

The Board of Directors
on behalf of AIB Group plc
Bankcentre
Ballsbridge
Dublin 4
Ireland

The Board of Directors
on behalf of Allied Irish Banks, p.l.c.
Bankcentre
Ballsbridge
Dublin 4
Ireland

10 October 2017

Our Ref: MR/AM

Dear Sirs

AIB Group plc (the "Company")

We hereby give our consent to the inclusion in the Prospectus of the Company dated 10 October 2017 (the "Investment Circular") of our accountant's report in Part XII (Selected Historical Financial and Operating Information), and our pro forma report in Part XVI (Unaudited Pro Forma Financial Information) in the form and context in which they are included, as shown in the AIB Group plc Prospectus ("Investment Circular") (the cover of which we attach, signed for identification), and such report being put on public display in accordance with Annex I item 24 of Commission Regulation (EC) No 809/2004 (the "Prospectus Directive Regulation").

We also hereby authorise the contents of the reports referred to above to be included in the Investment Circular for the purposes of paragraph 2 (2)(f) Schedule 1 of the Prospectus (Directive 2003/71/EC) Regulations 2005 (S.I. No. 324 of 2005) (as amended) and Section 1353(2)(a) of the Companies Act 2014.

Our consent is required by Annex I item 23.1 of the Prospectus Directive Regulation and is given solely for the purpose of complying with that provision and for no other purpose.

Our work has not been carried out in accordance with auditing or other standards and practices generally accepted in jurisdictions outside Ireland and the United Kingdom, including the United States of America, and accordingly should not be relied upon as if it had been carried out in accordance with those standards and practices.

Yours faithfully



Deloitte
Chartered Accountants

Audit · Tax · Consulting · Corporate Finance

Deloitte: Kevin Butler; Gerard Casey; Gerry Fitzpatrick; Matthew Foley; Brian Forrester; Niamh Geraghty; Glenn Gillard; Darren Griffin; Michael Hartwell; Eileen Healy; Richard Howard; Brian Jackson; Brendan Jennings (Managing Partner); Marguerite Larkin; John McCarroll; Eimear McCarthy; Colm McDonnell; Ann McGonagle; Sinead McHugh; Christian MacManus; Honor Moore; Daniel Murray; Clarán O'Brien; Brian O'Callaghan; Emer O'Shaughnessy; Martin Reilly; Kevin Sheehan; Cathal Treacy; Niall Walsh; **Deloitte A:** David Conway; Valarie Daunt; Petri Heinonen; Ita Langton; Ronan Murray; Clara Regan; Marc Rogers; **Deloitte M:** David Carson; Anya Cummins; David Dalton; John Doddy; Ken Fennell; Alan Flanagan; Michael Flynn; Harry Goddard; David Hearn; Cormac Hughes; Tom Kavanagh; Peter Kearney; David Kinsella; Donal Lehane; Shane Mohan; Simon Murphy; David Reynolds; David Van Dessel; **Deloitte NI:** Peter Allen; Glenn Roberts; **Deloitte T:** Pascal Brennan; Pieter Burger; Declan Butler; Padraig Cronin; Karen Frawley; Niall Glynn; Lorraine Griffin; Daryl Hanberry; Conor Hynes; Louise Kelly; Tom Maguire; Joan O'Connor; John O'Flynn; Deirdre Power; David Shanahan; Michael Sheehan; Sean Smith; Joanne Whelan; Padraic Whelan;



Lead Advisor to IRFU
on Ireland's bid
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