

FINAL TERMS FOR SECURITIES

AIB Mortgage Bank u.c.

Legal Entity Identifier (LEI): 549300CGO72ED3XVUZ04

Issue of EUR 750,000,000 Floating Rate Mortgage Covered Securities due 15 December 2033 under the €20,000,000,000 Mortgage Covered Securities Programme

THE SECURITIES (AS DESCRIBED HEREIN) ARE MORTGAGE COVERED SECURITIES ISSUED IN ACCORDANCE WITH THE ASSET COVERED SECURITIES ACT 2001 (AS AMENDED) OF IRELAND (THE “ACT”). THE ISSUER HAS BEEN REGISTERED BY THE CENTRAL BANK (AS DEFINED BELOW) AS A DESIGNATED MORTGAGE CREDIT INSTITUTION PURSUANT TO THE ACT. THE FINANCIAL OBLIGATIONS OF THE ISSUER UNDER THE SECURITIES ARE SECURED ON THE COVER ASSETS THAT COMPRISE A COVER ASSETS POOL MAINTAINED BY THE ISSUER IN ACCORDANCE WITH THE ACT.

MIFID II PRODUCT GOVERNANCE / PROFESSIONAL INVESTORS AND ECPS ONLY TARGET MARKET – Solely for the purposes of the manufacturer’s product approval process, the target market assessment in respect of the Securities has led to the conclusion that: (i) the target market for the Securities is eligible counterparties and professional clients only, each as defined in Directive 2014/65/EU (as amended, the “**MiFID II Directive**”); and (ii) all channels for distribution of the Securities to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or recommending the Securities (a “**distributor**”) should take into consideration the manufacturer’s target market assessment; however, a distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the Securities (by either adopting or refining the manufacturer’s target market assessment) and determining appropriate distribution channels.

PROHIBITION OF SALES TO EEA RETAIL INVESTORS – The Securities are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the European Economic Area (“**EEA**”). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client as defined in point (11) of Article 4(1) of the MiFID II Directive; (ii) a customer within the meaning of Directive (EU) 2016/97 (the “**Insurance Distribution Directive**”), where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of the MiFID II Directive; or (iii) not a qualified investor as defined in Regulation (EU) 2017/1129 of the European Parliament and of the Council of 14 June 2017 (as amended, the “**Prospectus Regulation**”). Consequently, no key information document required by Regulation (EU) No 1286/2014 (as amended, the “**PRIIPs Regulation**”) for offering or selling the Securities or otherwise making them available to retail investors in the EEA has been prepared and therefore offering or selling the Securities or otherwise making them available to any retail investor in the EEA may be unlawful under the PRIIPs Regulation.

PROHIBITION OF SALES TO UK RETAIL INVESTORS – The Securities are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the UK. For these purposes a retail investor means a person who is one (or more) of: (i) a retail client, as defined in point (8) of Article 2 of Regulation (EU) No 2017/565 as it forms part of domestic law by virtue of the European Union (Withdrawal) Act 2018 (the “**EUWA**”); (ii) a customer within the meaning of the provisions of the Financial Services and Markets Act 2000 (the “**FSMA**”) and any rules or regulations made under the FSMA to implement the Insurance Distribution Directive, where that customer would not qualify as a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of domestic law by virtue of the EUWA (the “**UK MiFIR**”); or (iii) not a qualified investor as defined in Article 2 of the Prospectus Regulation as it forms part of domestic law by virtue of the EUWA (the “**UK Prospectus Regulation**”). Consequently, no key information document required by the PRIIPs Regulation as it forms part of domestic law by virtue of the EUWA (the “**UK PRIIPs Regulation**”) for offering or selling the Securities or otherwise making them available to retail investors in the UK has been prepared and therefore offering or selling the Securities or otherwise making them available to any retail investor in the UK may be unlawful under the UK PRIIPs Regulation.

PART A – CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the Terms and Conditions of the Securities (collectively, the “**Conditions**” and each a “**Condition**”) set forth in the Base Prospectus dated 29 May 2026 (the “**Base Prospectus**”) which constitutes a base prospectus for the purposes of the Prospectus Regulation and relevant Irish laws. The Central Bank has approved the Base Prospectus under Article 20 of the Prospectus Regulation as having been drawn up in accordance with the Prospectus Regulation and Commission Delegated Regulation (EU) 2019/980 and Commission Delegated Regulation (EU) 2019/979, as amended.

This document (“**Final Terms**”) constitutes the final terms of the Securities described herein for the purposes of the Prospectus Regulation and must be read in conjunction with the Base Prospectus in order to obtain all relevant information. Full information on the Issuer and the offer of the Securities is only available on the basis of the combination of these Final Terms and the Base Prospectus. The Base Prospectus and any final terms issued in connection with the Base Prospectus have been published on the Issuer’s website at <https://aib.ie/investorrelations/debt-investor/mortgage-bank> and on the website of the Irish Stock Exchange plc, trading as Euronext Dublin at <https://live.euronext.com/en/markets/dublin/bonds/list>.

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| 1. | Issuer: | AIB Mortgage Bank u.c. |
| 2. | (i) Series Number: | 53 |
| | (ii) Tranche Number: | 1 |
| | (iii) Date on which Securities become fungible | Not applicable |
| 3. | Specified Currency or Currencies: | Euro (€) |
| 4. | Aggregate Nominal Amount of Securities | |
| | (i) Series: | 750,000,000 |
| | (ii) Tranche: | 750,000,000 |
| 5. | Issue Price: | 100 percent of the Aggregate Nominal Amount |
| 6. | Specified Denominations: | €100,000 and integral multiples of €1,000 in excess thereof up to and including €199,000. No Securities in definitive form will be issued with a denomination above €199,000. |
| 7. | (i) Issue Date: | 22 July 2026 |
| | (ii) Interest Commencement Date: | 22 July 2026 |
| 8. | Maturity Date: | 15 December 2033 |
| 9. | Extended Maturity Date | Applicable |
| | (See Conditions 4(e) and 6(h)) | The Extended Maturity Date is 15 December 2034 |
| 10. | Interest Commencement Date: | |
| | (i) Period to Maturity Date: | 22 July 2026 |

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| (ii) | Period from Maturity Date up to
Extended Maturity Date: | Maturity Date |
|------|--|---------------|
11. Interest Basis:
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| (i) | Period to Maturity Date: | One month EURIBOR + 0.48 percent Floating Rate |
| (ii) | Period from Maturity Date up to
Extended Maturity Date: | One month EURIBOR + 0.48 percent Floating Rate |
12. Redemption Basis: Redemption at par
13. Change of Interest Basis: Not Applicable
14. Put/Call Options: Not Applicable

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

15. Fixed Rate Security Provisions:
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| (i) | To Maturity Date: | Not Applicable |
| (ii) | From Maturity Date up to Extended
Maturity Date: | Not Applicable |
| (a) Rate(s) of Interest: | | |
| (I) | To Maturity Date: | Not Applicable |
| (II) | From Maturity Date up to
Extended Maturity Date: | Not Applicable |
| (b) Interest Payment Date(s): | | |
| (I) | To Maturity Date: | Not Applicable |
| (II) | From Maturity Date up to
Extended Maturity Date: | Not Applicable |
| (c) Fixed Coupon Amount(s): | | |
| (I) | To Maturity Date: | Not Applicable |
| (II) | From Maturity Date up to
Extended Maturity Date: | Not Applicable |
| (d) Broken Amount(s): | | |
| (I) | To Maturity Date: | Not Applicable |
| (II) | From Maturity Date up to
Extended Maturity Date: | Not Applicable |
| (e) Day Count Fraction: | | |
| (I) | To Maturity Date: | Not Applicable |

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|------|--|----------------|
| (II) | From Maturity Date up to Extended Maturity Date: | Not Applicable |
| | | |
| (f) | Determination Date(s): | |
| | | |
| (I) | To Maturity Date: | Not Applicable |
| | | |
| (II) | From Maturity Date up to Extended Maturity Date: | Not Applicable |

16. Floating Rate Security Provisions:

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| (i) | To Maturity Date: | Applicable |
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| (ii) | From Maturity Date up to Extended Maturity Date: | Applicable |
| | | |
| (a) | Interest Period(s)/Specified Interest Payment Dates: | |
| | | |
| (I) | To Maturity Date: | Interest Periods: first short period commencing on 22 July 2026 up to but excluding 15 August 2026 and thereafter, the 15 th day of each month commencing on 15 August 2026 up to but excluding 15 December 2033. |
| | | |
| Specified Interest Payment Dates: subject to adjustment in accordance with the Business Day Convention specified below, the 15 th day of each month commencing on 15 August 2026 up to and including 15 December 2033. | | |
| | | |
| (II) | From Maturity Date up to Extended Maturity Date: | Interest Periods: one month commencing on 15 December 2033 up to but excluding 15 December 2034. |
| | | |
| Specified Interest Payment Dates: subject to adjustment in accordance with the Business Day Convention specified below, the 15 th day of each month commencing on 15 January 2034 up to and including 15 December 2034 | | |
| | | |
| (b) | Business Day Convention: | |
| | | |
| (I) | To Maturity Date: | Modified Following Business Day Convention |
| | | |
| (II) | From Maturity Date up to Extended Maturity Date: | Modified Following Business Day Convention |
| | | |
| (c) | Additional Business Centre(s): | |
| | | |
| (I) | To Maturity Date: | Dublin |
| | | |
| (II) | From Maturity Date up to Extended Maturity Date: | Dublin |
| | | |
| (d) | Manner in which the Rate(s) of Interest and Interest | |

Amount(s) is to be determined:

(I) To Maturity Date: Screen Rate Determination

(II) From Maturity Date up to Extended Maturity Date: Screen Rate Determination

(e) Party responsible for calculating the Rate(s) of Interest and Interest Amount(s) (if not the Principal Paying Agent):

(I) To Maturity Date: Principal Paying Agent

(II) From Maturity Date up to Extended Maturity Date: Principal Paying Agent

(f) Screen Rate Determination: Applicable

(I) To Maturity Date:

– Reference Rate: One month EURIBOR

– Interest Determination Date(s): Second day on which the T2 System is open prior to the start of each Interest Period if Reference Rate is EURIBOR.

– Relevant Screen Page: Reuters EURIBOR01

– Relevant Fallback Screen Page: Not applicable

(II) From Maturity Date up to Extended Maturity Date: Applicable

– Reference Rate: One month EURIBOR

– Interest Determination Date(s): Second day on which the T2 System is open prior to the start of each Interest Period if Reference Rate is EURIBOR).

– Relevant Screen Page: Reuters EURIBOR01

– Relevant Fallback Screen Page: Not applicable

(g) ISDA Determination:

(I) To Maturity Date: Not Applicable

- (h) Margin(s):
- (I) To Maturity Date: + 0.48 percent per annum
- (II) From Maturity Date up to Extended Maturity Date: + 0.48 percent per annum
- (i) Minimum Rate of Interest:
- (I) To Maturity Date: 0 (zero) percent per annum
- (II) From Maturity Date up to Extended Maturity Date: 0 (zero) percent per annum
- (j) Maximum Rate of Interest:
- (I) To Maturity Date: Not Applicable
- (II) From Maturity Date up to Extended Maturity Date: Not Applicable
- (k) Day Count Fraction:
- (I) To Maturity Date: Actual/360
- (II) From Maturity Date up to Extended Maturity Date: Actual/360
17. Zero Coupon Security Provisions: Not Applicable
(If not applicable, delete the remaining subparagraphs of this paragraph)

PROVISIONS RELATING TO REDEMPTION

18. Issuer Call: Not Applicable
19. Investor Put: Not Applicable
20. Final Redemption Amount of each Security: €100,000 per Security of €100,000 Specified Denomination

GENERAL PROVISIONS APPLICABLE TO THE SECURITIES

21. Form of Securities, Issue Procedures and Clearing Systems: **Registered Securities:**
Registered Global Security (€750,000,000 nominal amount) registered in the name of a nominee of, and deposited with, a common safekeeper for Euroclear and Clearstream, Luxembourg which is exchangeable for definitive Registered Securities only upon an Exchange Event.

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| 22. | (i) New Global Note: | No |
| | (ii) New Safekeeping Structure: | Yes |
| | | Record Date: the relevant due date for payment minus one business day (being for this purpose a day on which each of Euroclear and Clearstream, Luxembourg (as applicable) is open for business). See Condition 5(d). |
| 23. | Green Securities: | No |
| 24. | Social Securities: | No |
| 25. | Additional Financial Centre(s): | Not Applicable |
| 26. | Details relating to Instalment Securities: | |
| | (i) Instalment Amount(s): | Not Applicable |
| | (ii) Instalment Date(s): | Not Applicable |
| 27. | Whether Condition 5(h) applies: | Condition 5(h) applicable |
| 28. | Overcollateralisation Percentage for the purposes of Condition 11(c): | 105 percent |

LISTING AND ADMISSION TO TRADING APPLICATION

These Final Terms comprise the final terms required to issue, list and admit to trading the Securities described herein pursuant to the €20,000,000,000 Mortgage Covered Securities Programme of AIB Mortgage Bank u.c..

RESPONSIBILITY

The Issuer accepts the responsibility for the information contained in these Final Terms.

Signed on behalf of the Issuer:

By: E. Moore
Duly authorised:

Date of Final Terms: 21 July 2026

By: H. Cohen
Duly authorised:

Date of Final Terms: 21 July 2026

PART B – OTHER INFORMATION

1. LISTING AND ADMISSION TO TRADING

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| (i) | Listing: | Irish Stock Exchange plc, trading as Euronext Dublin |
| (ii) | Admission to trading: | Application has been made by the Issuer to the Irish Stock Exchange plc, trading as Euronext Dublin for the Securities to be admitted to the Official List and trading on its regulated market with effect from 22 July 2026. |
| (iii) | Estimate of total expenses related to admission to trading: | Listing fee €1,000 |

2. RATINGS

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| Ratings: | The Securities to be issued are expected to be rated:

Moody's Investors Service Limited: Aaa

Moody's Investors Service Limited is established in the UK and registered under Regulation (EC) No 1060/2009 as it forms part of UK domestic law by virtue of the European Union (Withdrawal) Act 2018 (the " UK CRA Regulation "). The ratings issued by Moody's Investors Service Limited have been endorsed by Moody's Deutschland GmbH which is established in the EU and registered under the EU CRA Regulation.

No assurance can be given that such rating will be obtained and retained. |
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3. NOTIFICATION

None.

4. INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

Save for any fees payable to the Dealers, so far as the Issuer is aware, no person involved in the issue of the Securities has an interest material to the offer. The Dealers and their affiliates have engaged, and may in the future engage, in investment banking and/or commercial transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary course of business.

5. REASONS FOR THE OFFER, ESTIMATED NET PROCEEDS AND TOTAL EXPENSES

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| (i) | Reasons for the offer: | The Issuer expects to use the net proceeds of the Securities to support its business. |
| (ii) | Estimated net proceeds: | €750,000,000 |

6. YIELD (*Fixed Rate Securities only*)

Indication of yield: Not Applicable

7. OPERATIONAL INFORMATION

(i) ISIN: XS3437577946

(ii) Common Code: 343757794

(iii) CFI Code: DAVNFR

(iv) FISN Code: AIB MORTGAGE BA/VAREMTN 20260822

(v) Any clearing system(s) other than Euroclear Bank SA/NV and Clearstream Banking SA and the relevant identification number(s): Not Applicable

(vi) Delivery: Delivery free of payment

(vii) Name(s) and address(es) of initial Paying Agent(s):
Principal Paying Agent
The Bank of New York Mellon
160 Queen Victoria Street
London EC4V 4LA
United Kingdom

(viii) Intended to be held in a manner which would allow Eurosystem eligibility: Yes.

Note that the designation “yes” simply means that the Securities are intended upon issue to be deposited with one of the international central securities depositaries (“ICSDs”) as common safekeeper (and registered in the name of a nominee of one of the ICSDs acting as common safekeeper, and does not necessarily mean that the Securities will be recognised as eligible collateral for Eurosystem monetary policy and intra day credit operations by the Eurosystem either upon issue or at any or all times during their life. Such recognition will depend upon the ECB being satisfied that Eurosystem eligibility criteria have been met.

8. DISTRIBUTION

(a) Method of Distribution: Non-Syndicated

(b) If syndicated, names of Dealers: Not Applicable

(c) Date of Subscription Agreement: Not Applicable

(d) Stabilising Manager(s) (if any): Not Applicable

(e) If non-syndicated, name of relevant Dealer: Allied Irish Banks, p.l.c.

(f) US Selling Restrictions: TEFRA C

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| (g) | Prohibition of Sales to EEA Retail Investors | Applicable |
| (h) | Prohibition of Sales to UK Retail Investors | Applicable |