



### 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. Is an Odd-lot Offer being made now?

No. An Odd-lot Offer is not being made at this time. At the 2026 Annual General Meeting, shareholders are being asked to approve resolutions that would authorise the Directors to make an Odd-lot Offer at any time within the following 18 months.

### 3. Who would be eligible to participate in a future Odd-lot Offer?

If an Odd-lot Offer is made, it would be open to shareholders who:

- Hold 50 or fewer Ordinary Shares in AIB Group plc;
- Are recorded on the Company's share register as registered holders (not Euroclear Participants or CDI Holders);
- Have a registered address in Ireland or the UK; and
- Meet the relevant record date requirements, which would be announced at the time any Odd-lot Offer is made.

### 4. 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, the Board is proposing to increase the definition of an "Odd-lot" from 20 or fewer shares to 50 or fewer shares, subject to shareholder approval at the AGM.

### 5. Why is AIB proposing another Odd-lot Offer mechanism?

The Board believes that an Odd-lot Offer could benefit both affected shareholders and the Company as a whole:

- Shareholders with small holdings often find it uneconomic to sell their shares due to disproportionate dealing costs;
- Some small shareholdings may be inactive, including holdings in estates where the shareholder may not be aware of the holding or attribute significant value to it; and
- Maintaining a large number of very small shareholdings results in ongoing administrative costs that are disproportionate to the size of those holdings.

An Odd-lot Offer could provide an equitable way to address these issues while preserving shareholder choice.

### 6. 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 any Odd-lot Offer by completing and returning the Opt-out Form.



### **7. What would the price per share be?**

If an Odd-lot Offer is made, the offer price would be set at a 5% premium to the volume weighted average price of AIB's Ordinary Shares traded on Euronext Dublin over the five trading days prior to the date on which the offer price is finalised.

The exact offer price would be announced at the time any Odd-lot Offer is formally launched.

### **8. What would I need to do if I want to sell my shares?**

If an Odd-lot Offer is made and you are an Eligible Odd-lot Holder, you do not need to take any action if you wish to sell your shares.

Shareholders who do not return a valid Opt-Out Form within the specified timeframe will be deemed to have accepted an Odd-lot Offer at that time.

### **9. What would I need to do if I want to keep my shares?**

If an Odd-lot Offer is made and you wish to retain your shareholding, you would need to complete and return an Opt-Out Form within the timeframe specified in the offer documentation.

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

Yes. If an Odd-lot Offer is made following the 2026 AGM and you continue to hold 50 or fewer Ordinary Shares, you will 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.

### **11. 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.

### **12. How would shareholders be paid if they participate?**

If an Odd-lot Offer is made, payment arrangements (including currency and method of payment) would be set out in the offer documentation sent to Eligible Odd-lot Holders at that time.

### **13. Will this be for all holders of 50 or less?**

If an Odd-lot Offer is made, it will be open only to shareholders with registered addresses in Ireland or the UK who are recorded on the Company's share register as holding 50 or fewer Ordinary Shares (not Euroclear Participants or CDI Holders).

Unfortunately, we cannot extend any Offer to other overseas holders for reasons of securities law.



**14. What about tax considerations?**

Shareholders should consider the tax implications of participating in an Odd-lot Offer. If an Odd-lot Offer is implemented, a general summary of the Irish and UK tax treatment for shareholders will be made available on AIB's website at [www.aib.ie/investorrelations](http://www.aib.ie/investorrelations). Shareholders who are unsure of their own tax position should seek independent professional advice.

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

The Board currently expects that, if an Odd-lot Offer is made following the 2026 AGM, it 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.

**16. Where can I get more information?**

Further details on any proposed Odd-lot Offer is 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](http://www.aib.ie/investorrelations).

If an Odd-lot Offer is launched, full details of the timetable, eligibility, opt-out process and offer price will be communicated directly to Eligible Odd-lot Holders at that time.

The Company's registrar, Computershare, can also be contacted for assistance on +353 (0) 1 247 5411.