



17th June 2025

AIB GROUP PLC - STATEMENT ON RETURN TO FULL PRIVATE OWNERSHIP

AIB Group plc welcomes the announcement by the Irish Department of Finance regarding the State's exit from AIB's share register, which results in the Group returning to full private ownership.

Commenting on the development, AIB Group Chief Executive Officer Colin Hunt, said:

"Reaching this milestone is a significant day for the Group. AIB profoundly regrets that the institution had to be rescued by the State almost two decades ago and owes an immense debt of gratitude to Irish taxpayers for the support provided during that challenging time.

Since then, our focus has been on rebuilding trust, repaying the State and continuing to support our customers, communities and the wider economy.

The Group has undergone significant transformation and through the implementation of our proven strategy, we are well-positioned to continue generating value for all our stakeholders over the medium-term. With our market-leading customer franchise, resilient revenues and a strong capital position, we remain confident in the strong fundamentals of our business and our ability to play a positive role in the Irish economy, helping to build a more sustainable future for our customers while delivering sustainable returns for our shareholders."

AIB remains in discussion with the Department of Finance regarding the potential purchase of warrants issued to the Minister at the time of AIB's IPO in 2017, which, if transacted, would result in the cancellation of the warrants and additional funds being returned to the State*.

-ENDS-

Notes to Editors

- AIB has the largest branch network in Ireland, with 170 branches supporting our 3.35 million customers, and we employ over 10,000 people in communities across the country.
- AIB has a strategic priority to green our business, with the bank's €30bn Climate Action Fund actively supporting our customers. We lent €17.8bn of green and transition finance since the fund launched in 2019. In the first quarter of 2025 38% of all new lending was green. Our two Wexford solar farms combined create 21.4 GWh of new renewable energy, helping AIB meet our target of delivering on our commitment to ensure 100% of our power requirements come from certified renewable energy sources by 2030.
- Under our strategy we invest c. €300 million per annum on digital initiatives and future proofing our business, with 2.2 million customers banking when they want through our digital channels.
- We understand that sometimes things can go wrong, so our fraud support helplines are open 24/7, seven days a week to help our customers.

*The warrants, issued to the Minister for Finance at the time of the IPO (June 2017), give the Minister the right to subscribe for new shares in AIB Group plc, subject to certain exercise conditions.

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Forward Looking Statements

This document contains certain forward looking statements with respect to the financial condition, results of operations and business of AIB Group and certain of the plans and objectives of the Group. These forward looking statements can be identified by the fact that they do not relate only to historical or current facts. Forward looking statements sometimes use words such as 'aim', 'anticipate', 'target', 'expect', 'estimate', 'intend', 'plan', 'goal', 'believe', 'may', 'could', 'will', 'seek', 'continue', 'should', 'assume', or other words of similar meaning. Examples of forward looking statements include, among others, statements regarding the Group's future financial position, capital structure, Government shareholding in the Group, income growth, loan losses, business strategy, projected costs, capital ratios, estimates of capital expenditures, and plans and objectives for future operations. Because such statements are inherently subject to risks and uncertainties, actual results may differ materially from those expressed or implied by such forward looking information. By their nature, forward looking statements involve risk and uncertainty because they relate to events and depend on circumstances that will occur in the future. There are a number of factors that could cause actual results and developments to differ materially from those expressed or implied by these forward looking statements. These are set out in the Principal risks on pages 17 to 20 in the 2024 Annual Financial Report. In addition to matters relating to the Group's business, future performance will be impacted by the Group's ability along with governments and other stakeholders to measure, manage and mitigate the impacts of climate change effectively. Future performance could also be impacted by geopolitical tensions and global conflict. Any forward looking statements made by or on behalf of the Group speak only as of the date they are made. The Group cautions that the list of important factors on pages 17 to 20 of the 2024 Annual Financial Report is not exhaustive. Investors and others should carefully consider the foregoing factors and other uncertainties and events when making an investment decision based on any forward looking statement.