



18 December 2025

AIB Group plc completes significant risk transfer; Pillar 2 Requirement unchanged

AIB Group plc (“AIB”) has successfully completed its second significant risk transfer (SRT) on a portfolio of residential mortgage assets totalling c. €2bn. This transaction forms part of AIB’s previously outlined multi-year, multi-asset SRT programme and follows the inaugural SRT transaction completed in November 2024. The completion of this SRT delivers a positive initial CET1 impact of c. 25bps driven by a reduction in RWAs of c. €800m.

At the end of September, AIB’s CET1 ratio was 16.6% ⁽¹⁾. In October 2025 AIB announced the cancellation of Warrants held by the Minister for Finance with a resulting CET1 reduction of c. 70bps. This reduction together with the SRT benefit, results in a September pro-forma CET1 of c. 16.15%.

Following the Supervisory Review and Evaluation Process (SREP) performed by the ECB in 2025, AIB confirms its Pillar 2 Requirement remains unchanged at 2.40% for 2026. AIB remains strongly capitalised and comfortably ahead of its 2026 CET1 minimum regulatory requirement of 11.30%.

Donal Galvin, Chief Financial Officer at AIB, commented: *“The reduction of risk weighted assets through the execution of this SRT enhances capital efficiency and generates a CET1 benefit of c. 25bps. AIB remains strongly capitalised and comfortably ahead of minimum capital requirements.”*

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⁽¹⁾ In accordance with ECB guidance and under Article 26(2), year to date profits for the nine months to September of c. +250bps have not been recognised in the September regulatory reported CET1 of 16.6%

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Forward-Looking Statements

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 20 in the 2024 Annual Financial Report and updated on page 30 of the Half-Year Financial Report 2025. 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 20 of the 2024 Annual Financial Report and updated on page 30 of the Half-Year Financial Report 2025 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.