

AIB Group plc Odd-lot Offer

FREQUENTLY ASKED QUESTIONS

1 May 2026



1. What is the Odd-lot Offer?

AIB's Odd-lot Offer will give certain shareholders who own 50 or fewer AIB Group plc shares the opportunity to sell their shares back to the company at a 5% premium to the market price, without incurring any stock broking fees.

2. What price will the shares be bought at?

AIB will be buying back shares from eligible shareholders at €10.06 per share, which represents a 5% premium to the volume weighted average price of AIB's shares traded on Euronext Dublin over the five trading days immediately preceding the launch date of the Odd-lot Offer (1 May 2026). Accordingly, the purchase price was calculated post-market close on 30 April based on the volume weighted average price of AIB's shares traded on Euronext Dublin over the period from 24 April to 30 April.

3. Why has the threshold been increased from 20 shares to 50 shares?

Following the success of the 2024 Odd-lot Offer, a number of shareholders who held slightly more than 20 shares asked the Board to consider making any future offer available at a higher threshold. As a result, following shareholder approval at the AGM, the definition of an "Odd-lot" has been increased from 20 or fewer shares to 50 or fewer shares.

4. Why is AIB doing this now?

Shareholders gave approval at the 2026 AGM for the Directors to launch an Odd-lot Offer at any time over the following 18 months. Having previously received the required regulatory approval from the European Central Bank (to buy back and cancel the related shares), the Directors have decided to proceed with the Odd-lot Offer.

5. Will I have to sell my shares to the company?

No. Any shareholder wishing to retain their shareholding will be able to opt out of the Odd-lot Offer by completing and returning the Opt-out Form.

6. I want to sell my shares. What do I have to do?

If you are happy for AIB to buy back your Odd-lot Shareholding you do not need to do anything further. This will happen automatically on 3 June 2026.

7. What do I need to do if I want to keep my shares?

If you wish to retain your shareholding, you need to complete and return the Opt-Out Form to Computershare by 12 noon on 2 June 2026.

8. I opted out of the 2024 Odd-lot Offer. Do I need to opt out again?

Yes. You need to opt out again if you wish to retain your shareholding.

Your previous opt-out election in 2024 applied to the offer made at that time only and does not carry forward to any future Odd-lot Offer.



9. Why do I need to opt out again?

Each Odd-lot Offer is a separate transaction, made under a new shareholder authority and based on the current share register, eligibility criteria and record dates at the time the offer is launched.

Requiring a fresh opt-out:

- Ensures that the Company is acting on up-to-date shareholder instructions;
- Reflects that shareholder circumstances and intentions may have changed since 2024; and
- Allows any Odd-lot Offer to be administered efficiently and fairly for all Eligible Odd-lot Holders.

10. How will I be paid?

Eligible Shareholders will receive their payment by cheque. Shareholders with a registered address in Ireland will be paid in euro by cheque and shareholders with a registered address in the UK will be paid in sterling (GBP) by cheque. We expect this to happen on 16 June 2026.

11. What about tax considerations?

A summary of Odd-lot Offer tax considerations is available on AIB's website www.aib.ie/investorrelations.

12. How many more Odd-lot Offers does the Company expect to make?

The Board currently expects this will be the last Odd-lot Offer for the foreseeable future. Any decision to make a future Odd-lot Offer would depend on shareholder approval, regulatory considerations and the circumstances at that time.

13. Where can I get more information?

Further details are set out in the 2026 Notice of Annual General Meeting and Circular sent to shareholders on 30 March 2026 and available on AIB's website at www.aib.ie/investorrelations. The Company's registrar, Computershare, can also be contacted for assistance on +353 (0) 1 247 5411.