



**AIB Group plc**  
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This letter should be read in conjunction with the AGM circular to Shareholders dated 30 March 2026 (the “AGM Circular”). Terms used in this letter and not defined in it have the same meaning as in the AGM Circular.

1 May 2026

Dear Shareholder,

At the Company’s AGM held on 30 April 2026, Shareholders approved, among other things, the making by the Company of an ‘Odd-lot’ Offer. The approval granted at the AGM facilitates a share buy-back scheme whereby the Company can acquire shareholdings of 50 Ordinary Shares or fewer (Odd-lot(s)) from Eligible Odd-Lot Holders, subject to the relevant terms and conditions.

The purpose and rationale for making an Odd-lot Offer are set out in the AGM Circular (see website location details below) but principally it will facilitate Eligible Odd-lot Holders to dispose of their Ordinary Shares without dealing or other costs that would normally be required in such a disposal, whilst giving active Eligible Odd-lot Holders the ability to opt-out of such a disposal.

Having satisfied the conditions set out in the AGM Circular, the Company today announced the launch of an Odd-lot Offer which today opened and will close on 2 June 2026 (noon). As our records indicate that you were an Eligible Odd-lot Holder (holding 50 shares or fewer and resident in Ireland or United Kingdom) as at the First Record Date, your attention is drawn to the following important choice to be made:

1. If you would like your Ordinary Shares to be purchased by the Company in accordance with the Odd-lot Offer, you need take no action. Your shares will be purchased by the Company at the Offer Price of €10.06 per share with a cheque issued to you by 16 June 2026.

**OR**

2. If you wish to retain your Ordinary Shares, please sign and complete the enclosed ‘opt-out form’ returning it in the enclosed reply-paid envelope to be received by 12 noon on 2 June 2026.

To inform your choice, a detailed FAQ document and a general description of the Irish and UK tax treatment of participating in an Odd-lot Offer for certain classes of Shareholder have been placed on the Company’s website and a shareholder support-line has been established to address any questions you may have.

**IF YOU TAKE NO ACTION, YOUR SHAREHOLDING WILL BE PURCHASED BY THE COMPANY AND THE PROCEEDS ISSUED TO YOU.**

**Website Help-Page**

<https://aib.ie/investorrelations/>

**Shareholder Support-Line**

+353 (0) 1 247 5411

Yours faithfully,

**Conor Gouldson**  
Company Secretary