



# For the life you're after

**AIB Group plc**  
**Half-Year Financial Results**

For the six months ended 30 June 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 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.

Figures presented in the presentation may be subject to rounding and thereby may differ to the Half-Year Financial Report 2025.

## Strong H1 2025 performance



Profit after tax €927m  
RoTE 21.4%



Strong capital position  
16.4% CET1<sup>(1)</sup>



Proceeds to the State  
€20.5bn to date



Resilient NII €1.9bn  
in line with expectations



Resumption of interim  
dividend €263m<sup>(2)</sup>



Return to full private  
ownership in H1 2025

(1) The CET1 ratio does not include interim profits for the half-year 2025 pending a final decision on payout at year end

(2) Interim ordinary dividend of 12.328c per share is one third of full year 2024 36.984c ordinary cash dividend per share

# H1 2025 sustainability highlights



€30bn climate action target  
 €19.1bn since 2019  
 €2.5bn in H1  
 36% of new lending



Goodbody Clearstream  
*Independent sustainability consultancy for business customers*



Launched low-cost green and transition loans for business  
*Loan complements Steps to Sustainability programme*



Regular issuer of ESG bonds  
 €7.2bn issued since 2020



€4bn cumulative new lending to first-time buyers since 2024  
*Supported c. 14,000 customers*



Gender-balance maintained across management levels  
*43% of management are women*

## Sustainability targets

 Greening our business  
**€30bn climate action target**  
 by 2030

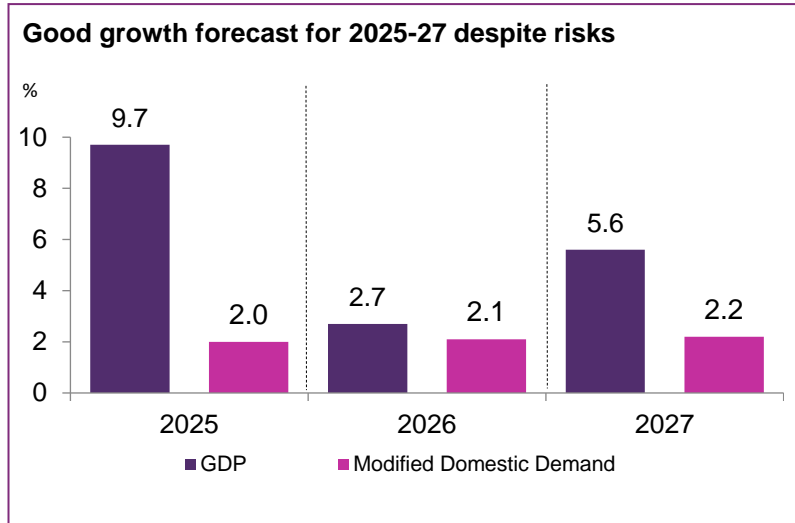
 Helping customers to buy their first home  
**>€6bn new lending** by 2026

 Universal inclusion  
**Ongoing gender-balanced management<sup>(1)</sup>**

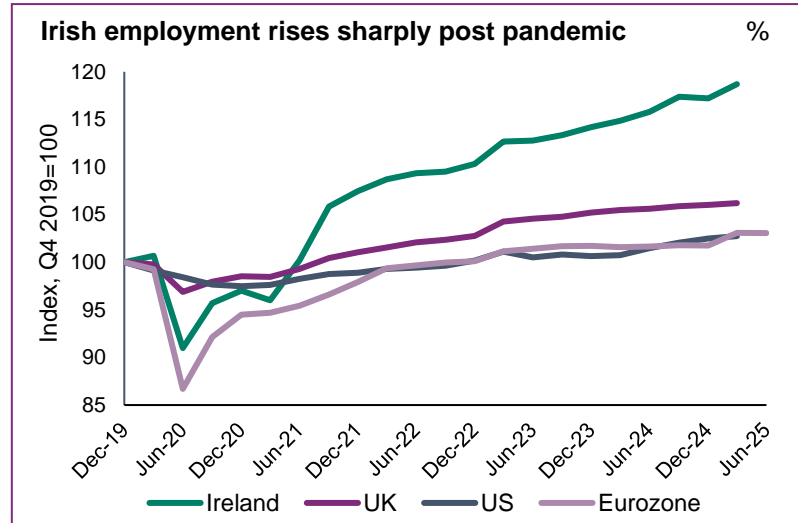
<sup>(1)</sup> The Equileap annual Gender Equality Global Report & Ranking equates 'gender-balanced' with between 40% and 60% women

# Solid Irish economic fundamentals

*Underpinned by strong labour force and population growth*

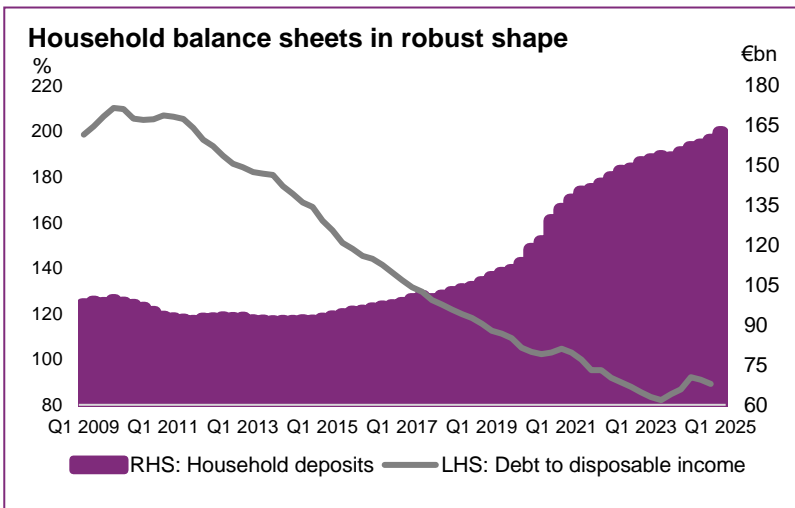


Source: CBI 'Quarterly Bulletin Q2 2025'

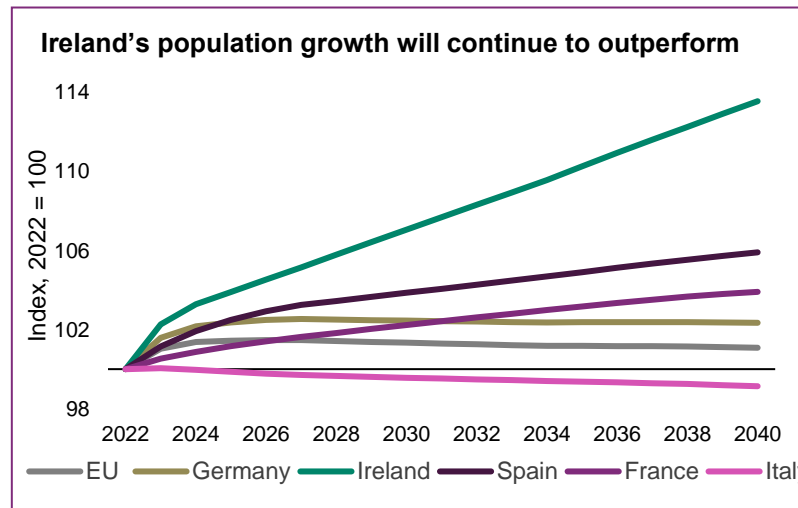


Source: CSO, LSEG Datastream

- Irish economy continues to perform robustly, forecasts signal solid MDD growth, and rapid (albeit volatile) GDP expansion in the years ahead
- Ireland's jobs market continues to outperform; employment up 19% between 2020 and Q1 2025 to a record 2.8 million people



Source: CSO, Central Bank, AIB ERU

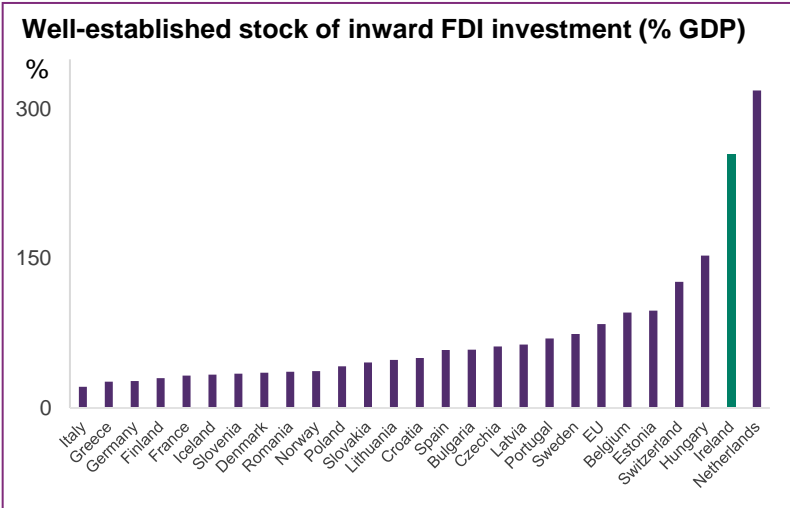


Source: Eurostat

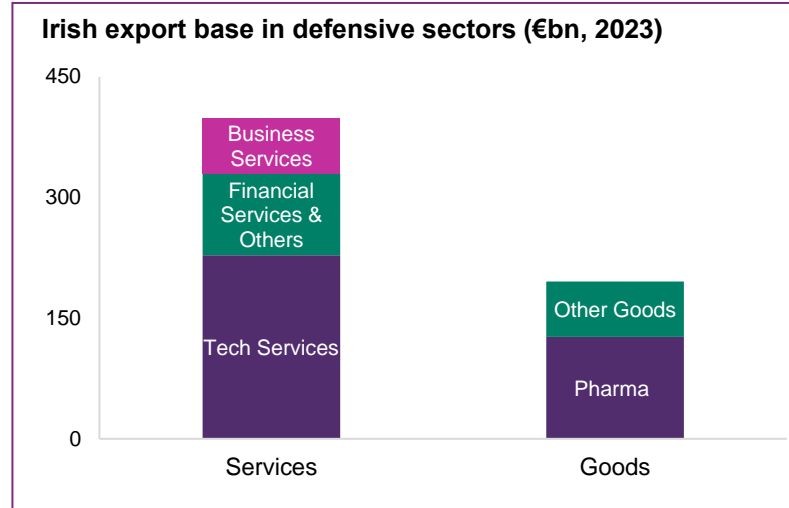
- Private sector balance sheets are characterised by low debt and high savings
- Strong population growth (c. 8% by 2030) will continue to underpin labour force and economy

# Open and resilient Irish economy

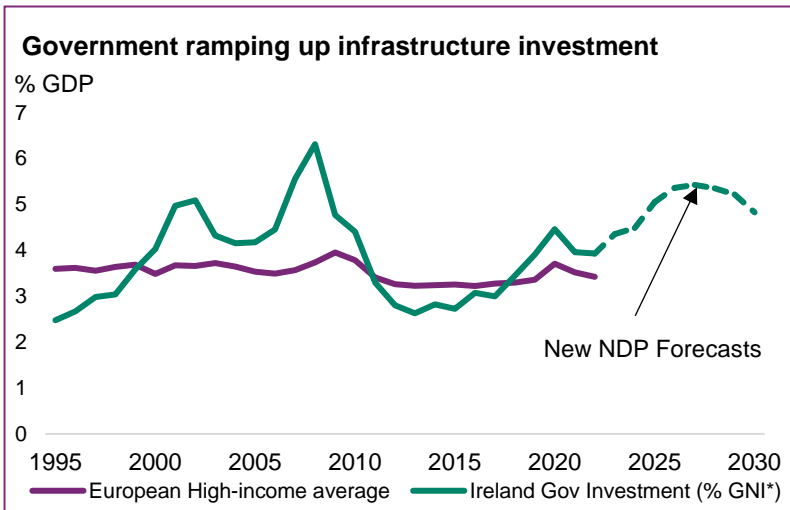
## Strong fiscal position facilitates State investment in housing and infrastructure



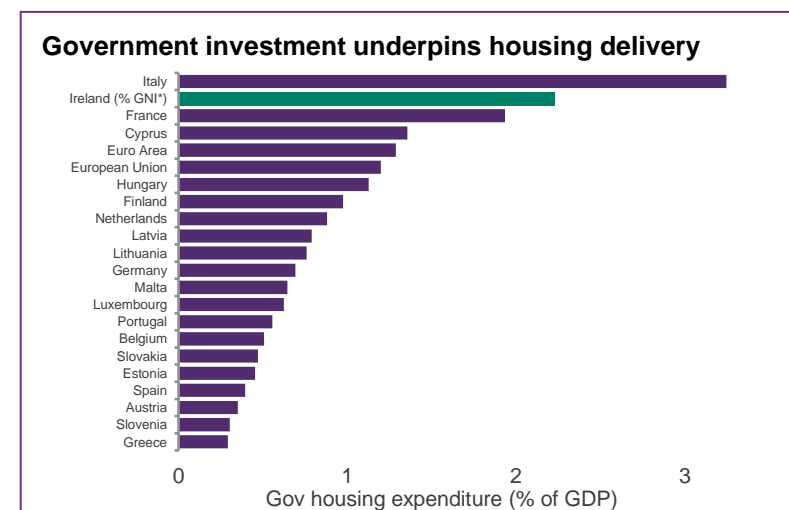
Source: Eurostat



Source: CSO Annual Trade in Goods & Services, 2023



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



Source: Irish Fiscal Advisory Council

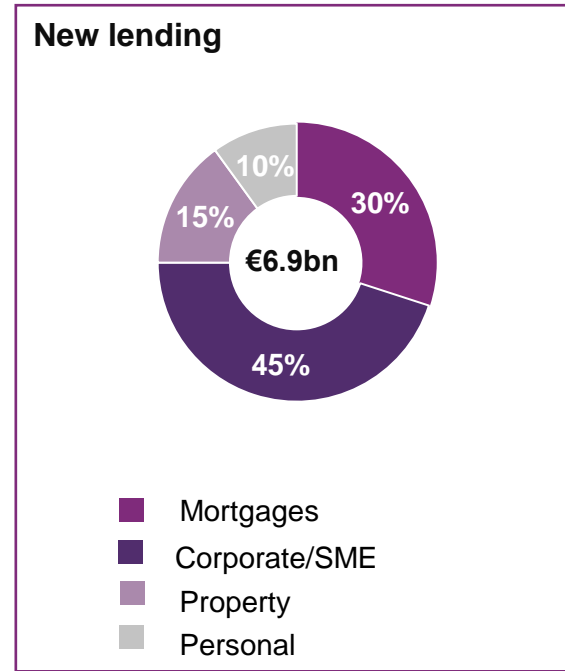
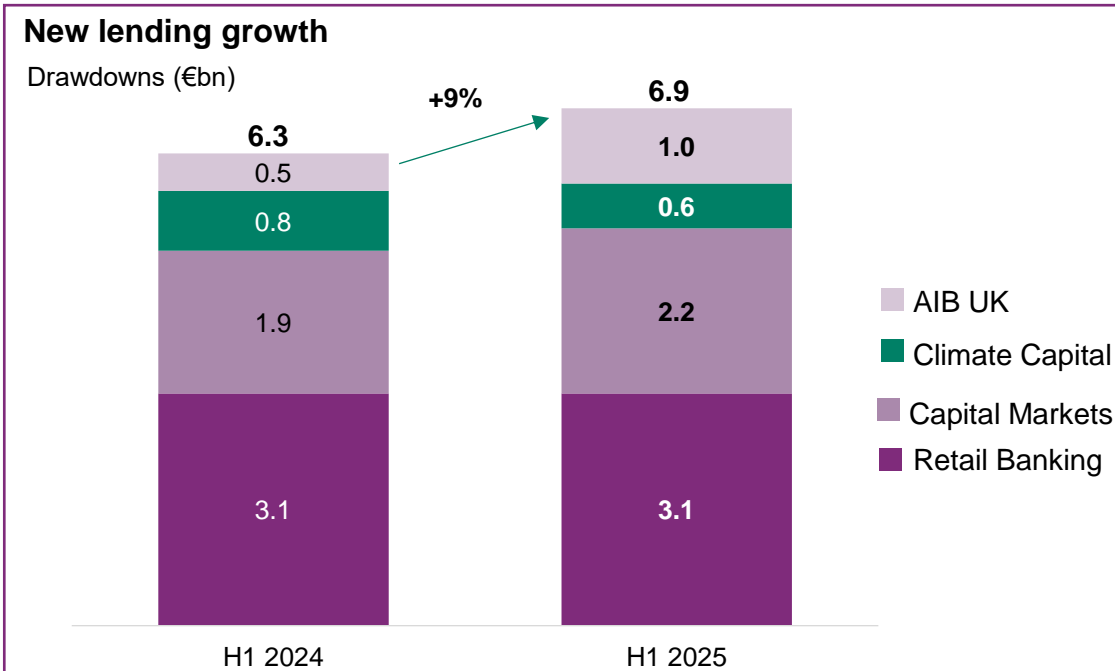
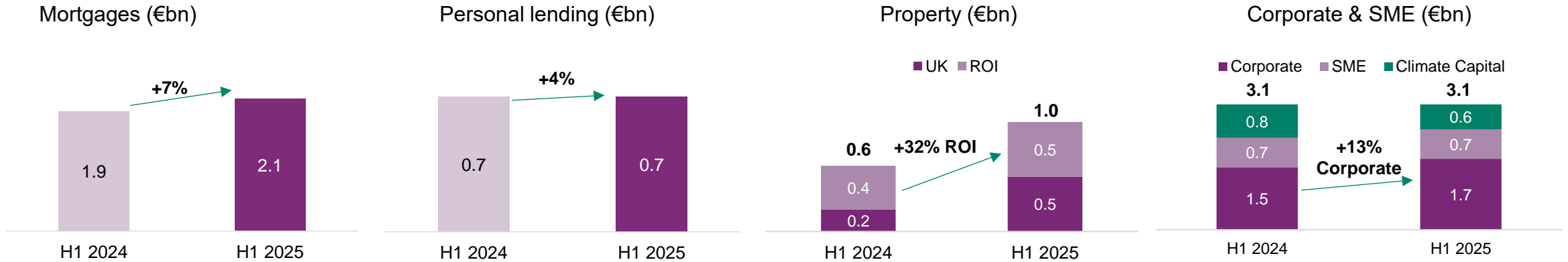
- Ireland remains an attractive investment destination with mature FDI sectors embedded across the country
  - Positive FDI performance with 179<sup>(1)</sup> investments approved in H1 (+37% YoY)
- Ireland’s export base is skewed towards defensive sectors providing some mitigation to risk of trade protectionism & tariffs
- Government announced significant increase in the National Development Plan of €275bn to 2035 to meet infrastructure deficits in housing, water, energy and transport sectors, rising to 4.8% of GNI\* by 2030, well above EU average
- Government accounting for an increasing share of housing delivery to meet growing demand due to rapid population growth. Government targeting doubling of annual housing output to 60k p.a. by 2030
  - Housing completions trending between 30-35k for 2025, in line with 2024 outturn and well below demographic demand

<sup>(1)</sup> Source IDA Ireland

# New lending up 9% to €6.9bn

## Mortgages and personal lending delivering growth

### New lending across asset classes



Mortgages & personal delivering growth

- Mortgage new lending up 7%
  - Mortgage market share 32%<sup>(1)</sup>
- Personal new lending up 4%

Property lending is off a low 2024 base & in line with H1 2023 of €1bn

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

Green and transition lending represents:

- 36% of €6.9bn total new lending
- 58% of €2.1bn new mortgages

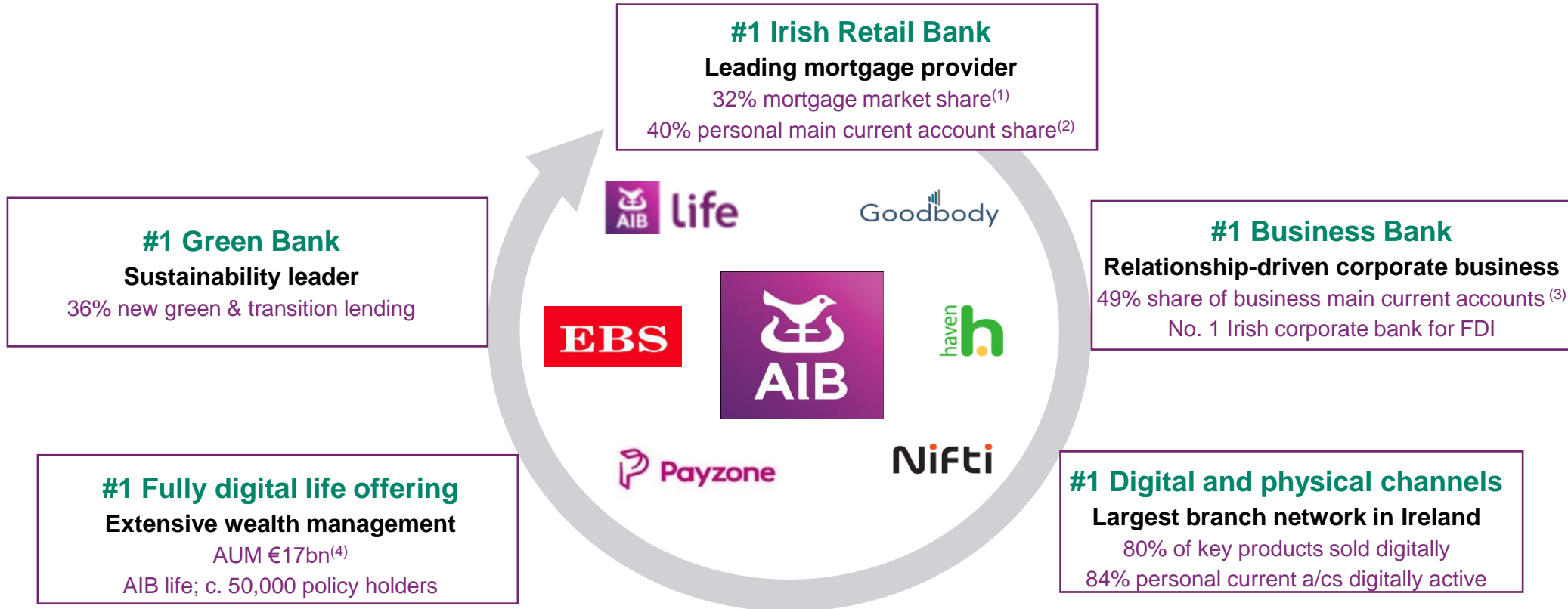
(1) Mortgage drawdowns BPF1 for YTD Jun 2025

Note rounding may apply



# AIB is Ireland's #1 Bank

Market-leading franchise underpinned by strategic priorities



 **Customer First**

 **Greening our Business**

 **Operational Efficiency & Resilience**

(1) Mortgage drawdowns BPFi for YTD Jun 2025  
 (2) Ipsos B&A, Personal Finance Market Pulse Q2 2025  
 (3) Ipsos B&A, AIB SME Market Monitor 2024  
 (4) Goodbody €14.5bn, AIB life €2.5bn

# Customer First: Delivering enhanced customer and financial outcomes

## Developing an insight and data-led customer proposition strategy

Enabling more targeted propositions, tailored communications & an enhanced customer experience



Understand our customers and their needs supported by a broad range of channels & high levels of **permission to contact**

<p><b>Segment spotlight:</b> <b>25 to 34 year olds</b></p>	<b>Who they are</b>	<b>Their banking needs</b>
	✓ 18% of retail banking customer base	✓ Save to buy first home
	✓ +6% population growth since 2019	✓ App with easy transfers & spend tracking
	✓ 35% are non-EU/ UK & 48% are Irish	✓ Tailored financial advice
	✓ 66% have mandated salary to AIB	✓ Flexible & transparent credit options

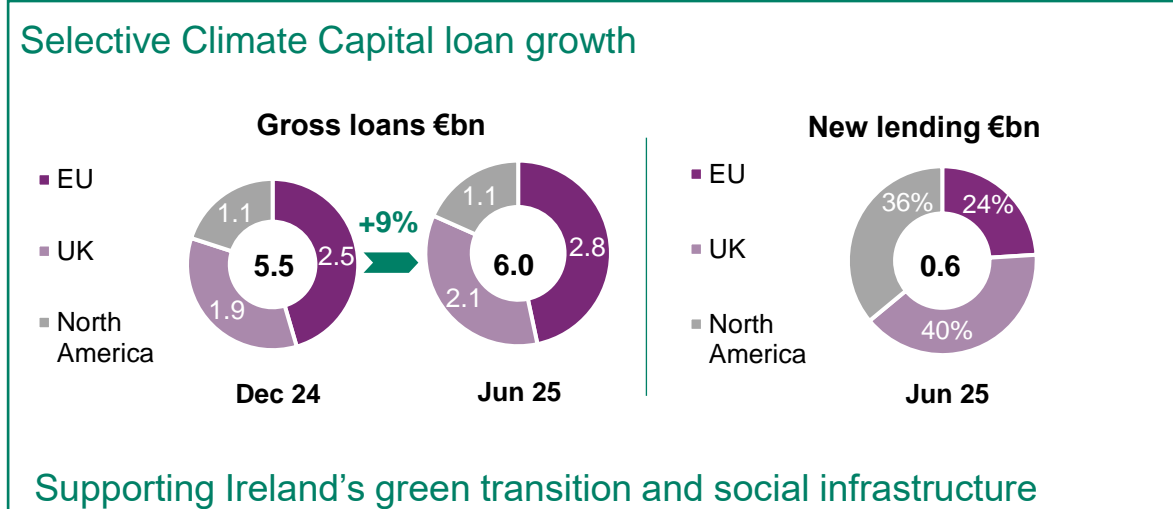
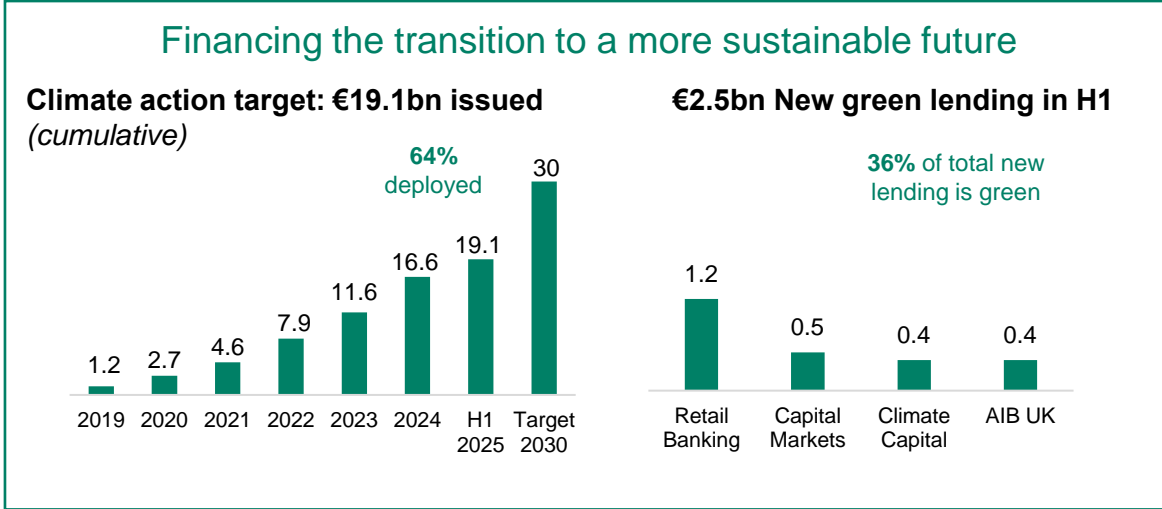
### Customer & commercial outcomes in H1

<p><b>Abi, our AI digital assistant</b> </p> <ul style="list-style-type: none"> <li>✓ <b>36</b> journeys building to &gt;50 in 2025 up from 8 since January 2025</li> <li>✓ <b>85%</b> of customers chose to engage with Abi</li> <li>✓ <b>3,150</b> average number of calls per day</li> </ul>	<p> <b>Life</b></p> <p><b>Full digital life offering on mobile App</b></p> <ul style="list-style-type: none"> <li>c. <b>50,000</b> policy holders</li> <li><b>+ c. 15%</b> growth in H1</li> <li>c. <b>€2.5bn</b> AUM</li> </ul>	<p><b>1<sup>st</sup> digital investment advice tool for AIB mobile app users:</b> Supporting customers to invest &amp; build their financial strength</p>	<p><b>NPS scores at all-time high across multiple customer journeys</b></p> <p><b>62 Q2 2025</b> up from 55 Q2 2024 customer satisfaction across branch, call centre and digital channel experiences</p>
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# Greening our Business: Mobilising capital to support climate action

## Grow our business in green energy & sustainable infrastructure

### Selective growth in H1 underpinned by strong pipeline and the significant sustainable finance opportunity



- Continued evolution of green and transition finance offering
  - Green mortgage product and proposition enhancements
    - Competitive offering for green mortgages
    - Launched low-cost green & transition loan for businesses
  - Sustainability advisory services
    - Transition planning; assist & guide customers on their decarbonisation journey including measurement, costing and funding
- €7.2bn ESG bonds issued since 2020; €800m raised in H1

- #### Supporting Ireland's green transition and social infrastructure
- powercapital** renewable energy
    - €74m participation in portfolio of 7 Irish solar projects
    - Joint lead arranger
    - Once constructed will generate 290MW renewable energy
  - Higher Education Bundle 2**
    - €94m participation in Irish PPP transaction
    - Joint lead arranger
    - Delivering 5 new buildings across 5 college campuses to cater for an additional 3,600 students

# Operational Efficiency & Resilience: Focus on digitalisation & simplification

## Enhanced customer and commercial outcomes



Progressive modernisation of technology  
c. €300m investment on average p.a.

### ✓ Resilient platforms

- IT service availability
  - 99.99% level 1 business service<sup>(1)</sup>
- Cloud infrastructure & strategic partnership
  - 3<sup>rd</sup> data centre built entirely cloud-native partnering with Microsoft
- DORA readiness achieved
  - Secure, scalable digital infrastructure
- SEPA instant incoming compliant
  - 97% payments processed <1 second

### ✓ Broadening digital capability & engagement

- Business mobile adoption & engagement
  - App activity increased +27%
- Push notifications giving real-time alerts
  - 1.3m customers in H1 (+550% YoY)
- Upgrading mobile banking app



Simplification & improved efficiency

### ✓ Remove organisational complexity

#### Targets:

- 40% reduction in legal entities
- 12 legacy applications to be decommissioned reducing IT storage
- 25% reduction in outbound postal correspondence

### ✓ AI Centre of Excellence

- Microsoft Copilot enterprise-scale rollout to c. 10,000 employees
  - Embed AI into workflows to enhance productivity

## Customer & commercial outcomes

Business transformation



**66% new lending on nCino platform**  
*(Retail SME including Asset Finance)*



**40% increase in business mobile enrolments**

Mobile banking app



**84% digitally active customers**  
*(% ROI personal current a/c customers)*



**55% eligible calls approved via push notifications**

## Progress to date

Simplification & efficiency



**30% reduction in legal entities to date**



**10 legacy applications decommissioned**  
*(on track for remainder)*



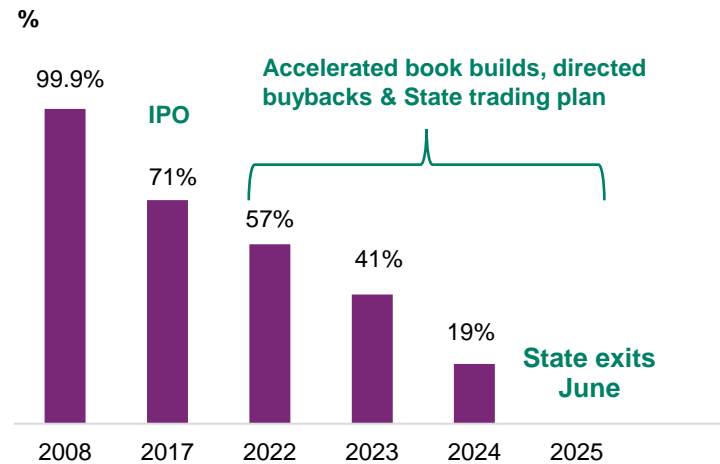
**c. 20% reduction in postal correspondence**  
*Initiative commenced to remove c. 8m manual postal interactions*

<sup>(1)</sup> Level 1 business services are customer facing vital business services and the non-customer facing enabling services that support them

# Returned to full private ownership in H1 2025

## Significant payments to the Irish State

### State exits share register in H1 2025



**2009 to 2011:** Irish State capital injection €20.8bn bringing the State's shareholding to 99.9%

**2017:** IPO reduces the State's shareholding to 71%

**2022 to H1 2025:** all levers used to reduce the State's shareholding

**17 June 2025:** the Group returned to full private ownership

### Payments to the Irish State

✓ **€20.5bn<sup>(1)</sup>** includes levies

c. **€0.3bn<sup>(2)</sup>** expect to retire IPO warrants in H2

c. **€0.1bn** bank levy to be paid in H2

✓ c. **€20.9bn<sup>(2)(3)</sup>** total expected payments



**€20.5bn<sup>(1)</sup> returned** to the Irish State to date

- In discussions with the Department of Finance regarding the potential purchase of warrants, which, if transacted, would result in additional funds being returned to the State

(1) Includes proceeds from share sales including share buybacks, redeemed capital instruments, fee income, coupons, dividends and levies €552m

(2) Estimate subject to share price, exercise price and volatility

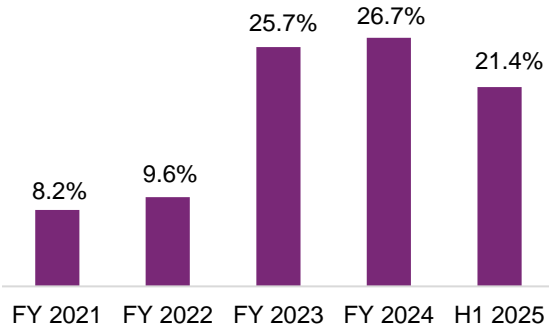
(3) Includes proceeds from share sales including share buybacks, redeemed capital instruments, warrants, fee income, coupons, dividends and levies c. €650m

Note rounding may apply

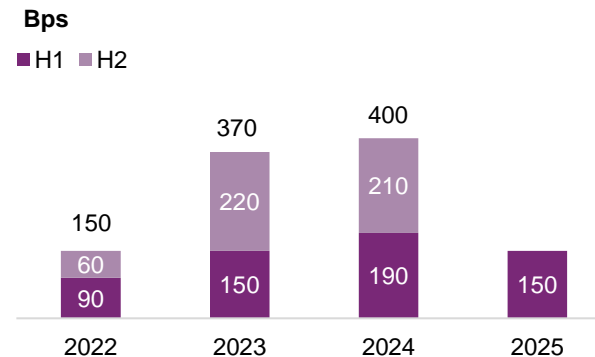
# Generating and returning shareholder value

## Resumed interim ordinary dividend payment

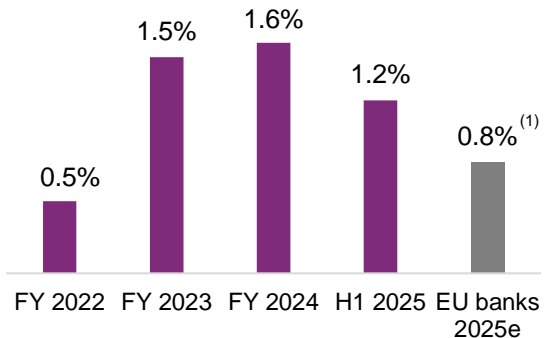
### Return on tangible equity (RoTE)



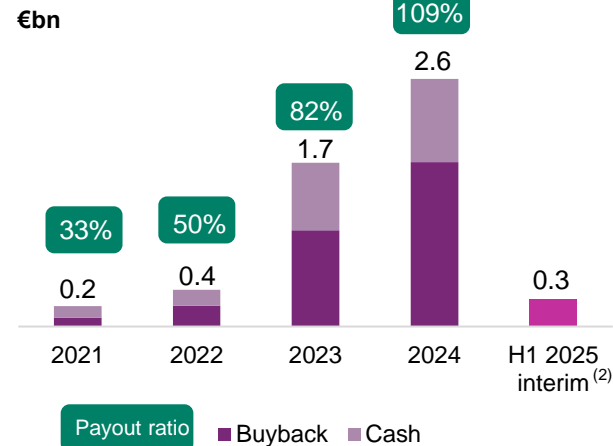
### Organic capital generation



### Return on assets (RoA)



### Shareholder distributions



#### ✓ Generating shareholder value

- RoTE 21.4%; FY25 guidance >20%
- RoA 1.2% v European banks average c. 0.8%

#### ✓ Maximising capital generation

- + c. 150bps strong organic capital generation in H1
- CET1 ratio 16.4%<sup>(3)</sup>

#### ✓ Shareholder distributions

- Resume interim dividend €263m<sup>(2)</sup>
- Continued return of excess capital
- Focus on trajectory to >14% CET1 target

(1) RoA 2025e 0.8% reflects an average of a selection of comparable European banks: Source Morgan Stanley

(2) Interim dividend of 12.328c per share is one third of full year 2024 36.984c ordinary cash dividend per share

(3) The CET1 ratio does not include interim profits for the half-year 2025 pending a final decision on payout at year end

# Driving sustainable shareholder value

## *Delivering on our commitments*



...delivering 2026 medium-term targets...

Costs <€2bn  
With CIR <50%

CET1 >14%

RoTE 15%



# For the life you're after

**AIB Group plc**  
**Half-Year Financial Results**

For the six months ended 30 June 2025

## Financial Performance

# Financial performance H1 2025

## Profit after tax €927m (H1 2024: €1,108m)

- RoTE 21.4% versus 25.5% H1 2024

## Total income €2,232m down 10%

- Net interest income €1,874m (-10%) as expected; net fee and commission income €340m (+1%)

## Costs €979m<sup>(1)</sup> up 3% as guided

- Cost income ratio 44%; FTEs 10,375 (Jun 24: 10,617)

## Gross loans increased 1% to €71.6bn (Dec 24: €71.2bn)

- €6.9bn new lending up 9% versus H1 2024

## Asset quality remains resilient; ECL cover unchanged at 1.9%

- ECL charge of €85m; 24bps cost of risk

## Strong funding position

- Customer accounts €112.5bn increased €2.6bn (Dec 24: €109.9bn)
- MREL issuances: €700m AT1, senior non-preferred green €800m and \$750m bonds

## CET1 16.4%<sup>(2)</sup> (Dec 24: 15.1%); comfortably ahead of regulatory requirements

- Increase primarily reflects impact of Basel IV c. +120bps
- Strong organic capital generation of c.150bps not included in 16.4% CET1 ratio

## Resumption of interim ordinary dividend<sup>(3)</sup>

- Interim ordinary dividend of 12.328c per share or €263m

(1) Excludes exceptional items, bank levies and regulatory fees

(2) The CET1 ratio does not include interim profits for the half-year 2025 pending a final decision on payout at year end

(3) Interim dividend of 12.328c per share is one third of full year 2024 36.984c ordinary cash dividend per share

## Income statement: profit after tax €0.9bn

Summary income statement (€m)	H1 2025	H1 2024
Net interest income	1,874	2,075
Other income	358	395
<b>Total operating income</b>	<b>2,232</b>	<b>2,470</b>
Total operating expenses <sup>(1)</sup>	(979)	(947)
Bank levies and regulatory fees	(108)	(128)
<b>Operating profit before impairment and exceptional items</b>	<b>1,145</b>	<b>1,395</b>
Net credit impairment charge	(85)	(61)
Equity accounted investments	13	16
Loss on disposal of business	-	(2)
<b>Profit before exceptionals</b>	<b>1,073</b>	<b>1,348</b>
Exceptional items	(4)	(55)
<b>Profit before tax</b>	<b>1,069</b>	<b>1,293</b>
Income tax charge	(142)	(185)
<b>Profit after tax</b>	<b>927</b>	<b>1,108</b>

Metrics	H1 2025	H1 2024
Net interest margin (NIM)	2.78%	3.24%
Cost income ratio (CIR) <sup>(1)</sup>	44%	38%
Return on tangible equity (RoTE)	21.4%	25.5%
Return on assets (RoA)	1.2%	1.6%
Earnings per share (EPS)	39.0c	42.0c
Dividend per share (DPS)	12.328c	-

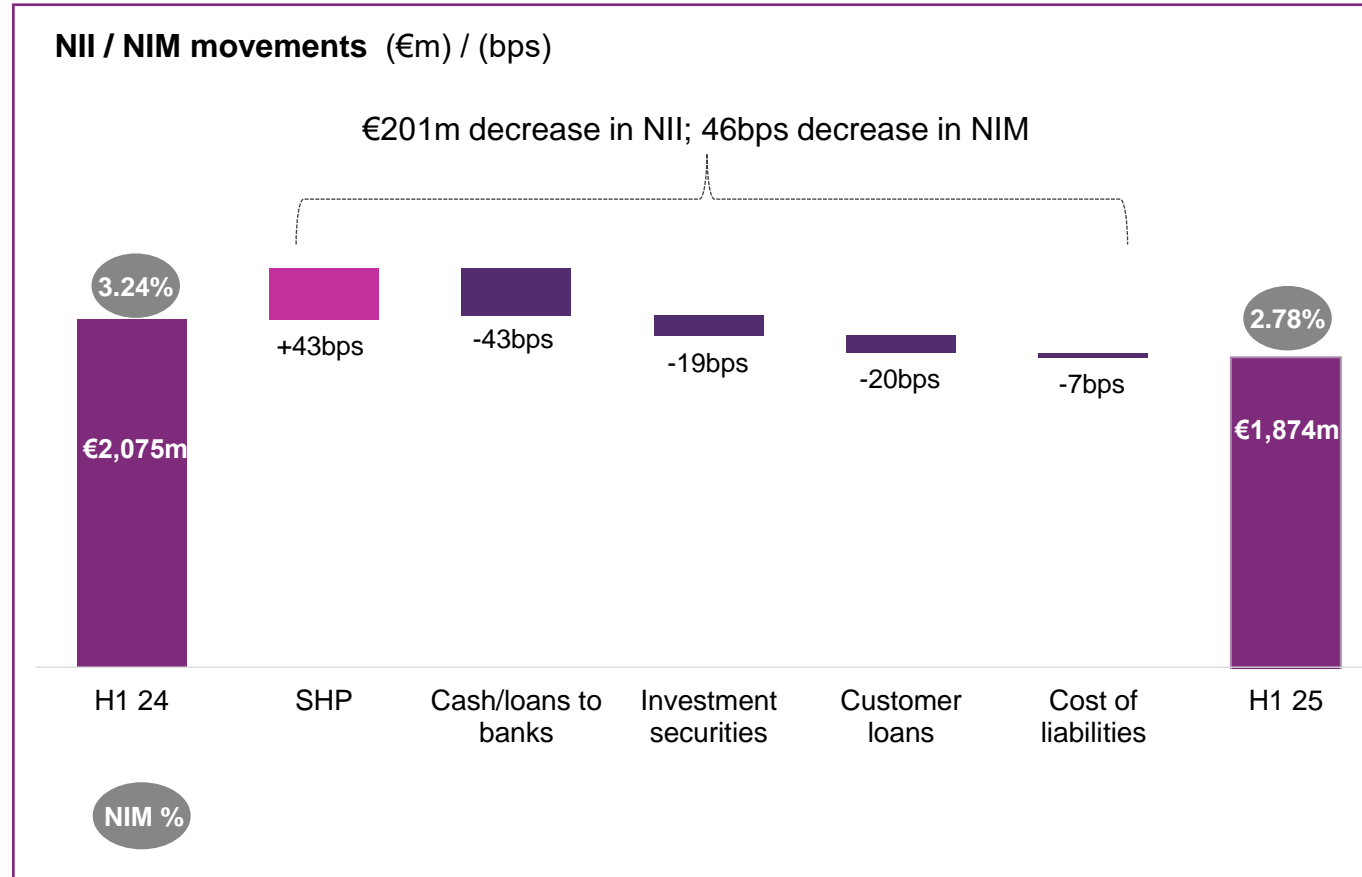
(1) Excludes exceptional items, bank levies and regulatory fees

- Total operating income €2,232m down 10%
- Operating expenses €979m up 3%
  - CIR 44%
- Bank levies and regulatory fees €108m includes Irish bank levy of €94m
- Net credit impairment charge €85m
- Exceptional cost €4m
  - In H2 2025 expect a gain from the sale of our minority stake in AIB Merchant Services
- RoTE 21.4% and RoA of 1.2%

### Expect FY 2025:

- Bank levies & regulatory fees c. €140m
- Exceptional gain expected of c. €100m

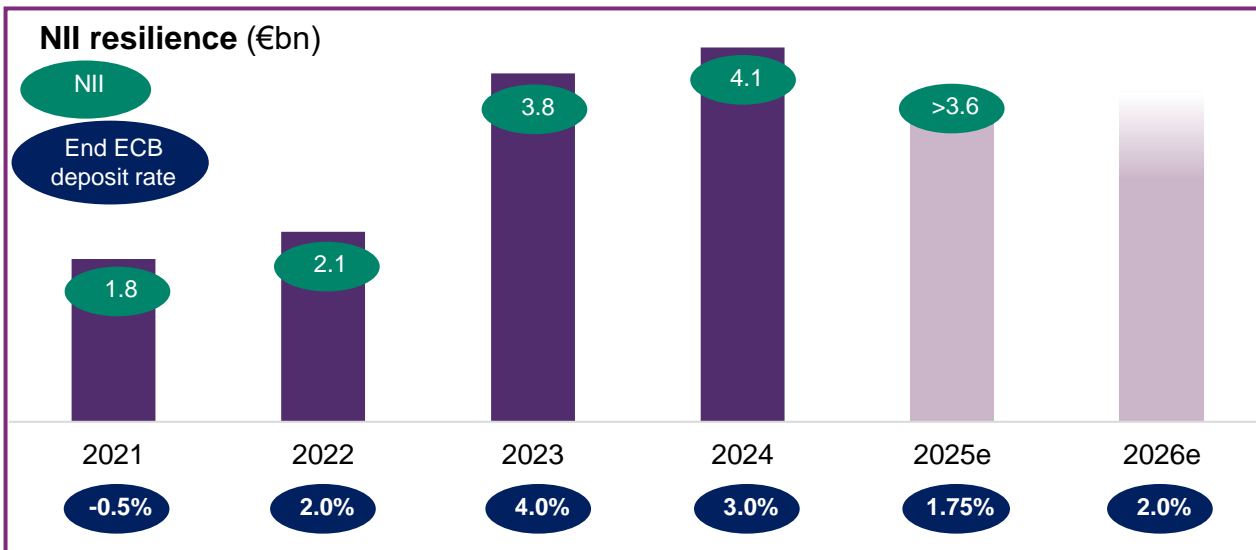
## Net interest income €1,874m; down 10% due to lower interest rates



NII €1,874m decreased by €201m or 10% in line with expectations due to a lower rate environment partially offset by higher average loan volumes:

- Interest income decreased by €177m or 7%. Main drivers:
  - +€283m structural hedge programme (SHP) benefit from unwind of negative carry as interest rates reduce
  - -€256m cash/loans to banks
  - -€109m investment securities
  - -€95m customer loans
  
- Interest expense increased by €24m or 4% due to higher cost of liabilities consisting of:
  - -€76m customer accounts reflecting higher deposit interest expense
  - +€52m mainly lower wholesale funding costs driven by lower interest rates
  
- Q2 exit NIM 2.70%

# NII outlook: resilience in an evolving interest rate environment



### NII 2025 guidance >€3.6bn

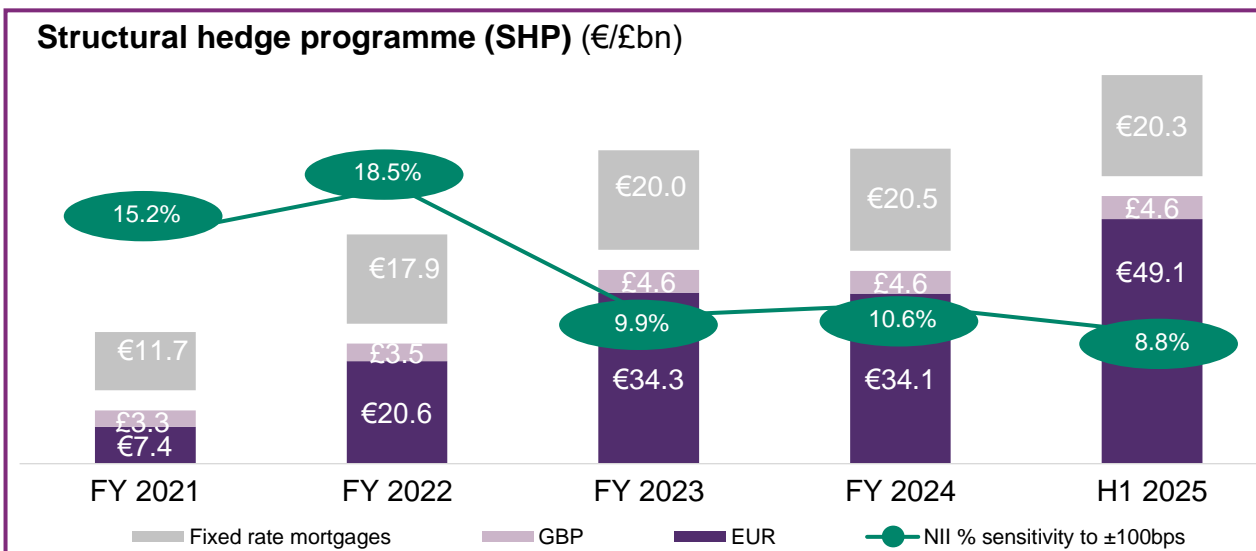
- Assuming ECB deposit rate of 1.75% by Dec 25
- Low deposit beta<sup>(1)</sup> in H1 2025; c.19%
  - Expect c. 20% for FY 2025

### NII resilience:

- NII remains robust in an evolving rate environment with strong performance in H1 2025
- Growing balance sheet with expected c. 5% loan CAGR 2025-2027
- Growing and granular domestic deposit base
- Proactive balance sheet mgmt. in H1; SHP +€15bn & investments securities +€2.2bn

### Structural hedge programme significantly increased since 2021:

- Increased structural hedge reduces NII sensitivity and volatility
- Additional €15bn hedging volumes transacted in H1 25; €10bn Jan and €5bn Jun
  - Reducing Sensitivity: -100bps scenario reduced to -€306m from -€439m<sup>(2)</sup>
- Expect to replace c. €7bn maturing swaps in 2025; c.€6bn in 2026
- Extending duration: WAL expected to increase to 5.1 years by end 2025
- Expect Dec 25 exit receive fixed yield to be 2.3% EUR and 2.4% GBP
- Eur fixed rate mortgages had a yield of 3.0% and WAL of 2.0 years at Jun 25



Derivative portfolio	EUR				GBP			
	2026e	2025e	H1 2025	2024	2026e	2025e	H1 2025	2024
Weighted average life (years)	5.2	5.1	5.0	4.3	5.2	5.2	5.2	5.2
Exit received fixed yield %	2.3	2.3	2.3	2.4	2.6	2.4	2.3	2.2

FY 2025 NII is expected to be > €3.6bn

(1) Deposit beta covers all customer accounts including interest and non-interest bearing accounts  
 (2) -€306m as at Jun 25; -€439m as at Dec 24, Sensitivity table on slide 45

## Other income €358m: Stable net fee and commission income

Net fee and commission income (€m)	H1 2025	H1 2024
Customer accounts and payments	131	137
Lending related fees	28	28
Card income	86	74
Customer related FX	42	47
Wealth and insurance	41	38
Investment banking	10	8
Other fees and commissions	2	4
<b>Total net fee and commission income</b>	<b>340</b>	336

Other income (€m) <sup>(1)</sup>	H1 2025	H1 2024
Net fee and commission income	340	336
Net gain on financial assets measured at FVTPL <sup>(2)</sup>	12	29
Net trading income	9	9
Other non-interest (expense)/income	(3)	21
<b>Total other income</b>	<b>358</b>	395

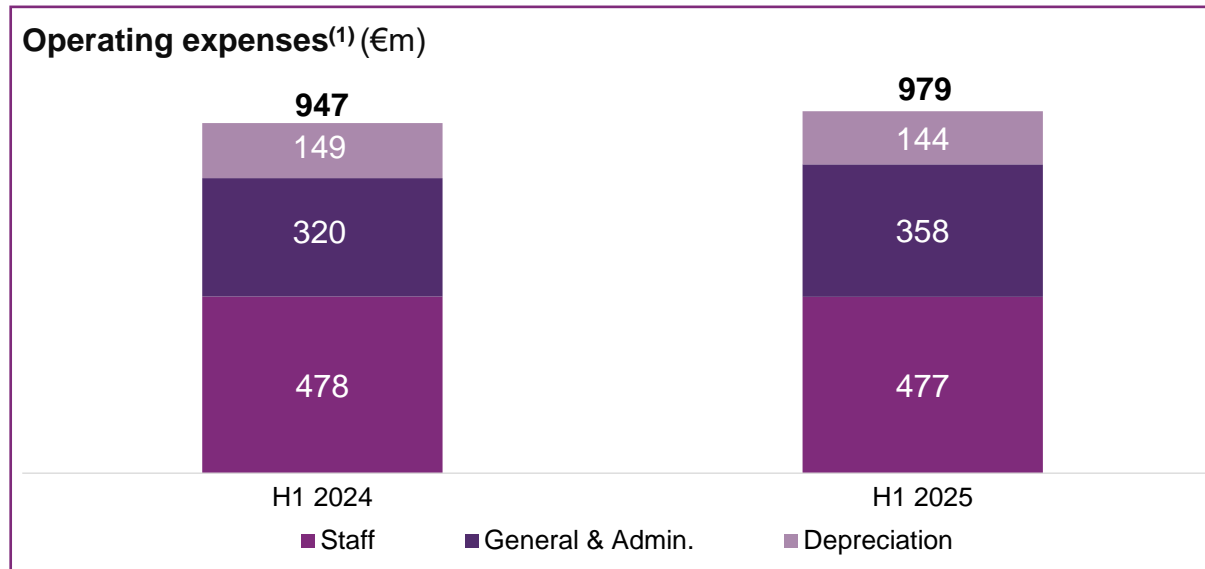
- Other income €358m down 9%
  - Lower income on equity investments
  - Loss on repurchase of debt securities
  - Non-recurrence of a gain on disposal of loans in H1 2024
- Net fee and commission income €340m up €4m (+1%)
  - Card income up +16%
  - Wealth and insurance up +8%
  - Investment banking +21%
- Continue to enhance wealth proposition
  - AUM volumes: Goodbody €14.5bn (Dec 24 €14.3bn), AIB life €2.5bn

FY 2025 other income expected to be c. €750m

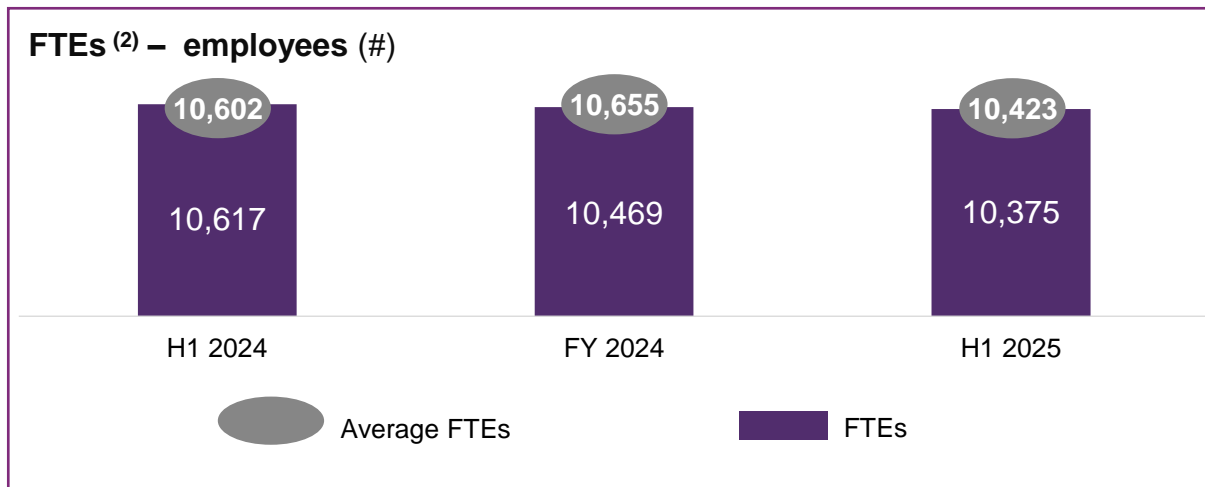
(1) Excludes exceptional items

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

## Costs €979m; 3% increase in line with guidance



- Costs €979m, up 3%:
  - Staff costs flat due to lower average headcount offset by inflation
  - General & Admin. up 12% primarily driven by inflation and higher opex-related investment spend
  - Depreciation down 3%
  
- Cost income ratio 44%



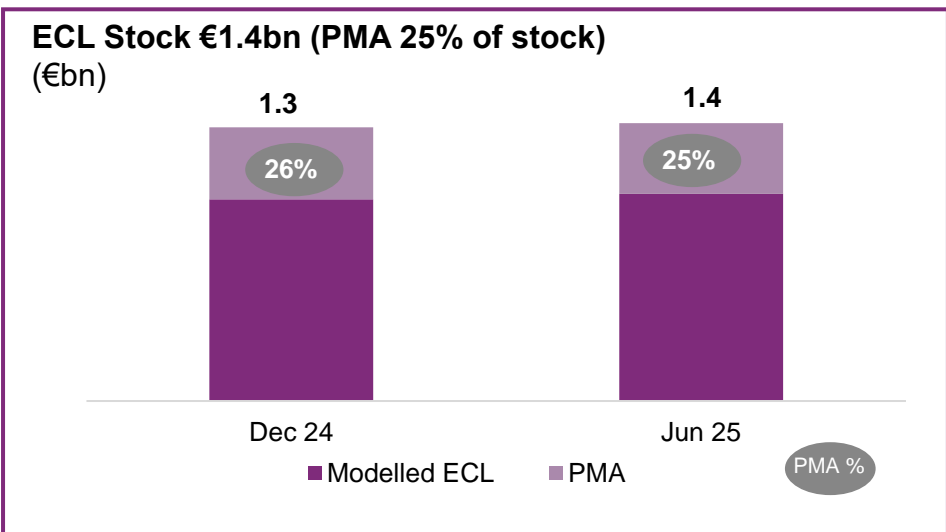
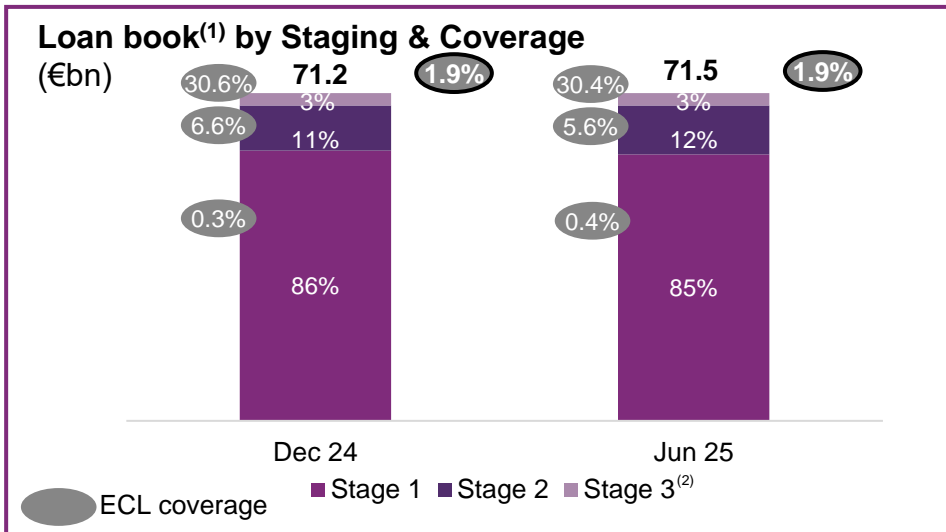
- FTEs 10,375 down 2% v H1 2024
  - Downward trajectory expected to continue organically

FY 2025 costs expected to increase by c. 3%

(1) Excluding exceptional items, bank levies & regulatory fees

(2) Full time equivalent - period end

# ECL charge €85m (24bps CoR); 1.9% ECL cover



FY 2025 expect CoR within the range of 20-30bps

ECL (charge) / writeback (€m)	H1 2025	H1 2024
Macroeconomic assumptions	(23)	35
Credit performance	(103)	(144)
PMA and model changes	41	48
<b>Total ECL charge</b>	<b>(85)</b>	(61)
<b>Cost of risk</b>	<b>24bps</b>	18bps

### ECL charge of €85m includes:

- €23m charge due to updated macroeconomic scenarios; probability weightings remain unchanged
- €103m net charge relating to underlying credit performance primarily from stage transfers, net remeasurements within stage offset by repayments & recoveries
- €41m net writeback primarily due to redeveloped model release

### Strong ECL cover 1.9%; ECL stock of €1,365m

- PMA stock represents 25% of total ECL stock

Customer loans ECL sensitivities	Reported	Base	Downside scenario 1	Downside scenario 2	Upside scenario
Jun 25					
€m		100%	100%	100%	100%
ECL allowance	1,365	1,174	1,616	2,297	1,074
Delta to Reported		(191)	251	932	(291)

(1) Loans at amortised cost

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

(3) Jun 2025 macroeconomic scenarios and weightings: Base scenario (50%); Downside scenario 1 'Escalating trade tensions' (40%); Downside scenario 2 'Global trade war' (5%); Upside scenario 'Quick recovery' (5%).



# For the life you're after

**AIB Group plc**  
**Half-Year Financial Results**

For the six months ended 30 June 2025

## Balance Sheet

## Balanced growth in customer loans and customer accounts

Balance sheet (€bn)	Jun 2025	Dec 2024
Performing loans	69.6	69.2
Non-performing loans	2.0	2.0
<b>Gross loans to customers</b>	<b>71.6</b>	71.2
Expected credit loss allowance	(1.4)	(1.3)
<b>Net loans to customers</b>	<b>70.2</b>	69.9
Investment securities	20.9	18.7
Loans to central banks and banks <sup>(1)</sup>	45.8	45.2
Other assets	7.4	7.5
<b>Total assets</b>	<b>144.3</b>	141.3
Customer accounts	112.5	109.9
Deposits by banks	1.0	0.8
Debt securities in issue	9.4	8.8
Other liabilities	7.1	6.4
<b>Total liabilities</b>	<b>130.0</b>	125.9
Equity	14.3	15.4
<b>Total liabilities &amp; equity</b>	<b>144.3</b>	141.3

### Assets

- Gross loans €71.6bn increased 1%
- New lending €6.9bn exceeded redemptions of €5.7bn
  - New lending up 9% v H1 2024
- Investment securities €20.9bn, up 12%, held primarily for liquidity purposes and hedged for interest rate risk
  - c. €2bn increase in sovereign and supranational securities to deploy excess liquidity as credit spreads widen
- Loans to banks €45.8bn includes €31.8bn at CBI and €4.7bn at BoE

### Liabilities

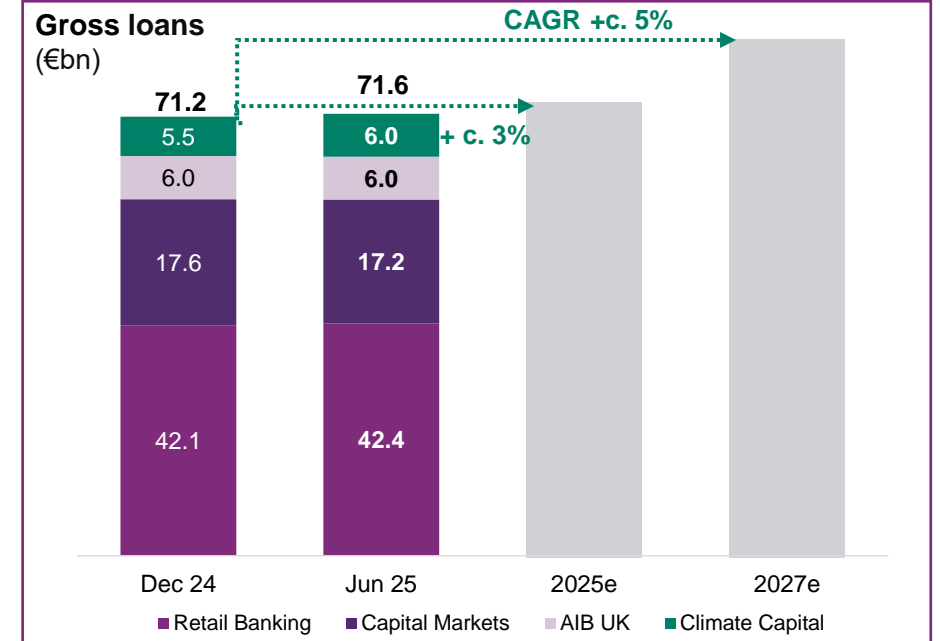
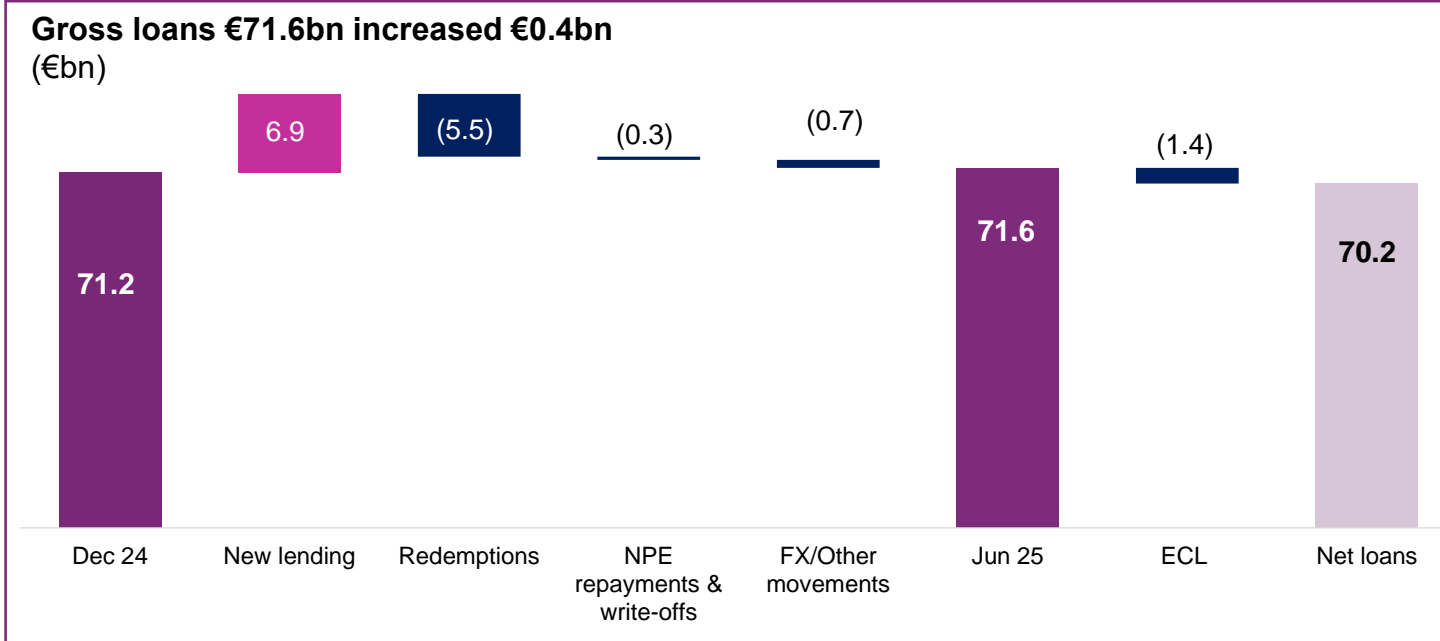
- Customer accounts €112.5bn increased by 2%
- Equity €14.3bn reduced by €1.1bn due to 2024 distributions paid in H1 partially offset by H1 profit

(1) Includes securities financing

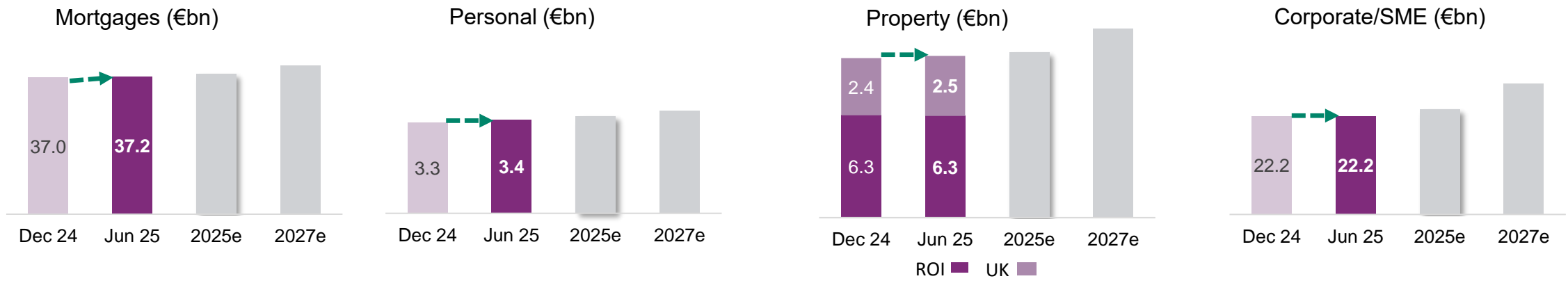
Note rounding may apply



# Loan book increased 1% to €71.6bn



## Loan book growth outlook; CAGR 2025-2027 of + c. 5%



Gross loans are expected to grow by c. 3% in 2025

Note rounding may apply  
Not drawn to scale



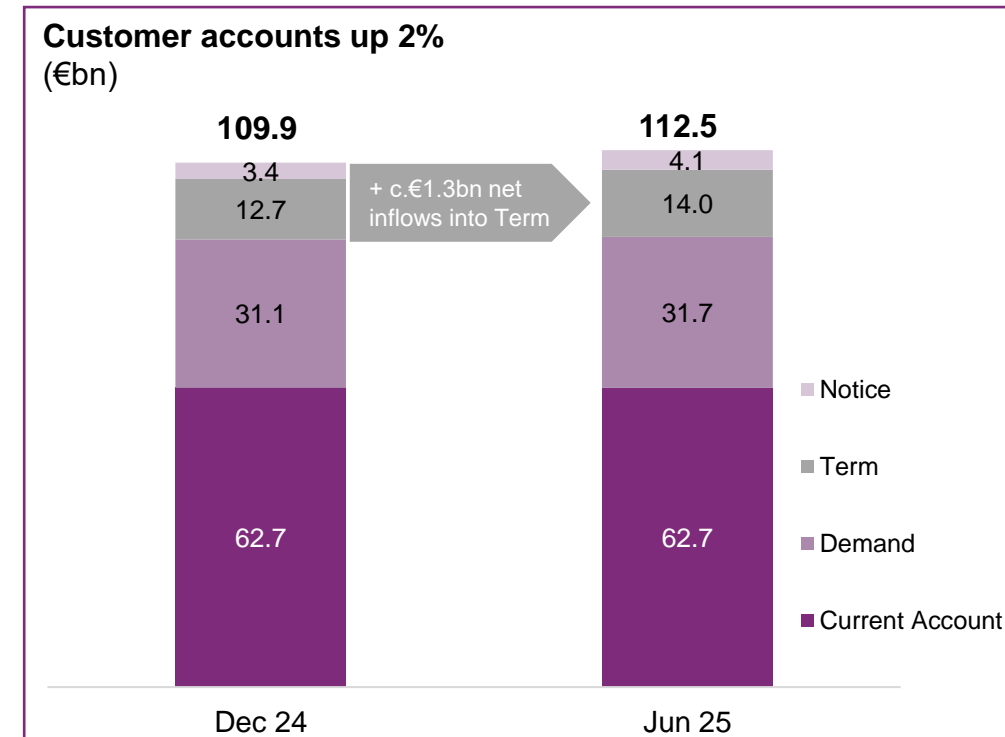
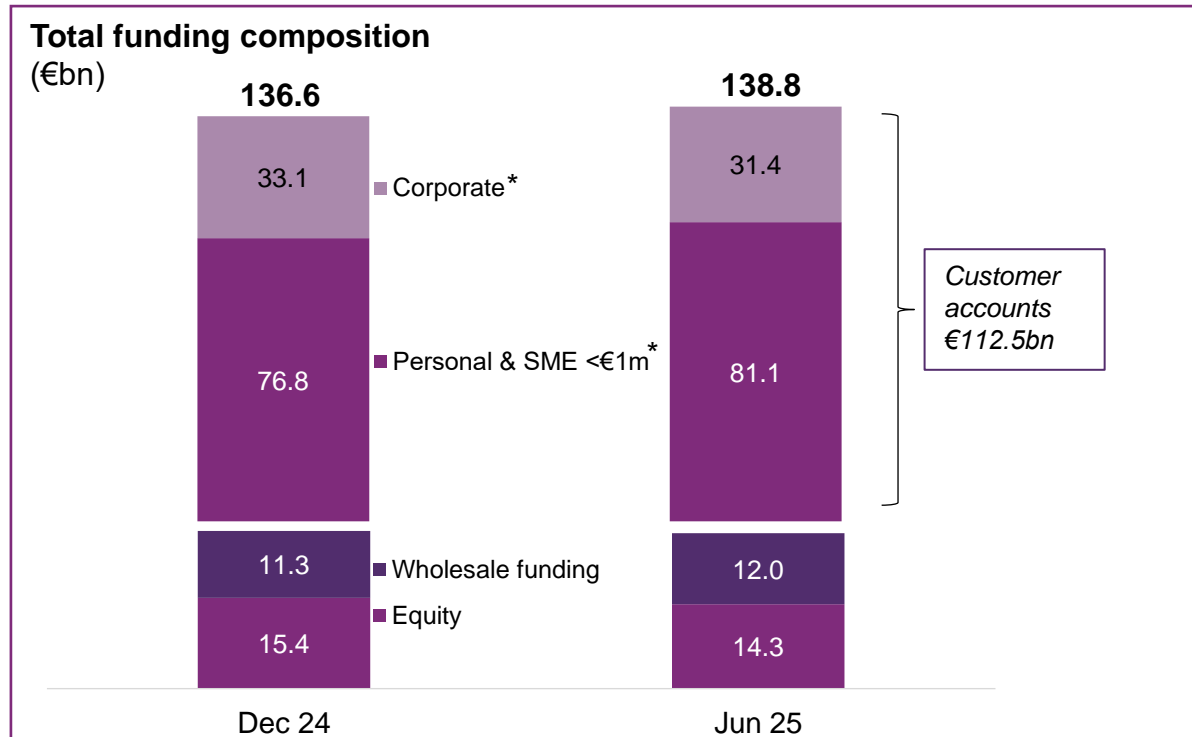
# For the life you're after

**AIB Group plc**  
**Half-Year Financial Results**

For the six months ended 30 June 2025

## Funding and capital

# Strong funding and liquidity reserves



- 81% of funding is customer accounts of which 72% are Personal and SME <€1m
  - The five largest customer deposits amounted to 1% of total customer accounts
  - 52% of deposits insured; 92% of customer accounts ROI-based
- MREL ratio 34.9% in excess of 28.9% requirement
- On average expect three issuances p.a. across Euro and Dollar
  - Issued €700m AT1, senior non-preferred green €800m and \$750m bonds in H1
  - Regular issuer of ESG bonds

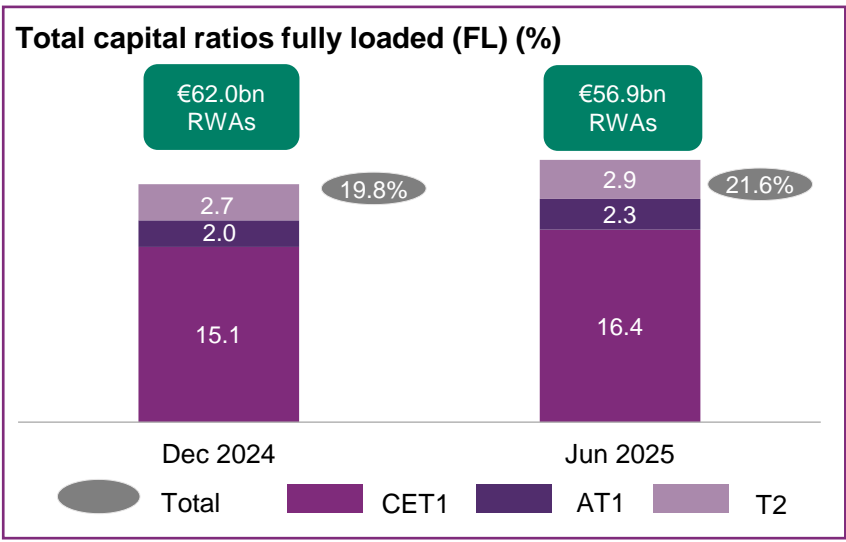
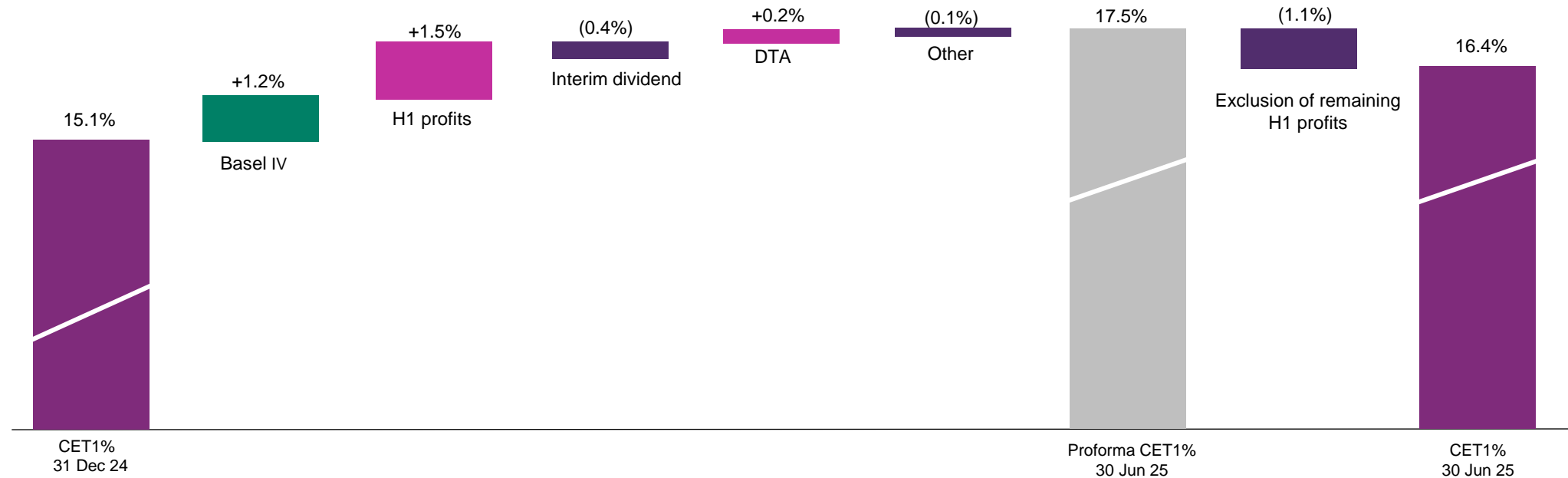
Liquidity metrics (%)	June 2025	Dec 2024
Loan to deposit ratio (LDR)	62	64
Liquidity coverage ratio (LCR)	204	201
Net stable funding ratio (NSFR)	165	162

Customer accounts are expected to grow by c. 3% in 2025

\* c. €2bn of customer accounts reallocated from Corporate into SME <€1m



# CET1 (FL) 16.4% well ahead of regulatory requirements



- ### CET1 15.1% increased by c. 130bps to 16.4%
- Basel IV impact of + c. 120bps reducing RWAs
  - H1 profits generated + c. 150bps
  - Interim dividend - c. 40bps; 12.328c per share amounting to €263m
  - DTA utilisation + c. 20bps
  - Other movements - c. 10bps include AT1 coupon
  - Exclusion of remaining H1 profits - c. 110bps pending a final decision on distributions at year end
    - Providing maximum flexibility on payout
    - In line with regulatory guidance
- ### CET1 16.4% comfortably ahead of SREP 11.3%
- 5.1% buffer on a fully loaded basis
  - No impact from Basel IV output floor

Note rounding may apply

# Capital management: Pathway to >14% CET1 target

## CET1 Trajectory to >14% target by 2026 (Illustrative)



### Maximise strong capital generation

- Sustainable profits >270bps
- DTA benefit c. 30bps p.a.

### Invest in our business

- Continue investing and optimising; c. €300m on average p.a. investment plan
- Support balance sheet growth
  - CAGR 25-27 of c. 5%

### Navigate headwinds/tailwinds

- Expect + c. 35bps from sale of our share of AIB Merchant Services in H2
- In discussions with the Department of Finance to retire the IPO warrants with an estimated - c. 40bps impact, subject to market conditions
- SRT multi-asset programme; Mortgage transaction in Q4 2025; expect + c. 20bps
- IRB model adoption and development

### Deliver market-leading distributions

- **Ordinary:** Sustainable dividend with 40-60% payout policy
  - Ordinary dividend to be paid in cash
  - Resumption of 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

# Guidance and Medium-term targets

## 2025 Guidance

- Net interest income > €3.6bn
- Other income c. €750m
- Cost increase c. 3%
- Cost of risk within the range of 20-30bps
- Bank levies & regulatory fees c. €140m
- Exceptional gain c. €100m
- Customer loans to grow by c. 3%
- Customer accounts to grow by c. 3%
- RoTE > 20%

## 2026 Medium-term targets



Cost<sup>(1)</sup>  
**< €2.0bn**  
 with CIR <50%



CET1  
**>14%**



RoTE<sup>(2)</sup>  
**15%**

**Well-positioned to generate sustainable profits and deliver attractive shareholder returns**

1) Costs before bank levies, regulatory fees and exceptional items

2)  $RoTE = (PAT - AT1) / (CET1 @ 14\% \text{ of RWAs})$



## Appendices



# Market leading ESG customer propositions to support transition

## ESG ratings, commitments & partnerships

### Propositions

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

Get our new Green Personal Loan at a lower rate of 6.4% APR. Apply now on the AIB app.

**Green Personal Loan** for retrofitting homes and Electric Vehicles



**Sustainable financing model**  
€7.2bn of Green & Social bonds issued



**NiftiBusiness & Nifti Personal Leasing** provides fleet management including sustainable options to businesses and personal 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



**Sustainability Co-ordinator** for numerous corporate customers



**Sustainability Advisory Services** for Business & Corporate Customers

### ESG Ratings

**15.9**  
**SUSTAINALYTICS**  
a Morningstar company  
Sustainalytics' 2025 Top-Rated ESG Companies List

**AA**  
**MSCI**

**66**  
**S&P Global**

**B**  
**CDP**  
DISCLOSURE INSIGHT ACTION

**FT FINANCIAL TIMES**  
**CLIMATE LEADERS 2025**  
statista

Commitments and partnerships:



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



## Average balance sheet

	H1 2025			H1 2024		
	Average Volume €m	Interest €m	Yield %	Average Volume €m	Interest €m	Yield %
<b>Assets</b>						
Customer loans	70,677	1,532	4.37	67,034	1,344	4.02
Investment securities	19,011	324	3.44	17,636	433	4.93
Loans to banks / other	46,382	643	2.80	43,887	899	4.11
Interest earning assets	136,070	2,499	3.70	128,557	2,676	4.18
Non-interest earning assets	7,910			7,844		
<b>Total Assets</b>	<b>143,980</b>	<b>2,499</b>		<b>136,401</b>	<b>2,676</b>	
<b>Liabilities &amp; equity</b>						
Customer accounts	52,804	276	1.05	47,968	200	0.84
Deposits by banks	1,453	21	2.93	1,635	38	4.70
Other debt issued	9,618	242	5.08	8,571	280	6.55
Subordinated liabilities	1,635	44	5.44	1,554	56	7.19
Lease liabilities	253	5	3.93	275	4	2.89
<b>Interest earning liabilities</b>	<b>65,763</b>	<b>588</b>	<b>1.80</b>	<b>60,003</b>	<b>578</b>	<b>1.93</b>
Non-trading derivatives (economic hedges)		37			23	
Non-interest earning liabilities	62,274			61,552		
Equity	15,943			14,846		
<b>Total liabilities &amp; equity</b>	<b>143,980</b>	<b>625</b>		<b>136,401</b>	<b>601</b>	
<b>Net interest income / margin</b>		<b>1,874</b>	<b>2.78</b>		<b>2,075</b>	<b>3.24</b>

## Customer loans - cashflow

€bn	Performing Loans	Non-performing Loans	Customer Loans
<b>Gross loans (1 Jan 2025)</b>	<b>69.2</b>	<b>2.0</b>	<b>71.2</b>
New lending	6.9	-	6.9
Redemptions of existing loans	(5.5)	(0.2)	(5.7)
Net flow to NPE	(0.3)	0.3	-
Foreign exchange / other movements	(0.7)	(0.1)	(0.8)
<b>Gross loans (30 Jun 2025)</b>	<b>69.6</b>	<b>2.0</b>	<b>71.6</b>
ECL allowance	(0.7)	(0.7)	(1.4)
<b>Net loans (30 Jun 2025)</b>	<b>68.9</b>	<b>1.3</b>	<b>70.2</b>

## Loan book\* by staging and coverage

Jun 2025				
Gross loan exposures & ECL (€bn)	Stage 1	Stage 2	Stage 3**	Total Exposure
Mortgages	34.5	1.8	0.9	37.2
Personal	2.7	0.6	0.1	3.4
Property & Construction	5.1	3.2	0.6	8.9
Corporate & SME	18.4	3.2	0.5	22.1
<b>Total</b>	<b>60.7</b>	<b>8.8</b>	<b>2.1</b>	<b>71.5</b>
<b>Stage composition</b>	<b>85%</b>	<b>12%</b>	<b>3%</b>	<b>100%</b>
<b>ECL</b>	<b>0.2</b>	<b>0.5</b>	<b>0.6</b>	<b>1.4</b>
<b>ECL coverage</b>	<b>0.4%</b>	<b>5.6%</b>	<b>30.4%</b>	<b>1.9%</b>

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
<b>Total</b>	<b>61.1</b>	<b>8.0</b>	<b>2.1</b>	<b>71.2</b>
<b>Stage composition</b>	<b>86%</b>	<b>11%</b>	<b>3%</b>	<b>100%</b>
<b>ECL</b>	<b>0.2</b>	<b>0.5</b>	<b>0.6</b>	<b>1.3</b>
<b>ECL coverage</b>	<b>0.3%</b>	<b>6.6%</b>	<b>30.6%</b>	<b>1.9%</b>

Movements in loan exposures & ECL (€bn)	Stage 1	Stage 2	Stage 3**	Total Exposure
Mortgages	0.4	(0.1)	0.0	0.3
Personal	0.1	0.0	0.0	0.1
Property & Construction	(0.4)	0.5	0.0	0.1
Corporate & SME	(0.5)	0.4	0.0	(0.1)
<b>Total</b>	<b>(0.4)</b>	<b>0.8</b>	<b>0.0</b>	<b>0.4</b>
<b>ECL movement</b>	<b>0.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

\* Loan book at amortised cost

\*\* includes Purchased or Originated Credit Impaired Loans (POCI)

### Loan book by staging – €71.5bn loan exposures

- Stage 1 loan exposures decreased by €0.4bn to €60.7bn (85% of the loan book) largely reflecting migration to stage 2 offset by strong new lending
- Stage 2 loan exposures increased by €0.8bn to €8.8bn (12% of the loan book) primarily driven by:
  - Property & Construction: PMA transferring exposures from Stage 1 to reflect the impact of the recalibrated investment property grading model. This will improve risk measurement in the portfolio as opposed to any credit deterioration
  - Corporate & SME: due to the impact of enhanced qualitative SICR triggers reflecting more risk sensitive models
- Stage 3 loan exposures remained in line with Dec 24 at €2.1bn (3% of the loan book)

### ECL stock €1.4bn / coverage 1.9% in line with Dec 24

- Coverage in Stage 3 decreased to 30.4% from 30.6% at Dec 24

Note rounding may apply

# Loan book by sector

Concentration by sector (%)	Jun 2025
Residential mortgages	52
Property & construction	12
Natural resources	7
Personal	5
Manufacturing	4
Leisure	4
Services	3
Transport and storage	3
Retail and wholesale trade	3
Health, education and social work	3
Agriculture, forestry and fishing	2
Telecommunications, media and technology	2
Financial, insurance and other government activities	0
<b>Total</b>	<b>100</b>

Jun 2025	Stage 1	Stage 2	Stage 3*	Total exposures
<b>Gross loans (€bn)</b>				
<b>At amortised cost (excluding mortgages &amp; personal)</b>				
Property & Construction	5.1	3.2	0.6	8.9
Natural resources	4.4	0.5	0.0	5.0
Leisure	1.9	0.4	0.1	2.4
Manufacturing	1.8	0.4	0.0	2.3
Health, education & social work	1.4	0.2	0.0	1.7
Services	1.3	0.2	0.0	1.6
Agriculture, forestry and fishing	1.2	0.3	0.1	1.6
Retail and wholesale trade	1.1	0.4	0.1	1.6
Transport & storage	1.6	0.2	0.1	1.9
Telecomms, media & technology	0.7	0.1	0.1	1.0
Financial, insurance and other govt activities	0.2	0.0	0.0	0.2
Syndicated & International finance	2.6	0.3	0.0	2.9
<b>Total</b>	<b>23.5</b>	<b>6.4</b>	<b>1.1</b>	<b>30.9</b>

Movement in H1 2025	Stage 1	Stage 2	Stage 3*	Total exposures
<b>Gross loans (€bn)</b>				
<b>At amortised cost (excluding mortgages &amp; personal)</b>				
Property & Construction	(0.4)	0.5	0.0	0.1
Natural resources	(0.2)	0.3	(0.0)	0.0
Leisure	(0.0)	(0.1)	(0.1)	(0.2)
Manufacturing	0.1	0.1	0.0	0.2
Health, education & social work	0.1	(0.1)	(0.0)	(0.0)
Services	(0.1)	(0.0)	0.0	(0.2)
Agriculture, forestry and fishing	(0.0)	(0.0)	(0.0)	(0.0)
Retail and wholesale trade	(0.2)	0.1	(0.0)	(0.1)
Transport & storage	0.1	0.0	(0.0)	0.1
Telecomms, media & technology	0.0	(0.0)	0.1	0.1
Financial, insurance and other govt activities	(0.1)	(0.0)	(0.0)	(0.1)
Syndicated & International finance	(0.1)	0.2	0.0	0.1
<b>Total</b>	<b>(0.9)</b>	<b>0.9</b>	<b>0.0</b>	<b>0.0</b>

\*includes Purchased or Originated Credit Impaired Loans (POCI)

Note rounding may apply

## Asset quality by asset class

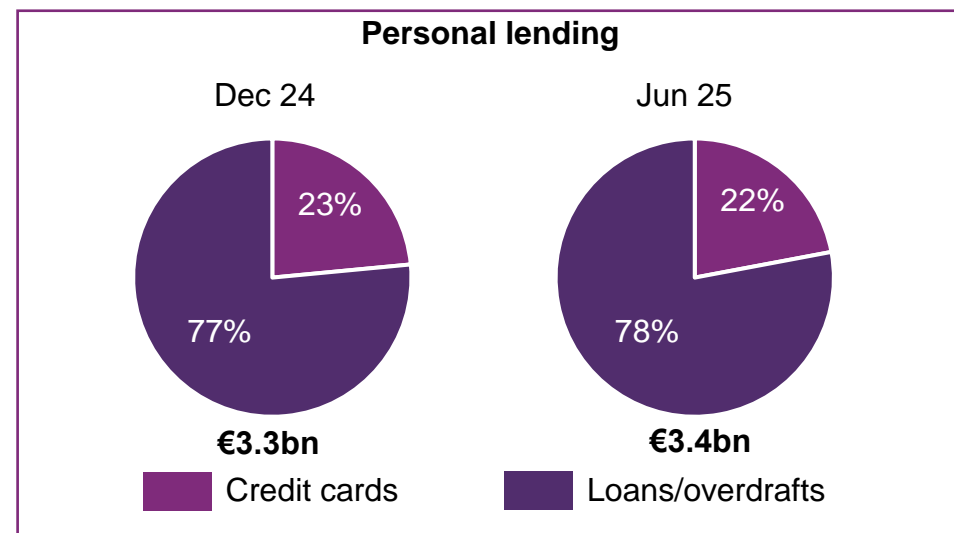
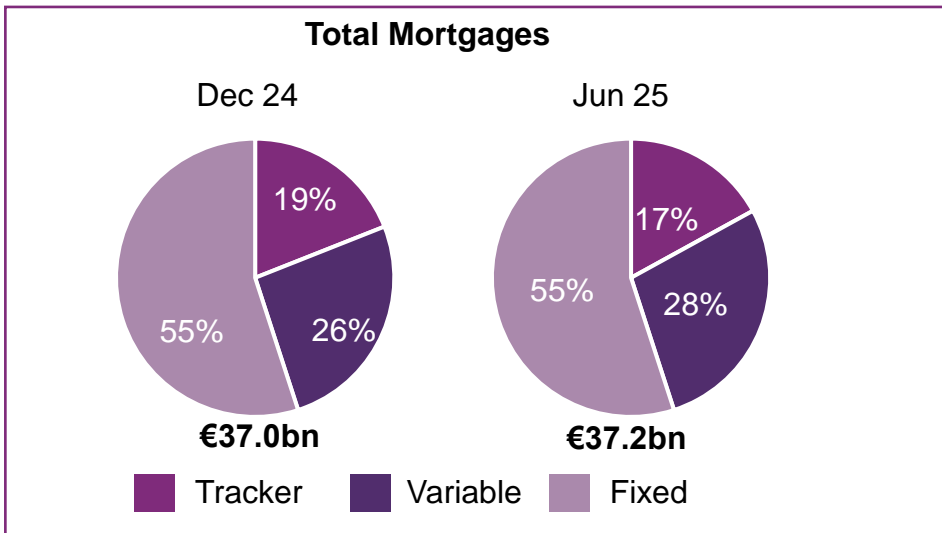
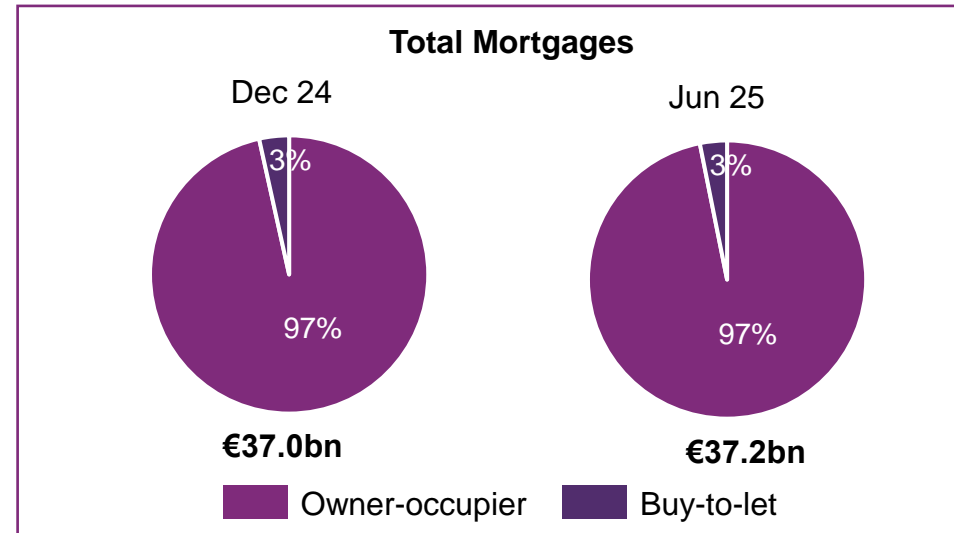
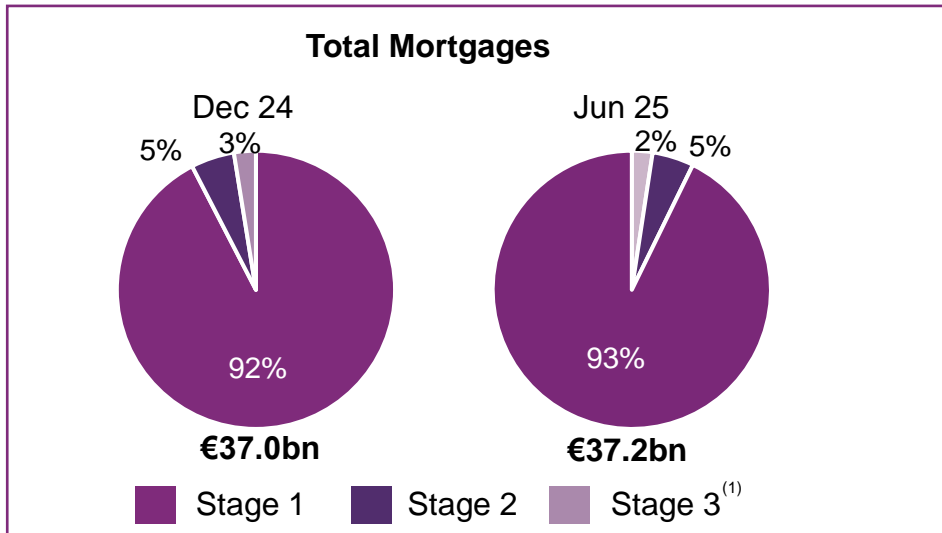
€bn	Mortgages	Personal	Property	Corporate & SME	At amortised cost Total	At FVTPL Total	Total
<b>Jun 2025</b>							
Customer loans	37.2	3.4	8.9	22.1	71.5	0.1	71.6
Total ECL cover (%)	0.7%	4.9%	5.6%	2.0%	1.9%		
<b>of which NPEs</b>	0.8	0.1	0.6	0.5	2.0	-	2.0
ECL on NPE	0.2	0.1	0.2	0.2	0.6		0.6
<b>ECL / NPE coverage* %</b>	25.1%	70.7%	33.4%	30.7%	31.8%		
<b>Dec 2024</b>							
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%		
<b>of which NPEs</b>	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
<b>ECL / NPE coverage* %</b>	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



# Mortgages\* and personal lending

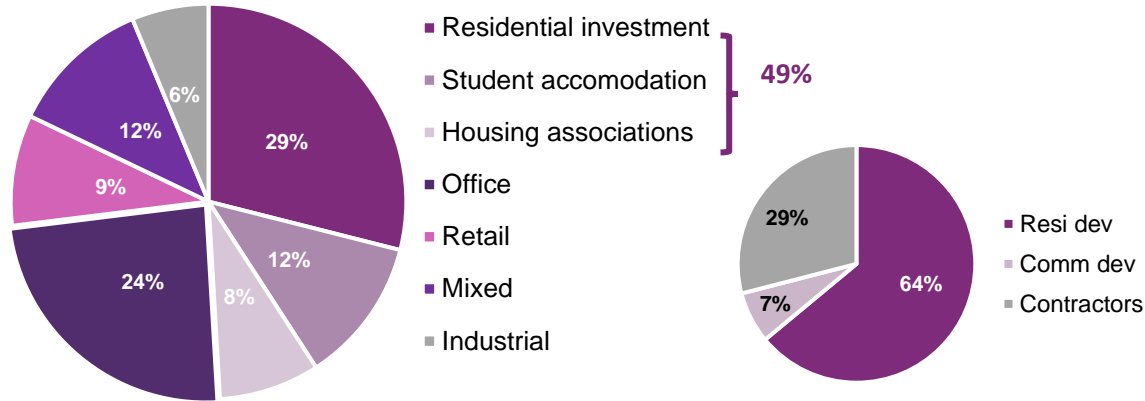


<sup>(1)</sup> Include Purchased or Originated Credit Impaired Loans (POCI)

\*Weighted average LTV for total mortgages; stock: 47% (Dec 24: 47%); Stage 3: 47% (Dec 24: 47%); new business: 68% (Dec 24: 68%)

# Property and Corporate & SME

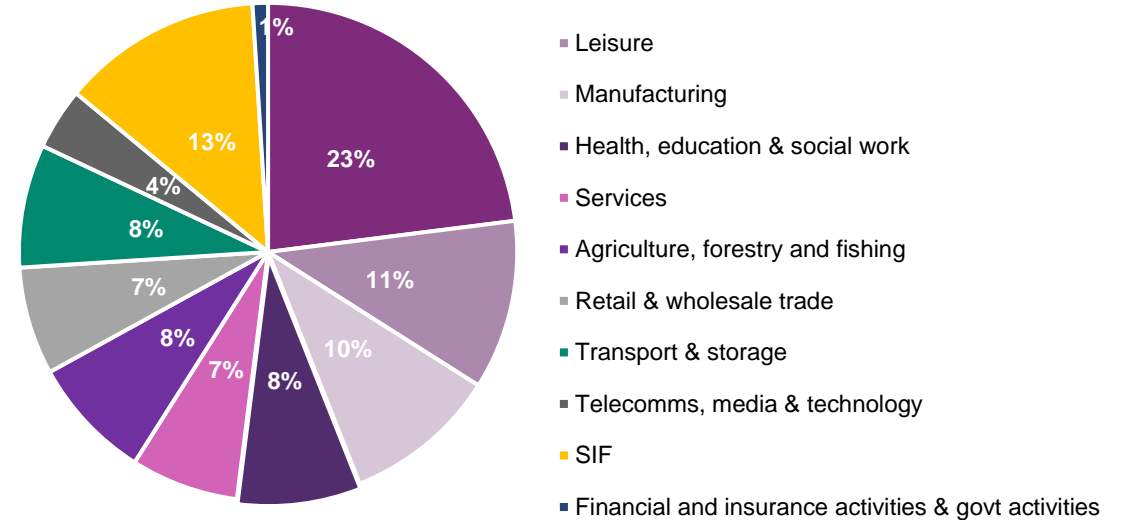
## Property €8.9bn/ ECL cover 5.6%



CRE investment €7.6bn

Land & development €1.3bn

## Corporate & SME €22.1bn



## Property €8.9bn; Strong ECL cover 5.6% (Dec 24: €8.8bn; 5.3%)

- Stage 2 €3.2bn with 7.1% ECL cover (Dec 24 €2.7bn; 8.3% cover)
  - Primarily reflects the impact of recalibrated investment property grading model rather than any credit deterioration

### CRE investment

- Well-diversified portfolio split ROI 69% and UK 31%; no US exposure
- Prudent origination metrics results in a book characterised by moderate LTVs and solid interest coverage ratios (ICR)
  - Average LTV of c. 55% on ROI CRE investment
  - Rental income and occupancy rates remain robust

### Land and development

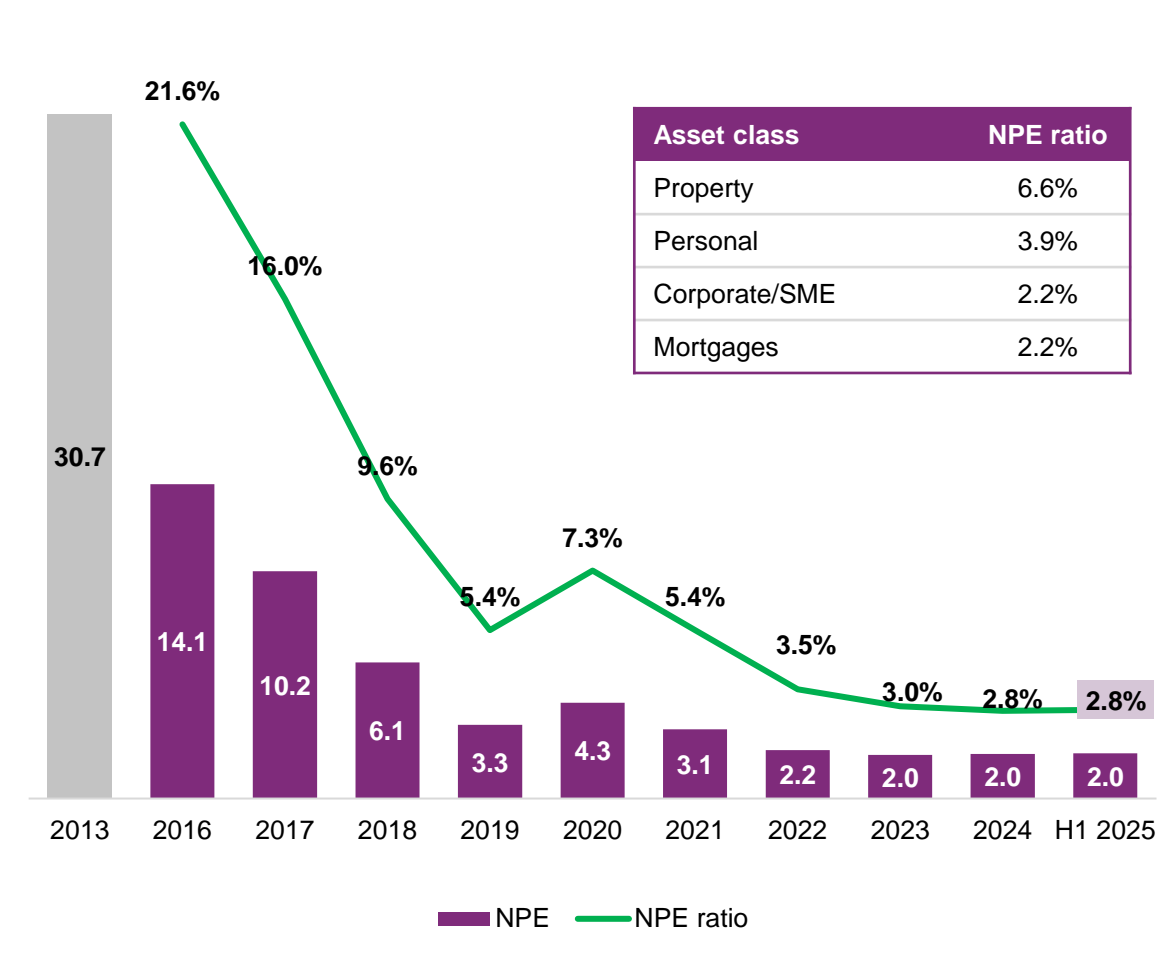
- Predominantly residential; no speculative lending; strong counterparties; pre-lets in place

## Corporate & SME €22.1bn ECL cover 2%; well-diversified portfolio (Dec 24: €22.2bn; 2.1%)

- €0.1bn reduction mainly due to repayments and foreign exchange movements exceeding new lending
- Syndicated and International Finance (SIF) €2.9bn (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 33% of exposures
  - 95% are rated by S&P with 87% rated B+ or above
  - Geographical split: 67% US, 27% ROW (primarily Europe) and 6% UK

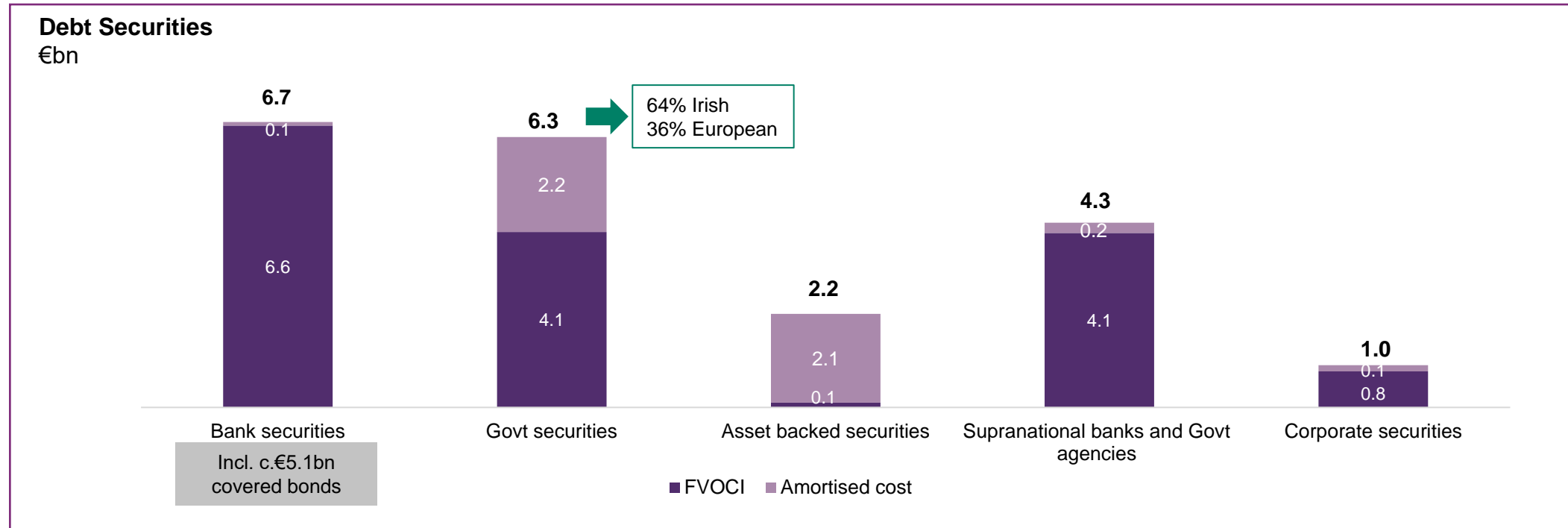
# NPEs 2.8% of gross loans

**Non-performing exposures (NPEs)**  
€bn



- NPEs €2.0bn; NPE ratio 2.8% Jun 25 (Dec 24: €2.0bn / 2.8%); made up of:
  - €0.8bn Mortgages (40%)
  - €0.6bn Property (29%)
  - €0.5bn Corporate/SME (25%)
  - €0.1bn Other personal (6%)
  
- ECL coverage 32%
  
- Weighted average LTV for Irish mortgages in Stage 3: 47% (Dec 24: 47%)

## Debt securities €20.6bn; primarily held for liquidity purposes



### Debt securities €20.6bn (Dec 24: €18.4bn):

- Increased €2.2bn YTD primarily in sovereign and supranational securities to deploy excess liquidity as credit spreads widen
- €15.8bn FVOCI; €4.8bn HTM (amortised cost); c. 99% are investment grade
- Circa 86% of the portfolio is fixed rate and hedged from an interest rate risk perspective
- €54m net change in FVOCI benefit to CET1 in H1 2025
- De minimis unrealised losses in the HTM portfolio
- Includes €3.0bn Socially Responsible Investment Bond Portfolio across green, social and sustainability bonds

# Capital detail

## Transitional and fully loaded capital detail and ratios

Capital ratios	Transitional Jun 25	Fully loaded Jun 25	Fully loaded Dec 24
<b>Total risk weighted assets (€m)</b>	<b>55,731</b>	<b>56,913</b>	62,030
<b>Capital (€m)</b>			
Shareholders' equity excl AT1 and Profit H1 2025	12,101	12,101	12,136
Regulatory adjustments / foreseeable charge	(2,771)	(2,771)	(2,760)
Common equity tier 1 capital	<b>9,330</b>	<b>9,330</b>	9,376
Qualifying tier 1 capital	<b>1,309</b>	<b>1,309</b>	1,236
Qualifying tier 2 capital	<b>1,654</b>	<b>1,654</b>	1,669
Total capital	<b>12,293</b>	<b>12,293</b>	12,281
<b>Capital ratios (%)</b>			
CET1	<b>16.7</b>	<b>16.4</b>	15.1
AT1	<b>2.4</b>	<b>2.3</b>	2.0
T2	<b>3.0</b>	<b>2.9</b>	2.7
Total capital	<b>22.1</b>	<b>21.6</b>	19.8

### RWA – Fully loaded

Risk weighted assets (€m)	Jun 25	Dec 24	Movement
Credit risk	<b>49,482</b>	53,806	(4,324)
Market risk	<b>488</b>	730	(242)
Operational risk	<b>6,874</b>	7,434	(560)
CVA	<b>69</b>	60	9
Total risk weighted assets	<b>56,913</b>	62,030	(5,117)

## Regulatory capital requirements

Regulatory capital requirements	Jun 25	Dec 25	Dec 26*
Pillar 1	4.50%	4.50%	4.50%
Pillar 2 requirement (P2R)	<b>1.35%</b>	<b>1.35%</b>	<b>1.35%</b>
Capital Conservation Buffer (CCB)	2.50%	2.50%	2.50%
O-SII Buffer	1.50%	1.50%	1.50%
Countercyclical Buffer (CCyB)	1.45%	1.45%	1.45%
<b>Total CET1 / Maximum distributable amount (MDA)</b>	<b>11.30%</b>	<b>11.30%</b>	<b>11.30%</b>
AT1	<b>1.95%</b>	<b>1.95%</b>	<b>1.95%</b>
Tier 2	<b>2.60%</b>	<b>2.60%</b>	<b>2.60%</b>
<b>Total capital</b>	<b>15.85%</b>	15.85%	15.85%

- The table above sets out the capital requirements at Jun 2025 and the proforma requirements for 31 Dec 2025 and 31 Dec 2026
- The Group is required to maintain a CET1 ratio of 11.30% on a regulatory basis at 30 Jun 2025
- P2R reduced to 2.4% from 2.6% for 2025
- CET1 buffer on a fully loaded basis of 5.1% to regulatory capital requirements of 11.30% at Jun 2025
- Total capital ratio of 21.6% on a fully loaded basis at Jun 2025 provides a buffer of c. 5.8% above total capital requirement of 15.85%

\* Dec 25 and 26 estimated on a look through basis

## Summary - warrants issued June 2017

- **Background:** warrants issued to the Minister for Finance at the time of the IPO (June 2017) giving the Minister the right to subscribe for 271m new shares in AIB Group plc at the prevailing exercise price
- **Exercise period:** 10-year exercise period, expire 27 June 2027
- **Exercise price:** set originally at €8.80 per share (200% of IPO price) but subject to anti-dilution adjustments for certain events, including share buybacks. Current exercise price of €6.752 per share (would reduce in the event of any future share buybacks)
- **Exercise condition:** exercisable at any time prior to expiry if the average daily VWAP is at or exceeds the exercise price for 30 consecutive trading days
- **HYFR disclosure:** see Note 23 (Share capital), page 90 of 2025 Half-Year Financial Report

# Macroeconomic scenarios and sensitivities

Macroeconomic scenario - Base (%)	2025	2026	2027	2028	2029
<b>Republic of Ireland</b>					
GDP growth	5.7	(6.8)	1.2	2.9	2.8
Residential property price growth	4.0	2.5	2.0	2.0	2.0
Unemployment rate	4.8	5.0	5.1	4.9	4.7
Commercial property price growth	3.0	5.0	3.0	3.0	3.0
Employment growth	2.0	1.5	1.8	1.9	2.0
Average disposable income growth	5.3	4.0	4.0	5.6	5.5
Inflation	2.2	2.1	2.0	2.0	2.0
<b>United Kingdom</b>					
GDP growth	0.7	1.3	1.7	1.5	1.5
Residential property price growth	3.5	2.5	2.0	2.0	2.0
Unemployment rate	4.6	4.9	4.8	4.7	4.7
Commercial property price growth	3.5	3.0	3.0	2.0	2.0
Inflation	3.0	2.2	1.9	2.0	2.0

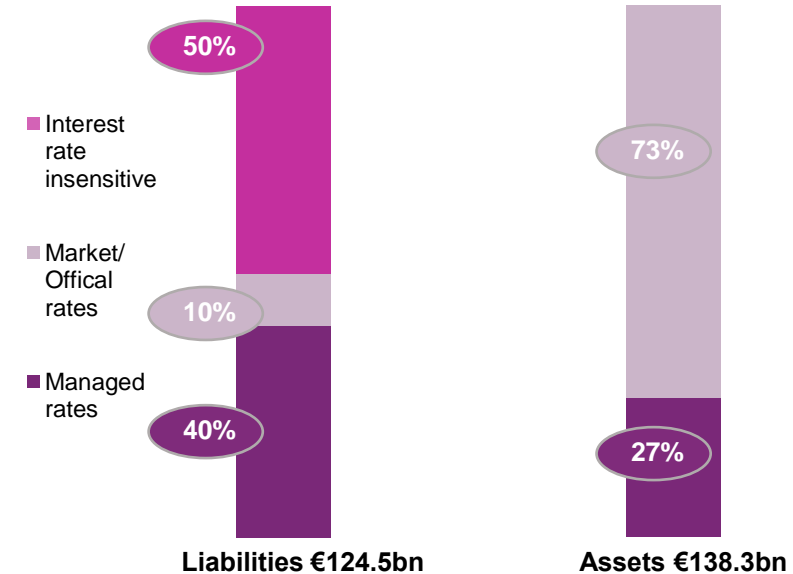
## Customer loans ECL sensitivities

Jun 2025 €m	Reported	Base 100%	Downside scenario 1 100%	Downside scenario 2 100%	Upside scenario 100%
ECL allowance	1,365	1,174	1,616	2,297	1,074
Delta to Reported		(191)	251	932	(291)
Delta to Base			442	1,123	(100)

Jun 2025 macroeconomic scenarios and weightings: Base scenario (50%); Downside scenario 1 'Escalating trade tensions' (40%); Downside scenario 2 'Global trade war' (5%); Upside scenario 'Quick recovery' (5%).

Note rounding may apply

## Composition of balance sheet by interest rate type at Jun 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 Jun 2025

€m	-100bps	-50bps	-25bps	+25bps	+50bps	+100bps
Euro	(248)	(139)	(77)	65	137	273
Sterling	(40)	(20)	(10)	10	20	39
Other (mainly US\$)	(18)	(9)	(4)	4	9	18
<b>Total</b>	<b>(306)</b>	<b>(168)</b>	<b>(92)</b>	<b>80</b>	<b>166</b>	<b>330</b>

## Credit ratings

30 Jun 2025	MOODY'S	S&P Global Ratings
<b>AIB Group plc (HoldCo)</b> Long term issuer rating	<b>A3</b>	<b>BBB</b>
Outlook	Positive	Positive
Investment grade	✓	✓
<b>AIB p.l.c. (OpCo)</b> Long term issuer rating	<b>A1</b>	<b>A</b>
Outlook	Positive	Positive
Investment grade	✓	✓

## Dividend timetable: interim cash dividend per share 12.328c

### Dividend timetable

Event	Date
Half-year results	Fri, 1 August 2025
Ex-dividend date	Thurs, 21 August 2025
Record date	Fri, 22 August 2025
Currency/tax election deadline	Fri, 17 October 2025 @ 12:00 midday
Dividend payment date	Tues, 11 November 2025

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