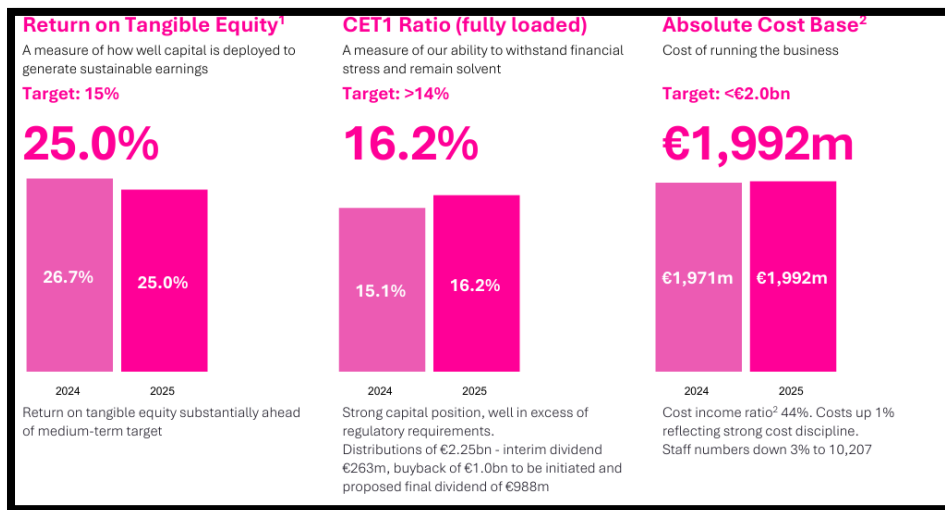
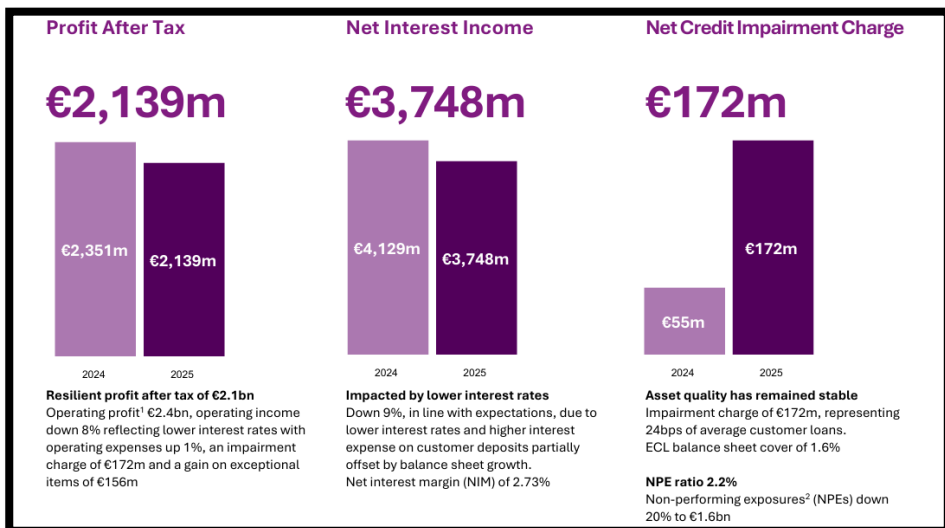




Key Financial Performance Metrics

2025 Results Update



Strong 2025 Performance

Liquidity Metrics

	2024	2025
	%	%
Liquidity Coverage Ratio	201	204
Loan/Deposit Ratio	64	61
Net Stable Funding Ratio	162	163

Other Highlights

- Return to full private ownership in H1 2025. Proceeds to the State €21bn.
- Resumption of Interim Dividend (€263m), and Final Dividend (€988m)
- Gross lending up €1.1bn or 2% in H2.
- Total new lending up 2% to €14.7bn.
- Mortgage lending market share of 30%.

AIB plc Credit Ratings

Rating Agency	Long Term Rating	Short Term Rating	Rating Outlook
Moody's	A1	P-1	Positive
S&P	A	A-1	Stable