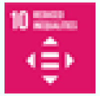
[48] For the financing education providers and materials, Sustainalytics considers it good practice to finance activities according to the following criteria i) education providers ensuring access and affordability to low-income and vulnerable populations and ii) education materials provided to public education facilities.

[49] Student Universal Support Ireland (SUSI) is Ireland's national awarding authority for all further and higher education grants. SUSI offers funding to eligible students, from school leavers to mature students returning to education, in approved full time third level courses. SUSI administers funding in line with the legislation as set out in the Student Support Act 2011, the Student Grant Scheme 2021 and Student Support Regulations 2021. Source: https://susi.ie/

[50] The Student Grant Scheme is the main financial support scheme for students studying in Ireland and abroad. It is awarded by SUSI.

[51] The Student Support Scheme for Asylum Seekers is for students who are in the protection system or at the leave to remain (but not deportation order) stage and who are pursuing an approved Post Leaving Certificate course or an approved undergraduate course for the academic year 2020/21. https://www.education.ie/en/Learners/Services/Pilot-Support-Scheme/student-grant-scheme-for-asylum-seekers.html

4.2 Social Finance – Social Eligible Categories continued

SBP/SLP Category	Eligibility Criteria	UN SDGs	Social benefit(s)	Target groups	Location	Alignment with National Policy Framework[36]	Potential impact indicator
Social and Affordable Housing [52, 53]	**Housing organisations:** Loans to housing bodies, organisations and entities that enable the provision of affordable housing and provide greater access to social and affordable housing in accordance with accredited or registered social and affordable housing definitions, and/or contributes to enhanced access for low-income residents or marginalised communities[54]. Housing organisations are often not for-profit charities. In general, they provide affordable rented housing for people who cannot afford to pay private sector rents or buy their own homes, or for groups, such as the elderly or homeless people **Student housing:** Loans to student housing organisations and providers **'Housing for All' Affordable Housing Schemes** Schemes run by the Irish Government, Local Authorities or Approved Housing Bodies that are provided to meet the Housing for All[55] objectives and designed to ease the housing affordability crisis and shortage in Ireland, including, inter alia, the First Home and Help to Buy schemes: **i. First Home Scheme:** Loans to individuals that enable the purchase of new build primary dwelling homes on a shared equity basis, subject to approval of the individual(s) participation in the scheme by the relevant authorised body. Eligibility being assessed in accordance with legislative requirements, including but not restricted to being a first time buyer or 'Fresh Start' person(s), use of the property (primary dwelling only) and local authority property valuation thresholds[56]	  	• Allow for universal access to decent housing • Promote the social inclusion of all, including low-income people and groups with no or restricted access to housing or home ownership • Provide access to housing & home ownership by bridging the considerable 'financial gap' for first time buyers and fresh starters[59] • Facilitates the provision of opportunities for homeownership while seeking to avoid further acceleration in the growth rate of housing prices through regional price ceilings for homes eligible under the schemes	• Individuals and families which due to income and/ or affordability constraints, restricted access to finance, meeting the relevant social and/or affordable housing requirements as defined by local authorities, or authorised government bodies, in Ireland and the UK	• Ireland and the UK	• Accredited and/or registered housing organisations in Ireland and the UK based on national Social and Affordable Housing Schemes • Local authorities' definition of eligible residents and prioritisation mechanism based on Social Housing Assessment Regulations • Schemes operating under the 'Housing For All' national policy framework and 'Fresh Start' principle, the legislative basis being contained in the 'Irish Affordable Housing Bill, 2021', including[60] • National Affordable Housing Scheme (First Homes); • Local Authority Affordable Housing Scheme;	• Estimated number of people in social homes • Estimated number of people supported through affordable housing schemes • Estimated number of students in student accommodation

52 There is a difference between Social and Affordable housing in the Irish context. Local authorities (or housing authorities) are the main providers of social housing for people who cannot afford their own accommodation. Local authority housing is allocated according to eligibility and need. Rents are based on the household's ability to pay. Housing organizations (associations and co-operatives) also provide social housing for people who cannot afford to buy their own homes. Social Housing Assessment Regulations set out how housing authorities should handle social housing applications. Affordable housing schemes are aimed to help lower income households to buy their own homes. The schemes eligible first-time purchasers the chance to buy newly constructed homes and apartments at prices significantly less than their market value. In the Irish context, a new Affordable Housing Bill was published in January 2021.

53 Ireland has a housing shortage of approximately 250,000 properties with increasingly high housing prices. In 2023 households in Ireland paid a median price of €305,000 for a home in 12 months. For 2023, the Irish Government's target is to construct 9,100 social homes, 5,500 affordable and cost-rental homes and 14,400 private ownership or rental homes to ease the housing crises. Sustainalytics acknowledges BOI's intention to support increasing Ireland's residential housing stock and support first-time homeowners through Irish Government's housing schemes. Sustainalytics considers it is good practice to define a target population with an upper threshold at or below the annual median income at the municipal or regional level and affordability measures in place such as discounted down payments, mortgage threshold limitations. Furthermore, Sustainalytics recognizes the role of Bank of Ireland in affordable housing projects is limited to the provision of financing and does not have control on deciding the detailed criteria on low-income groups and affordability mechanisms.

4.2 Social Finance – Social Eligible Categories continued

SBP/SLP Category	Eligibility Criteria	UN SDGs	Social benefit(s)	Target groups	Location	Alignment with National Policy Framework[36]	Potential impact indicator
Social and Affordable Housing [52, 53] **continued**	**ii. Help to Buy Scheme:** The Help to Buy Scheme helps first-time buyers to purchase a newly-built house or apartment priced below a maximum threshold. The Scheme gives a refund of the income tax and Deposit Interest Retention Tax (DIRT) purchasers have paid in Ireland for the 4 years before the year of application up to a maximum threshold. **Local Authority Affordable Purchase Scheme:** Loans to individuals that enable the purchase of local authority primary dwelling homes on a shared equity basis, subject to local authority approval of the individual(s) participation in the scheme. Eligibility is assessed in accordance with the relevant legislative and local authority requirements, including but not restricted to being a first time buyer or 'Fresh Start' person(s), with maximum income thresholds and local authority property valuation thresholds. Where demand exceeds supply, each local authority applies a 'Scheme of Priority', based on household size and housing needs to prioritise applicants to the scheme[57]. **Mortgage to rent:** • Loans to authorised scheme providers under the mortgage to rent scheme. The mortgage to rent scheme is only available for citizens whose mortgage is with a private lender. Under the scheme, people that cannot pay their mortgage have the opportunity to become social housing tenants with a right to have their housing needs met by the local authority indefinitely (including monthly affordable rent based on income)[58]					• Mortgage to rent scheme. • National Planning Policy Framework[61]	

[54] All loans must be related to the provision of social or affordable housing under government & local authority approved schemes.
[55] Irish government's official 'Housing for All' policy document.
[56] First Home scheme as described in the Irish government's official 'Housing for All' policy document.
[57] Local authority housing schemes as described in the Irish government's official 'Housing for All' policy document. Eligibility is restricted to scheme providers authorised by the Minister for Housing, Planning and Local Government to operate the MTR Scheme.
[58] Mortgage-to-rent scheme as described in the Irish government's official 'Housing for All' policy document.
[59] The Irish government's official 'Housing for All' policy document illustrates an example on page 39 of the typical 'financial gap' for a prospective home owner(s)
[60] Affordable Housing Bill (January 2021), now passed into law, to provide for the provision of dwellings for the purpose of sale under affordable dwelling purchase arrangements; to provide for the provision by housing authorities of financial assistance to purchase dwellings under affordable dwelling purchase arrangements; to provide for dwellings to be made available on a cost rental basis; to provide for funding to be made available for the purchase of dwellings in accordance with a scheme of shared equity; to enable housing authorities to notify the public and assess eligibility and priority in relation to dwellings provided by the Land Development Agency; to amend the Housing Finance Agency Act 1981, the Housing (Miscellaneous Provisions) Act 1997, the Planning and Development Act 2000, the Housing (Miscellaneous Provisions) Act 2009 and the Housing (Miscellaneous Provisions) Act 2014; and to provide for related matters. Source: https://www.oireachtas.ie/en/bills/bill/2021/71/
[61] https://www.gov.uk/government/publications/national-planning-policy-framework--2

4.2 Social Finance – Social Eligible Categories continued

SBP/SLP Category	Eligibility Criteria	UN SDGs	Social benefit(s)	Target groups	Location	Alignment with National Policy Framework[36]	Potential impact indicator
SMEs financing	**SMEs financing in socio-economically disadvantaged areas** Loans dedicated to the financing of SMEs, meeting the following cumulative three criteria: 1. SMEs as per EU Commission definition[62] 2. SMEs are subject to negative screening as per Social Finance Exclusion List 3. SMEs and must be located in the most socioeconomically disadvantaged areas in Ireland. Socioeconomically disadvantaged areas are defined as areas ranking in the bottom 30th percentile in terms of the Irish Deprivation Index, which takes into account factors such as GDP per capita and unemployment rate (as defined in Appendix 2) **Female-owned business** Loans dedicated to the financing of SMEs, meeting the following cumulative three criteria: 1. SMEs as per EU Commission definition[62] 2. SMEs are subject to negative screening as per Social Finance Exclusion List 3. Female-owned SMEs (must have majority ownership) **SMEs affected by socioeconomic crises** Loans dedicated to the financing of SMEs, meeting the following cumulative three criteria: 1. SMEs as per EU Commission definition[62] 2. SMEs are subject to negative screening as per Social Finance Exclusion List 3. SMEs negatively impacted by the consequences of socioeconomic, and natural disaster crises		• Employment generation and retention • Reduction of social and economic inequalities • Foster economic growth in deprived areas	• SMEs in socioeconomically disadvantaged areas in Ireland[63] • SMEs that are owned or led by women, independently from location SMEs affected by socioeconomic crises • SMEs affected by socioeconomic crises, including those affected by energy cost crises	• Ireland and the UK	• Irish Government's Supporting SMEs campaign[64] • Our Rural Future: Government's blueprint to transform rural Ireland[65] • Business Energy Support Scheme[66]	• Estimated number of jobs created/ enabled • Estimated total contribution to Irish Gross Output • Estimated total contribution to Irish GVA • Estimated total contribution to Irish GDP

62 https://ec.europa.eu/growth/smes/sme-definition_en
63 Bank of Ireland may engage a 3rd party firm to geotag the SME loan book
64 The Supporting SMEs online guide is part of the Irish government's campaign, to increase awareness of the range of government supports for start-ups and small businesses. Link: https://www.gov.ie/en/service/e14cd-supporting-businesses/.
65 In March 2021, the Irish Government has published Our Rural Future, the most ambitious and transformational policy for rural development in decades. Our Rural Future sets out a blueprint for the development of rural Ireland over the next five years. It is supported by 150 commitments across Government, which will address the challenges facing communities and deliver new opportunities for people living in rural areas. The policy will help rural Ireland to recover from the impacts of COVID-19, enable long-term development of rural areas, and create more resilient rural economies and communities for the future.
66 https://enterprise.gov.ie/en/what-we-do/supports-for-smes/energy-supports/

4.2 Social Finance – Social Eligible Categories continued

SBP/SLP Category	Eligibility Criteria	UN SDGs	Social benefit(s)	Target groups	Location	Alignment with National Policy Framework[36]	Potential impact indicator
Support to non-profit organisations	**Non-profit organisations, associations, foundations** Loans to finance socially focused registered non-profit organisations, associations and foundations, including: 1. Redistribution from the food industry to enable access of social projects safe, nutritious, and sufficient food to low-income people and homeless people 2. Offering safe shelter to people in need 3. Sport activities for children	1 2 10	• Granting social, and economic access to safe, nutritious, and sufficient food to low-income population • Offering shelter to homeless people • Supporting the local community • Promote social inclusion of all • Promote a healthy lifestyle	• Local communities in Ireland and the UK, including low-income and homeless people	• Ireland and the UK	• Non-profit organisations registered within the Irish Charities Regulator or the Charity Commission for England and Wales[67] • Irish Stability Fund and Philanthropy Fund for charities and non-profits	• Number and type of social projects • Type of borrower and borrower main activity (food redistribution, culture, sport, shelter) • Estimated number of people benefiting per non-profit activity
Affordable basic infrastructure	**Affordable basic infrastructure** Loans to finance ongoing provision of basic infrastructure projects (e.g. clean drinking water, sewers, sanitation, transport[68], broadband[69])	1 10 11	• Allow for universal access to basic infrastructure • Promote the social inclusion of all, including low-income people, vulnerable and marginalised people	• General population, including marginalised, rural and vulnerable populations • Populations with limited or no access to the relevant infrastructure	• Ireland and the UK	• National Broadband Plan (NBP)[70] • National Development Plan 2021-2030[71] • Project Ireland[72]	• Number and type of social projects • Location (country/ regional level) • Estimated number of jobs created and/or retained via Bank of Ireland financing • Estimated reduction in Gini coefficient

67 The Charity Commission – GOV.UK (www.gov.uk)
68 Transport infrastructure towards i) public transportation infrastructure for general population including but not limited to Bus rapid transit (BRT) infrastructure, rail infrastructure, including metro, high-speed or interurban tracks bus stations, pedestrian infrastructure, and infrastructure that may increase connectivity of socioeconomic disadvantage or rural areas, ii) roads to increase connectivity in underdeveloped rural areas, where road connectivity does not exist or is clearly inadequate, iii) public transport vehicles such as buses, trains, with zero direct emissions or passenger rail and buses that meets a universal direct emissions threshold of 50 gCO_2e/pkm.
69 Broadband infrastructure towards underserved communities and communities with no or substantially inadequate connectivity. Ireland's National Broadband Plan intends to increase access to broadband to rural Ireland where commercial operators are not delivering high speed broadband services. Intervention areas targeted by the National Broadband Plan are areas with internet speeds of less than 30Mb. For additional information please refer to: https://www.gov.ie/en/publication/5634d-national-broadband-plan-map/
70 https://www.gov.ie/en/publication/c1b0c9-national-broadband-plan/
71 https://www.gov.ie/en/publication/774e2-national-development-plan-2021-2030/#
72 https://www.gov.ie/en/campaigns/09022006-project-ireland-2040/

4.3 Sustainability-Linked Finance[73]

Basis for Sustainability-Linked Finance

Sustainability-Linked Finance includes finance products which may be used for general corporate purposes, which link the interest margin to the improvement of preselected client's key performance indicators (KPIs).

The Loan Market Association ("LMA") has, together with the Loan Syndications and Trading Association ("LSTA") and the Asia Pacific Loan Market Association ("APLMA"), launched the Sustainability-Linked Loan Principles (2023)[74] ("SLLP"). The SLLP set out the reference guidance which Bank of Ireland intends to follow for providing Sustainability-linked financing solutions to its borrowers, which is presented through five core components:

- Selection of Key Performance Indicators (KPIs)
- Calibration of Sustainability Performance Targets (SPTs)
- Loan Characteristics
- Reporting
- Verification

For the avoidance of doubt, any future change to the eligibility criteria (e.g. future changes to the LMA/APLMA/LSTA Loan Principles, and/or development related to sustainable finance regulation) may not necessarily apply to sustainability-linked finance products underwritten under this framework. Similarly, BOI will continue to qualify previously underwritten SLLs as Sustainable Finance (issued before the date of this framework), which may not align with the criteria as outlined under this Framework.

Sustainability-Linked Finance criteria

The selected KPIs must be:

- Relevant, core and material to the borrower's overall business, and of high strategic significance to the borrower's current and/or future operations, and will ideally include at least one Social or Governance KPI alongside Environmental KPI(s)[75]
- Not opportunistically selected based on what is available vs. what would be the most representative in terms of the core sustainability issue(s)
- Taking climate change into account if this is a material topic for the borrower, with at least one KPI addressing climate change mitigation or adaptation
- Measurable or quantifiable on a consistent methodological basis; with up to 3 years of historical data. KPIs have current status and target value that is not yet reached or surpassed. When this is related to decarbonisation, the target is ideally aligned with SBTi or other science based methodologies
- Able to be benchmarked (i.e. as much as possible using an external reference or definitions to facilitate the assessment of the SPT's level of ambition)
- Material and SMART (specific, measurable, attainable, relevant and time-bound), where a minimum of 2 KPIs are to be selected.
- Matching in terms of timescale to the tenor of the SLL
- Realistic, motivational and in line with the operation of the company and its strategic commitment
- Not business as usual or reflect obligatory performance improvements based on regulatory requirements

The SPTs should be ambitious, and take into consideration the following factors:

- Represent a material improvement in the respective KPIs and be beyond both a "business as usual" trajectory and regulatory required targets; where possible be compared to a benchmark or an external reference
- Be consistent with the borrower's overall sustainability strategy.

[73] Given the range of variables and benchmarking involved in such issuances (including the sectoral considerations, strength of key performance indicator(s) and sustainability performance target(s), historical data, peer performance, etc.), the applicability, strength and ambitiousness of these variables are usually evaluated on a case-by-case basis. Given this context, Sustainalytics has not reviewed the criteria defined for financing sustainability-linked instruments of the Framework.
[74] https://www.lsta.org/content/sustainability-linked-loan-principles-sllp/#
[75] Bank of Ireland may refer to ICMA's Illustrative KPI's Registry for the selection of KPIs for KPI-Linked Finance instruments or external guidance/tools such as, but not limited to, the GRI, SASB, TCFD, International Integrated Reporting Council's Framework, the Accountability Materiality Framework.

4.3 Sustainability-Linked Finance continued

SPTs should be based on recent performance levels and be based on a combination of benchmarking approaches:

- An annual SPT should be set per KPI for each year of the loan term[76]
- The borrower's own performance over time, for which a minimum of 3 years, where feasible, of measurement track record on the selected KPI(s) is recommended
- The borrower's peers, i.e. the SPTs relative positioning versus its peers' where available (average performance, best in class performance) and comparable, or versus current industry or sector standards when available;
- Reference to the science, i.e. systematic reference to science-based scenarios, carbon budgets, official country/regional/international targets or action plans or other external frameworks and taxonomies that set sustainable performance standards

Reporting and Verification

Borrowers should, at least once per annum, provide the lender(s) participating in the loan with:

- Up-to-date information sufficient to allow them to monitor the performance of the SPTs and to determine that the SPTs remain ambitious and relevant to the borrower's business
- A sustainability confirmation statement with verification report attached, outlining the performance against the SPTs for the relevant year and the related impact, and timing of such impact, on the loan's economic characteristics

Borrowers must obtain independent and external verification of the borrower's performance level against each SPT for each KPI for any date/period relevant for assessing the SPT performance leading to a potential adjustment of the SLL economic characteristics, until after the last SPT trigger event of the loan has been reached.

Please refer to the below for further information on reporting standards.

All Sustainability Linked Lending in the Corporate and Commercial Division is subject to divisional governance.

76 Exceptions may be possible when issuers are still working towards the formalisation of KPIs and targets. In this case, KPIs and targets are to be determined on a predefined timeline, set before or concurrently with origination of the loan. If KPIs are not yet available, then a sleeper clause may be inserted to allow for the definition of the KPIs and SPTs at a later stage. However, these would still need to comply with the above guidance

Appendix I – Methodology to Select "Pure-Play" Companies

Selection of loans to "pure-play" companies in the fields of Healthcare and Education is allowed under the Framework as long as the criteria below, assessed via a three-step approach, are met:

Step 1	**"Pure-play" company definition based on 90% revenue-threshold**
	1.1 Healthcare Companies meeting the "pure-play" definition based on 90% of companies' annual revenues being related to products and services in the healthcare field. Eligible products and services are defined as: products and services in the medical and healthcare field such as development of healthcare technology and medical specialty, diagnostic and emergency services, automation solutions to the healthcare sectors. This also includes production of medical equipment for hospitals and care-homes and well as for private customers (such as customised wheelchairs, adaptive seating systems, and other mobility solutions for individuals diagnosed with permanent or long-term loss of mobility)
	1.2 Education Companies meeting the "pure-play" definition based on 90% of companies' annual revenues being related to services in the education and vocational training field, such as providers of educational courses and materials including language courses and specific training, including non-profit organisations
Step 2	**Social Finance Exclusion List** The remaining 10% of "pure-play" companies' annual revenues must not derive from products and services in the Social Finance Exclusion List (see below)
Step 3	**Minimum ESG Rating requirement** In case of companies with a Sustainalytics ESG Risk Rating, companies with 'High-Risk' ESG Risk Rating scores are excluded. SMEs are exonerated from the third Step

Appendix II – Social Finance Exclusion List

The following activities defined by the NACE nomenclature of the European Union[77] shall be excluded from the Eligible Financings:

- Mining and quarrying (NACE B) except division 8 Other mining and quarrying (8.1 Quarrying of stone, sand and clay, 08.91 Mining of chemical and fertiliser minerals and 08.92 Extraction of peat, 08.93 Extraction of salt)
- Distilling, rectifying and blending of spirits (NACE C11.01)
- Manufacture of tobacco products (NACE C12)
- Manufacture of coke and refined petroleum products (NACE C19)
- Processing of nuclear fuel[78] (NACE C24.46)
- Manufacture of weapons and ammunition (NACE C25.4),
- Manufacture of military fighting vehicles (NACE C30.4),
- Gambling and betting activities (NACE R92),
- Activities of membership organisations (NACE S94),
- Activities of extraterritorial organisations and bodies (NACE U99).

[77] The French acronym NACE refers to the "Statistical Classification of Economic Activities in the European Community". Developed since 1970, NACE provides a framework for the collection and presentation, according to economic activity, of a wide range of statistics in the economic areas (for example: production, employment, national accounts) or others – See Regulation (CE) No. 1893/2006 of the European Parliament and of the Council of 20/12/2006 establishing the statistical classification of economic activities NACE Revision 2 and amending Council Regulation (EEC) No 3037/90 as well as certain EC Regulations on specific statistical domains.

[78] This does not apply to the purchase of medical equipment, quality control (measurement) equipment and any equipment where Bank of Ireland considers the radioactive source to be insignificant and/or adequately shielded.

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