



IMPORTANT NOTICE

Arrangements regarding the Annual General Meeting to be held on Wednesday 29 April 2020 having regard to Coronavirus COVID-19

The well-being of our shareholders, employees and other attendees is a top priority for AIB and due to the current COVID-19 crisis, AIB has put in place new arrangements regarding the holding of its 2020 AGM. To comply with Public Health Guidance, AIB Group plc will hold the meeting at 11.00 a.m. on 29 April 2020 but, to limit assembly of people to the minimum possible, the proceedings will be conducted over a live conference call. As personal attendance at the AGM may present a real risk to you and to others, we invite you our shareholders, on this occasion, to submit your proxy forms remotely to ensure that your vote counts at the AGM, thus eliminating the need to attend in person and instead to join the proceedings over the conference call facility.

Proxy voting can be done in advance of the AGM by the means set out on the Form of Proxy included with this mailout. Please read this Form of Proxy and pages 10 to 12 of the AGM notice, which is published on <https://aib.ie/investorrelations>. Proxy appointments must be received by no later than 11 a.m. on Monday 27 April 2020.

AGM Conference Call

For your convenience and safety, we intend to conduct the proceedings over a live conference call. You will be able to access the call using the numbers below:

Republic of Ireland	+353 (0)1 431 9615
UK / International	+44 (0)207 192 8000
Conference ID	9391847

Please dial in 5 – 10 minutes prior to the start time using the phone number and conference code above.

Asking questions

While we will have the facility to take some live questions on the day, we also invite you to submit, in advance, any questions you would like to have asked at the AGM directly to me by email to secretariat@aib.ie – we will answer as many questions as possible at the meeting.

AIB will continue to monitor the impact of the Coronavirus (COVID-19) and any relevant updates regarding the AGM will be available on <https://aib.ie/investorrelations>. AIB also offers an email service to shareholders and we strongly encourage you to sign up for this service by logging on www.investorcentre.com/ie and selecting eComms signup.

If you have any queries, please contact our Registrar, Computershare Investor Services (Ireland) Limited, on +353 (0)1 247 5411.

As we all face the COVID-19 challenge together and health and safety is our joint priority, we know you will understand the constrained circumstances under which the bank's AGM must take place this year. On behalf of AIB, may I take this opportunity to extend our best regards to you and your family at this challenging time. We look forward to receiving your questions.

Helen Dooley
Group Company Secretary