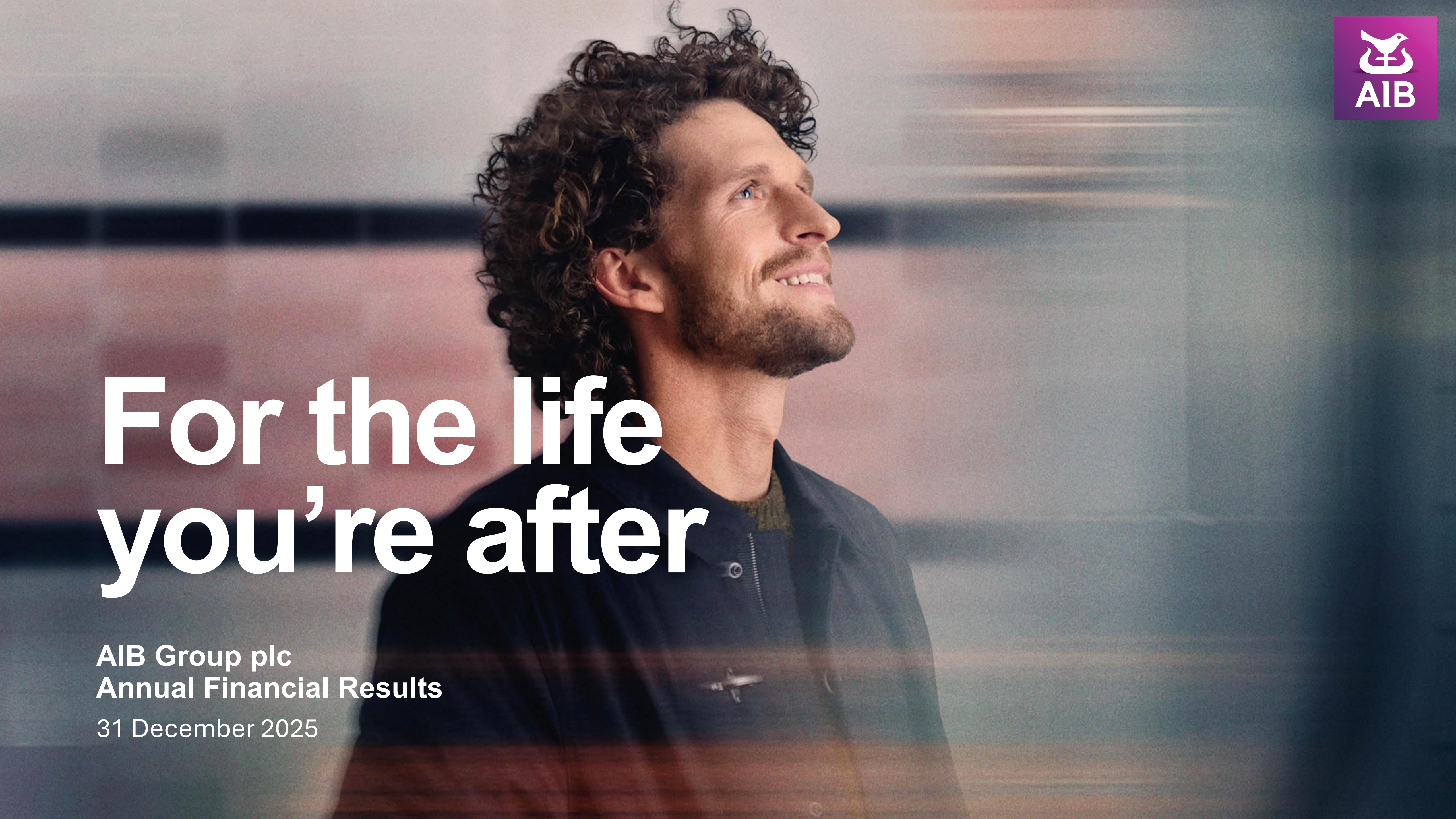


For the life you're after

AIB Group plc
Annual Financial Results

31 December 2025

Forward-looking statement

This document contains certain forward looking statements with respect to the financial condition, results of operations and business of AIB Group and certain of the plans and objectives of the Group. These forward looking statements can be identified by the fact that they do not relate only to historical or current facts. Forward looking statements sometimes use words such as ‘aim’, ‘anticipate’, ‘target’, ‘expect’, ‘estimate’, ‘intend’, ‘plan’, ‘goal’, ‘believe’, ‘may’, ‘could’, ‘will’, ‘seek’, ‘continue’, ‘should’, ‘assume’, or other words of similar meaning. Examples of forward looking statements include, among others, statements regarding the Group’s future financial position, capital structure, income growth, loan losses, business strategy, projected costs, capital ratios, estimates of capital expenditures, and plans and objectives for future operations. Because such statements are inherently subject to risks and uncertainties, actual results may differ materially from those expressed or implied by such forward looking information. By their nature, forward looking statements involve risk and uncertainty because they relate to events and depend on circumstances that will occur in the future. There are a number of factors that could cause actual results and developments to differ materially from those expressed or implied by these forward looking statements. These are set out in the Principal risks on pages 17 to 18 in the 2025 Annual Financial Report. In addition to matters relating to the Group’s business, future performance will be impacted by the Group’s ability along with governments and other stakeholders to measure, manage and mitigate the impacts of climate change effectively. Future performance could also be impacted by macroeconomic uncertainty, tariffs, geopolitical tensions and global conflict. Any forward looking statements made by or on behalf of the Group speak only as of the date they are made. The Group cautions that the list of important factors on pages 17 to 18 of the 2025 Annual Financial Report is not exhaustive. Investors and others should carefully consider the foregoing factors and other uncertainties and events when making an investment decision based on any forward looking statement.

Strong FY 2025 performance

Profit after tax €2,139m
RoTE 25.0%

Strong capital position
16.2% CET1

Proceeds to the State
c. €21bn returned

Resilient NII €3.75bn;
ahead of expectations

€2.25bn distributions[(1)]
105% payout

Returned to full private
ownership in June 2025

(1) Distributions: €1bn share buyback programme; €988m proposed final ordinary cash dividend / 46.257c per share plus interim dividend of €263m / 12.328c per share giving a total cash dividend of €1.25bn / 58.585c per share

FY 2025 sustainability highlights

€30bn climate action target
€22.9bn since 2019
€6.3bn in 2025
43% of new lending

> 34,000 financial planning consultations completed in 2025

92% of our electrical energy sourced through our VPPA from two solar farms

Leading issuer of ESG bonds
€8.2bn issued since 2020

€5.4bn cumulative new lending to first-time buyers since 2024
Supported c.19,000 customers

Gender-balance maintained across management levels
42% of management are women

Sustainability targets

Greening our business
€30bn climate action target by 2030

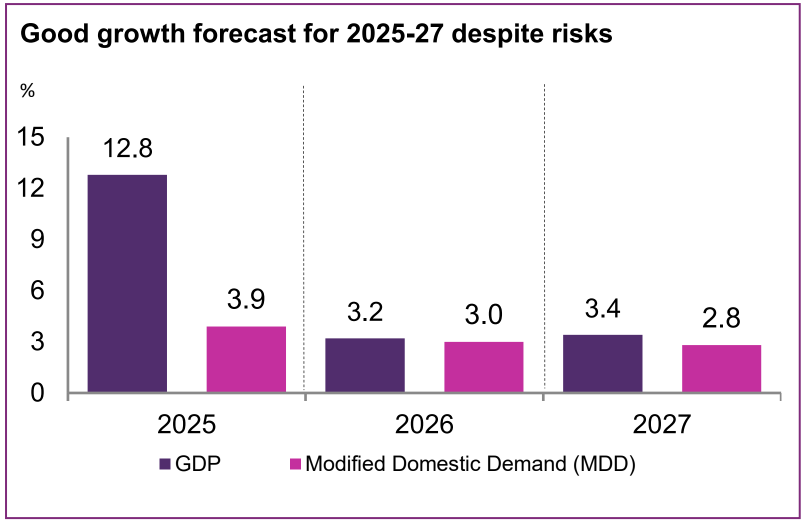
Helping customers to buy their first home
> €6bn new lending by 2026

Universal inclusion
Ongoing gender-balanced management(1)

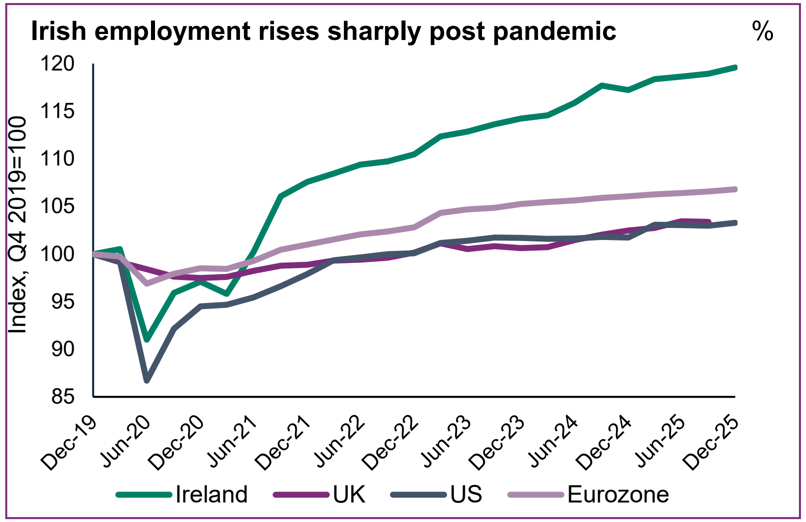
(1) The Equileap annual Gender Equality Global Report & Ranking equates 'gender-balanced' with between 40% and 60% women

Solid Irish economic fundamentals

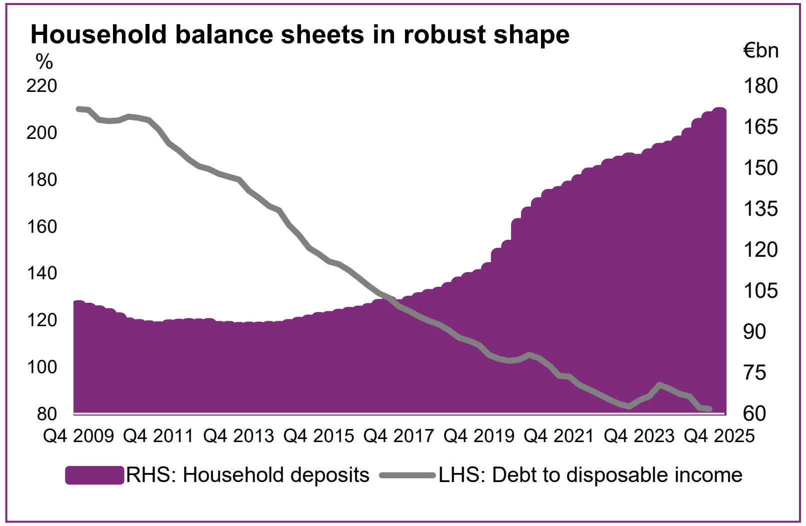
Underpinned by strong labour force and population growth



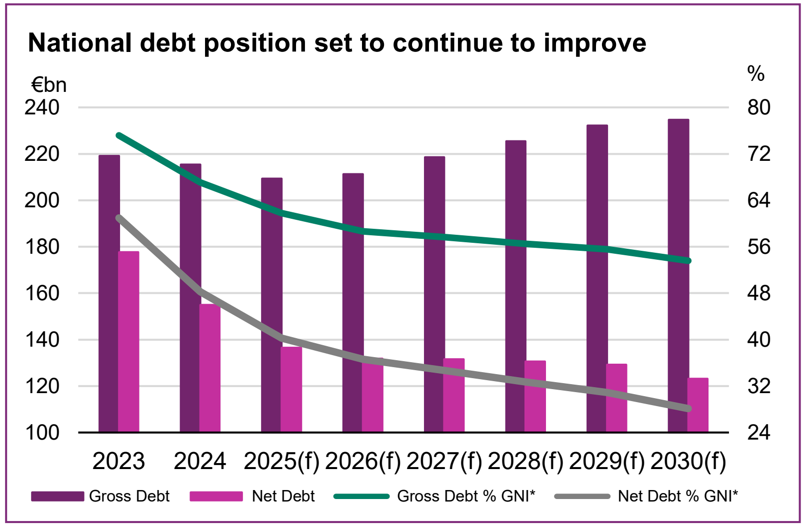
Source: CBI 'Quarterly Bulletin Q4 2025



Source: CSO, LSEG Datastream



Source: CSO, Central Bank, AIB ERU



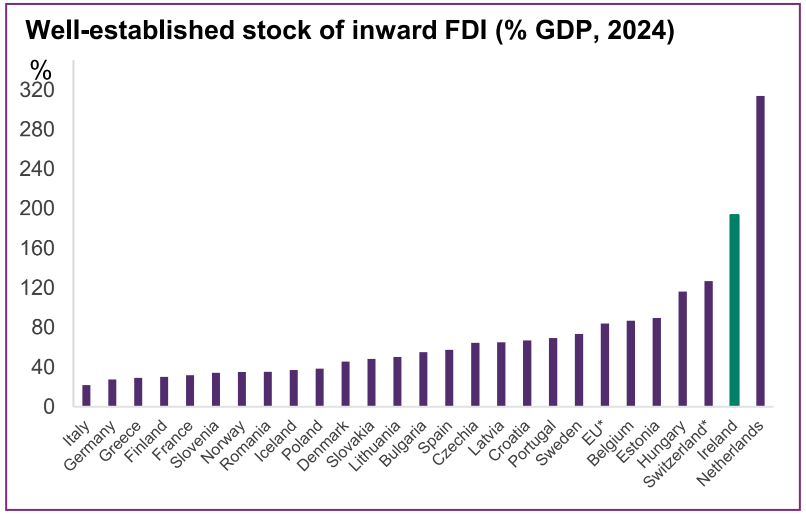
Source: Dept. of Finance, AIB ERU

- Irish economy continues to perform robustly. Forecasts signal solid MDD growth and a steadier expansion of GDP in the years ahead
- Ireland's jobs market continues to outperform; employment up 19% between 2020 and Q3 2025, > 2.8 million people currently at work
- Private sector balance sheets are characterised by low debt and high savings
  - The SIU(1) will broaden investment product distribution and accelerate ongoing wealth opportunities
- Strong population growth (c. 7% over 2022-2030) will continue to underpin labour force and economy
- Despite the ramp-up in investment, the national debt position is set to improve further, as gross debt as a share of GNI* falls
  - A continued build-up of financial assets, largely through ongoing transfers to Ireland's sovereign wealth funds, will lead to a significant gap emerging in the gross and net debt positions

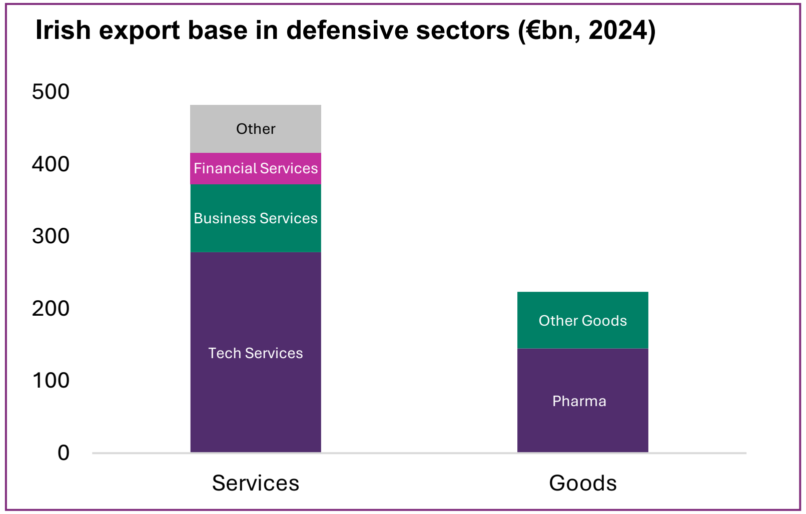
(1) Savings & investment union

Open and resilient Irish economy

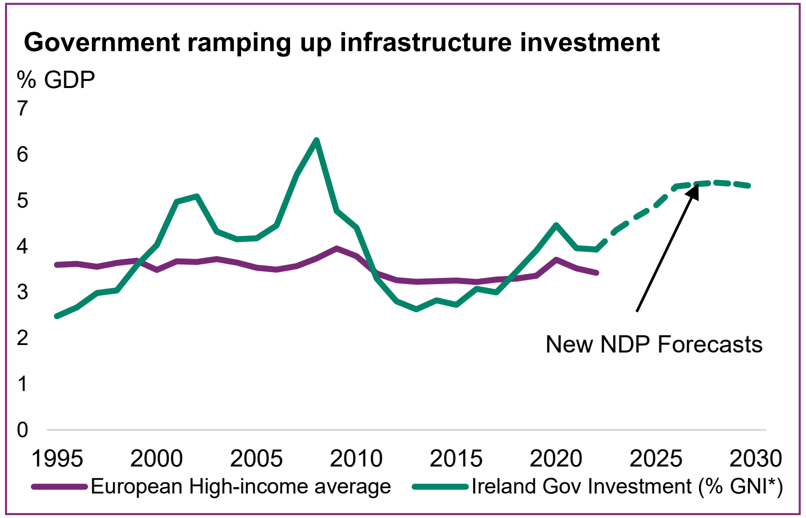
Strong fiscal position facilitates State investment in housing and infrastructure



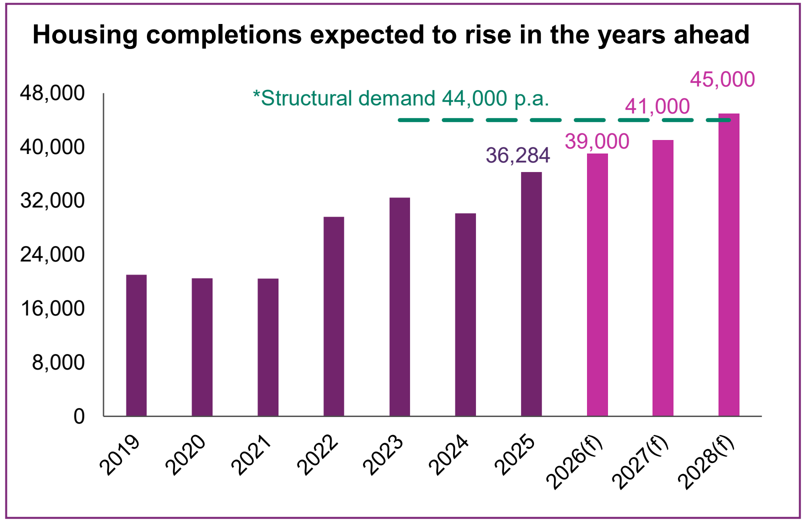
Source: Eurostat
**2023*



Source: CSO Annual Trade in Goods & Services, 2024



Source: Irish Fiscal Advisory Council, Dept. of Finance
** Gross national income*



Source: AIB ERU, CSO, ESRI

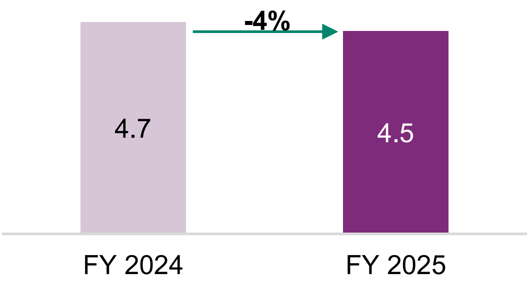
- Ireland remains an attractive investment destination with mature FDI sectors embedded across the country
  - Record number of 323 investments approved in 2025 (+38% on 2024), creating over 15k jobs[1]
- Ireland's export base is skewed towards defensive sectors providing some mitigation to risk of trade protectionism & tariffs
- National Development Plan €275bn for public capital investment 2026-2035
  - €102.4bn allocated to meet infrastructure deficits in housing, water, energy and transport sectors. This represents c. 5.3% of GNI* by 2030, well above EU average
- Housing completions expected to rise to 45k by 2028 in line with structural demand of 44k p.a.

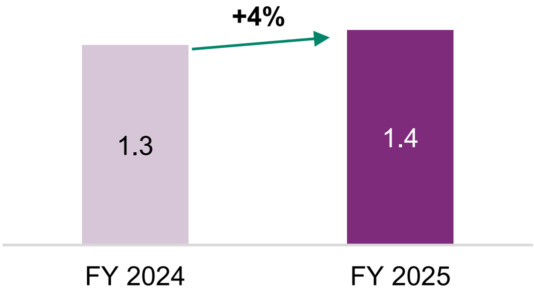
[1] *Source IDA Ireland*

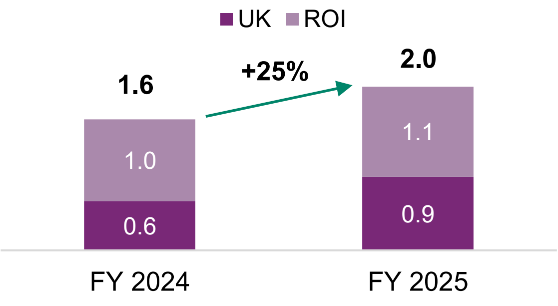
New lending up 2% to €14.7bn

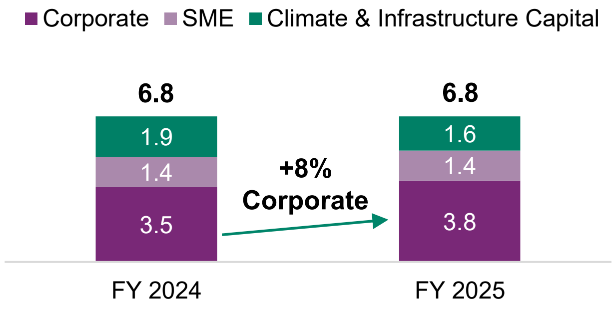
Personal, Property & Corporate lending delivering growth

New lending across asset classes

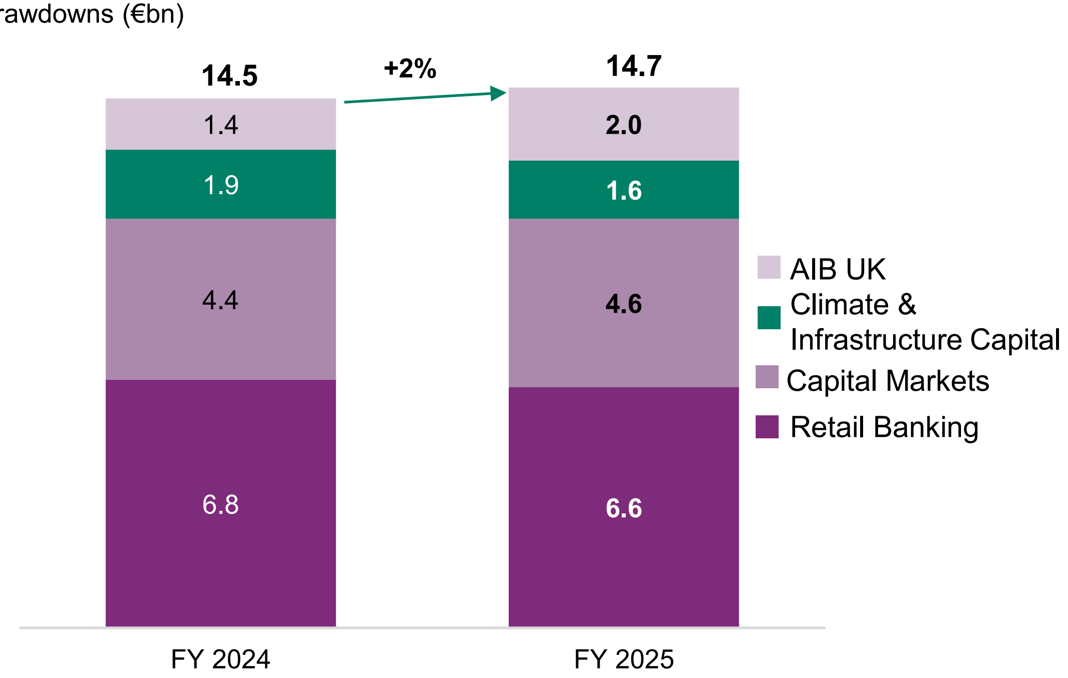




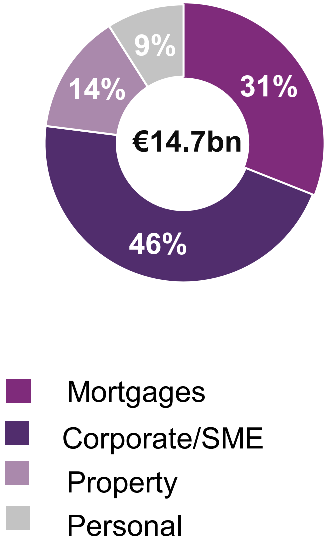




New lending growth



New lending



Mortgage new lending €4.5bn

- Mortgage market share 30%(1)
- Leading direct-to-customer mortgage provider with 46% market share

Personal new lending up 4%

Property new lending €2bn is off a low 2024 base & in line with FY 2023

Growth in corporate lending is offset by lower lending in Climate & Infrastructure Capital

Green and transition lending represents:

- 43% of €14.7bn total new lending
- 60% of €4.5bn new mortgages

(1) *Mortgage drawdowns BPFI for YTD Dec 2025*

Note rounding may apply

AIB is Ireland's #1 Bank

Market-leading franchise underpinned by trust, reliability, capability & adaptability

Trusted franchise	Simpler bank	Digitalised offering	Scalable	Sustainability leader
3.4 million customers	Simplified product suite	Quick, secure credit & everyday banking	Cloud infrastructure	Empowering the transition

#1 Digital & physical channels	#1 Digital life offering & branch presence	#1 Irish retail bank	#1 Business bank	#1 Green bank
Largest branch network in Ireland	Extensive wealth management	Leading mortgage provider	Relationship driven corporate business model	Doing well by doing good
86% of key products sold digitally	AUM €18.3bn(1) +9% growth	30% mortgage market share(2)	49% share of business main current accounts(4)	43% new green & transition lending
85% personal current a/cs digitally active	AIB life; c. 56,000 policy holders	40% personal main current account share(3)	No. 1 Irish corporate bank for FDI	Business sustainability loan launched

AIB | Goodbody | AIB life | Payzone | haven | EBS

Customer First | **Greening our Business** | **Operational Efficiency & Resilience**

(1) Goodbody €15.3bn, AIB life €3bn (2) Mortgage drawdowns BPFI for YTD Dec 2025 (3) Ipsos B&A, Personal Finance Market Pulse Q4 2025 (4) Ipsos B&A, AIB SME Market Monitor 2025

Customer First:

Delivering enhanced customer and financial outcomes

Maintaining trust and long-term relationships with our customers

Easy

- **Continued record-breaking NPS**
  - All-time highs across **5 of 6 key journeys** in 2025 with 6th journey at equal high to 2024
- **#1 Brand across pillar banks**(1)
  - Brand Health Score **77 points, +3 YoY**

Engage

- **Personal Segmentation Strategy** defined
  - Based on insights and analytics combined with future trends
- **Enterprise Customer Communication Centre of Excellence** established
  - Clear, timely & relevant customer-centric communications

Protect

- **New complaints mgmt. system** implemented
  - **30%** reduction in average time to close customer complaints & **25%** reduction in rate of follow-on complaints
- Safeguarding customers' **Financial Wellbeing** supporting financial decisions as a trusted partner
  - **130+** advisors in our communities

Customer & commercial outcomes

Abi, our AI digital assistant

- **40%** of calls facilitated by Abi per day
- **5,208** average number of calls per day, **+65%** since H1
- **66** customer journeys, up from 8 in 14 months; reducing cost to serve

AIB life

Complete offering; full digital & branch options

- **c. 56,000** policy holders
- **+ c. 10%** income growth in 2025
- **c. €3bn** AUM; **+20%** growth

1st digital investment advice tool for AIB mobile app users: Supporting customers to invest & build their financial strength

(1) *Source: Brand Health Performance, December 2025*

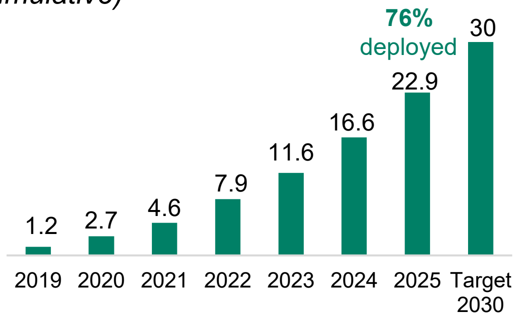
Greening our Business: Mobilising capital to support climate action

Grow our business in green energy & sustainable infrastructure

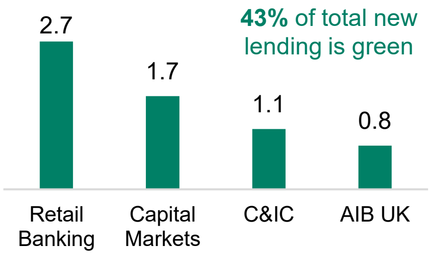
Selective growth underpinned by strong pipeline and the significant sustainable finance opportunity

Financing the transition to a more sustainable future

Climate action target: €22.9bn issued *(cumulative)*



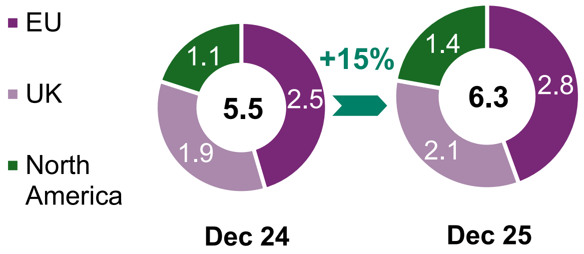
€6.3bn New green & transition lending in 2025



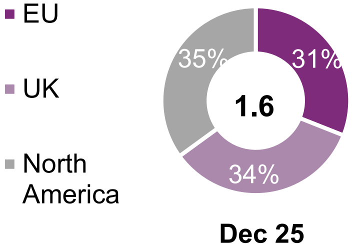
- Continued evolution of green & transition finance offering
  - Green mortgage product and proposition enhancements for energy efficiency
    - Competitive offering for green mortgages: **62%** of ROI new mortgage lending is green
    - Largest lender to the homebuilding sector in Ireland
  - **59%** of CRE lending was for energy-efficient buildings
- **€8.2bn** ESG bonds issued since 2020; **€1.8bn** raised in 2025

Selective Climate & Infrastructure Capital (C&IC) loan growth

Gross loans €bn



New lending €bn



Supporting green transition and social infrastructure

BnM Derrinlough Wind Farm	c. €55m participation in flagship renewable energy project; AIB acting as both Agent & Account Bank	sonnedix	Provided €75m hold in debt financing supporting the addition of 1GW of operational European solar energy
ScottishPower Renewables	Provided £100m debt financing to East Anglia 3 offshore wind project	BEAVERTAIL SOLAR	Provided $100m in financing to a 400MW US solar farm

Note rounding may apply

Operational Efficiency & Resilience: Focus on digitalisation & simplification

Enhanced customer and commercial outcomes

Enhanced resilience & digitalisation

Resilient platforms

- **Zero** critical cyber incidents; real-time threat detection & defence
- **>99.99%** IT service availability across critical customer services(1)

Broadening capacity, capability & customer engagement

- **90m** customer notification delivered of which **11m** are security notifications
- **4.5x** growth in notification-driven interactions
- **c.17.2m** SEPA instant payments processed *(since Jan 2025)*

Simplified & improved efficiency

Removed organisational complexity as targeted and on time

40% reduction in legal entities to date

12 legacy applications decommissioned reducing IT storage

c. 25% reduction in postal correspondence via digital automation *(Removed c. 8m manual postal interactions)*

AI centre of excellence

- Rollout underway for enterprise **Agentic Assistants** across AIB
- **40%** faster insights from new cloud data platform

Customer & commercial outcomes

Streamlined credit processes & digital adoption driving operating leverage

- **67%** SMEs credit auto-decisioned
- **53%** uplift in business mobile usage
- **44%** reduction in time to cash
- **2.3m** digitally active customers

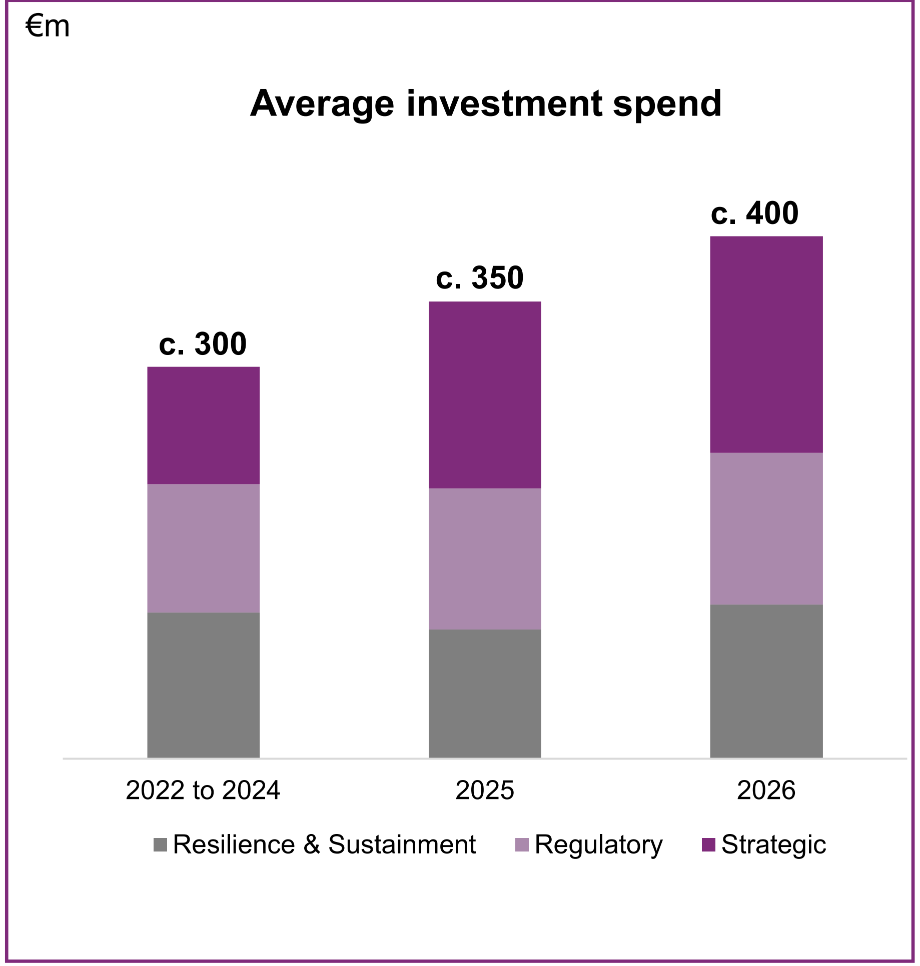
Next generation App: Designed by customers, inspired by best practice

- Modular design supports **rapid deployment** of new features
- Intuitive, **personalised experience** with simplified navigation
- Instant, **simplified payments** and richer transaction insights
- Customer pilot underway with **dynamic feedback** incorporated *(full rollout H2 2026)*

(1) *Customer facing vital business services and the non-customer facing enabling services that support them*

Increasing investment spend to c. €400m

Significant uplift in strategic investment



Strategic

- Cloud data platform & warehouse with AI-enabled capabilities accelerating insight, speed, scale & reliability
- New digital engagement platform: smarter more efficient customer journeys

Customer First:
- Digitalisation: next generation mobile app and Zippay
- Personalisation: real-time data insights empower financial wellbeing

Greening Our Business
- Enhancing ESG data & credit-risk tools
- Branch network decarbonisation via retrofits

Operational Efficiency & Resilience
- Leveraging AI & advanced analytics
- Mortgage platform transformation: single standardised origination platform
- Credit lifecycle mgmt. transforming credit journey & real-time monitoring

Regulatory

- Continued IRB rollout
- Enhancing financial crime prevention effectiveness
- Consumer Regulatory: CPC, DMD & CCD(1)

Resilience & sustainment

- Intelligence-led approach to integrated resilience
- Strengthening stability & reducing costs:
  - Cyber, fraud & operating risk reduced at scale
  - Real-time AI-driven detection

Leveraging scale, accelerating innovation and enhancing customer experience & trust

(1) Consumer Protection Code (CPC); Distance Marketing Directive (DMD); Consumer Credit Directive (CCD)

Generating sustainable shareholder value

Delivering attractive shareholder returns

Solid platform for enduring growth

- Sound domestic economic fundamentals
- AIB is Ireland's No.1 Bank
- Market-leading franchise

\+

Executing at pace against our strategic objectives

- Customer First – *more enduring relationships with our customers*
- Greening our Business – *opportunities for sustainable growth*
- Operational Efficiency & Resilience – *focus on digitalisation & simplification*

=

Sustainable value creation

- Sustainable business growth and returns
- Strong organic capital generation to invest in our business and deliver shareholder distributions
- Returned to full private ownership in 2025

Generating and returning shareholder value in 2025

25.0%	1.4%	370bps	€2.25bn
RoTE(1)	Return on assets (RoA)	Organic capital generation	Shareholder distributions

(1) RoTE = (PAT – AT1) / (CET1 @ 14% of RWAs)

On track to complete current strategic cycle

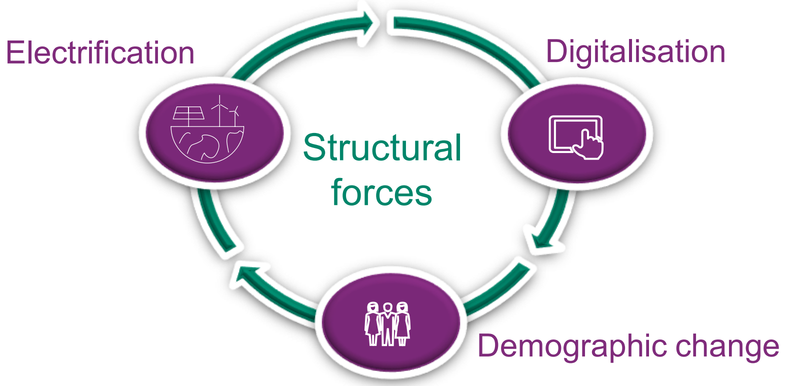
Delivering on our commitments and well positioned for the future

2024-2026 Targets; Business performing ahead of expectations

Targets continue to guide the business	FY 2025
Costs <€2bn with CIR <50%	Costs of €1,992m with CIR of 44%
CET1 >14%	Generated 370bps of organic capital; CET1 of 16.2%; €6.5bn returned to shareholders since 2023
RoTE(1) 15%	25.0% Return on tangible equity, meaningfully ahead of target

2026 and beyond…

- Expect to deliver a strong finish in the final year of our strategy
- Moving into the next strategic cycle with positive momentum in our business
- Well placed to capitalise on three structural forces shaping our business…



With a strong capital base, a clear strategic ambition and a market leading position, AIB is well positioned to deliver sustainable long-term value for shareholders

(1) RoTE = (PAT – AT1) / (CET1 @ 14% of RWAs)

Financial Performance

Financial performance FY 2025

Profit after tax €2,139m
- RoTE 25.0%; EPS 93.3c

Total income €4,504m down 8%
- Net interest income €3,748m (-9%) as expected; net fee and commission income €692m (+4%)

Costs lower than expected at €1,992m[(1)]; up 1%
- Cost income ratio 44%[(1)]; FTEs 3% lower at 10,207 (Dec 24: 10,469)

Gross loans increased 2%, or 3% on an underlying basis, to €72.3bn (Dec 24: €71.2bn)
- €14.7bn new lending up 2%

Asset quality remains resilient; ECL coverage of 1.6%
- ECL charge of €172m; 24bps cost of risk
- NPEs 2.2% of gross loans (Dec 24: 2.8%) down 20%

Strong funding position
- Customer deposits €117.2bn increased 7% (Dec 24: €109.8bn)
- MREL issuances: €700m AT1, €800m green and $750m senior non-preferred bonds and €1bn green Tier 2

CET1 16.2% (Dec 24: 15.1%); ahead of regulatory requirements
- Strong organic capital generation of c. 370bps supporting distributions

Total distributions €2.25bn; 105% payout
- €263m interim ordinary cash dividend paid in Nov 25 (12.328c per share)
- €988m proposed final ordinary cash dividend[(2)] (46.257c per share); total ordinary cash dividend €1.25bn (58.585c per share)
- €1.0bn regulatory approved share buyback programme launching today

(1) Excludes exceptional items, bank levies and regulatory fees;
(2) Subject to shareholder approval. Proposed final ordinary cash dividend amount is based on the aggregate number of shares currently outstanding; Dec 25 shares in issue: 2,136,766,718

Income Statement

Income statement; profit after tax €2.1bn and RoTE 25.0%

Summary income statement (€m)	FY 2025	FY 2024
Net interest income	**3,748**	4,129
Other income[(1)]	**756**	779
Total operating income	**4,504**	4,908
Total operating expenses[(1)]	**(1,992)**	(1,971)
Bank levies and regulatory fees	**(114)**	(138)
Operating profit before impairment and exceptional items	**2,398**	2,799
Net credit impairment charge	**(172)**	(55)
Equity accounted investments	**17**	26
Loss on disposal of business	**-**	(2)
Profit before exceptionals	**2,243**	2,768
Exceptional items	**156**	(66)
Profit before tax	**2,399**	2,702
Income tax charge	**(260)**	(351)
Profit after tax	**2,139**	2,351

Metrics	FY 2025	FY 2024
Net interest margin (NIM)	**2.73%**	3.16%
Cost income ratio (CIR)[(1)]	**44%**	40%
Return on tangible equity (RoTE)[(2)]	**25.0%**	26.7%
Return on assets (RoA)	**1.4%**	1.6%
Earnings per share (EPS)	**93.3c**	92.5c
Total cash dividend per share	**58.585c**	36.984c

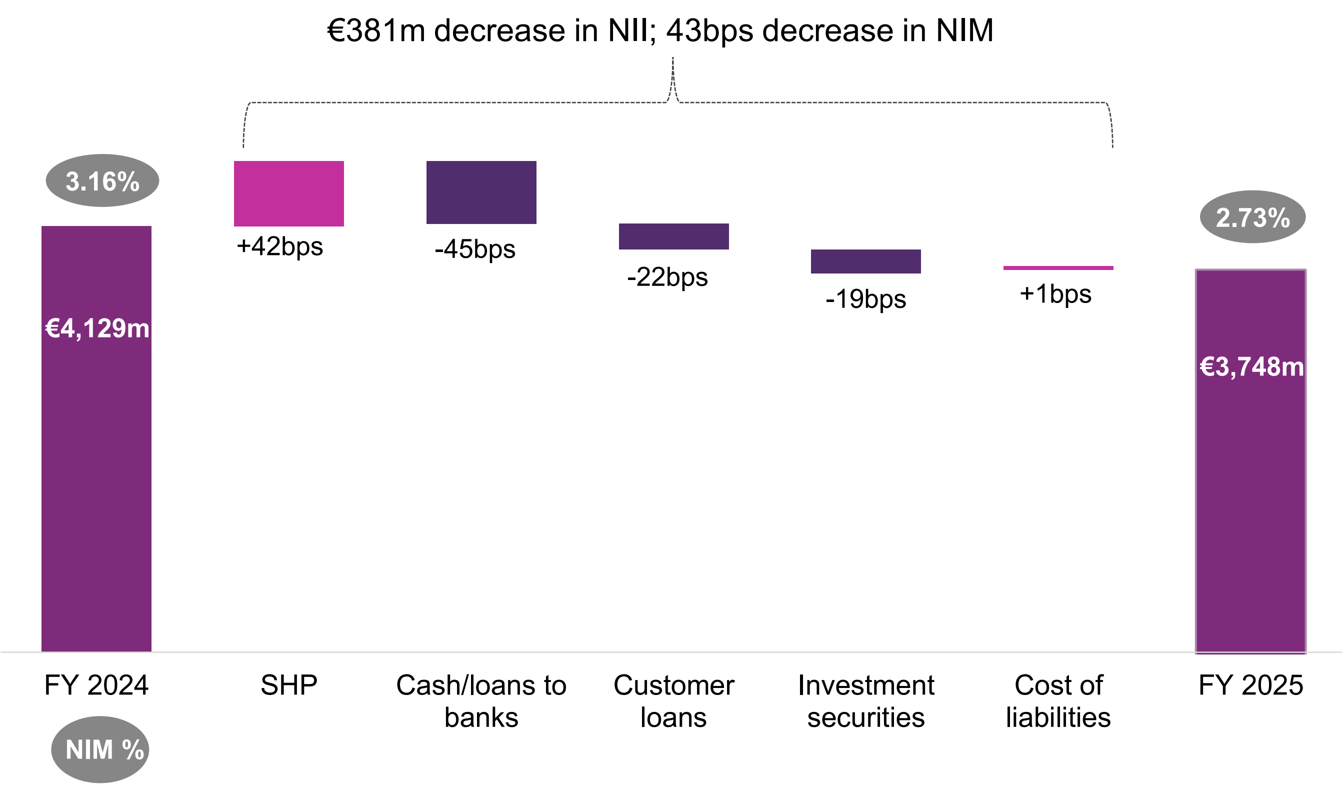
- Total operating income €4,504m down 8%
- Operating expenses €1,992m up 1%
  - CIR 44%
- Bank levies and regulatory fees €114m includes €94m Irish bank levy; no payment required for Deposit Guarantee Scheme in 2025
- Net credit impairment charge €172m
- Exceptional gain of €156m
  - Primarily related to gain on sale of our minority stake in AIB Merchant Services
- RoTE 25.0% and RoA 1.4%
- Total cash dividend per share of 58.585c up 58%

FY 2026 expect:
- Bank levies and regulatory fees c. €140m
- No material exceptional items expected

(1) Excludes exceptional items, bank levies and regulatory fees;
(2) RoTE = (PAT – AT1) / (CET1 @ 14% of RWAs)

Net interest income €3,748m; down 9% due to lower interest rates

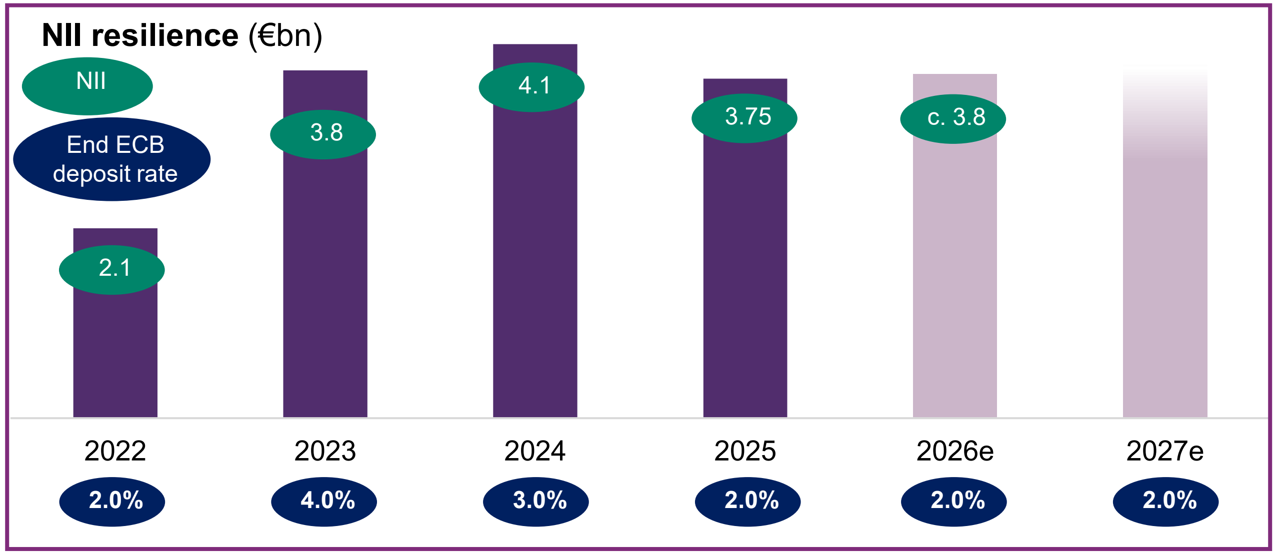
NII / NIM movements (€m) / (bps)

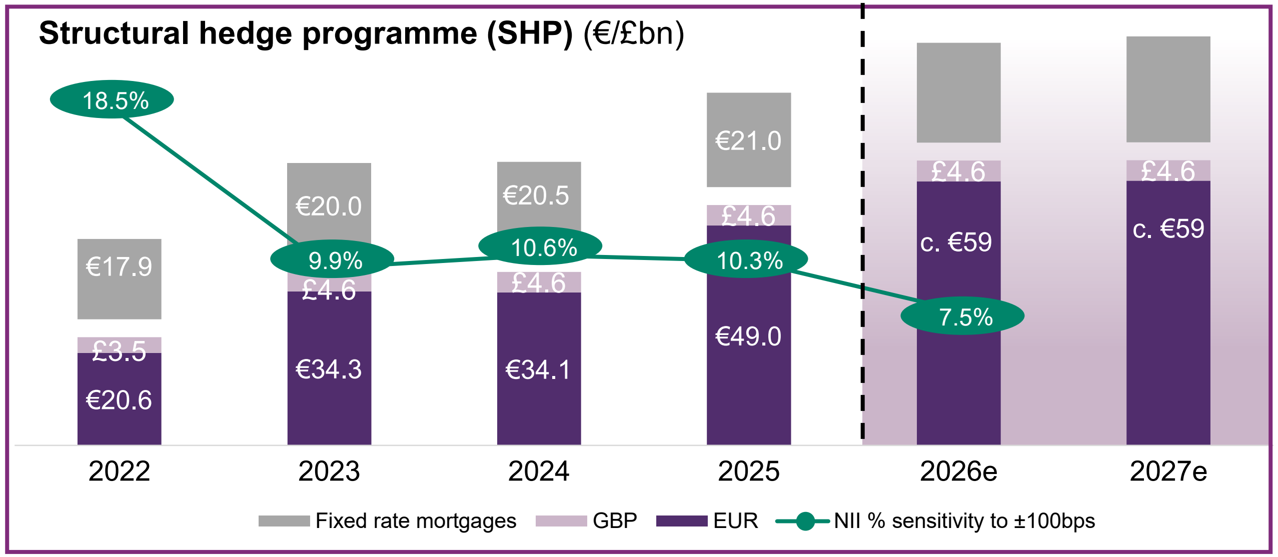


NII €3,748m (-9%) in line with expectations due to a lower rate environment partially mitigated by structural hedge and higher average deposit and loan volumes. Main drivers:

- +€569m structural hedge programme (SHP) swap benefit from unwind of negative carry as interest rates reduce
- -€548m cash/loans to banks
- -€224m customer loans
- -€209m investment securities
- +€31m lower cost of liabilities:
  - +€119m mainly lower wholesale funding costs driven by lower interest rates and credit spreads partially offset by
  - -€88m customer deposits reflecting higher interest expense
- Q4 exit NIM 2.69% (Q3 NIM 2.70%)

NII resilience demonstrated through the interest rate cycle





NII 2026 guidance c. €3.8bn

- Assuming ECB deposit rate of 2.00% throughout 2026
- Deposit beta(1) of c. 20% in 2025; expect c. 20% in 2026

NII resilience:

- NII demonstrated resilience in 2025 with stabilisation in H2
- Positive outlook for NII driven by:
  - Growing and granular domestic deposit base
  - Growing balance sheet with expected c. 5% loan CAGR 2025-2027
  - Proactive balance sheet management

Structural hedge programme:

- Additional €15bn hedging volume transacted in 2025
- Further €10bn transacted in Q1 2026:
  - Weighted average yield 2.3% and WAL 5.0 years
  - Pro-forma NII Sensitivity -100bps scenario reduced to -€286m from -€378m(2)
- Expect to replace c. €6bn maturing swaps in 2026; c.€6bn in 2027
- Extending duration: WAL expected to be 5.0 years by end 2026
- Expect Dec 26 exit receive fixed yield to be 2.3% EUR and 2.7% GBP
- Eur fixed rate mortgages had a yield of 3.1% and WAL of 1.9 years at Dec 25

	EUR				GBP			
Derivative portfolio	2024	**2025**	2026e	2027e	2024	**2025**	2026e	2027e
Weighted average life (years)	4.3	**5.1**	**5.0**	**4.8**	5.2	**5.2**	**5.2**	**5.2**
Exit received fixed yield %	2.4	**2.3**	**2.3**	**2.3**	2.2	**2.5**	**2.7**	**3.0**

FY 2026 NII is expected to be c. €3.8bn

(1) Deposit beta covers all customer deposits including interest and non-interest bearing accounts
(2) NII -100bps sensitivity -€378m as at Dec 25; pro-forma for impact of additional €10bn hedging -€286m; Sensitivity table on slide 46

Other income €756m; net fee and commission income up 4%

Net fee and commission income (€m)	FY 2025	FY 2024
Customer accounts and payments	**264**	268
Lending related fees	**58**	56
Card income	**165**	148
Customer related FX	**87**	91
Wealth and insurance	**84**	79
Investment banking	**31**	18
Other fees and commissions	**3**	6
Total net fee and commission income	**692**	666

Other income (€m)[1]	FY 2025	FY 2024
Net fee and commission income	**692**	666
Net gain on financial assets measured at FVTPL[2]	**48**	82
Net trading income	**9**	50
Other non-interest income/(expense)	**7**	(19)
Total other income	**756**	779

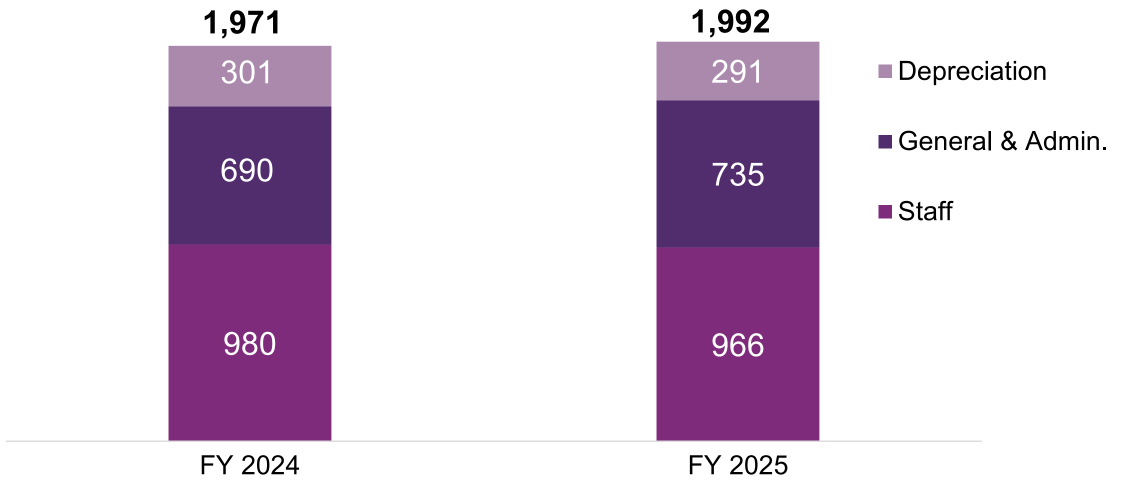
- Total other income €756m down 3% as higher net fee and commission income is offset by lower other income items primarily:
  - Lower income on equity investments
  - Non-recurrence of income from loan acquisition forward contract
- Net fee and commission income €692m up €26m (+4%)
  - Card income +11%
  - Wealth and insurance +7%
- Continue to enhance wealth proposition
  - €18.3bn AUM +9%:
    - Goodbody €15.3bn +7% (Dec 24 €14.3bn)
    - AIB life €3.0bn +20% (Dec 24 €2.5bn)
  - Expect AUM CAGR to 2028: volume +10%; related revenue +15%

FY 2026 other income expected to be > €750m

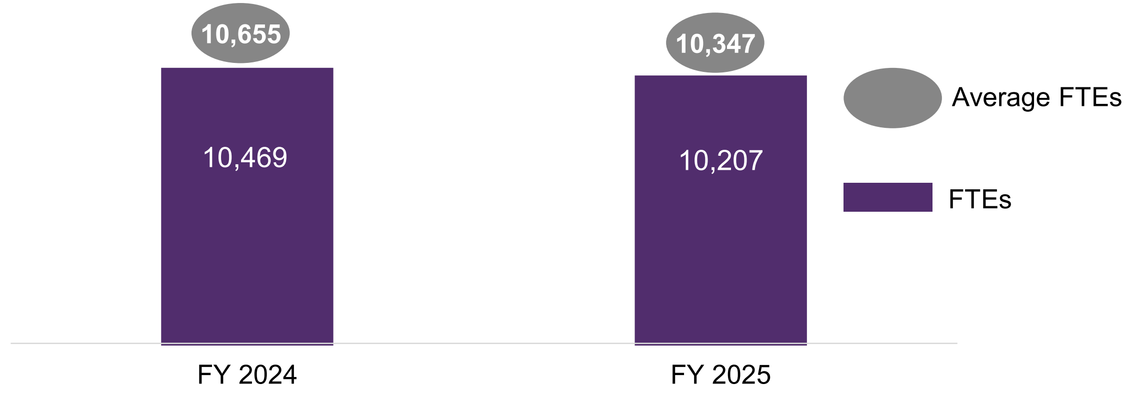
(1) Excludes exceptional items
(2) Includes net income on equity investments and realisation of cash flows on restructured loans

Costs lower than expected; €1,992m, up 1%

Operating expenses[1] (€m)



FTEs [2] **– employees** (#)



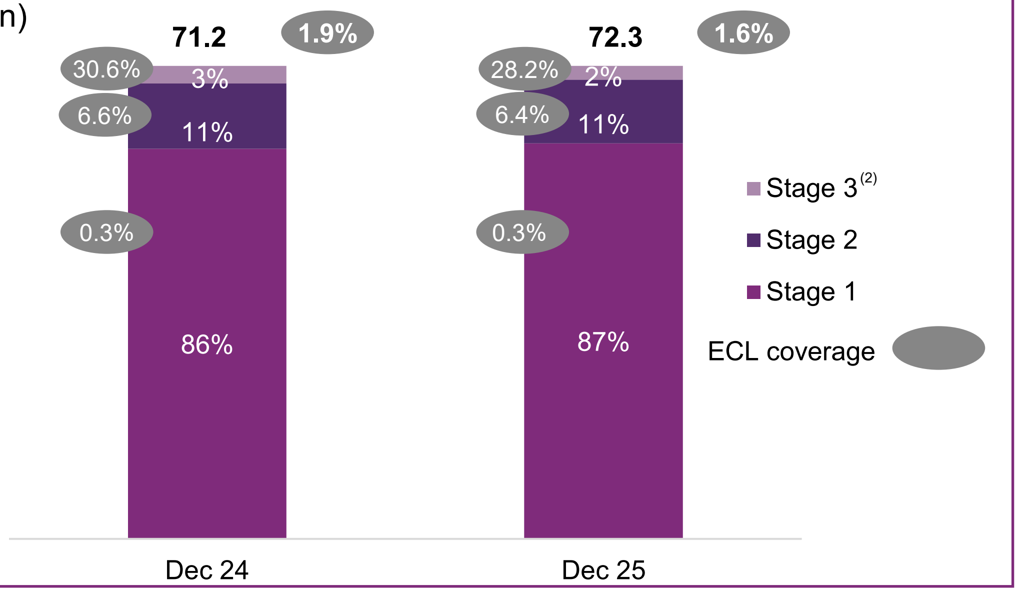
- Costs €1,992m, up 1%:
  - Staff costs down 1% due to lower average headcount and lower variable pay allowance partially offset by inflation
  - General & Admin. up 6% primarily driven by inflation, higher business volumes and higher opex-related investment spend
  - Depreciation down 3%
- Cost income ratio 44%[1]
- FTEs 10,207 down 3%
  - Downward trajectory expected to continue organically
- Increased investment spend to c. €400m on average per annum as we accelerate our digitalisation, enabling faster innovation, scalability and enhanced security
  - Depreciation to grow by c. 3-4% per annum
  - Partially offset by ongoing cost saving initiatives and efficiencies

FY 2026 costs expected to increase by c. 2%

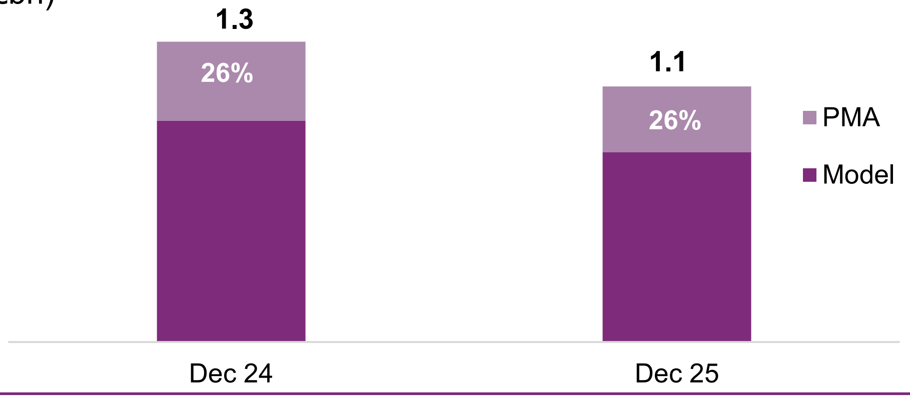
(1) Excludes exceptional items, bank levies and regulatory fees;
(2) Full-time equivalent – period end

ECL charge €172m (24bps CoR); 1.6% ECL cover

Loan book(1) by Staging & Coverage
(€bn)



ECL Stock €1.1bn (PMA 26% of stock)
(€bn)



ECL (charge) / writeback (€m)	FY 2025	H2 2025	H1 2025	FY 2024
Macroeconomic assumptions	**52**	*75*	*(23)*	41
Credit performance	**(210)**	*(107)*	*(103)*	(88)
PMA and model changes	**(14)**	*(55)*	*41*	(8)
Total ECL charge	**(172)**	*(87)*	*(85)*	(55)
Cost of risk	**24bps**	*24bps*	*24bps*	8bps

ECL charge of €172m includes:

- €52m writeback due to updated macroeconomic scenarios in H2; probability weightings remain unchanged
- €210m net charge relating to underlying credit performance primarily from stage transfers, net remeasurements within stage offset by repayments and recoveries
- €14m net charge relating to €31m PMA net charge partially offset by €17m writeback due to redeveloped IFRS9 models

Strong ECL cover 1.6%; ECL stock of €1.1bn

- ECL stock reduction of €0.2bn driven by deleveraging
- PMAs of €294m represents 26% of total ECL stock

FY 2026 expect CoR within the range of 20-30bps

(1) Loans at amortised cost
(2) Includes Purchased or Originated Credit Impaired Loans (POCI)

Balance Sheet

Significant growth in deposits outpaced growth in customer loans

Balance sheet (€bn)	Dec 2025	Dec 2024
Performing loans	**70.7**	69.2
Non-performing loans	**1.6**	2.0
Gross loans to customers	**72.3**	71.2
Expected credit loss allowance	**(1.1)**	(1.3)
Net loans to customers	**71.2**	69.9
Investment securities	**21.5**	18.7
Loans to central banks and banks[1]	**48.5**	45.2
Other assets	**7.0**	7.5
Total assets	**148.2**	141.3
Customer deposits	**117.2**	109.8
Cash collateral advanced from customers	**0.4**	0.1
Deposits by banks	**0.2**	0.8
Debt securities in issue	**8.2**	8.8
Other liabilities	**7.5**	6.4
Total liabilities	**133.5**	125.9
Equity	**14.7**	15.4
Total liabilities & equity	**148.2**	141.3

Assets

- Gross loans €72.3bn increased by 2%
  - 3% increase on an underlying basis (excl. adverse FX impact & deleveraging)
  - Non-performing loans reduced by 20% to €1.6bn or 2.2% of gross loans
- New lending €14.7bn exceeded redemptions of €12.3bn
  - New lending up 2% v FY 2024
- Investment securities up 15%, held primarily for liquidity purposes and hedged for interest rate risk
  - €2.4bn increase in sovereign and supranational securities to deploy excess liquidity at wider credit spreads
- Loans to banks €48.5bn includes €35.8bn at CBI and €3.8bn at BoE

Liabilities

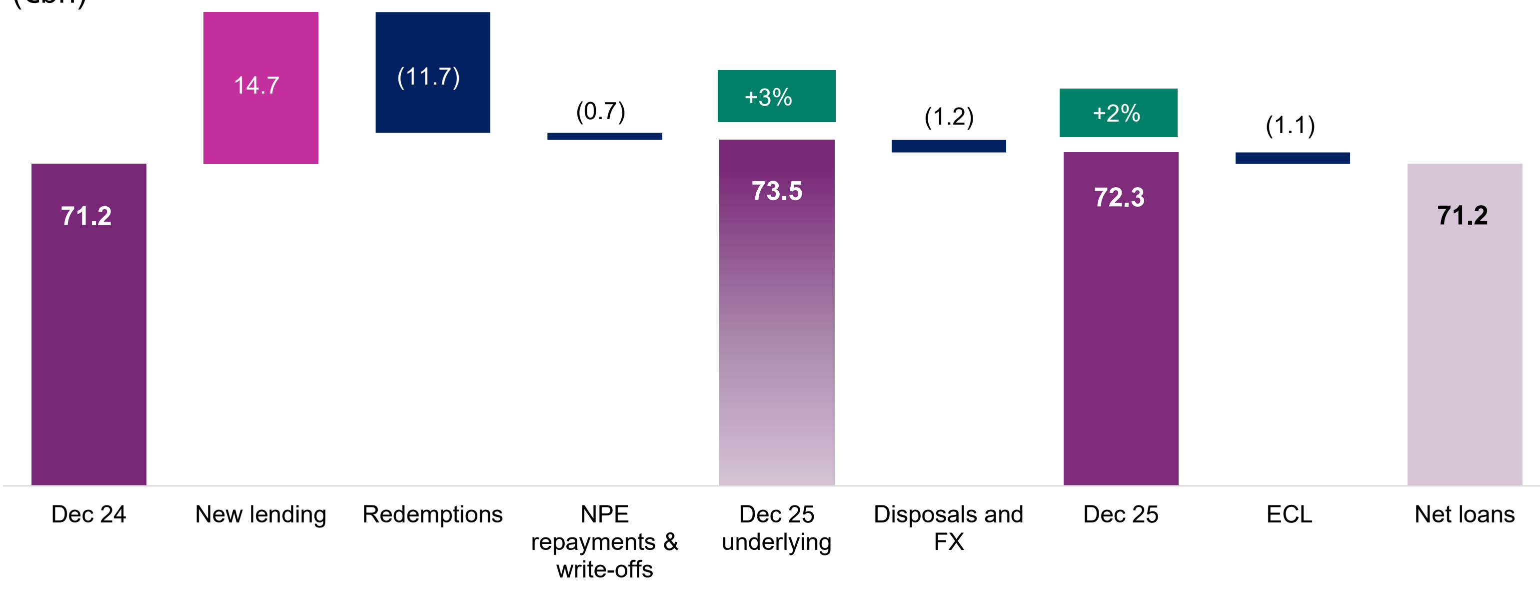
- Customer deposits €117.2bn increased by 7%

(1) Includes securities financing of €7.3bn (Dec 24: €6.6bn)

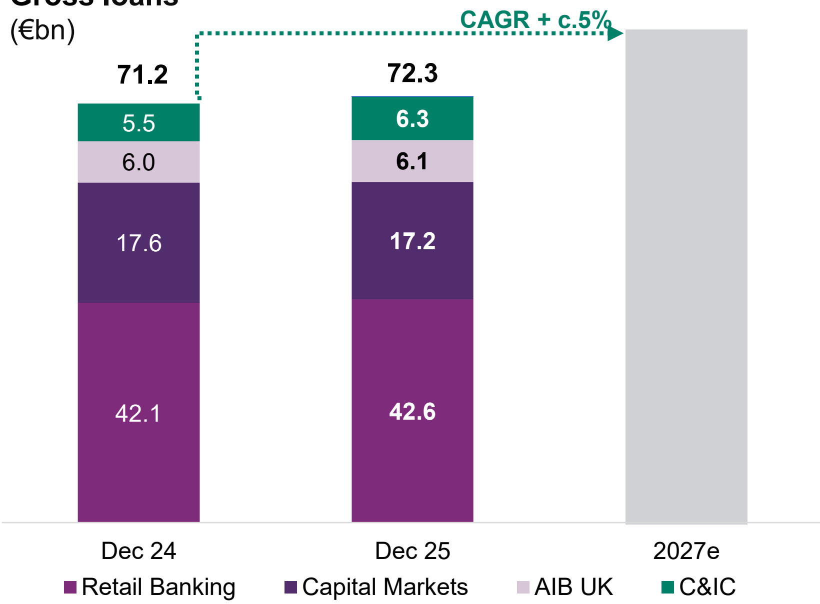
Note rounding may apply

Gross loans increased by 3% on an underlying basis

Gross loans €72.3bn increased €1.1bn
(€bn)

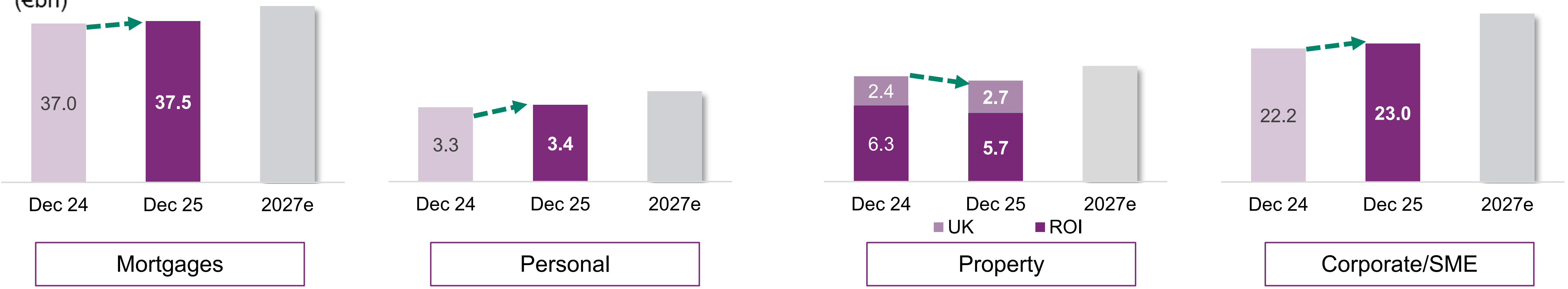


Gross loans
(€bn)



Gross loans are expected to grow by c. 5% in 2026

Outlook for growth; CAGR 2025-2027 of + c.5%
(€bn)

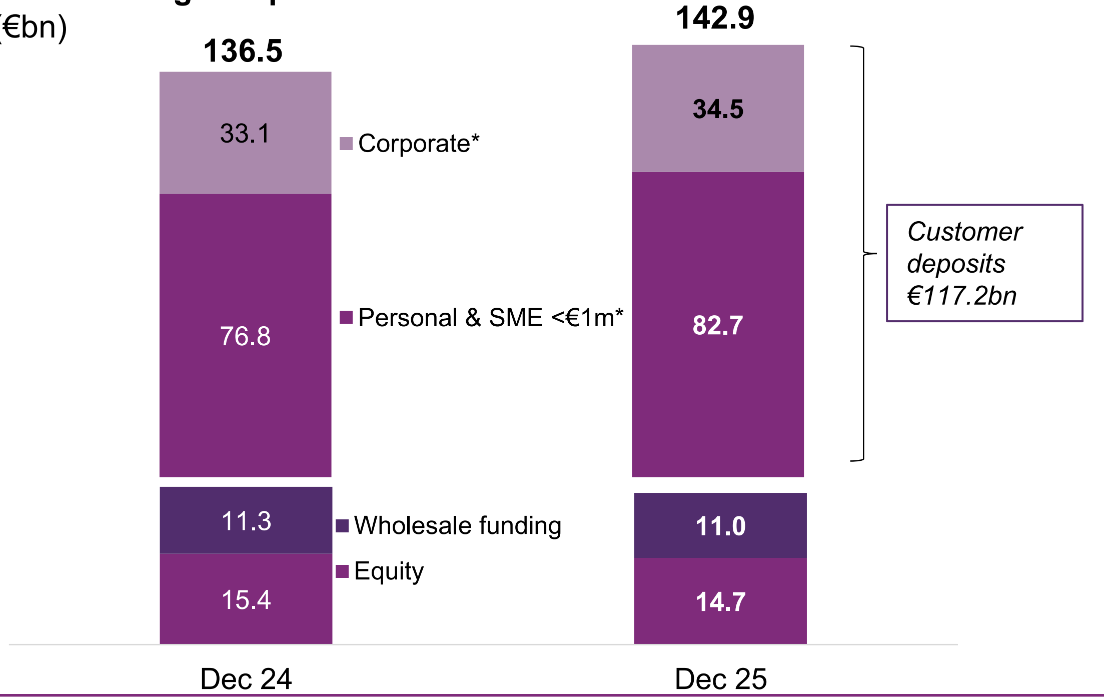


Note rounding may apply

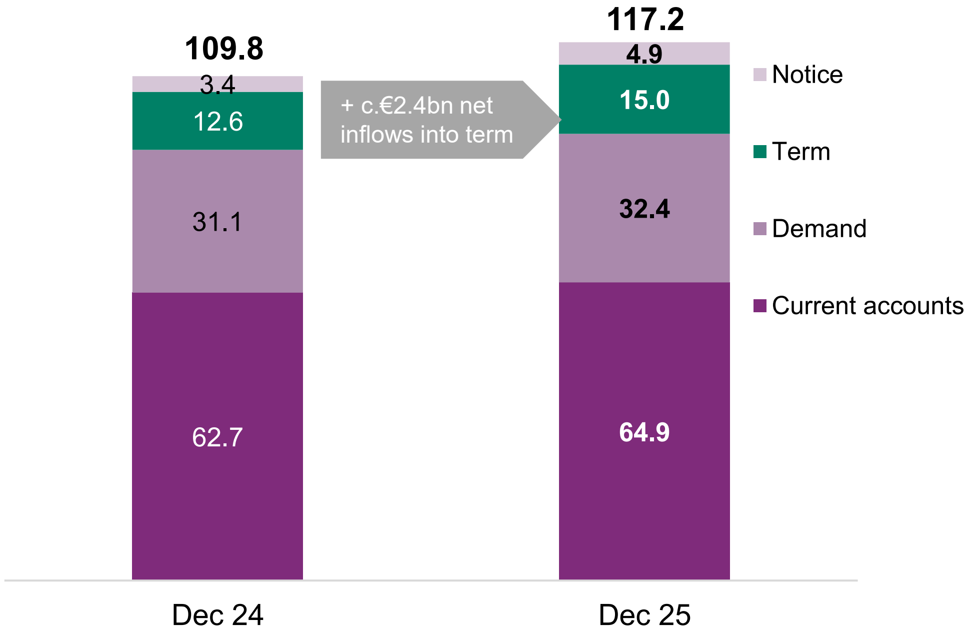
Funding and Capital

Strong funding and liquidity reserves

Total funding composition[(1)]
(€bn)



Significant growth in customer deposits[(1)] up 7%
(€bn)



- 82% of funding is customer deposits of which 71% are Personal & SME <€1m
  - 51% of deposits insured; 93% of customer deposits ROI-based
- MREL ratio 35.2% in excess of 28.5% requirement
  - Issued €700m AT1, senior non-preferred green €800m and $750m bonds and prefunded €1bn green Tier 2 in 2025
  - Lower level of wholesale funding activity expected in 2026
  - Regular issuer of ESG bonds

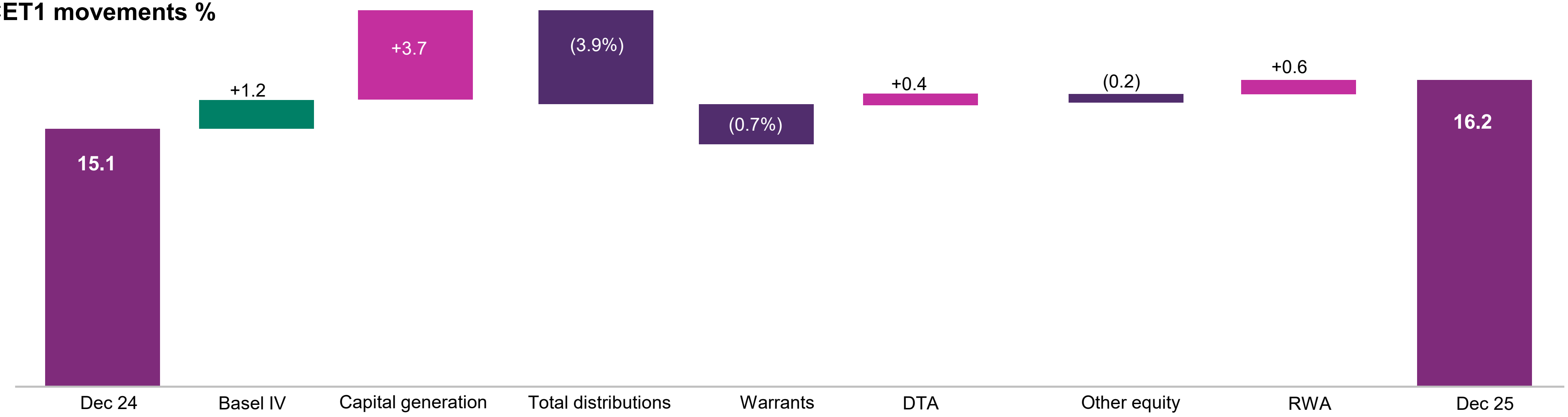
Liquidity metrics (%)	Dec 2025	Dec 2024
Loan to deposit ratio (LDR)	**61**	64
Liquidity coverage ratio (LCR)	**204**	201
Net stable funding ratio (NSFR)	**163**	162

Customer deposits are expected to grow by 2-3% in 2026

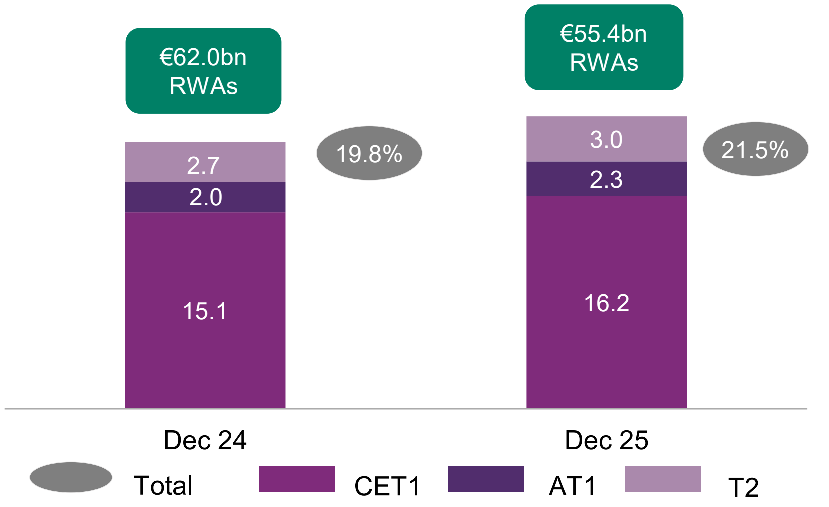
(1) Excludes cash collateral received from derivative counterparties
* c. €2bn of customer deposits reallocated from Corporate into SME <€1m

CET1 (FL) 16.2%; strong capital generation supporting distributions

CET1 movements %



Total capital ratio (FL) (%)



CET1 increased by 110bps to 16.2%

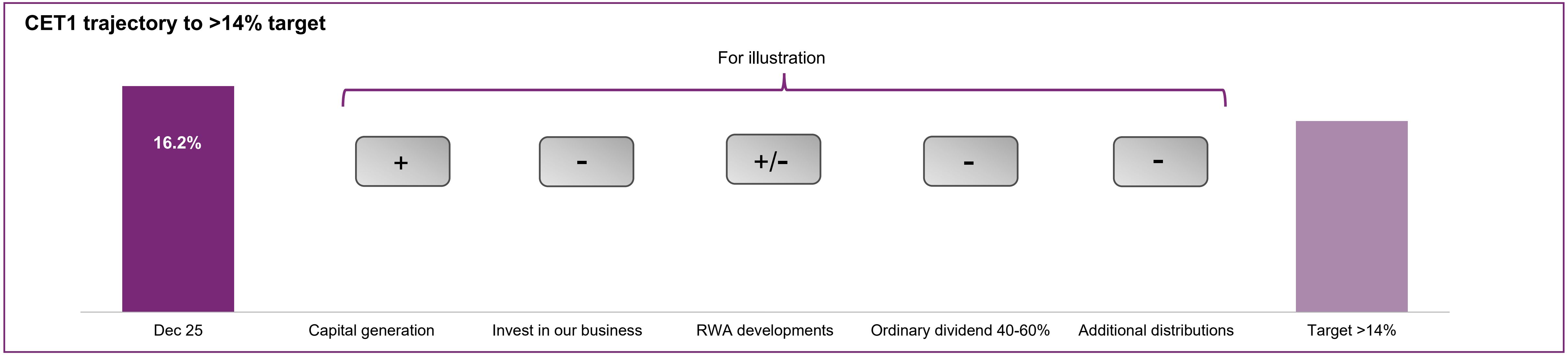
- Basel IV impact of + c. 120bps reducing RWAs
- Organic capital generation + c. 370bps
- Total distributions - c. 390bps
  - Interim ordinary cash dividend;12.328c per share - c. 50bps
  - Final ordinary cash dividend; 46.257c per share - c. 170bps
  - €1bn regulatory approved share buyback programme launching today - c. 170bps
- Cancellation of IPO warrants - c. 70bps
- DTA utilisation + c. 40bps
- Other equity movements of - c. 20bps includes AT1 coupon
- RWA movements + c. 60bps includes mortgage SRT, sale of AIB MS and IRB model implementation partially offset by loan growth

CET1 16.2% comfortably ahead of SREP 11.3%

- 4.9% buffer on a fully loaded basis

Note rounding may apply

Capital: Pathway to >14% CET1 target



Drive strong business performance

- Sustainable profits on average > 320bps p.a.
- DTA benefit c. 35bps p.a.

Invest in our business

- Continuing investing & optimising;
  - c. €400m on average p.a. investment spend
- Support balance sheet growth
  - Gross loans CAGR 25-27 of c. 5%

RWA optimisation

- Continue RWA optimisation through SRT multi-asset programme
  - Mortgage SRT transaction completed
  - Further SRT transaction planned in 2026; expected CET1 initial benefit of c. 20bps
- IRB model adoption and development
  - Project finance slotting model near full adoption

Deliver market-leading distributions

- **Delivered** payouts >100% in 2024 and 2025; €6.5bn in distributions since 2023
- **Ordinary:** Sustainable dividend with 40-60% payout policy
  - Ordinary dividend to be paid in cash
  - Interim dividend set at one third of the prior year's ordinary dividend per share
- **Additional distributions:**
  - Capacity for above policy payout subject to annual review and necessary approvals
  - Optionality to utilise share buybacks, special dividends or a combination of both
  - Moving towards CET1 >14% target

2026 guidance and outlook

Medium-term targets	FY 2025 performance	2026 Guidance
Costs <€2bn with CIR <50%	Costs of €1,992m with CIR of 44%	▪ Net interest income c. €3.8bn ▪ Other income > €750m ▪ Costs expected to increase by c. 2%
CET1 >14%	CET1 of 16.2%; generating c. 370bps of organic capital; 105% payout	▪ Cost of risk within the range of 20-30bps
RoTE(2) 15%	25% Return on tangible equity meaningfully ahead of target	▪ Growth in customer loans c. 5% and deposits 2-3% ▪ RoTE expected to be > 20%

2026 and outlook

Expect to deliver a **strong finish** in the final year of our strategy

Moving into the next strategic cycle with **positive momentum** in our business with

- Sustainable business growth and returns
- Strong organic capital generation
- Investment in our business
- Market-leading shareholder distributions

Medium-term targets continue to guide the business and will be refreshed for our next strategic cycle

1) *Costs before bank levies, regulatory fees and exceptional items*
2) *RoTE = (PAT – AT1) / (CET1 @ 14% of RWAs)*

Appendices

Market-leading customer propositions to support transition

Sustainability ratings, commitments & partnerships

Propositions

Green Mortgage for energy efficient homes across AIB, Haven, EBS brands & AIB UK

Green Personal Loan for retrofitting homes and Electric Vehicles

Goodbody CLEARSTREAM

Sustainability Advisory Services for Business & Corporate Customers

Sustainable Project Finance for Clean Energy and Sustainable Infrastructure

New Business Sustainability Loan to support businesses to invest in green or transition to green activities

Transition Finance for corporate customers

Sustainable Financing Model €8.2bn of Green & Social bonds issued

Sustainability Ratings

- **13.2** SUSTAINALYTICS a Morningstar company – Sustainalytics' 2025 Top-Rated ESG Companies List
- **AA** MSCI
- **73** S&P Global – Member of S&P Global Sustainability Yearbook 2025
- **B** CDP DISCLOSURE INSIGHT ACTION
- FT Financial Times CLIMATE LEADERS 2025 statista

Commitments and partnerships:

United Nations Global Compact · UNEP Finance Initiative Principles for Responsible Banking · ICMA · Science Based Targets · Equator Principles · TCFD Task Force on Climate-Related Financial Disclosures

AIB also partners with various community organisations on an ongoing basis, including:

FoodCloud · Community €1 Million Fund · GAA · AsIAm.ie · GOAL

Average balance sheet

	FY 2025			FY 2024		
	Average Volume €m	Interest €m	Yield %	Average Volume €m	Interest €m	Yield %
Assets						
Customer loans	71,131	3,129	4.40	68,300	2,817	4.11
Investment securities	20,035	632	3.15	18,011	841	4.66
Loans to banks / other	46,193	1,168	2.53	43,879	1,716	3.90
Interest earning assets	137,359	4,929	3.59	130,190	5,374	4.12
Non-interest earning assets	7,689			7,816		
Total Assets	145,048	4,929		138,006	5,374	
Liabilities & equity						
Deposits and advances from customers	54,032	523	0.97	49,242	468	0.95
Deposits by banks	1,548	45	2.93	1,328	60	4.50
Other debt issued	9,039	439	4.86	8,563	539	6.29
Subordinated liabilities	1,738	88	5.04	1,645	112	6.80
Lease liabilities	248	10	3.87	268	9	3.30
Interest earning liabilities	66,605	1,105	1.66	61,046	1,188	1.94
Non-trading derivatives (economic hedges)		76			57	
Non-interest earning liabilities	63,185			62,010		
Equity	15,258			14,950		
Total liabilities & equity	145,048	1,181		138,006	1,245	
Net interest income / margin		3,748	2.73		4,129	3.16

Customer loans movements

€bn	Performing loans	Non-performing loans	Customer loans
Gross loans (1 Jan 2025)	**69.2**	**2.0**	**71.2**
New lending	14.7	-	**14.7**
Redemptions of existing loans	(11.7)	(0.6)	**(12.3)**
Portfolio disposals	(0.1)	(0.3)	**(0.4)**
Net flow to NPE	(0.6)	0.6	**-**
Write-offs and restructures	-	(0.1)	**(0.1)**
Foreign exchange / other movements	(0.8)	-	**(0.8)**
Gross loans (31 Dec 2025)	**70.7**	**1.6**	**72.3**
ECL allowance	(0.6)	(0.5)	**(1.1)**
Net loans (31 Dec 2025)	**70.1**	**1.1**	**71.2**

Note rounding may apply

Loan book* by staging and coverage

Dec 2025				
Gross loan exposures & ECL (€bn)	Stage 1	Stage 2	Stage 3**	Total Exposure
Mortgages	35.0	1.8	0.7	37.5
Personal	2.8	0.5	0.1	3.4
Property & Construction	5.7	2.4	0.3	8.4
Corporate & SME	19.3	3.1	0.5	22.9
Total	**62.8**	**7.8**	**1.7**	**72.3**
Stage composition	**87%**	**11%**	**2%**	**100%**
ECL	**0.2**	**0.5**	**0.5**	**1.1**
ECL coverage	**0.3%**	**6.4%**	**28.2%**	**1.6%**

Dec 2024				
Gross loan exposures & ECL(€bn)	Stage 1	Stage 2	Stage 3**	Total Exposure
Mortgages	34.2	1.9	0.9	37.0
Personal	2.5	0.6	0.1	3.3
Property & Construction	5.5	2.7	0.5	8.8
Corporate & SME	18.9	2.8	0.5	22.2
Total	**61.1**	**8.0**	**2.1**	**71.2**
Stage composition	**86%**	**11%**	**3%**	**100%**
ECL	**0.2**	**0.5**	**0.6**	**1.3**
ECL coverage	**0.3%**	**6.6%**	**30.6%**	**1.9%**

Movements in loan exposures & ECL (€bn)	Stage 1	Stage 2	Stage 3**	Total Exposure
Mortgages	0.8	(0.1)	(0.2)	0.5
Personal	0.3	(0.1)	(0.0)	0.2
Property & Construction	0.2	(0.3)	(0.2)	(0.4)
Corporate & SME	0.4	0.3	0.0	0.7
Total	**1.7**	**(0.2)**	**(0.4)**	**1.1**
ECL movement	**(0.0)**	**(0.0)**	**(0.2)**	**(0.2)**

** Loan book at amortised cost*
*** includes Purchased or Originated Credit Impaired Loans (POCI)*

Loan book by staging: €72.3bn loan exposures

- Stage 1 loan exposures increased by €1.7bn to €62.8bn (87% of the loan book)
- Stage 2 loan exposures decreased by €0.2bn to €7.8bn (11% of the loan book)
- Stage 3 loan exposures decreased by €0.4bn to €1.7bn (2% of the loan book) largely attributable to portfolio disposals

ECL stock €1.1bn / coverage 1.6% (Dec 24: 1.9%)

- Reduction in ECL coverage primarily due to NPE disposals with higher ECL coverage

Note rounding may apply

Loan book by sector

Concentration by sector (%)	Dec 2025
Residential mortgages	**52**
Property & construction	**12**
Natural Resources	**7**
Leisure	**4**
Manufacturing	**4**
Personal	**5**
Health, education and social work	**3**
Services	**3**
Retail and wholesale trade	**3**
Transport and storage	**2**
Agriculture, forestry and fishing	**2**
Telecommunications, media and technology	**2**
Financial, insurance and other government activities	**1**
Total	**100**

Dec 2025 Gross loans (€bn) At amortised cost *(excluding mortgages & personal)*	Stage 1	Stage 2	Stage 3*	Total exposures
Property & construction	5.7	2.4	0.3	8.4
Natural resources	4.5	0.8	0.1	5.4
Leisure	2.0	0.3	0.0	2.4
Manufacturing	1.7	0.4	0.1	2.2
Health, education & social work	1.5	0.2	0.0	1.7
Services	1.5	0.2	0.0	1.7
Agriculture, forestry and fishing	1.3	0.3	0.1	1.6
Retail and wholesale trade	1.3	0.3	0.0	1.6
Transport & storage	1.6	0.1	0.0	1.8
Telecomms, media & technology	0.6	0.2	0.2	0.9
Financial, insurance and other govt activities	0.3	0.0	0.0	0.3
Syndicated & International finance	3.1	0.2	0.0	3.3
Total	**25.0**	**5.4**	**0.8**	**31.3**

Movements in FY 2025 Gross loans (€bn) At amortised cost	Stage 1	Stage 2	Stage 3*	Total exposures
Property & construction	0.2	(0.3)	(0.2)	(0.4)
Natural resources	(0.2)	0.6	0.0	0.4
Leisure	0.0	(0.1)	(0.1)	(0.2)
Manufacturing	(0.0)	0.1	0.0	0.1
Health, education & social work	0.2	(0.2)	(0.0)	0.0
Services	(0.0)	(0.0)	(0.0)	(0.0)
Agriculture, forestry and fishing	(0.0)	(0.0)	(0.0)	(0.1)
Retail and wholesale trade	0.0	(0.0)	(0.0)	0.0
Transport & storage	0.1	(0.0)	(0.1)	(0.0)
Telecomms, media & technology	(0.1)	0.0	0.1	0.1
Financial, insurance and other govt activities	0.0	(0.0)	(0.0)	(0.0)
Syndicated & International finance	0.4	0.1	0.0	0.5
Total	**0.6**	**(0.1)**	**(0.2)**	**0.4**

**includes Purchased or Originated Credit Impaired Loans (POCI)*
Note rounding may apply

Asset quality by asset class

€bn	Mortgages	Personal	Property	Corporate & SME	At amortised cost Total	At FVTPL Total	Total
Dec 2025							
Customer loans	37.5	3.4	8.4	22.9	72.3	0.1	**72.3**
Total ECL cover (%)	0.5%	3.8%	5.1%	1.8%	1.6%		
of which NPEs	0.7	0.1	0.3	0.5	1.6	-	**1.6**
ECL on NPE	0.1	0.1	0.1	0.2	0.5		**0.5**
ECL / NPE coverage* %	17.9%	70.5%	40.8%	31.9%	30.0%		
Dec 2024							
Customer loans	37.0	3.3	8.8	22.2	71.2	0.1	71.2
Total ECL cover (%)	0.7%	4.2%	5.3%	2.1%	1.9%		
of which NPEs	0.9	0.1	0.5	0.5	2.0	-	2.0
ECL on NPE	0.2	0.1	0.2	0.2	0.6		0.6
ECL / NPE coverage* %	24.1%	66.0%	33.2%	39.2%	32.4%		

** ECL allowance as a % of total loans and advances to customers carried at amortised cost*

Note rounding may apply

Macroeconomic scenarios and sensitivities; Post model adjustments (PMAs)

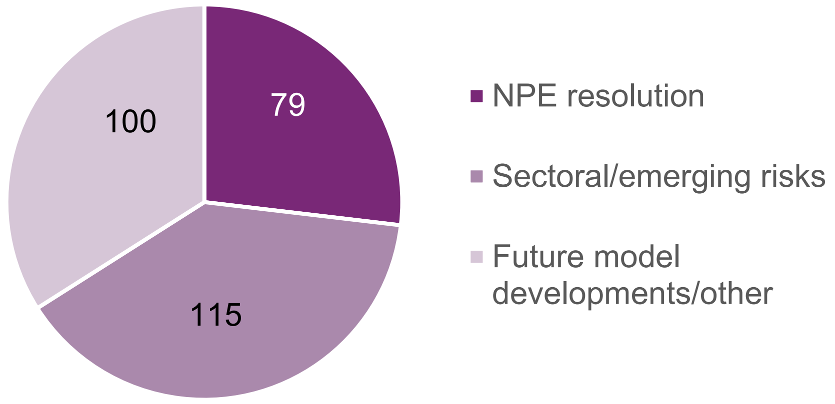
Macroeconomic scenario – Base (%)	2025	2026	2027	2028	2029	2030
Republic of Ireland						
GDP growth(1)	7.0	3.0	3.8	2.8	2.8	2.7
Residential property price growth	3.5	2.5	2.0	2.0	2.0	2.0
Unemployment rate	4.8	5.0	5.2	5.1	5.0	4.9
Commercial property price growth	1.0	5.0	3.0	3.0	3.0	3.0
Employment growth	2.2	1.8	1.6	1.9	2.0	1.9
Average disposable income growth	5.7	4.6	4.0	5.5	5.5	5.5
Inflation	1.7	1.9	2.1	2.0	2.0	2.0
United Kingdom						
GDP growth	1.2	1.2	1.5	1.4	1.4	1.3
Residential property price growth	1.7	3.0	2.0	2.0	2.0	2.0
Unemployment rate	4.7	4.9	4.8	4.7	4.7	4.7
Commercial property price growth	2.5	5.0	3.0	2.5	2.0	2.0
Inflation	3.5	2.7	2.0	2.0	2.0	2.0

Customer loans ECL sensitivities(2)

Dec 2025 €m	Reported	Base 100%	Downside scenario 1 100%	Downside scenario 2 100%	Upside scenario 100%
ECL allowance	1,143	1,006	1,310	1,881	922
Delta to Reported		(137)	167	738	(221)
Delta to Base			304	875	(84)

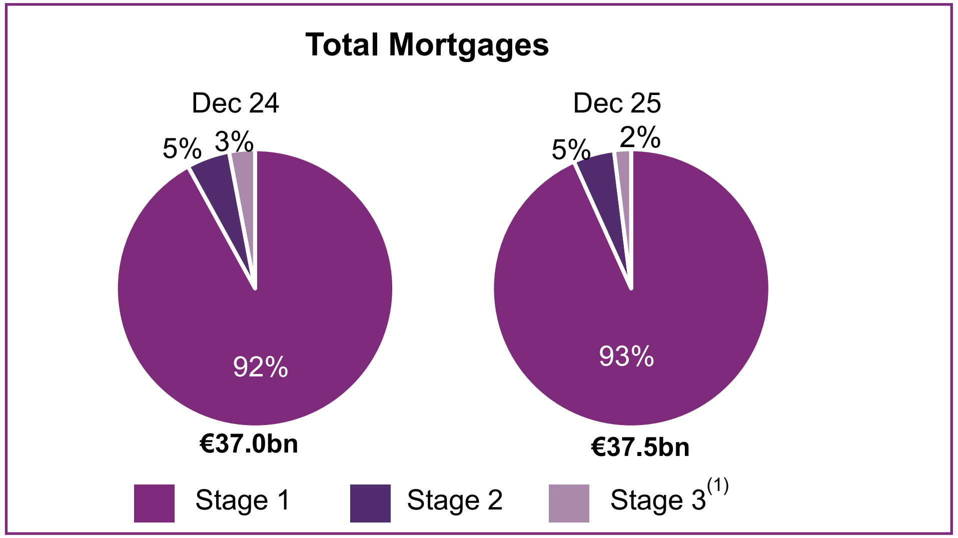
PMAs Dec 25

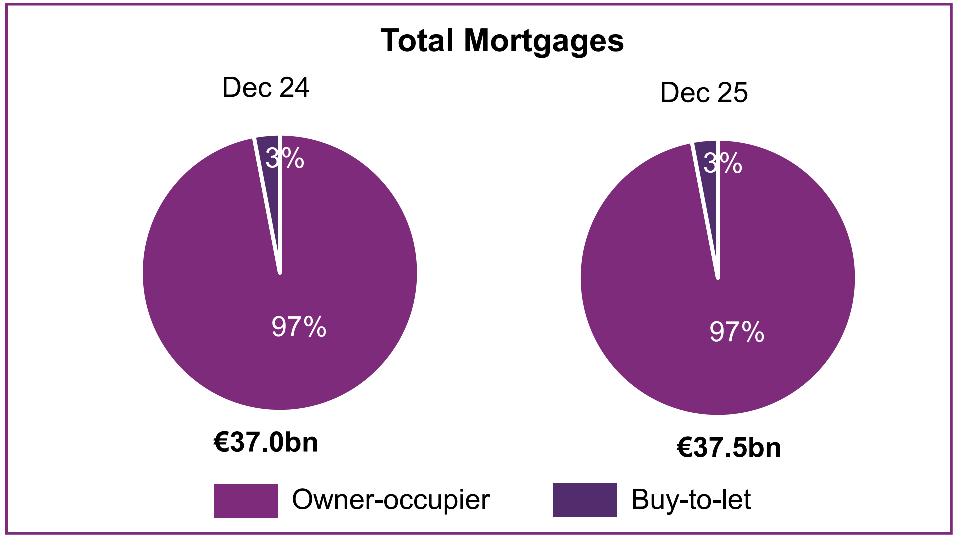
Total PMA stock of €294m (26% of overall ECL stock)
€m

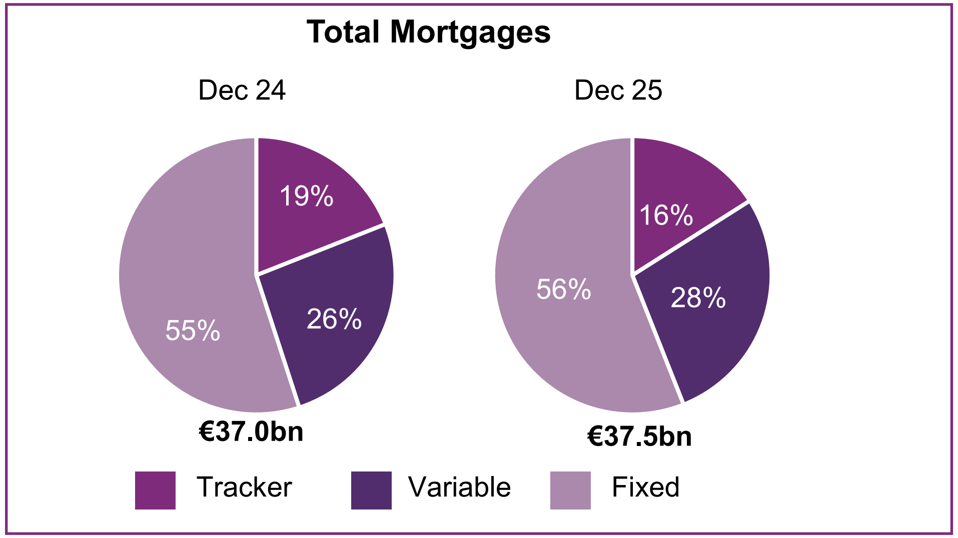


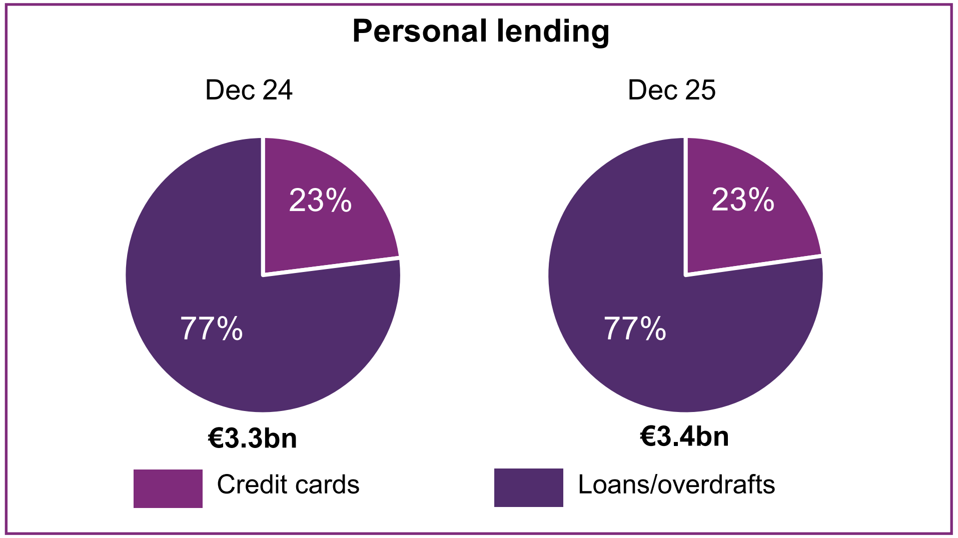
(1) The macroeconomic scenario assumptions presented in these tables were prepared in Quarter 4 2025 using information available at the time
(2) Dec 2025 macroeconomic scenarios and weightings:
Base scenario (50%); Downside scenario 1 'Escalating geopolitical tensions' (40%); Downside scenario 2 ''Global trade war/Irish FDI shock' (5%); Upside scenario ''Easing geopolitical tensions' (5%).

Mortgages and personal lending







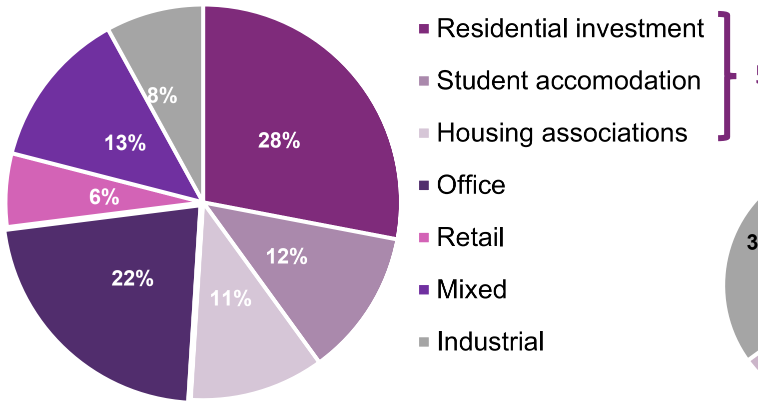


(1) Includes Purchased or Originated Credit Impaired Loans (POCI)

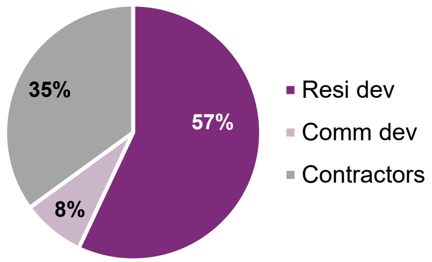
** Weighted average LTV for Total mortgages; stock: 46% (Dec 24: 47%); Stage 3: 45% (Dec 24: 47%); new business: 67% (Dec 24: 68%)*

Property €8.4bn; Corporate/SME €22.9bn

Property €8.4bn / ECL cover 5.1%

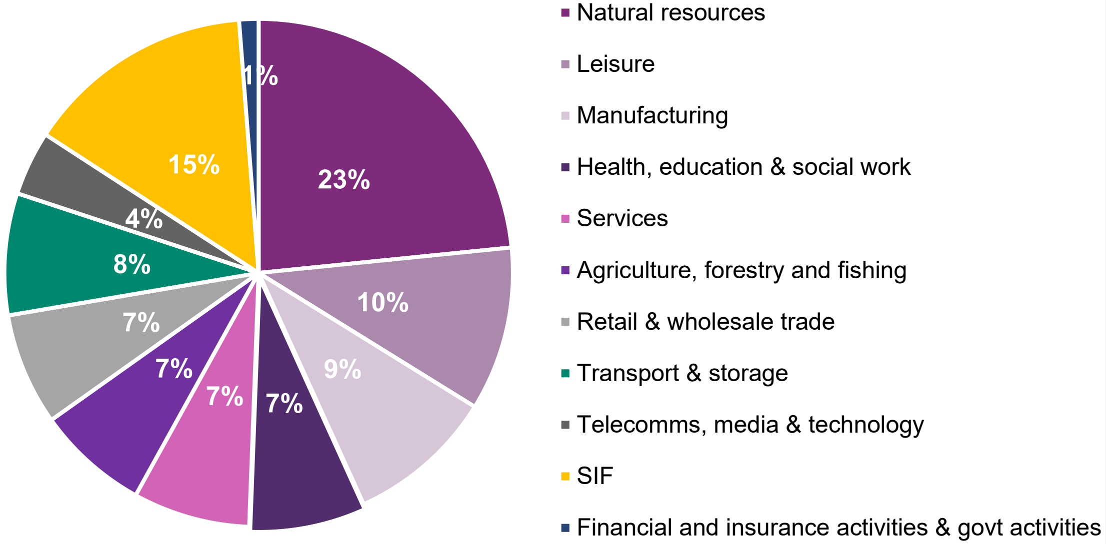


CRE investment €7.3bn



Land & development €1.1bn

Corporate/SME €22.9bn / ECL cover 1.8%



Property €8.4bn; Strong ECL cover of 5.1% (Dec 24: €8.8bn; 5.3%)

CRE investment

- Well-diversified portfolio split ROI 65% and UK 35%; no US exposure
    - Increase in UK is in primarily residential sectors
- Prudent origination metrics results in a book characterised by moderate LTVs and solid interest coverage ratios (ICR)
    - Average LTV of c. 54% on ROI CRE investment
    - Rental income and occupancy rates remain robust

Land and development

- No speculative lending; strong counterparties; pre-lets in place

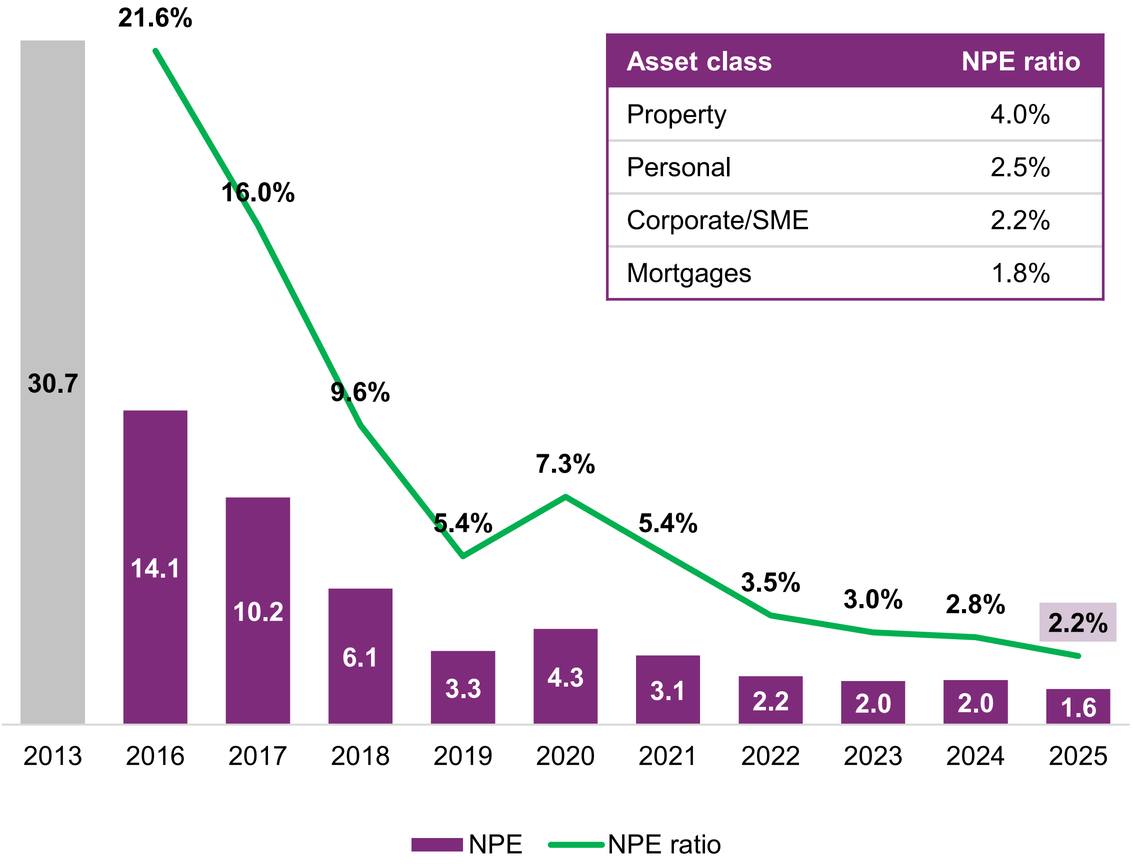
Corporate/ SME €22.9bn; well-diversified portfolio (Dec 24: €22.2bn)

- €0.7bn increase of which €0.5bn was growth in renewables to support the growth in financing energy transition
- **Syndicated and International Finance (SIF) €3.3bn (Dec 24: €2.8bn)**
    - Growth driven by lending to lowly leveraged, strongly rated, large-scale international corporates
    - Portfolio is well-diversified by name and sector
    - Top 20 names accounted for 31% of exposures
    - 97% are rated by S&P with 91% rated B+ or above
    - Geographical split; 71% US, 23% ROW (primarily Europe) and 6% UK

Note rounding may apply

NPEs 2.2% of gross loans (Dec 24: 2.8%); 20% reduction

Non-performing exposures (NPEs)
€bn



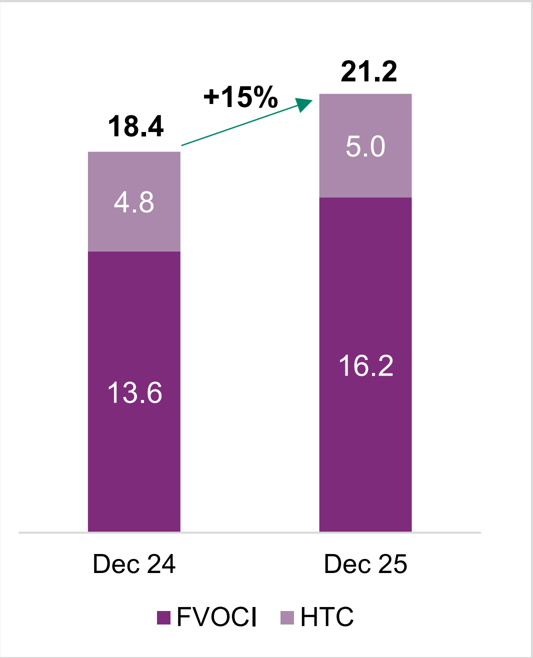
Asset class	NPE ratio
Property	4.0%
Personal	2.5%
Corporate/SME	2.2%
Mortgages	1.8%

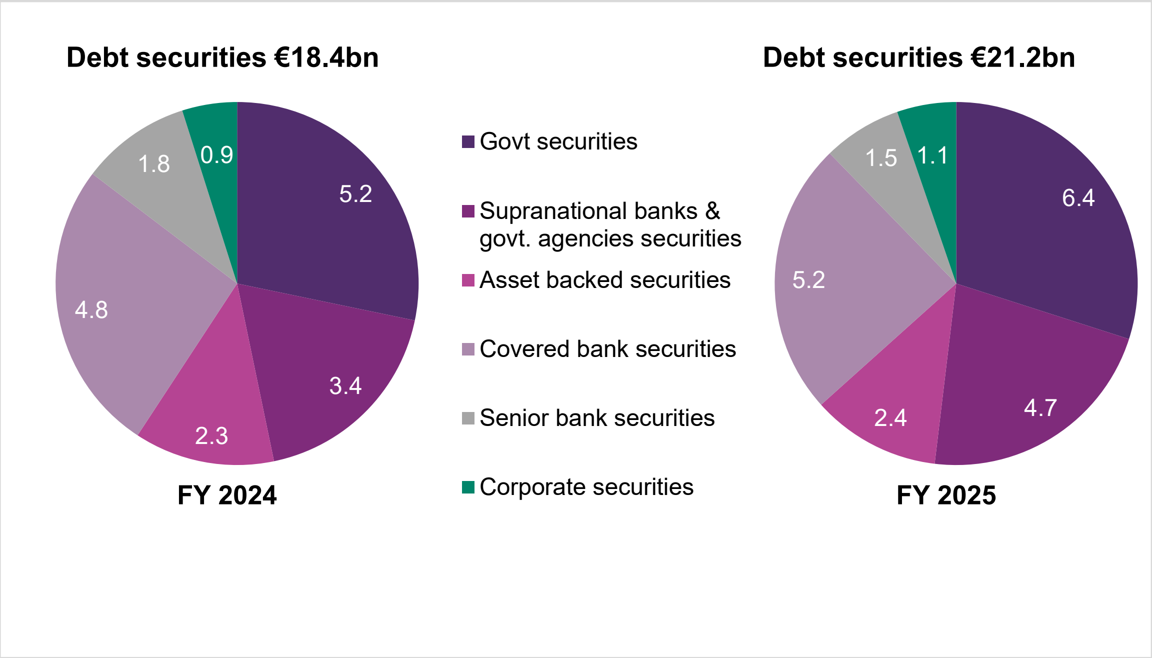
Non-performing exposures

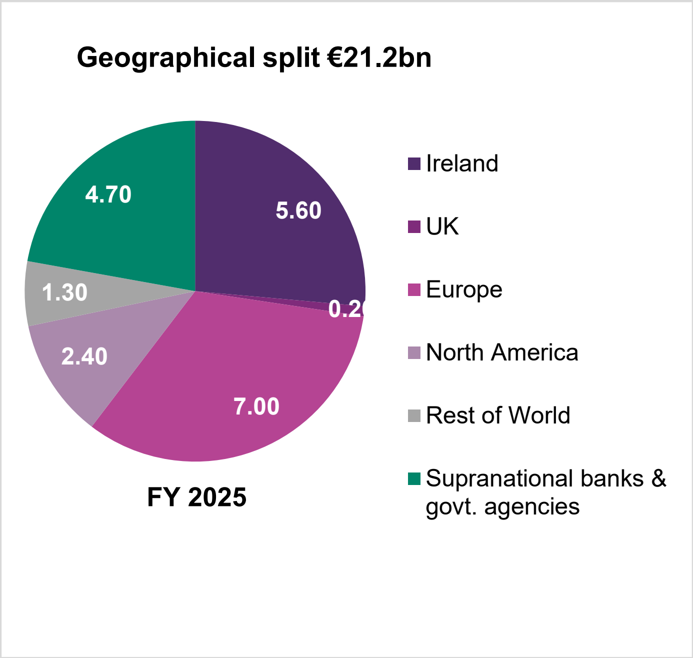
- NPEs €1.6bn; NPE ratio 2.2% at Dec 25 made up of:
  - €0.3bn Property (22%)
  - €0.7bn Mortgages (42%)
  - €0.5bn Corporate/SME (31%)
  - €0.1bn Other personal (5%)
- ECL coverage 30%
- Weighted average LTV for mortgages in Stage 3: 45% (Dec 24: 47%)

Debt securities €21.2bn; primarily held for liquidity purposes

Debt Securities composition by economic intent, asset class and geography
€bn







Debt securities €21.2bn:

- Increase of €2.8bn in 2025 primarily sovereign and supranational securities to deploy excess liquidity at wider credit spreads
- €16.2bn FVOCI; €5.0bn HTC (amortised cost); >99% are investment grade
  - €16.4bn AAA/AA; €3.3bn A/A-; €1.5bn BBB+/BBB/BBB-
- Circa 86% of the portfolio is fixed rate and hedged from an interest rate risk perspective
- €153m net gain in FVOCI benefit to CET1 in 2025
- No unrealised losses in the HTC portfolio
- Includes €3.4bn Socially Responsible Investment Bond Portfolio across green, social and sustainability bonds

Note rounding may apply

Reported capital ratios

	Transitional Dec 25	Fully loaded Dec 25	Fully loaded Dec 24
Total risk weighted assets (€m)	**54,178**	**55,357**	62,030
Capital (€m)			
Shareholders equity excl AT1, dividend and buyback	11,394	11,394	12,136
Regulatory adjustments	(2,451)	(2,451)	(2,760)
Common equity tier 1 capital	**8,943**	**8,943**	9,376
Qualifying tier 1 capital	**1,309**	**1,309**	1,236
Qualifying tier 2 capital	**1,676**	**1,676**	1,669
Total capital	**11,928**	**11,928**	12,281
Capital ratios (%)			
CET1	**16.5**	**16.2**	15.1
AT1	**2.4**	**2.3**	2.0
T2	**3.1**	**3.0**	2.7
Total capital	**22.0**	**21.5**	19.8

Fully loaded Risk weighted assets (€m)	Dec 25	Dec 24	Movement
Credit risk	**47,776**	53,806	(6,030)
Market risk	**426**	730	(304)
Operational risk	**7,084**	7,434	(350)
CVA	**71**	60	11
Total risk weighted assets	**55,357**	62,030	(6,673)

Regulatory capital requirements

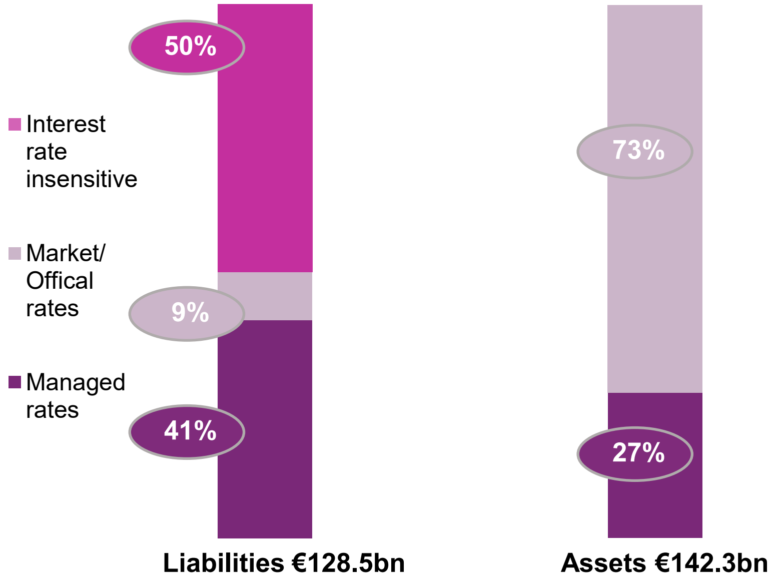
Regulatory capital requirements	Dec 25	Dec 26*	Dec 27*
Pillar 1	4.50%	4.50%	4.50%
Pillar 2 requirement (P2R)	**1.35%**	**1.35%**	**1.35%**
Capital Conservation Buffer (CCB)	2.50%	2.50%	2.50%
O-SII Buffer	1.50%	1.50%	1.50%
Countercyclical Buffer (CCyB)	1.44%	1.44%	1.44%
Total CET1 / Maximum distributable amount (MDA)	**11.29%**	**11.29%**	**11.29%**
AT1	**1.95%**	**1.95%**	**1.95%**
Tier 2	**2.60%**	**2.60%**	**2.60%**
Total capital	**15.84%**	**15.84%**	**15.84%**

- The table above sets out the capital requirements at 31 Dec 2025 and the proforma requirements for 31 Dec 2026 and 31 Dec 2027
- The Group is required to maintain a CET1 ratio of 11.29% on a regulatory basis at 31 Dec 2025
- P2R remains unchanged at 2.40% for 2026
- CET1 buffer of 4.9% to regulatory capital requirements of 11.29% at Dec 2025
- Total capital ratio of 21.5% at Dec 2025 provides a buffer of 5.66% above total capital requirement of 15.84%

** Dec 26 and 27 estimated on a look through basis*

Composition of balance sheet & interest rate sensitivity

Composition of balance sheet by interest rate type at Dec 2025*



*Assets include customer loans, investment securities, securities financing and central bank balances; liabilities include current accounts, deposits, debt securities in issue, subordinated liabilities and excludes equity

NII sensitivity as at Dec 2025[1]						
€m	**-100bps**	**-50bps**	**-25bps**	**+25bps**	**+50bps**	**+100bps**
Euro	(307)	(156)	(76)	76	158	317
Sterling	(44)	(21)	(11)	11	22	43
Other (mainly US$)	(27)	(14)	(7)	7	13	27
Total	**(378)**	**(191)**	**(94)**	**94**	**193**	**387**

(1) On a pro-forma basis -100bps NII sensitivity reduced to -€286m from -€378m at Dec 25 following an additional €10bn hedging transacted in Q1 2026

Note rounding may apply

Credit ratings

31 Dec 2025	Moody's	S&P Global Ratings
AIB Group plc (HoldCo) Long term issuer rating	**A2**	**BBB+**
Outlook	Stable	Stable
Investment grade	✓	✓
AIB p.l.c. (OpCo) Long term issuer rating	**Aa3**	**A+**
Outlook	Stable	Stable
Investment grade	✓	✓

Dividend timetable: proposed final cash dividend per share 46.257c

Dividend timetable	
Event	**Date**
Full year results	Wed, 4 March 2026
Ex-dividend date	Thurs, 26 March 2026
Record date	Fri, 27 March 2026
Currency/tax election deadline	Tues, 14 April 2026 @ 12:00 midday
AGM date	Thurs, 30 April 2026
Dividend payment date	Fri, 8 May 2026

Intention to seek shareholder approval at the 2026 AGM to launch a follow-on Odd-lot offer to smaller shareholders

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