

Standard Form TR-1

Standard form for notification of major holdings

NOTIFICATION OF MAJOR HOLDINGS (to be sent to the relevant issuer and to the Central Bank of Ireland)ⁱ

1. Identity of the issuer or the underlying issuer of existing shares to which voting rights are attachedⁱⁱ:

AIB Group plc

2. Reason for the notification (please tick the appropriate box or boxes):

- An acquisition or disposal of voting rights
 An acquisition or disposal of financial instruments
 An event changing the breakdown of voting rights
 Other (please specify)ⁱⁱⁱ

3. Details of person subject to the notification obligation^{iv}:

| | |
|-----------------------------|--|
| Name: | City and country of registered office (if applicable): |
| Bank of America Corporation | Wilmington, DE, United States |

4. Full name of shareholder(s) (if different from 3.):

5. Date on which the threshold was crossed or reached^v: 23/01/2026

6. Date on which issuer notified: 26/01/2026

7. Threshold(s) that is/are crossed or reached: 3%

8. Total positions of person(s) subject to the notification obligation:

| | % of voting rights attached to shares (total of 9.A) | % of voting rights through financial instruments (total of 9.B.1 + 9.B.2) | Total of both in % (9.A + 9.B) | Total number of voting rights of issuer ^{vii} |
|---|--|---|--------------------------------|--|
| Resulting situation on the date on which threshold was crossed or reached | 0.192% | 2.890% | 3.082% | 2,136,766,718 |
| Position of previous notification (if applicable) | 0.165% | 2.688% | 2.853% | |

| 9. Notified details of the resulting situation on the date on which the threshold was crossed or reached^{viii}: | | | | |
|---|---|------------------|---------------------------|-----------------|
| A: Voting rights attached to shares | | | | |
| Class/type of shares | Number of voting rights^{ix} | | % of voting rights | |
| | Direct | Indirect | Direct | Indirect |
| ISIN code (if possible) | | | | |
| IE00BF0L3536 | N/A | 2,135,476 | N/A | 0.100% |
| US00135T1043 | N/A | 1,975,996 | N/A | 0.092% |
| SUBTOTAL A | N/A | 4,111,472 | N/A | 0.192% |

| B 1: Financial Instruments according to Regulation 17(1)(a) of the Regulations | | | | |
|---|------------------------------------|--|---|---------------------------|
| Type of financial instrument | Expiration date^x | Exercise/Conversion Period^{xi} | Number of voting rights that may be acquired if the instrument is exercised/converted. | % of voting rights |
| Right to Recall | N/A | N/A | 29,948 | 0.001% |
| Physical Swap | 17/02/2026 | N/A | 1,502,750 | 0.071% |
| Physical Swap | 14/09/2026 | N/A | 4,672,000 | 0.219% |
| Physical Swap | 04/02/2026 | N/A | 924,000 | 0.043% |
| Physical Swap | 11/02/2026 | N/A | 5,943,594 | 0.278% |
| | | SUBTOTAL B.1 | 13,072,292 | 0.612% |

B 2: Financial Instruments with similar economic effect according to Regulation 17(1)(b) of the Regulations

| Type of financial instrument | Expiration date | Exercise/conversion period | Physical or cash settlement | Number of voting rights | % of voting rights |
|------------------------------|-----------------|----------------------------|-----------------------------|-------------------------|--------------------|
| Swap | 31/07/2026 | N/A | Cash | 6,315 | 0.000% |
| Swap | 16/03/2029 | N/A | Cash | 167,200 | 0.008% |
| Swap | 15/06/2026 | N/A | Cash | 2,706,535 | 0.127% |
| Swap | 13/03/2026 | N/A | Cash | 9,745,525 | 0.456% |
| Swap | 26/06/2026 | N/A | Cash | 7,785,957 | 0.364% |
| Swap | 30/09/2026 | N/A | Cash | 23,040 | 0.001% |
| Swap | 07/03/2029 | N/A | Cash | 152,185 | 0.007% |
| Swap | 23/02/2026 | N/A | Cash | 5,139,004 | 0.241% |
| Swap | 16/09/2026 | N/A | Cash | 340,738 | 0.016% |
| Swap | 15/10/2027 | N/A | Cash | 2,073,252 | 0.097% |
| Swap | 15/02/2028 | N/A | Cash | 275,355 | 0.013% |
| Swap | 02/11/2026 | N/A | Cash | 34,532 | 0.002% |
| Swap | 10/03/2026 | N/A | Cash | 3,242,978 | 0.152% |
| Swap | 30/11/2027 | N/A | Cash | 31,978 | 0.001% |
| Swap | 07/05/2030 | N/A | Cash | 3,013 | 0.000% |
| Swap | 06/01/2027 | N/A | Cash | 12,717,334 | 0.595% |
| Swap | 18/01/2029 | N/A | Cash | 381 | 0.000% |
| Swap | 09/03/2026 | N/A | Cash | 2,865,231 | 0.134% |
| Swap | 16/03/2026 | N/A | Cash | 1,316,638 | 0.062% |
| Swap | 28/02/2028 | N/A | Cash | 52,454 | 0.002% |
| Swap | 30/01/2026 | N/A | Cash | 1,661 | 0.000% |
| | | | SUBTOTAL B.2 | 48,681,306 | 2.278% |

10. Information in relation to the person subject to the notification obligation (please tick the applicable box):

Person subject to the notification obligation is not controlled by any natural person or legal entity and does not control any other undertaking(s) holding directly or indirectly an interest in the (underlying) issuer.^{xiii}

Full chain of controlled undertakings through which the voting rights and/or the financial instruments are effectively held starting with the ultimate controlling natural person or legal entity^{xiv}:

| Name^{xv} | % of voting rights if it equals or is higher than the notifiable threshold | % of voting rights through financial instruments if it equals or is higher than the notifiable threshold | Total of both if it equals or is higher than the notifiable threshold |
|--|---|---|--|
| Bank of America Corporation | | | |
| NB Holdings Corporation | | | |
| BAC North America Holding Company | | | |
| Bank of America, National Association | | | |
| | | | |
| Bank of America Corporation | | | |
| NB Holdings Corporation | | | |
| BAC North America Holding Company | | | |
| Merrill Lynch, Pierce, Fenner & Smith Incorporated | | | |
| Managed Account Advisors LLC | | | |

| | | | |
|--|--|--|--|
| | | | |
| Bank of America Corporation | | | |
| NB Holdings Corporation | | | |
| BofAML Jersey Holdings Limited | | | |
| BofAML EMEA Holdings 2 Limited | | | |
| Merrill Lynch International | | | |
| | | | |
| Bank of America Corporation | | | |
| NB Holdings Corporation | | | |
| BofA Securities, Inc. | | | |
| | | | |
| Bank of America Corporation | | | |
| NB Holdings Corporation | | | |
| BAC North America Holding Company | | | |
| Merrill Lynch, Pierce, Fenner & Smith Incorporated | | | |

11. In case of proxy voting: [name of the proxy holder] will cease to hold [% and number] voting rights as of [date]

12. Additional information^{xvi}:

Done at United Kingdom on 26 January 2026.