



**AIB announces changes to its interest rates
18th December 2006**

Following the ECB interest rate increase of 0.25% which was announced on 7th December 2006, AIB is today announcing changes to its lending and deposit rates, with effect from close of business Wednesday, 20th December 2006.

On the mortgage side, the Standard Variable rate for owner occupiers will increase by 0.25% to 4.60% and the Standard Variable rate for buy-to-let customers will increase by 0.25% to 4.80%. ECB Tracker related mortgages will increase by 0.25%.

Overdraft rates for personal and business customers increase by 0.25% and 0.10% respectively. The bank's standard variable 'A' loan rate for personal loans is increasing by 0.25%.

On the deposit side, the SSIA variable deposit rate increases by 0.25% to 3.50%, while the Online Personal Savings Plan rate increases from 4.25% to 4.35%. The SSIA Instant Access Account rate increases from 4.00% to 4.25%, and the Special Term Account rates also increase by 0.25%: the 3-year term rate increasing to 4.10%, and the 5-year term rate increasing to 4.50%.

The Regular Saver Account rate increases by 0.25%, leading the market at 6.60% (AER).

ENDS

For further information, please contact:

Ronan Sheridan

Group Press Officer

AIB Group

Bankcentre

Ballsbridge

Dublin 4

Tel: +353-1-641 4651

Mobile:(086) 3880898