
# AIB Group plc

## Half-Year Financial Results

For the six months ended 30 June 2026

# 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 18 in the 2025 Annual Financial Report and updated on page 30 of the Half-Year Financial Report 2026. 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 18 of the 2025 Annual Financial Report and updated on page 30 of the Half-Year Financial Report 2026 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.

# Strong H1 2026 performance

Profit after tax €939m
RoTE 23.2%

Gross loans
€74.5bn, +3%
New lending €7.5bn, +10%

Strong capital position
16.1% CET1

Resilient NII €1,871m;
NIM 2.68%

Growing deposits
€118.8bn, +1.3%

Interim dividend
19.528c per share, €406m[(1)]

*(1) Interim dividend of 19.528c per share is one third of full year 2025 total ordinary dividend of 58.585c per share; €406m is based on the expected number of shares in issue on the record date*

# H1 2026 sustainability highlights

€30bn climate action target
€26bn since 2019
€3.1bn in H1 2026
*41% of new lending*

> 18,000 financial planning consultations in H1
*Supporting customers' financial wellbeing*

40+ community fraud awareness events
*Educate, protect & build customer trust*

Leading issuer of ESG bonds
€8.2bn issued since 2020

€6.6bn cumulative new lending to first-time buyers, achieved our > €6bn target
*Supported c.23,000 customers*

Gender balance maintained across management levels
*42% of management are women*

## Sustainability targets

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

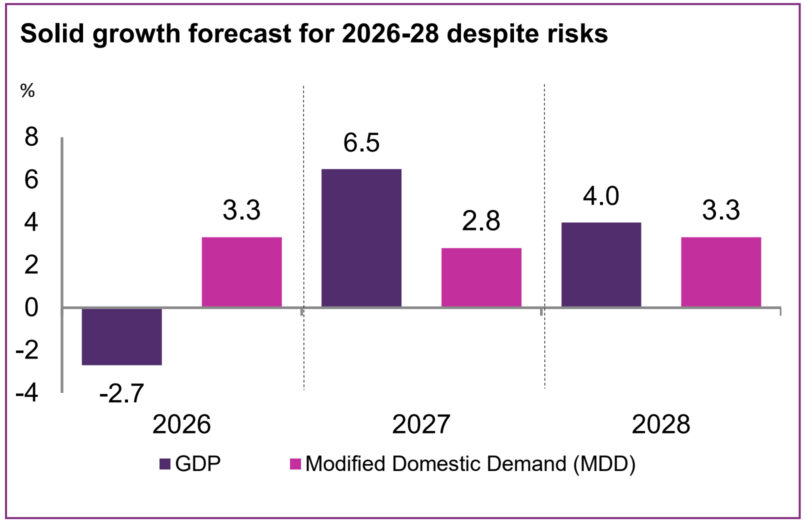
Helping customers to buy their first home
**> €6bn new lending** by 2026

Universal inclusion
**Ongoing gender-balanced** management(1)

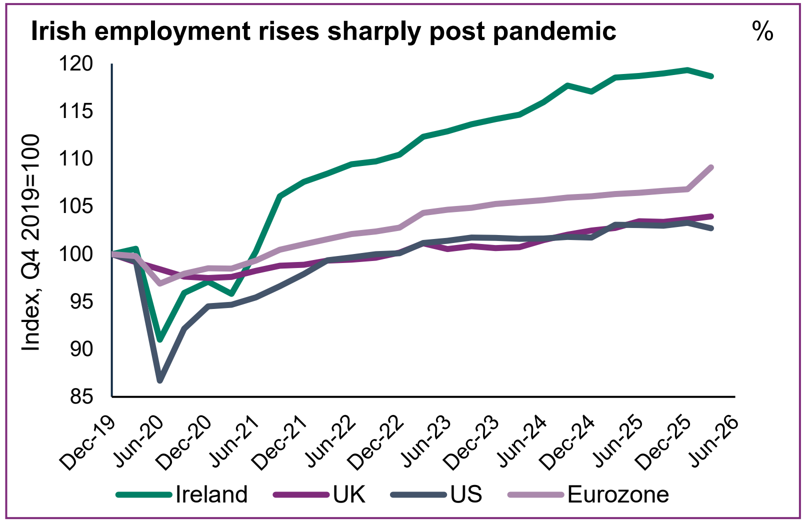
*(1) The Equileap annual Gender Equality Global Report & Ranking equates 'gender balanced' with between 40% and 60% women*

# Solid Irish economic fundamentals

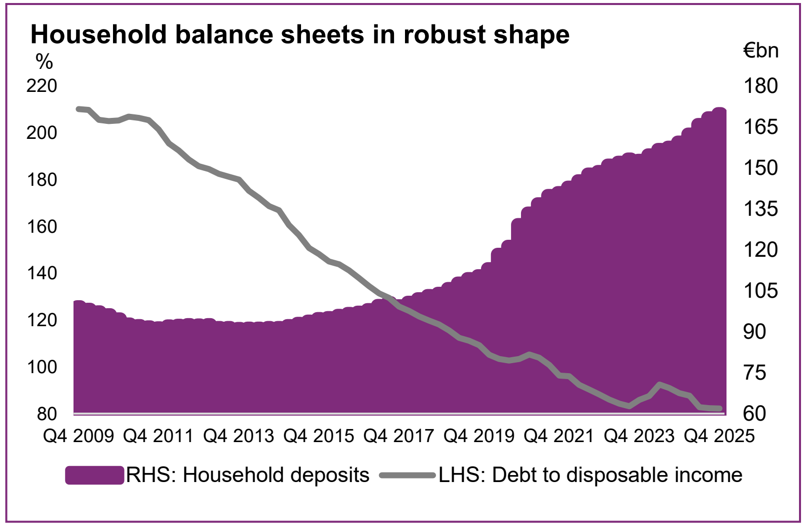
## *Underpinned by strong labour force and population growth*



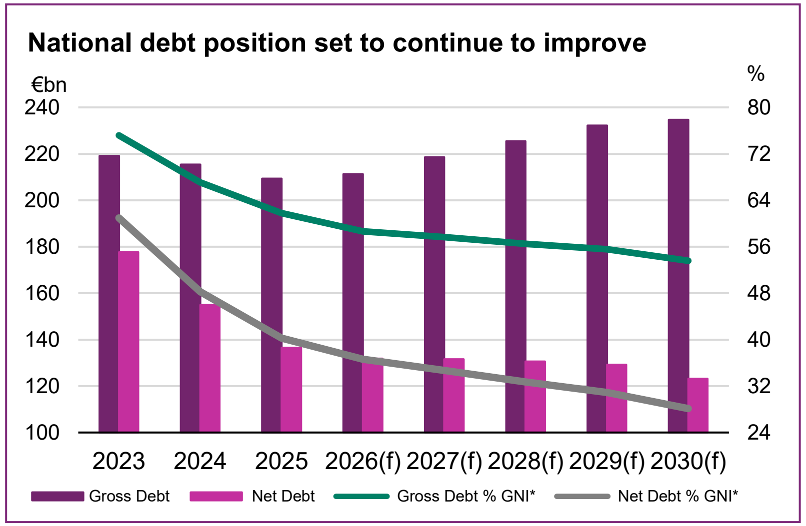

*Source: CBI Quarterly Bulletin Q2 2026*




*Source: CSO, LSEG Datastream*




*Source: CSO, Central Bank, AIB ERU*




*Source: Dept. of Finance, AIB ERU*

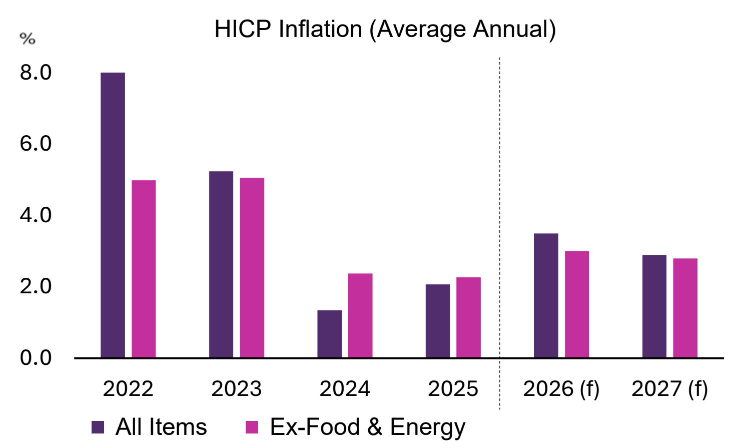
- Irish economy continues to perform robustly. Forecasts show solid MDD growth expected
- Ireland's jobs market continues to outperform; employment up 19% between 2020 and Q1 2026, > 2.8 million people currently at work
  - Unemployment rate 5% at June 2026
- Strong population growth (c. 7% over 2022-2030) continues to underpin labour force and economy
- Private sector balance sheets are characterised by low debt and high savings
  - The proposed PIA(1) will broaden investment product distribution and accelerate ongoing wealth opportunities
- Despite the ramp-up in investment, the national debt position is set to improve further, as gross debt as a share of GNI* falls
  - A continued build-up of financial assets, largely through ongoing transfers to Ireland's sovereign wealth funds, will lead to a significant gap emerging in the gross and net debt positions

*(1) Personal Investment Account*

# Open and resilient Irish economy

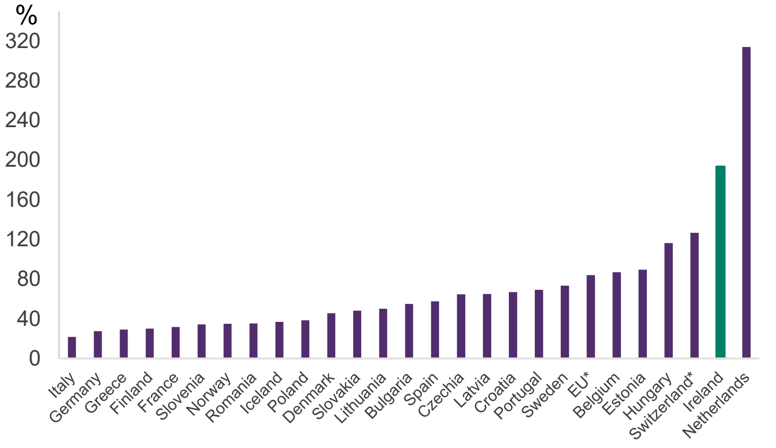
## *Strong fiscal position facilitates State investment in housing and infrastructure*

**Smaller rise in inflation expected compared to 2022-23**



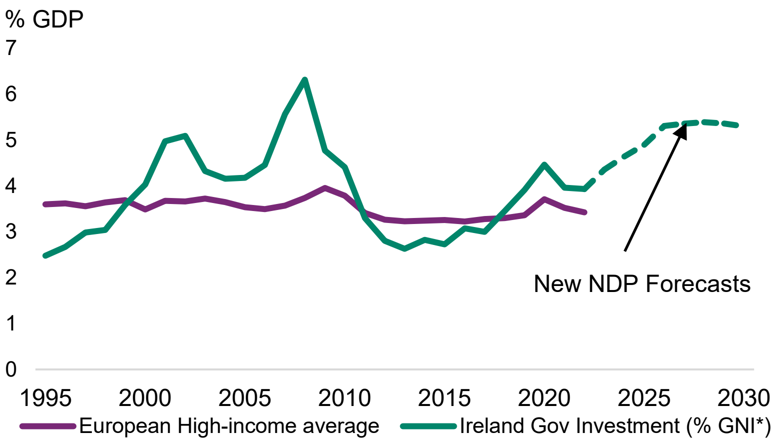

*Source: CSO, CBI*

**Well-established stock of inward FDI (% GDP, 2024)**



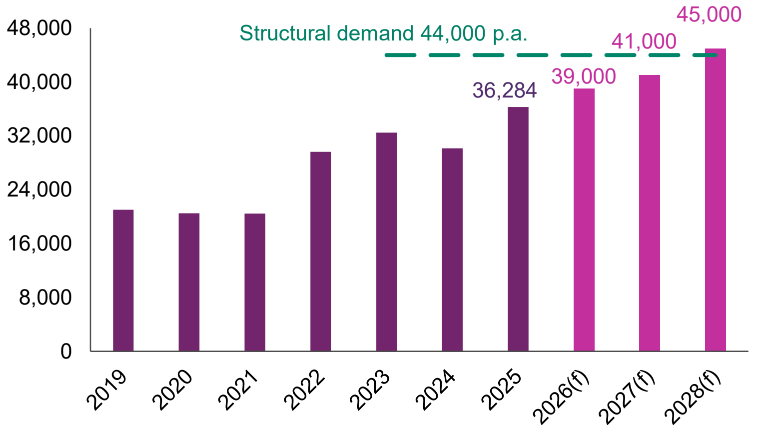

*Source: Eurostat*
**2023*

**Government ramping up infrastructure investment**




*Source: Irish Fiscal Advisory Council, Dept. of Finance*

**Housing completions expected to rise in the years ahead**




*Source: AIB ERU, CSO, ESRI*

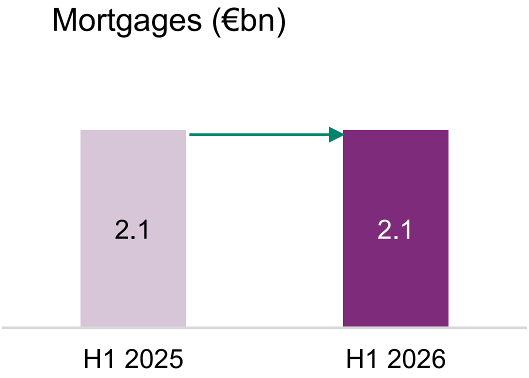
- Inflationary pressures are not expected to be as severe as 2022-2023
- Ireland remains an attractive investment destination with mature broad-based FDI sectors embedded across the country
  - 190 investments secured in H1 2026, follows record 323 in 2025. Investments in key sectors such as technology, life sciences, industrial engineering and financial services(1)
- National Development Plan €275bn for public capital investment 2026-2035
  - €102.4bn allocated to meet infrastructure deficits in housing, water, energy and transport sectors. This represents c. 5.3% of GNI* by 2030, well above EU average
- Housing completions expected to rise to 45k by 2028 in line with structural demand of 44k p.a.

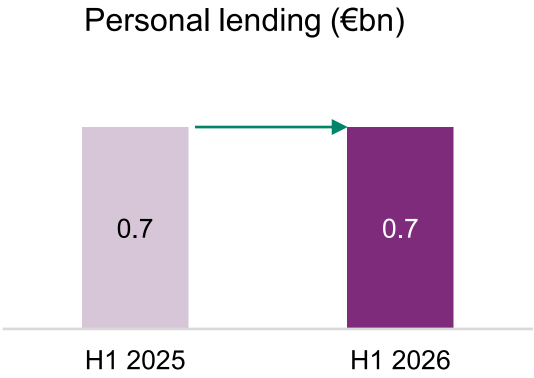
(1) *Source: IDA Ireland*

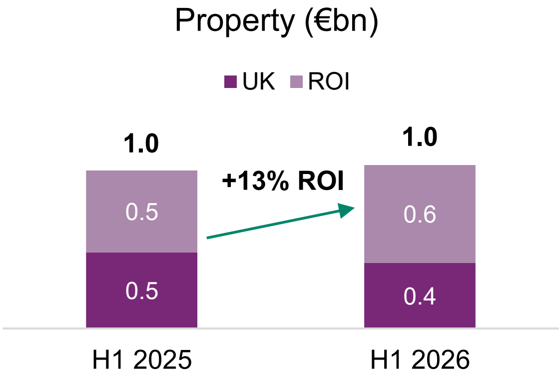
# New lending up 10% to €7.5bn

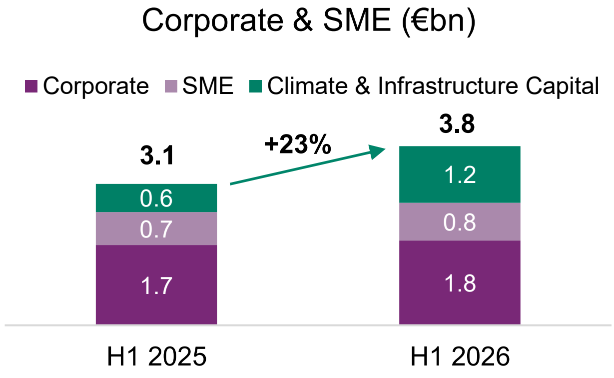
*Climate & Infrastructure Capital and Corporate lending delivering growth*

## New lending across asset classes

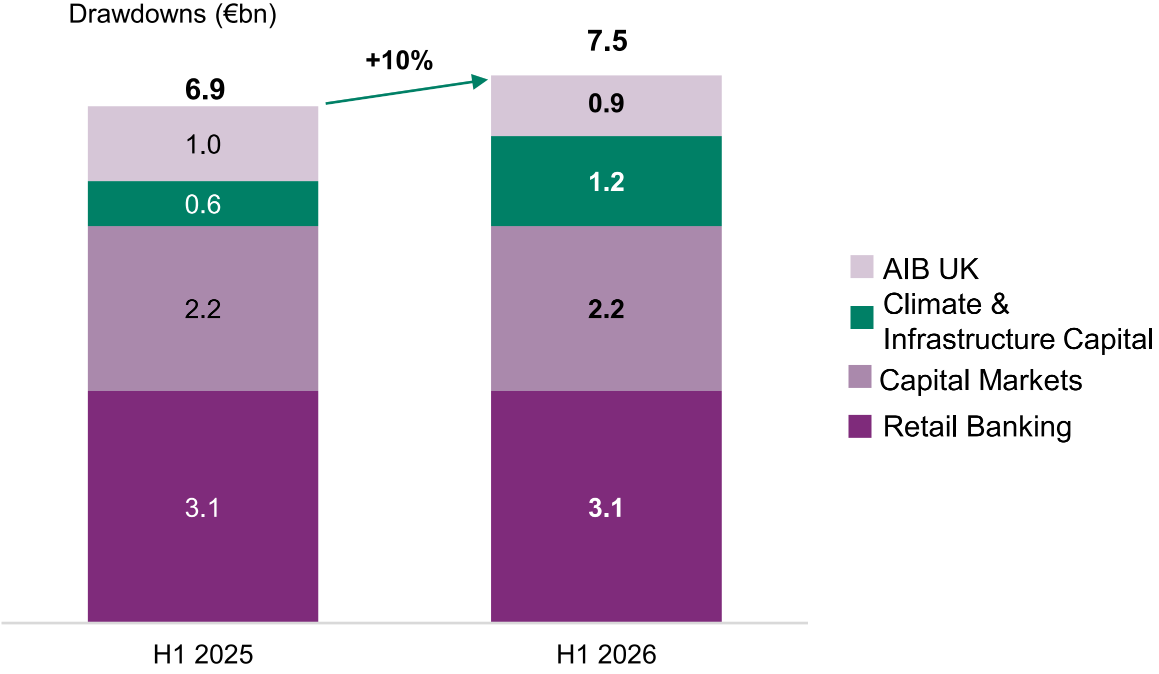


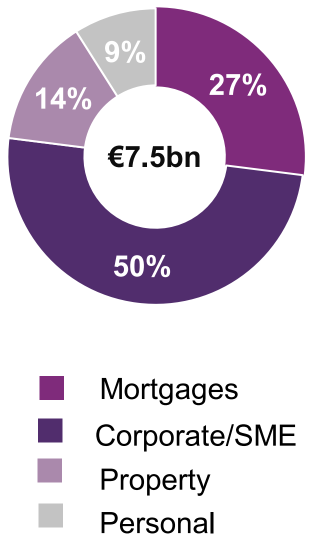




## New lending growth




## New lending




Mortgage new lending €2.1bn

- Mortgage market share 30%[(1)]
- Leading direct-to-customer mortgage provider with 46% market share

Personal new lending €0.7bn

Property new lending is in line with prior year with a strong performance in ROI

Strong growth in Climate & Infrastructure Capital following rebound in activity

Green and transition lending represents:

- **41%** of €7.5bn total new lending
- **60%** of €2.1bn new mortgages

(1) *Mortgage drawdowns BPFI for YTD June 2026*

*Note rounding may apply*

# AIB is Ireland's #1 Bank in a changing banking landscape

*Market-leading franchise underpinned by trust, reliability, capability & adaptability*

| Trusted franchise | Simpler bank | Digitalised offering | Scalable | Sustainability leader |
|---|---|---|---|---|
| 3.5 million customers | Simplified product suite | Quick, secure credit & everyday banking | Cloud-enabled | Empowering the transition |

### #1 Digital & physical channels

Largest branch network in Ireland

86% of key products sold digitally

84% personal current a/cs digitally active (ROI only)

New mobile app launched >1m logins in 1st 30 days

### #1 Digital life offering & branch presence

Extensive wealth management

AUM €20.2bn(1)
+10% incl. c. £0.7bn Legacy Wealth Management acquisition

AIB life; c. 62,200 policy holders

Preparing for PIA(2) opportunity leveraging existing wealth propositions

### #1 Irish retail bank

Leading mortgage provider

30% mortgage market share(3)

40% personal main current account share(4)

### #1 Business bank

Relationship driven corporate business model

49% share of business main current accounts(5)

No. 1 Irish corporate bank for FDI

### #1 Green bank & employer of choice

Doing well by doing good

Funding the transition to renewable energy & social infrastructure

Provided resi development finance supporting the construction of >10,000 homes

Awarded the Most Popular Graduate Recruiter of the Year for 7th consecutive year

AIB | Goodbody | AIB life | Payzone | haven | EBS

**Customer First** | **Greening our Business** | **Operational Efficiency & Resilience**

*(1) Goodbody €16bn, AIB life €3.4bn, Legacy Wealth Management c. £0.7bn, acquisition to complete in H2 subject to regulatory approval*

*(2) Proposed Irish Government's Personal Investment Account expected in 2027 as part of the SIU initiative*

*(3) Mortgage drawdowns BPFI YTD Jun '26*

*(4) Ipsos B&A, Personal Finance Market Pulse Q2 '26*

*(5) Ipsos B&A, AIB SME Market Monitor '25*

# Customer First:
## *Delivering enhanced customer and financial outcomes*

**Maintaining trust and long-term relationships with our customers**

| Easy | Engage | Protect |
| --- | --- | --- |

### Customer & commercial outcomes

**Easy**
- **Continued record-breaking NPS**
  - All-time highs maintained across **multiple customer journeys**
- **#1 Brand across pillar banks**(1)
  - Brand Health Score **78 points, a 3-year high**

**Engage**
- **Personal Segmentation Strategy** defined
  - Tailored propositions with a focus on youth, HNW & financial wellbeing
- **Zippay launched** enabling customers to send, request & split money instantly using mobile phones

**Protect**
- **Unified complaints mgmt. system** implemented
  - Enhanced end-to-end visibility and improved oversight
- Supporting customers' **Financial Wellbeing** as a trusted partner
  - **144** advisors in our communities

### Abi, our AI digital assistant

- **Abi** is live across all AIB channels **phone, website and new mobile app**
- **c. 6,500** average number of calls supported per day, **+25%** since FY 2025
  - Equating to a **69%** triage rate of which **19%** are contained by Abi
- **90** customer journeys in our Customer Engagement Centre, **+60%** since FY 2025; reducing cost to serve
- Abi successfully launched in next-gen mobile app across an initial **18 journeys**
- **GenAI** enabled in Abi in the new app and in H2 will roll out to Customer Engagement Centre & website

*(1) Source: Brand Health Performance, June 2026*

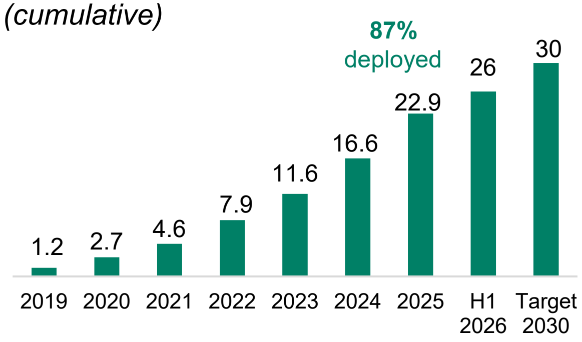
# Greening our Business: Mobilising capital to support climate action

*Grow our business in green energy & sustainable infrastructure*

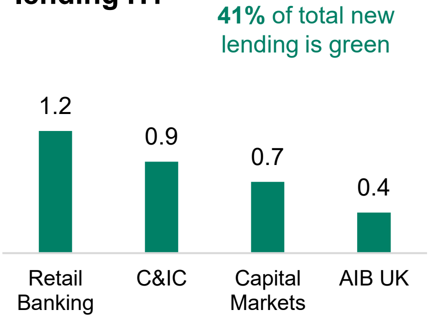
## Selective growth underpinned by strong pipeline and the significant sustainable finance opportunity

### Financing the transition to a more sustainable future

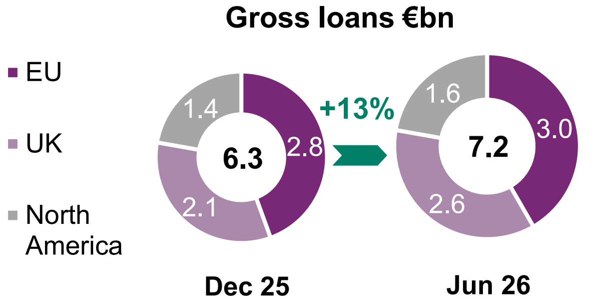
**Climate action target: €26bn issued** *(cumulative)*

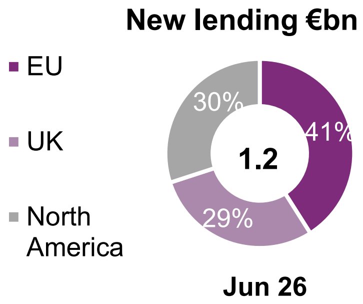



**€3.1bn new green & transition lending H1**




### Selective Climate & Infrastructure Capital (C&IC) loan growth




### Supporting green transition and social infrastructure

Dublin Waste to Energy — c. €83m participation in DWTE Ireland's largest waste-to-energy facility converting 690,000 tonnes of waste to c. 61.5MW of electricity – enough to power c. 115,000 homes p.a.

IPX Power — Provided $150m in financing of IPX Power's 1.1GW solar & 4.6GWh BESS in California, US

NTR — Provided €66m in financing to date on a phased basis increasing renewable energy capacity to 122MW across Ireland & France

*Note rounding may apply*

# Operational Efficiency & Resilience: Focus on digitalisation & simplification

*c. €400m p.a. investment increasing resilience, leveraging scale & accelerating innovation for future growth*

## Enhanced resilience & digitalisation

### Resilient platforms

- **Zero** critical cyber incidents
- **>99.99%** IT service availability maintained across critical customer services[1]

### Broadening capacity, capability & customer engagement

- **c. 2.1m** customers opted in for push notifications; **+55%** increase YoY
- **2.4 million** digitally active customers

## Simplified & improved efficiency

### Multi-year operational efficiency delivery agenda reducing complexity

- **Product rationalisation;** removal of **c.45** products by end 2026
- **Financial close** reduced to **day 3**

### Scaling AI adoption

- AI embedded across 100s of workflows; **agentic capabilities live & expanding** e.g. **Legal agent live;** engineering workforce **fully AI-enabled** by Q4

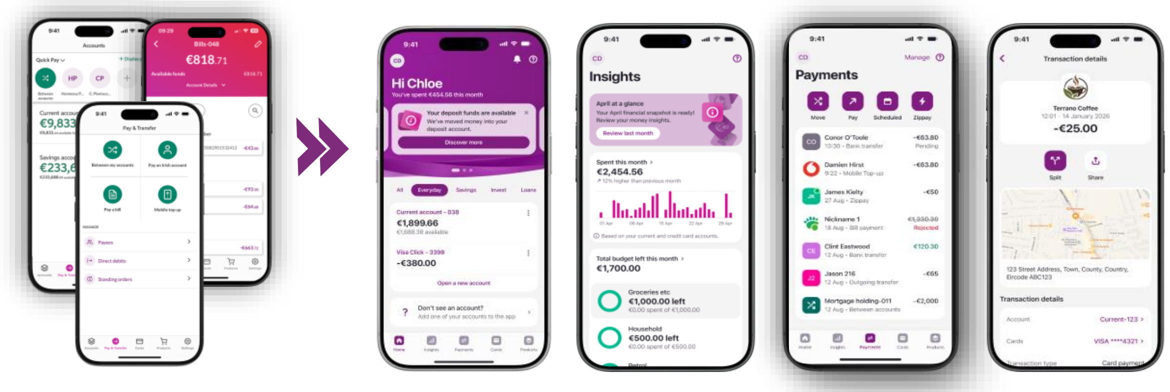
*Significant transformation of our mobile app underpinned by next-generation digital engagement platform*

### New mobile app launched, designed in collaboration with customers

*Old mobile app*

Basic interface

**Focus on everyday** | **Insights & personalisation** | **Easier payments** | **Transaction enrichment**



- Cloud-based architecture & modular design enables **faster innovation** & **seamless scalability**
- Real-time data infrastructure powering instant updates, **personalised insights & continuous optimisation**
- Instant, **simplified payments** and richer transaction insights including fast, secure **SEPA Instant** and **Zippay** P2P payments
- **Enhanced security** aligned with customer trust expectations and evolving regulatory standards

*(full rollout H2 2026)*

*[1] Customer-facing vital business services & the non-customer-facing enabling services that support them*

# Generating sustainable value; completing the current strategic cycle with momentum

*Delivering on our commitments with attractive returns; well positioned for the future*

**Solid platform for enduring growth**

**Executing at pace against our strategic objectives**

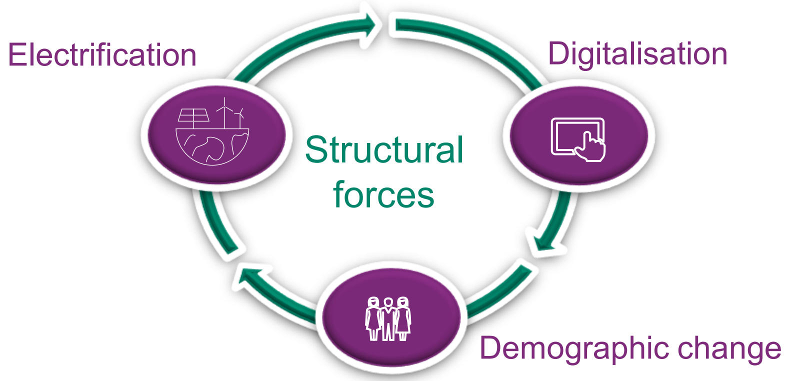
**Sustainable value creation**

**Targets continue to guide the business and will be refreshed for Strategy 2030 with FY 2026 results in March 2027**

| | | |
|---|---|---|
| Costs <€2bn with CIR <50% | CET1 >14% | RoTE(1) 15% |

## 2026 and beyond…

- On track to deliver a strong finish in the final year of our strategic cycle
- Moving into the next strategic cycle with positive momentum
- Well placed to capitalise on three structural forces shaping our business




With a clear strategic ambition AIB is well positioned for the future to create sustainable value underpinned by its leading market position, resilient business model and strong capital base

*(1) RoTE = (PAT – AT1) / (CET1 @ 14% of RWAs)*


# Financial Performance

# Financial performance H1 2026

**Profit after tax €939m (H1 2025: €927m)**

- RoTE 23.2%; EPS 42.2c

**Total income €2,282m up 2%**

- Net interest income €1,871m stable; other income €411m (+15%)

**Costs €1,001m(1) up 2% as guided**

- Cost income ratio unchanged at 44%; FTEs 2% lower at 10,144 (Jun 25: 10,375)

**Gross loans increased 3% to €74.5bn (Dec 25: €72.3bn)**

- €7.5bn new lending up 10% versus H1 2025

**Asset quality remains resilient; ECL cover unchanged at 1.6%**

- ECL charge of €91m; 25bps cost of risk

**Strong funding position**

- Customer deposits €118.8bn increased €1.6bn or 1.3% (Dec 25: €117.2bn)

**CET1 16.1%(2) (Dec 25: 16.2%) well ahead of regulatory requirements**

- Strong organic capital generation of c.170bps not included in 16.1% CET1 ratio
- Interim ordinary dividend of 19.528c per share or c. €406m(3)
- €1bn share buyback announced in March 2026 continues; €410m completed to June

*(1) Excludes exceptional items, bank levies and regulatory fees*
*(2) The CET1 ratio does not include interim profits for the half-year 2026 pending a final decision on payout at year end*
*(3) Interim dividend of 19.528c per share is one third of full year 2025 total ordinary dividend of 58.585c per share; €406m is based on the expected number of shares in issue on the record date*


# Income Statement

# Income statement: profit after tax €0.9bn and RoTE 23.2%

| **Summary income statement (€m)** | **H1 2026** | H1 2025 |
|---|---|---|
| Net interest income | **1,871** | 1,874 |
| Other income | **411** | 358 |
| **Total operating income** | **2,282** | 2,232 |
| Total operating expenses(1) | **(1,001)** | (979) |
| Bank levies and regulatory fees | **(109)** | (108) |
| **Operating profit before impairment and exceptional items** | **1,172** | 1,145 |
| Net credit impairment charge | **(91)** | (85) |
| Equity accounted investments | **2** | 13 |
| **Profit before exceptionals** | **1,083** | 1,073 |
| Exceptional items | **(2)** | (4) |
| **Profit before tax** | **1,081** | 1,069 |
| Income tax charge | **(142)** | (142) |
| **Profit after tax** | **939** | 927 |

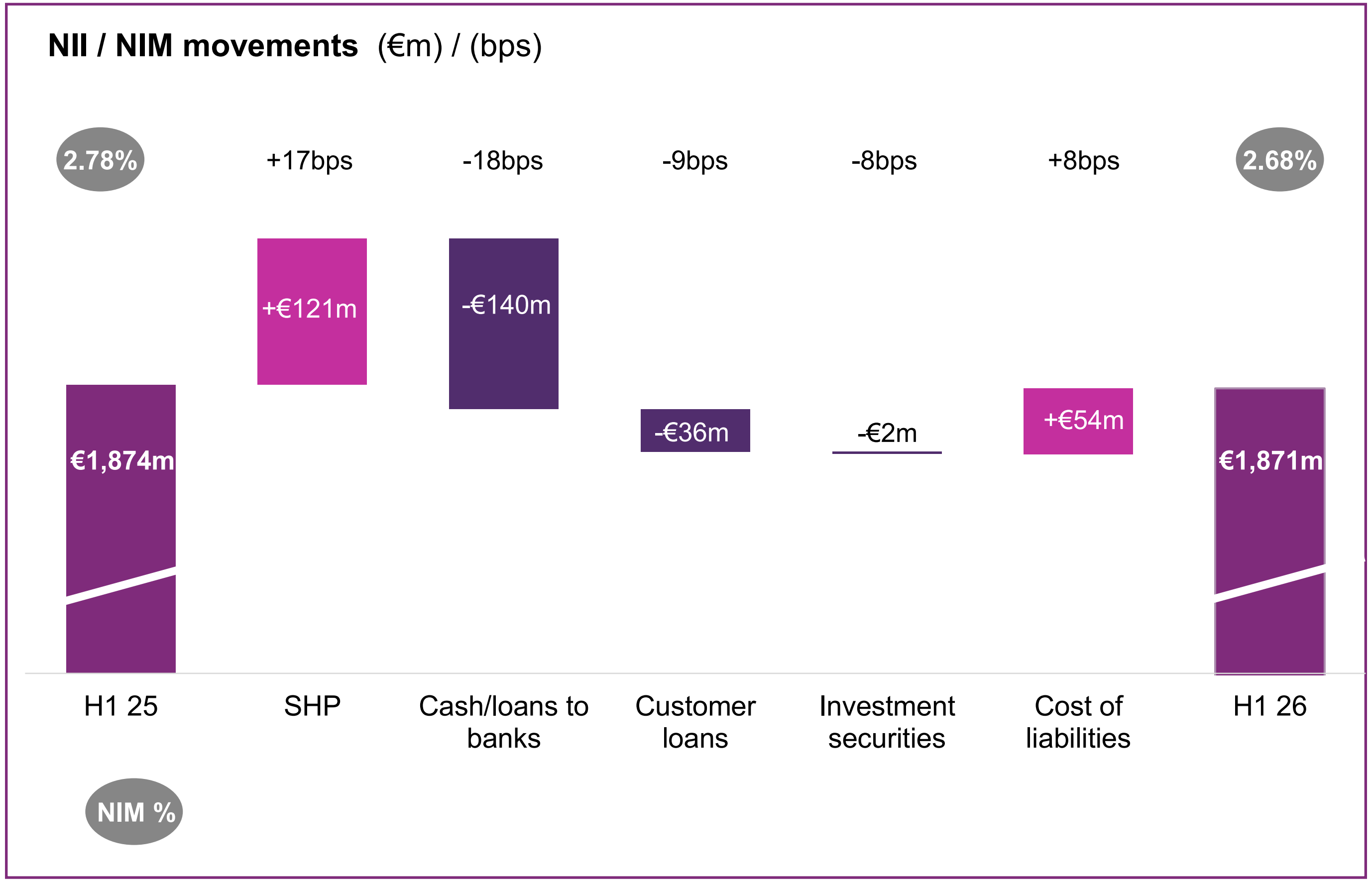
| **Metrics** | **H1 2026** | H1 2025 |
|---|---|---|
| Net interest margin (NIM) | **2.68%** | 2.78% |
| Cost income ratio (CIR)(1) | **44%** | 44% |
| Return on tangible equity (RoTE)(2) | **23.2%** | 21.4% |
| Return on assets (RoA) | **1.2%** | 1.2% |
| Earnings per share (EPS) | **42.2c** | 39.0c |
| Dividend per share (DPS) | **19.528c** | 12.328c |

- Total operating income €2,282m up 2%
- Operating expenses €1,001m up 2%
  - CIR 44%
- Bank levies and regulatory fees €109m includes Irish bank levy of €94m
- Net credit impairment charge €91m
- RoTE 23.2% and RoA of 1.2%
- Earnings per share 42.2c up 8%
- Interim dividend per share of 19.528c up 58%

Expect FY 2026:
- Bank levies & regulatory fees c. €140m
- No material exceptional items expected

*(1) Excludes exceptional items, bank levies and regulatory fees*
*(2) RoTE = (PAT – AT1) / (CET1 @ 14% of RWAs)*

# Net interest income €1,871m stable; NIM 2.68% up from 2.65% at Q1 2026



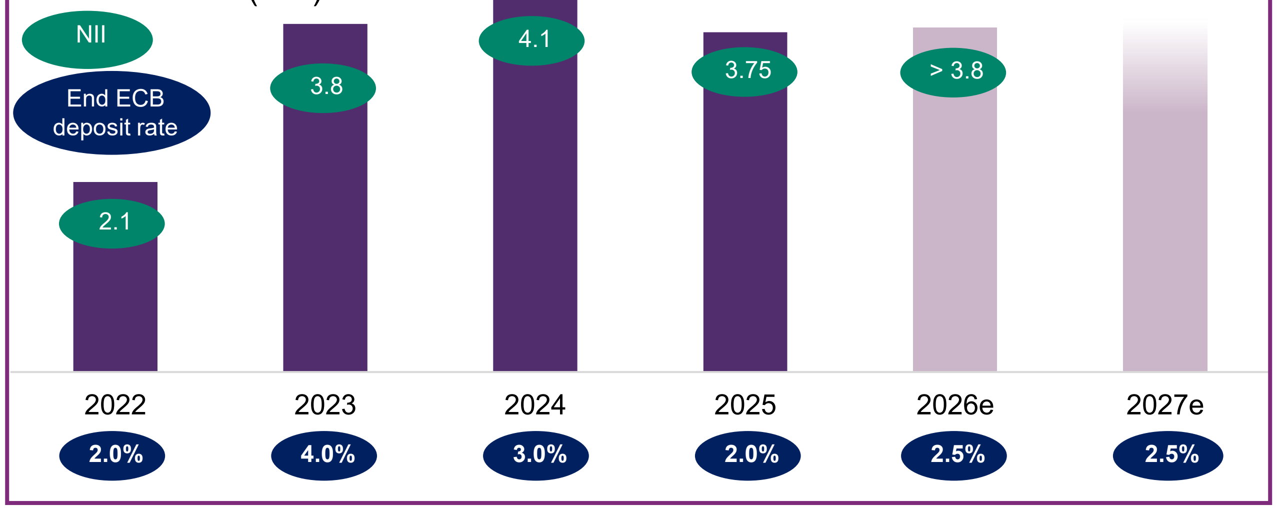

NII €1,871m decreased slightly by €3m due to a lower rate environment partially offset by structural hedge and higher average loan and deposit volumes. Main drivers:

- +€121m structural hedge programme (SHP) benefit from unwind of negative carry
- -€140m cash/loans to banks
- -€36m customer loans
- -€2m investment securities
- €54m lower cost of liabilities:
  - +€52m mainly lower wholesale funding costs driven by lower interest rates
  - +€2m customer deposits
- Q2 exit NIM 2.71% (Q1 NIM: 2.65%)

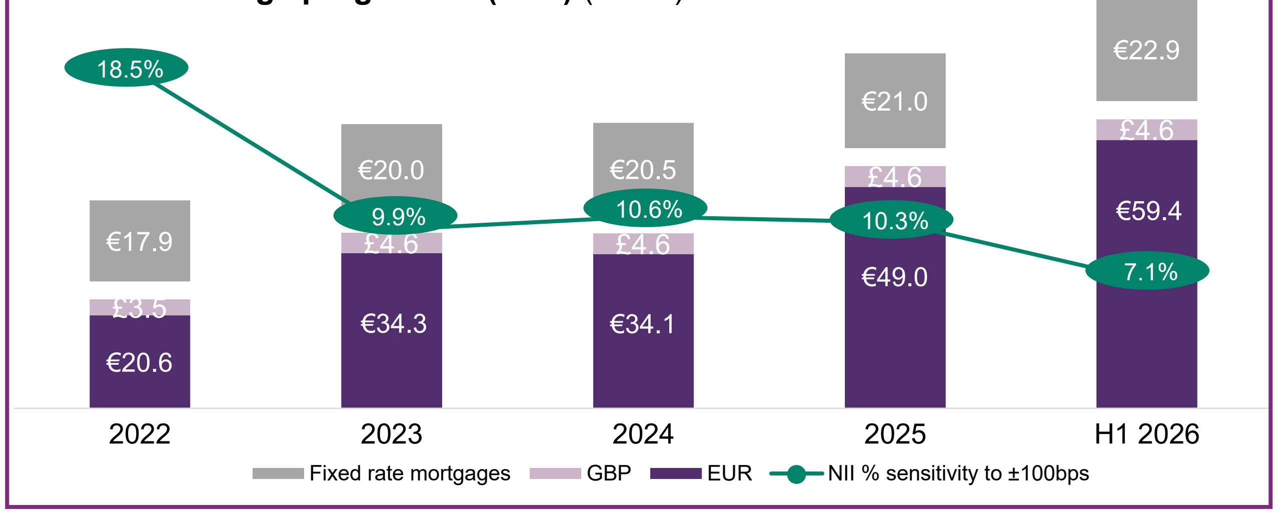
*Note rounding may apply*

# NII resilience through the cycle with positive momentum

**NII resilience** (€bn)




**Structural hedge programme (SHP)** (€/£bn)




(1) *Deposit beta covers all customer deposits including interest and non-interest bearing accounts*
(2) *NII +100bps sensitivity +€262m as at Jun 26; Sensitivity table on slide 44*

**NII 2026 guidance > €3.8bn**

- Updating guidance to > €3.8bn (from c. €3.8bn)
  - Assumes ECB deposit rate of 2.50% at Dec 2026 (previously 2%)
- Deposit beta[(1)] of c. 20% in H1 2026; expect c. 20% for FY 2026

**NII resilience:**

- NII demonstrated resilience with growth in Q2 2026
- Positive outlook for NII driven by:
  - Growing and granular domestic deposit base
  - Growing balance sheet with expected c. 5% loan CAGR 2025-2027
  - Proactive balance sheet management

**Structural hedge programme:**

- Additional €10bn hedging volume transacted in March 2026
  - NII sensitivity +100bps scenario +€262m[(2)] (reduced from €387m at Dec 25)
  - Expect to replace c. €6bn maturing swaps in 2026; c. €6bn in 2027
- EUR fixed rate mortgages had a yield of 3.2% and WAL of 1.9 years at Jun 26
  - c. €5bn fixed rates to expire in 2026; c. €7bn in 2027

| | EUR | | | | GBP | | | |
|---|---|---|---|---|---|---|---|---|
| **Derivative portfolio** | 2025 | **H1 2026** | 2026e | 2027e | 2025 | **H1 2026** | 2026e | 2027e |
| Weighted average life (years) | 5.1 | **5.1** | **5.0** | **4.8** | 5.2 | **5.2** | **5.2** | **5.2** |
| Exit received fixed yield % | 2.3 | **2.3** | **2.3** | **2.3** | 2.5 | **2.5** | **2.7** | **3.0** |

**FY 2026 NII is expected to be > €3.8bn**

# Other income €411m: net fee and commission income €328m

| Other income (€m) | H1 2026 | H1 2025 |
|---|---|---|
| Customer accounts and payment services | **125** | 131 |
| Lending related fees | **29** | 28 |
| Card income | **75** | 86 |
| Customer related FX | **42** | 42 |
| Wealth and insurance | **44** | 41 |
| Investment banking | **11** | 10 |
| Other fees and commissions | **2** | 2 |
| **Total net fee and commission income** | **328** | 340 |
| Net gain on financial assets[(1)] | **23** | 12 |
| Net trading income | **11** | 9 |
| Other income/(expense) | **49** | (3) |
| **Total other income** | **411** | 358 |

| Assets under management (AUM) (€bn) | Jun 26 | Dec 25 |
|---|---|---|
| Goodbody | **16.0** | 15.3 |
| AIB life | **3.4** | 3.0 |
| **Total AUM** | **19.4** | 18.3 |

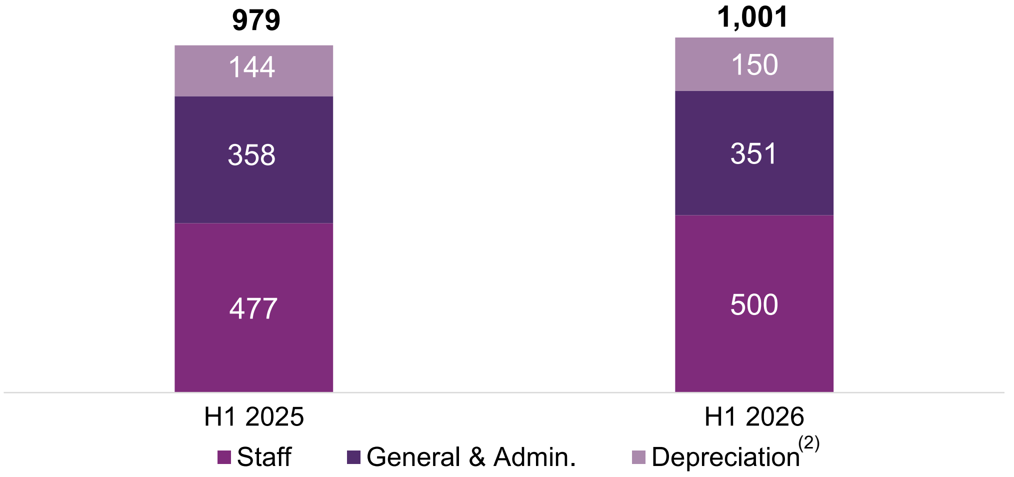
- Total other income €411m up 15%
- Net fee and commission income €328m down €12m (-3%)
  - Lower card income -13% and customer account income -5% partially offset by
  - Growth in wealth and insurance +6%
- €23m net gain on financial assets driven by equity investments in Goodbody Capital Partners
- €49m other items include gains on loan and investment securities disposals
- Continue to enhance wealth proposition
  - AUM organic growth of 6% to €19.4bn
  - Proforma AUM €20.2bn inclusive of agreed acquisition of Legacy Wealth Management with AUM £0.7bn[(2)]
  - Expect 2026 AUM growth (incl. acquisition); volume +15%; related revenue +20%

**FY 2026 other income expected to be c. €800m**

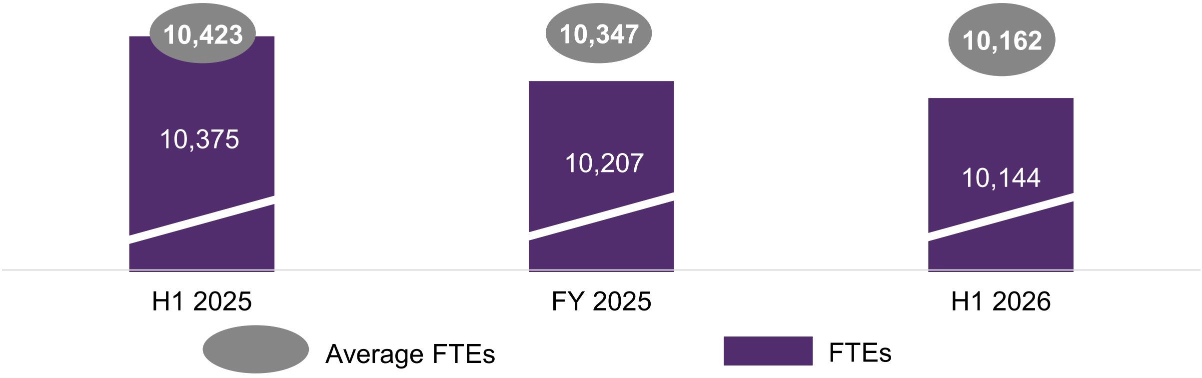
*(1) Includes net income on equity investments and realisation of cash flows on restructured loans measured at FVTPL*
*(2) Expect to complete in H2 2026 subject to regulatory approval*

# Costs €1,001m; 2% increase in line with guidance

**Operating expenses**[1] (€m)




**FTEs** [3] **– employees** (#)

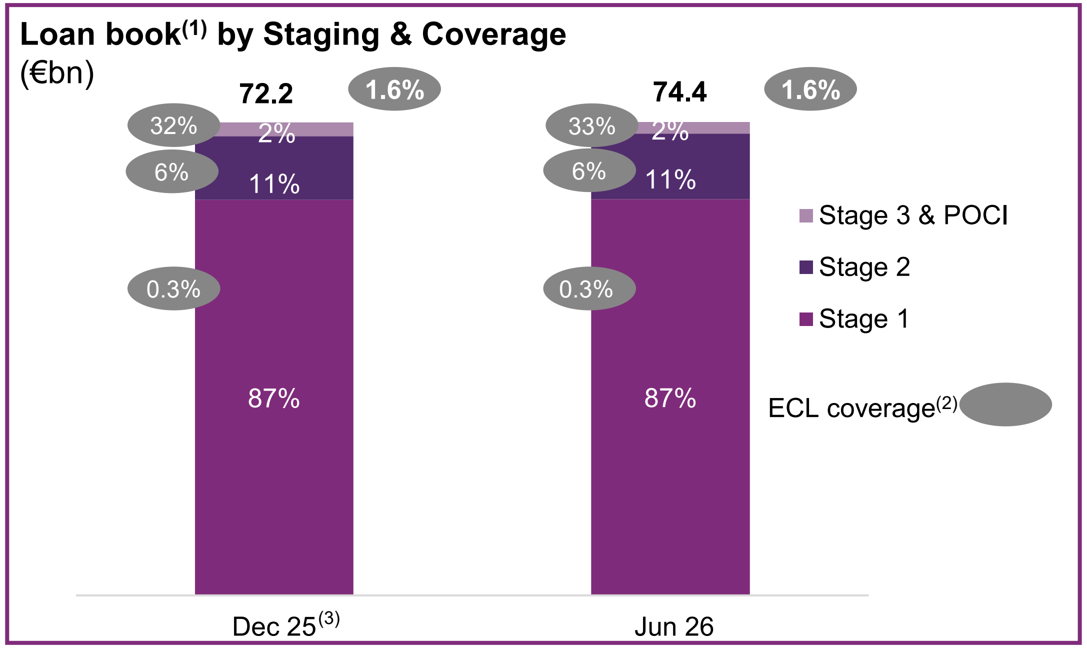


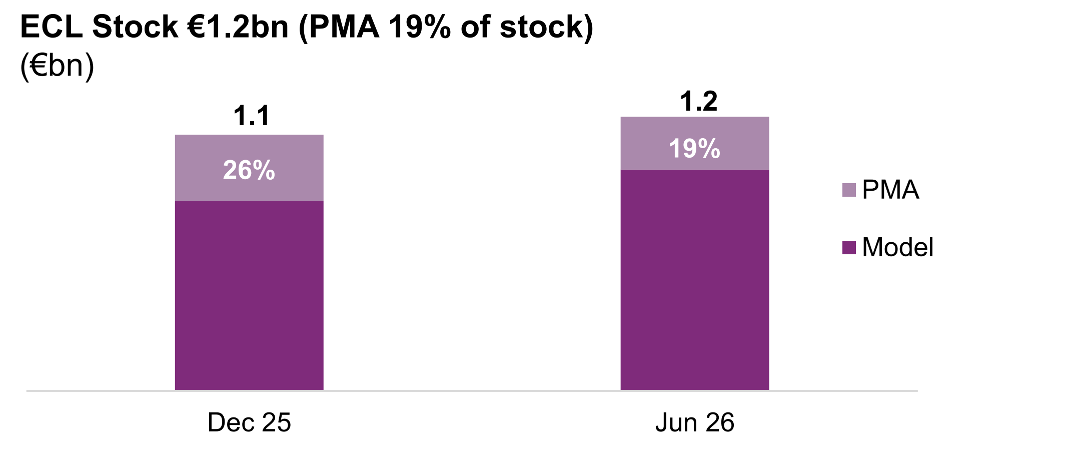

- Costs €1,001m, up 2%:
  - Staff costs up 5% due to salary inflation, increase in variable pay partially offset by lower average headcount
  - General & Admin. down 2%
  - Depreciation up 4%
- Cost income ratio 44% (H1 2025: 44%)
- FTEs 10,144 down 2% v H1 2025
  - Downward trajectory expected to continue organically

**FY 2026 costs expected to increase by c. 2%**

(1) *Excluding exceptional items, bank levies & regulatory fees*
(2) *Depreciation, amortisation and impairment*
(3) *Full time equivalent - period end*

# ECL charge €91m (25bps CoR); 1.6% ECL cover




| ECL (charge) / writeback (€m) | H1 2026 | H1 2025 |
|---|---|---|
| Macroeconomic assumptions | **(32)** | (23) |
| Credit performance | **(93)** | (103) |
| PMA and model changes | **34** | 41 |
| **Total ECL charge** | **(91)** | (85) |
| **Cost of risk** | **25bps** | 24bps |

**ECL charge of €91m includes:**

- €32m charge due to updated macroeconomic scenarios and revised weightings with a measured increase in downside 2 to reflect heightened uncertainty
- €93m net charge relating to underlying credit performance primarily from stage transfers, net remeasurements within stage offset by repayments and recoveries
- €34m net writeback relating to €55m PMA release partially offset by €21m charge for redeveloped models

**Staging composition remained stable; strong ECL cover 1.6%**

- Continued reduction of PMAs: €237m stock representing 19% of total ECL

FY 2026 expect CoR within the range of 20-30bps

*(1) Loans at amortised cost*
*(2) Stage 3 ECL coverage does not include Purchased or Originated Credit Impaired Loans (POCI)*
*(3) Cash collateral of €91m at Dec 2025 reclassified from gross loans to other assets*


# Balance Sheet

# Strong growth in customer loans and deposits

| **Balance sheet (€bn)** | **Jun 2026** | Dec 2025 |
| --- | --- | --- |
| Performing loans | **72.7** | 70.7 |
| Non-performing loans | **1.8** | 1.6 |
| **Gross loans to customers** | **74.5** | 72.3 |
| Expected credit loss allowance | **(1.2)** | (1.1) |
| **Net loans to customers** | **73.3** | 71.2 |
| Investment securities | **24.2** | 21.5 |
| Loans to banks[(1)] | **44.0** | 48.4 |
| Other assets[(2)] | **6.6** | 7.1 |
| **Total assets** | **148.1** | 148.2 |
| | | |
| Customer deposits | **118.8** | 117.2 |
| Debt securities in issue | **8.1** | 8.2 |
| Subordinated liabilities | **1.6** | 2.6 |
| Other liabilities[(2)] | **5.5** | 5.5 |
| **Total liabilities** | **134.0** | 133.5 |
| Equity | **14.1** | 14.7 |
| **Total liabilities & equity** | **148.1** | 148.2 |

## Assets

- Gross loans €74.5bn increased by 3%
- New lending €7.5bn exceeded redemptions of €5.6bn
    - New lending up 10% v H1 2025
- Investment securities €24.2bn up 12%, held primarily for liquidity purposes and hedged for interest rate risk
    - c. €2.7bn increase in sovereign and supranational securities to deploy excess liquidity as credit spreads widen
- Loans to banks €44.0bn includes €30.3bn at CBI and €3.4bn at BoE

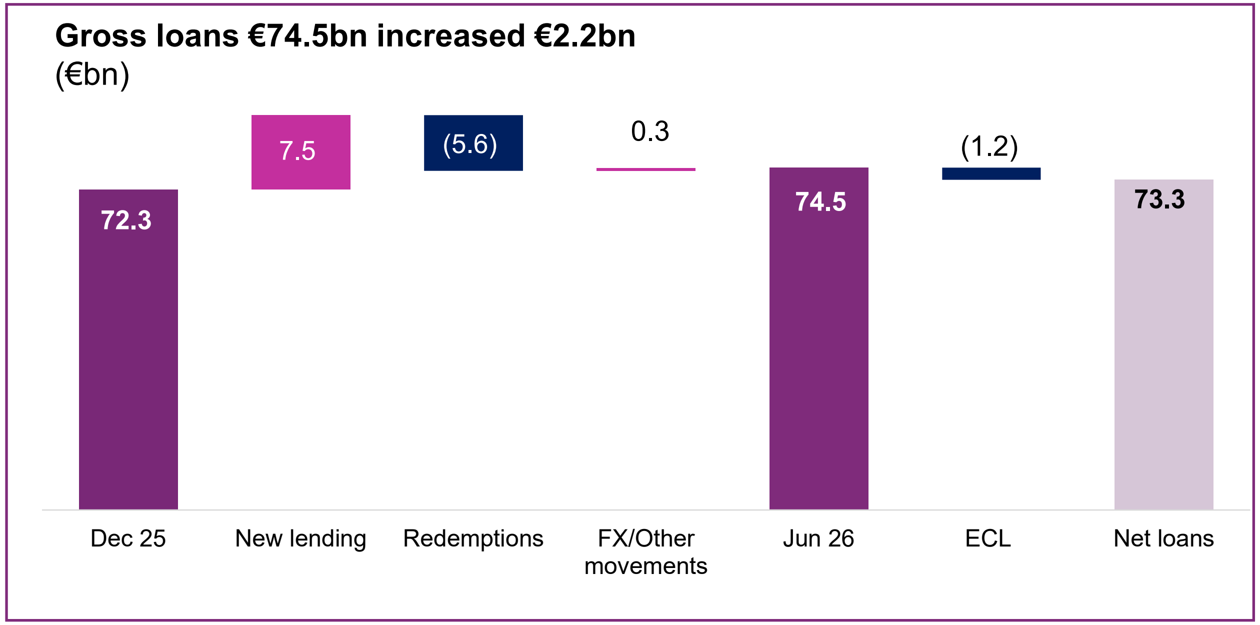
## Liabilities

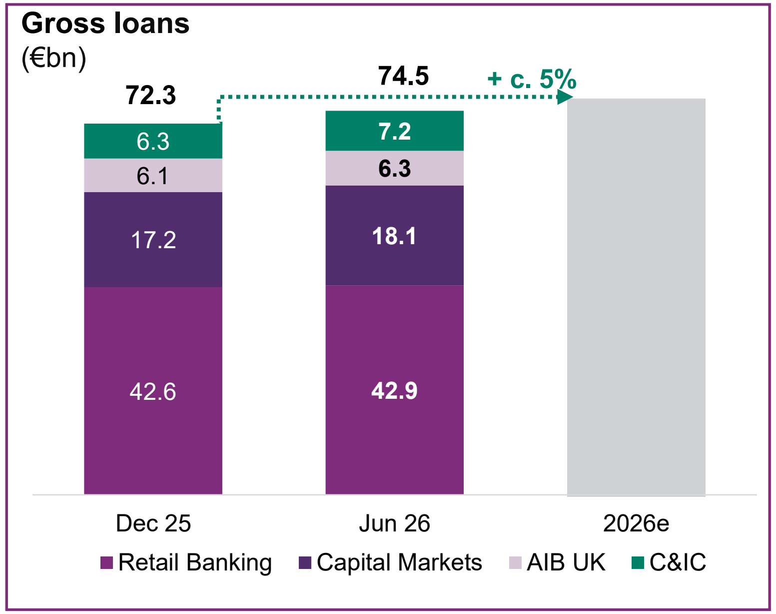
- Customer deposits €118.8bn increased by 1.3%
- Equity €14.1bn reduced by €0.6bn due to:
    - €985m payment of final 2025 dividend
    - €410m of €1bn buyback programme[(3)] completed to June
    - Partially offset by H1 profit

*Note rounding may apply*

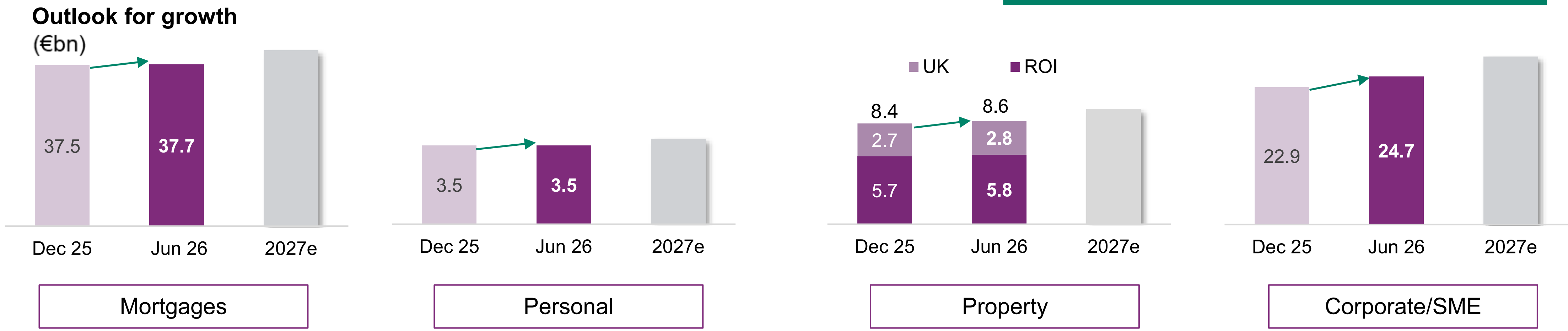
*(1) Includes securities financing*
*(2) Includes cash collateral advanced from customers, deposits by banks and other liabilities; other assets include cash collateral to customers*
*(3) Announced in March 2026*

# Loan book increased 3% to €74.5bn




Gross loans are expected to grow by c. 5% in 2026




Gross loans CAGR 2025-2027 of c. 5%

*Note rounding may apply*
*Not drawn to scale*

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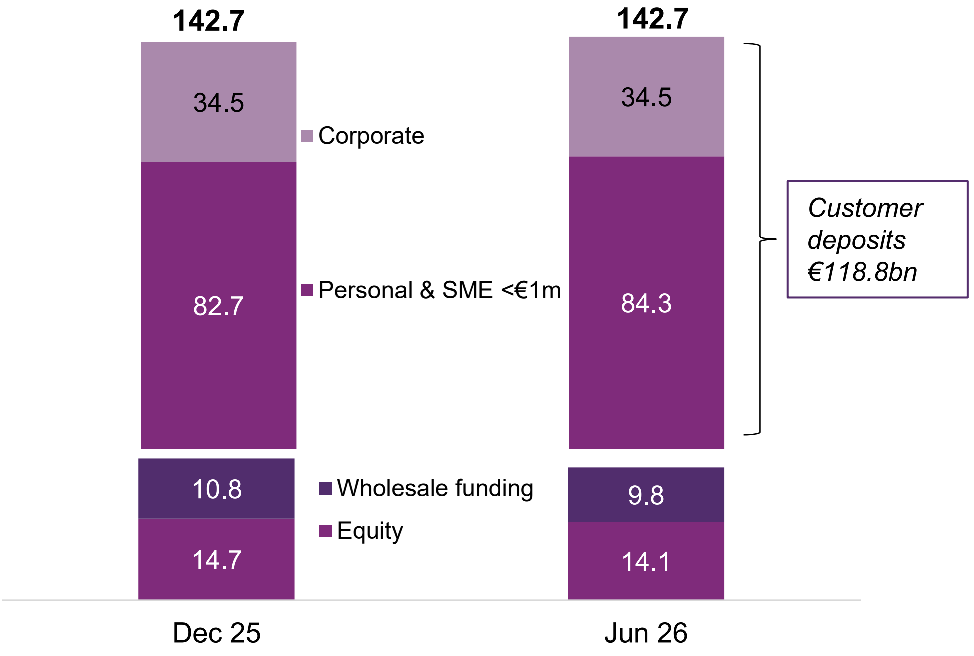
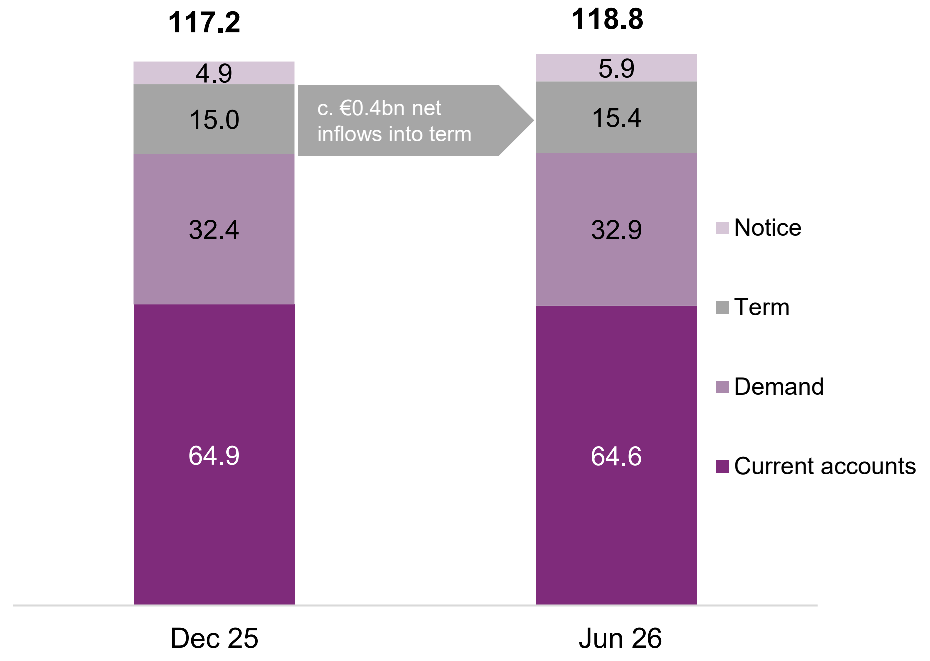
# Funding and capital

# Strong funding and liquidity reserves

## Total funding composition
(€bn)




## Customer deposits up 1.3%
(€bn)



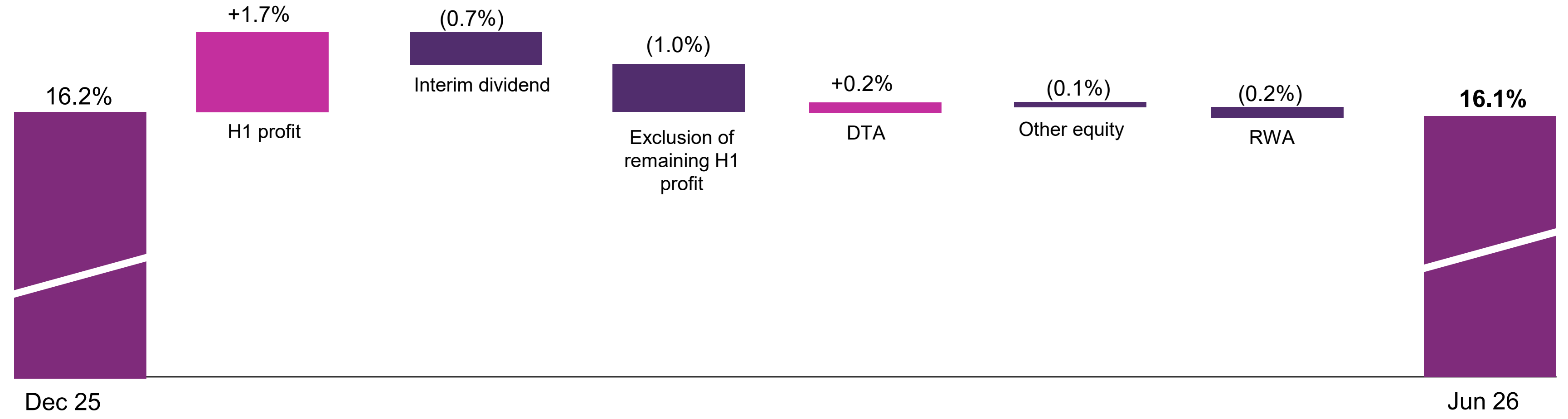

- 83% of funding is customer deposits
  - 71% Personal and SME < €1m
  - 93% of customer deposits are ROI-based
  - 51% of deposits are insured
- MREL ratio 34.9% in excess of 28.5% requirement
  - Lower level of wholesale funding activity expected in 2026
  - Regular issuer of ESG bonds

| Liquidity metrics (%) | Jun 2026 | Dec 2025 |
|---|---|---|
| Loan to deposit ratio (LDR) | **62** | 61 |
| Liquidity coverage ratio (LCR) | **187** | 204 |
| Net stable funding ratio (NSFR) | **158** | 163 |

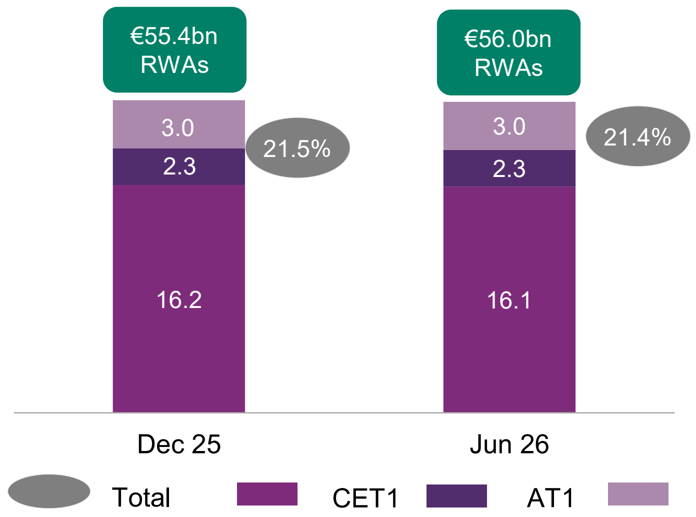
Customer deposits are expected to grow by c. 3% in 2026

# CET1 (FL) 16.1% well ahead of regulatory requirements

## CET1 (FL) movements




## Total capital ratios fully loaded (FL) (%)




**CET1 16.1% decreased by c. 10bps**

- H1 profits generated + c.170bps
- Interim dividend - c. 70bps
- Exclusion of remaining H1 profit - c. 100bps pending a final decision on distributions at year end
  - Providing maximum flexibility on payout
  - In line with regulatory guidance
- DTA & other regulatory adjustments +10bps
- RWA increase - c. 20bps primarily due to balance sheet growth

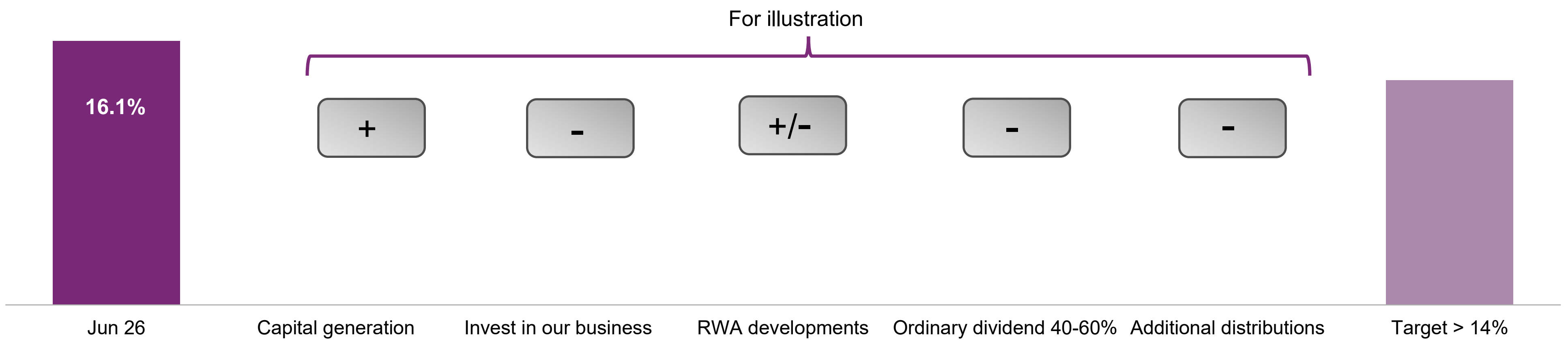
**CET1 16.1% comfortably ahead of SREP 11.3%**

- 4.8% buffer on a fully loaded basis

*Note rounding may apply*

# Capital: Pathway to > 14% CET1 target

## CET1 outlook to > 14% target




### Strong capital generation enables investment and growth

- Sustainable profits on average > 320bps p.a
- DTA benefit c. 35bps p.a.
- Invest and optimise: c. €400m average annual investment spend
- Supporting balance sheet growth, with gross loans CAGR 2025–2027 of c. 5%

### RWA optimisation and model developments

- **Multi-asset SRT programme:** Corporate and mortgage transactions completed to date
- **IRB programme:** Project Finance slotting model live; delivering c. €900m RWA reduction to date
- **Factors impacting RWAs**

\+ SRT transaction planned for Project Finance portfolio in 2026, expected to deliver an initial CET1 benefit of c. 25-30bps

Standardised portfolios transitioning to IRB:

+/- EBS mortgages broadly neutral impact expected

\- CRE model expected to increase RWAs

### Deliver market-leading distributions

- **Delivered** payouts >100% in 2024 and 2025; €6.9bn in distributions since 2023
- **Ordinary:** Sustainable dividend with 40-60% payout policy
  - Ordinary dividend to be paid in cash
  - 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

# 2026 guidance and outlook; on track to close out this strategic cycle

## Medium-term targets

- Costs[1] < €2bn with CIR < 50%
- CET1 > 14%
- RoTE[2] 15%

## 2026 guidance

- Net interest income > €3.8bn (previously c. €3.8bn)
- Other income c. €800m (previously > €750m)
- Costs expected to increase by c. 2%
- Cost of risk within the range of 20-30bps
- Growth in customer loans c. 5% and deposits c. 3% (previously 2-3%)
- RoTE expected to be > 20%

## 2026 and beyond…

On track to deliver a strong finish in the final six months of our strategic cycle

Moving into the next strategic cycle with **positive momentum** in our business with:
- Sustainable business growth and returns
- Strong organic capital generation
- Increased investment in our business
- Market-leading shareholder distributions

**Medium-term targets continue to guide the business and will be refreshed for Strategy 2030 with FY 2026 results in March 2027**

1) *Costs before bank levies, regulatory fees and exceptional items*
2) *RoTE = (PAT – AT1) / (CET1 @ 14% of RWAs)*

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# Appendices

# Average balance sheet

| | H1 2026 | | | H1 2025 | | |
|---|---|---|---|---|---|---|
| | Average Volume €m | Interest €m | Yield % | Average Volume €m | Interest €m | Yield % |
| **Assets** | | | | | | |
| Customer loans | 72,600 | 1,577 | 4.38 | 70,643 | 1,532 | 4.37 |
| Investment securities | 22,858 | 322 | 2.84 | 19,011 | 324 | 3.44 |
| Loans to banks / other | 45,407 | 503 | 2.24 | 46,416 | 643 | 2.80 |
| Interest earning assets | 140,865 | 2,402 | 3.44 | 136,070 | 2,499 | 3.70 |
| Non-interest earning assets | 7,164 | | | 7,910 | | |
| **Total assets** | 148,029 | 2,402 | | 143,980 | 2,499 | |
| | | | | | | |
| **Liabilities & equity** | | | | | | |
| Customer deposits | 57,298 | 234 | 0.82 | 52,726 | 276 | 1.05 |
| Bank deposits | 1,188 | 16 | 2.79 | 1,531 | 21 | 2.96 |
| Other debt issued | 8,075 | 178 | 4.45 | 9,618 | 242 | 5.08 |
| Subordinated liabilities | 2,444 | 53 | 4.38 | 1,635 | 44 | 5.44 |
| Lease liabilities | 239 | 5 | 4.11 | 253 | 5 | 3.93 |
| **Interest earning liabilities** | 69,244 | 486 | 1.41 | 65,763 | 588 | 1.80 |
| Non-trading derivatives (economic hedges) | | 45 | | | 37 | |
| Non-interest earning liabilities | 64,334 | | | 62,274 | | |
| Equity | 14,451 | | | 15,943 | | |
| **Total liabilities & equity** | 148,029 | 531 | | 143,980 | 625 | |
| **Net interest income / margin** | | 1,871 | 2.68 | | 1,874 | 2.78 |

# Customer loan movements

| €bn | Performing Loans | Non-performing Loans | Customer Loans |
|---|---|---|---|
| **Gross loans (1 Jan 2026)** | **70.7** | **1.6** | **72.3** |
| New lending | 7.5 | - | 7.5 |
| Redemptions | (5.5) | (0.1) | (5.6) |
| Net flow to NPE | (0.3) | 0.3 | - |
| Foreign exchange / other movements | 0.3 | - | 0.3 |
| **Gross loans (30 Jun 2026)** | **72.7** | **1.8** | **74.5** |
| ECL allowance | (0.7) | (0.5) | (1.2) |
| **Net loans (30 Jun 2026)** | **72.0** | **1.3** | **73.3** |

*Note rounding may apply*

# Loan book[1] by staging and coverage

| Jun 2026<br>Gross loan exposures & ECL (€bn) | Stage 1 | Stage 2 | Stage 3 & POCI | Total Exposure |
|---|---|---|---|---|
| Mortgages | 35.1 | 1.8 | 0.8 | 37.7 |
| Personal | 2.9 | 0.5 | 0.1 | 3.5 |
| Property & Construction | 5.7 | 2.5 | 0.4 | 8.6 |
| Corporate & SME | 20.6 | 3.5 | 0.6 | 24.6 |
| **Total** | **64.3** | **8.2** | **1.8** | **74.4** |
| **Stage composition** | **87%** | **11%** | **2%** | **100%** |
| **ECL** | **0.2** | **0.5** | **0.5** | **1.2** |
| **ECL coverage[2]** | **0.3%** | **5.6%** | **33.3%** | **1.6%** |

| Dec 2025<br>Gross loan exposures & ECL (€bn) | Stage 1 | Stage 2 | Stage 3 & POCI | Total Exposure |
|---|---|---|---|---|
| Mortgages | 35.0 | 1.8 | 0.7 | 37.5 |
| Personal | 2.8 | 0.5 | 0.1 | 3.4 |
| Property & Construction | 5.7 | 2.4 | 0.3 | 8.4 |
| Corporate & SME | 19.3 | 3.1 | 0.5 | 22.8 |
| **Total[3]** | **62.7** | **7.8** | **1.7** | **72.2** |
| **Stage composition** | **87%** | **11%** | **2%** | **100%** |
| **ECL** | **0.2** | **0.5** | **0.5** | **1.1** |
| **ECL coverage[2]** | **0.3%** | **6.4%** | **32.3%** | **1.6%** |

| Movements in loan exposures & ECL (€bn) | Stage 1 | Stage 2 | Stage 3 & POCI | Total Exposure |
|---|---|---|---|---|
| Mortgages | 0.1 | 0.0 | 0.0 | 0.1 |
| Personal | 0.1 | (0.1) | 0.0 | 0.1 |
| Property & Construction | 0.0 | 0.1 | 0.1 | 0.2 |
| Corporate & SME | 1.4 | 0.4 | 0.1 | 1.8 |
| **Total** | **1.6** | **0.5** | **0.2** | **2.2** |
| **ECL movement** | **0.0** | **(0.0)** | **0.1** | **0.1** |

**(1) Loan book at amortised cost*
**(2) Stage 3 ECL coverage does not include Purchased or Originated Credit Impaired Loans (POCI)*
*(3) Cash collateral of €91m at Dec 2025 reclassified from gross loans to other assets*

**Loan book by staging – €74.4bn loan exposures**

- Stage 1 loan exposures increased by €1.6bn to €64.3bn (87% of the loan book) largely reflecting strong new lending
- Stage 2 loan exposures increased by €0.5bn to €8.2bn (11% of the loan book) primarily driven by qualitative SICR triggers in Corporate & SME
- Stage 3 loan exposures increased marginally by €0.2bn (2% of the loan book)

**ECL stock €1.2bn / coverage 1.6% in line with Dec 25**

*Note rounding may apply*

# Loan book by sector

| Concentration by sector (%) | Jun 2026 |
|---|---|
| Residential mortgages | 51 |
| Property & construction | 12 |
| Natural resources | 8 |
| Personal | 5 |
| Manufacturing | 5 |
| Leisure | 4 |
| Services | 3 |
| Transport and storage | 3 |
| Retail and wholesale trade | 3 |
| Health, education and social work | 2 |
| Agriculture, forestry and fishing | 2 |
| Telecommunications, media and technology | 2 |
| Financial, insurance and other government activities | 0 |
| **Total** | **100** |

| Jun 2026<br>Gross loans (€bn)<br>At amortised cost *(excluding mortgages & personal)* | Stage 1 | Stage 2 | Stage 3* | Total exposures |
|---|---|---|---|---|
| Property & Construction | 5.7 | 2.5 | 0.4 | 8.6 |
| Natural resources | 4.7 | 1.3 | 0.0 | 6.0 |
| Leisure | 2.2 | 0.3 | 0.0 | 2.5 |
| Manufacturing | 2.1 | 0.3 | 0.1 | 2.5 |
| Health, education & social work | 1.5 | 0.2 | 0.0 | 1.7 |
| Services | 1.5 | 0.2 | 0.0 | 1.7 |
| Agriculture, forestry and fishing | 1.3 | 0.3 | 0.1 | 1.7 |
| Retail and wholesale trade | 1.3 | 0.4 | 0.0 | 1.7 |
| Transport & storage | 1.7 | 0.1 | 0.0 | 1.8 |
| Telecomms, media & technology | 0.8 | 0.1 | 0.1 | 1.1 |
| Financial, insurance and other govt activities | 0.2 | 0.0 | 0.0 | 0.2 |
| Syndicated & International finance | 3.5 | 0.2 | 0.0 | 3.7 |
| **Total** | **26.3** | **6.0** | **0.9** | **33.2** |

| Movement in H1 2026<br>Gross loans (€bn)<br>At amortised cost *(excluding mortgages & personal)* | Stage 1 | Stage 2 | Stage 3* | Total exposures |
|---|---|---|---|---|
| Property & Construction | 0.0 | 0.1 | 0.1 | 0.2 |
| Natural resources | 0.2 | 0.5 | (0.0) | 0.7 |
| Leisure | 0.2 | (0.1) | (0.0) | 0.1 |
| Manufacturing | 0.4 | (0.0) | 0.0 | 0.4 |
| Health, education & social work | 0.0 | (0.0) | 0.0 | (0.0) |
| Services | 0.0 | (0.0) | 0.0 | 0.0 |
| Agriculture, forestry and fishing | 0.0 | 0.0 | (0.0) | 0.0 |
| Retail and wholesale trade | (0.1) | 0.1 | (0.0) | 0.1 |
| Transport & storage | 0.1 | 0.0 | (0.0) | 0.1 |
| Telecomms, media & technology | 0.2 | (0.0) | (0.0) | 0.1 |
| Financial, insurance and other govt activities | 0.0 | (0.0) | 0.1 | 0.0 |
| Syndicated & International finance | 0.3 | 0.0 | 0.0 | 0.3 |
| **Total** | **1.4** | **0.5** | **0.1** | **2.0** |

**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 |
|---|---|---|---|---|---|---|---|
| **Jun 2026** | | | | | | | |
| Customer loans | 37.7 | 3.5 | 8.6 | 24.6 | 74.4 | 0.1 | **74.5** |
| Total ECL cover (%) | 0.5% | 4.6% | 5.2% | 1.8% | 1.6% | | |
| **of which NPEs** | 0.7 | 0.1 | 0.4 | 0.6 | 1.8 | - | **1.8** |
| ECL on NPE | 0.1 | 0.1 | 0.2 | 0.2 | 0.5 | | **0.5** |
| **ECL / NPE coverage* %** | 18.0% | 68.6% | 41.7% | 31.9% | 31.3% | | |
| | | | | | | | |
| **Dec 2025** | | | | | | | |
| Customer loans | 37.5 | 3.4 | 8.4 | 22.8 | 72.2 | 0.1 | **72.3** |
| Total ECL cover (%) | 0.5% | 3.8% | 5.1% | 1.8% | 1.6% | | |
| **of which NPEs** | 0.7 | 0.1 | 0.3 | 0.5 | 1.6 | - | **1.6** |
| ECL on NPE | 0.1 | 0.1 | 0.1 | 0.2 | 0.5 | | **0.5** |
| ECL / NPE coverage* % | 17.9% | 70.5% | 40.8% | 31.9% | 30.1% | | |

** ECL allowance as a % of total loans and advances to customers carried at amortised cost*

*Note rounding may apply*

# Macroeconomic scenarios and sensitivities; Post model adjustments (PMAs)

| Macroeconomic scenario – Base (%) | 2026 | 2027 | 2028 | 2029 | 2030 |
|---|---|---|---|---|---|
| **Republic of Ireland** | | | | | |
| GDP growth | 0.9 | 3.3 | 3.6 | 3.1 | 3.1 |
| Residential property price growth | 4.5 | 3.5 | 2.5 | 2.0 | 2.0 |
| Unemployment rate | 4.9 | 5.0 | 4.9 | 4.9 | 4.8 |
| Commercial property price growth | 5.0 | 3.0 | 3.0 | 3.0 | 3.0 |
| Employment growth | 1.8 | 1.9 | 2.0 | 1.9 | 1.8 |
| Average disposable income growth | 6.3 | 5.8 | 5.5 | 5.0 | 5.0 |
| Inflation | 3.6 | 2.6 | 1.8 | 2.0 | 2.0 |
| **United Kingdom** | | | | | |
| GDP growth | 0.6 | 1.3 | 1.7 | 1.7 | 1.5 |
| Residential property price growth | 2.5 | 2.0 | 2.0 | 2.0 | 2.0 |
| Unemployment rate | 5.3 | 5.1 | 4.9 | 4.8 | 4.8 |
| Commercial property price growth | 5.0 | 3.0 | 2.5 | 2.0 | 2.0 |
| Inflation | 3.6 | 2.5 | 1.8 | 2.0 | 2.0 |

| Jun 26 PMA (€m) | NPE resolution | Sectoral/ Emerging risks | Future model developments/ Other | Total |
|---|---|---|---|---|
| Mortgages | 5 | - | 2 | 7 |
| Other personal | 20 | - | 0 | 20 |
| Property and construction | 42 | 67 | 23 | 132 |
| Corporate & SME | 17 | 31 | 30 | 78 |
| Total | **84** | **98** | **55** | **237** |

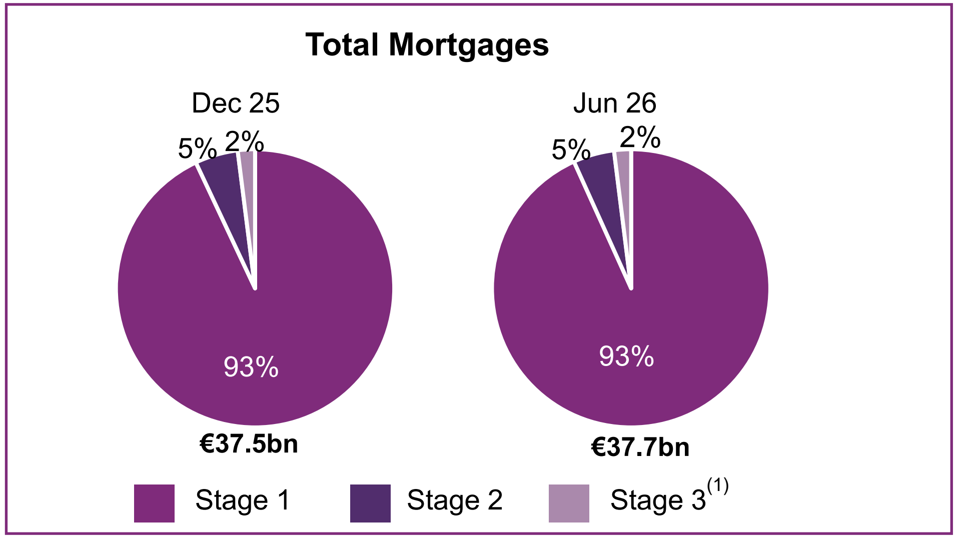
| Dec 25 PMA (€m) | NPE resolution | Sectoral/ Emerging risks | Future model developments/ Other | Total |
|---|---|---|---|---|
| Mortgages | 12 | - | 1 | 13 |
| Other personal | 18 | - | 0 | 18 |
| Property and construction | 34 | 63 | 71 | 168 |
| Corporate & SME | 15 | 52 | 28 | 95 |
| Total | **79** | **115** | **100** | **294** |

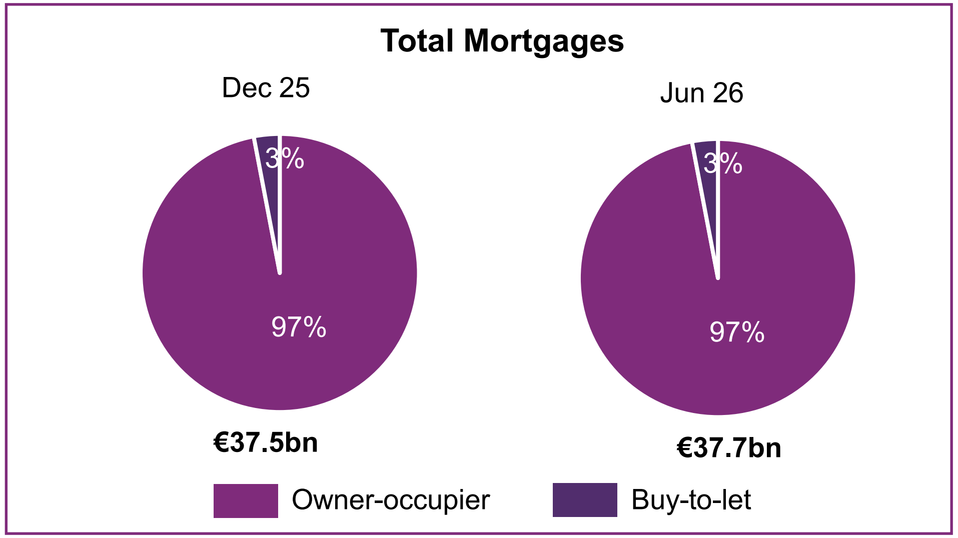
**Customer loans ECL sensitivities**[1]

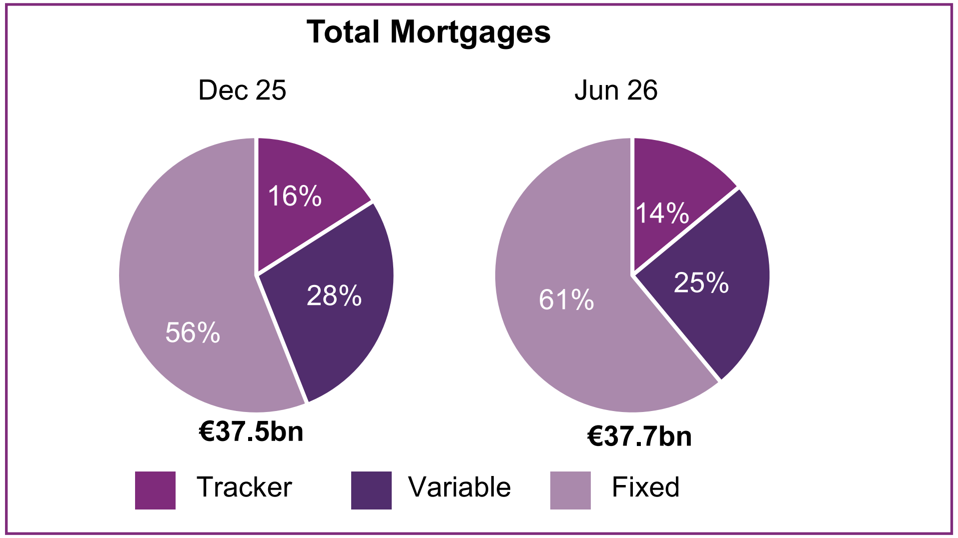
| Jun 2026 €m | Reported | Base 100% | Downside scenario 1 100% | Downside scenario 2 100% | Upside scenario 100% |
|---|---|---|---|---|---|
| ECL allowance | 1,224 | 1,005 | 1,410 | 2,081 | 878 |
| Delta to Reported | | (219) | 186 | 857 | (346) |
| Delta to Base | | | 405 | 1,076 | (127) |

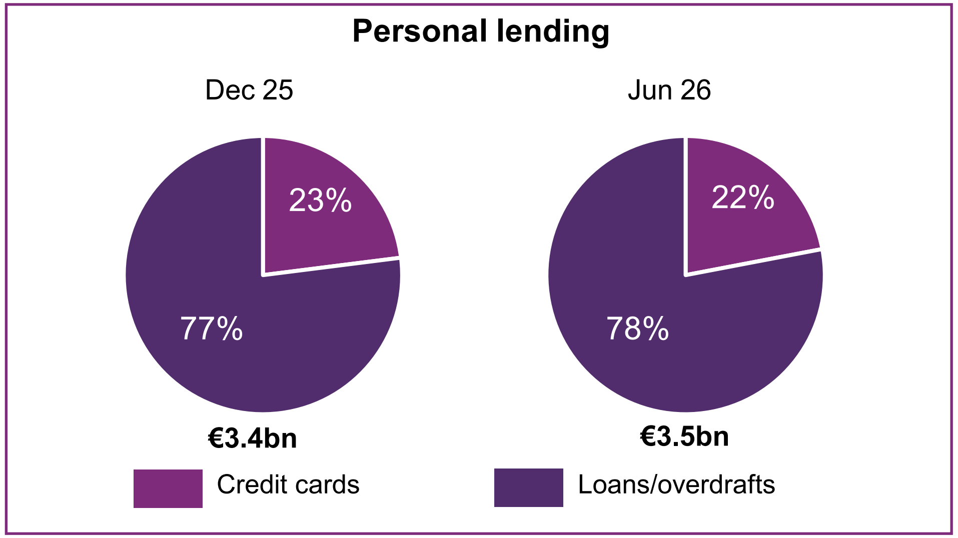
*(1) Jun 2026 macroeconomic scenarios and weightings:*
*Base scenario (50%); Downside scenario 1 ‘Stagflationary shock’ (35%); Downside scenario 2 ‘Deep global recession’ (10%); Upside scenario ‘Quick de-escalation’ (5%).*

# Mortgages and personal lending



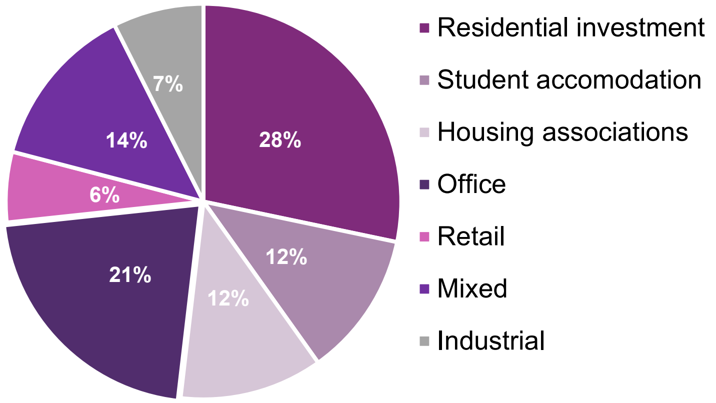



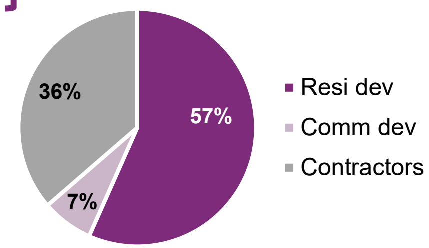

*(1) Includes Purchased or Originated Credit Impaired Loans (POCI)*
** Weighted average LTV for Total mortgages; stock: 46% (Dec 25: 46%); Stage 3: 45% (Dec 25: 45%); new business: 68% (Dec 25: 67%)*

# Property and Corporate & SME

**Property €8.6bn/ ECL cover 5.2%**

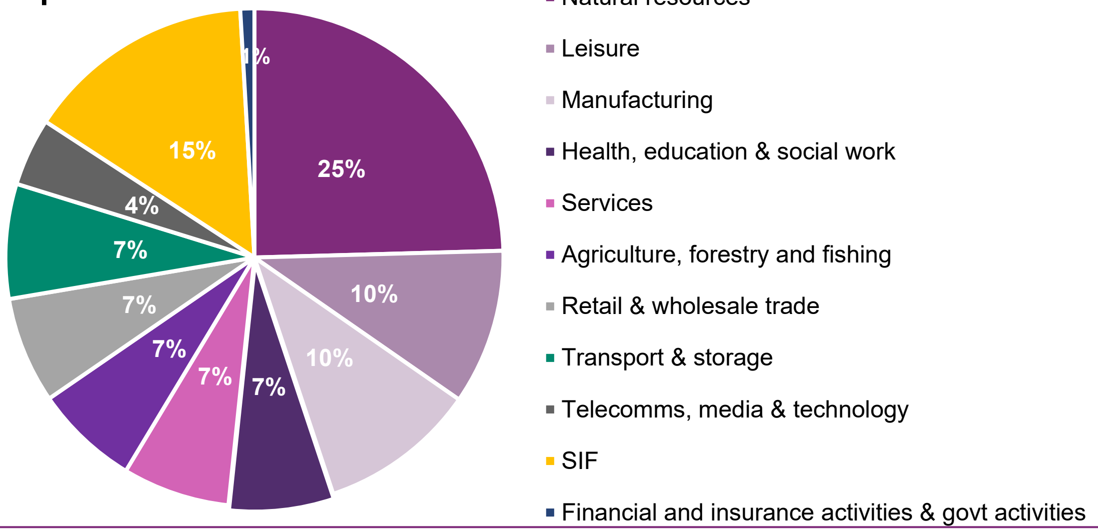



CRE investment €7.3bn




Land & development €1.3bn

**Corporate & SME €24.6bn**




**Property €8.6bn; Strong ECL cover 5.2% (Dec 25: €8.4bn; 5.1%)**

**CRE investment €7.3bn (Dec 25: €7.3bn)**

- Well-diversified portfolio split ROI 65% and UK 35%; no US exposure
- Prudent origination metrics results in a book characterised by moderate LTVs and solid interest coverage ratios (ICR)
  - Average LTV of c. 53% on ROI CRE investment
  - Rental income and occupancy rates remain robust

**Land and development €1.3bn (Dec 25: €1.1bn)**

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

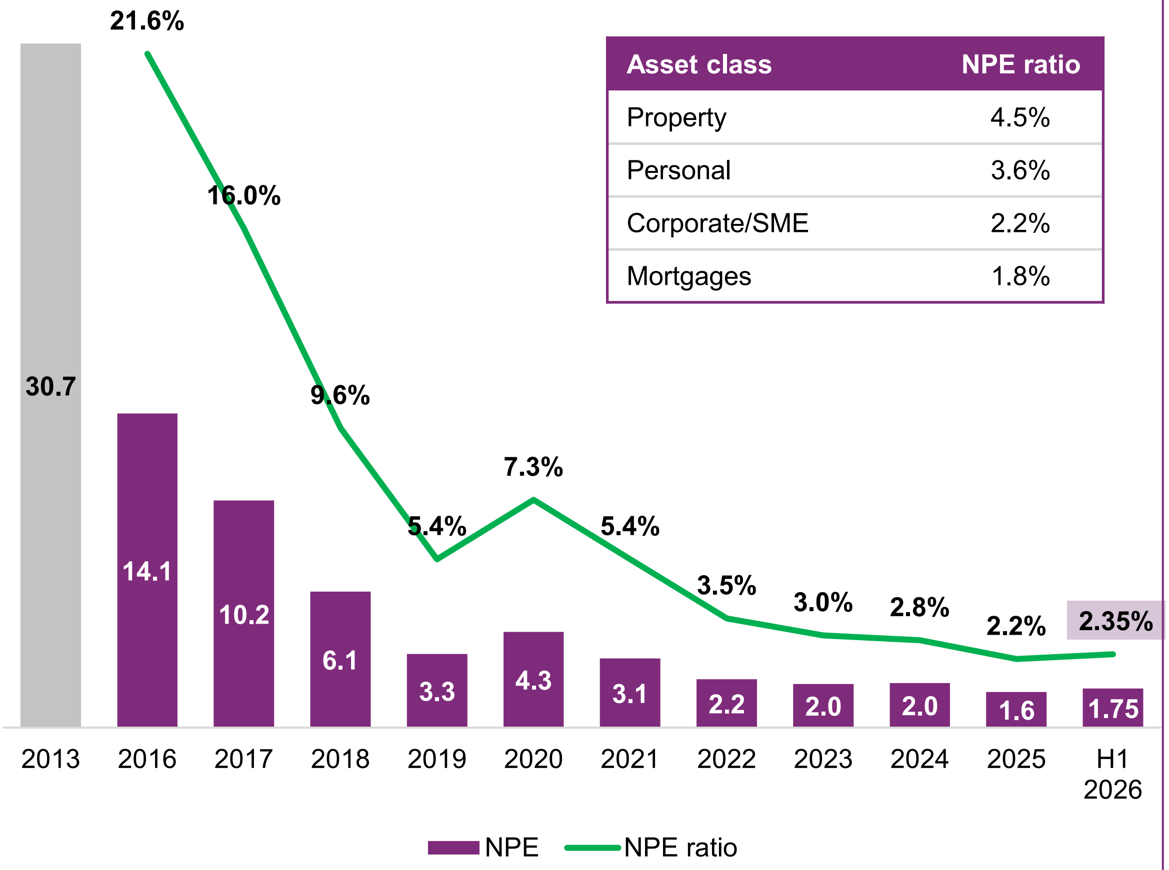
**Corporate & SME €24.6bn ECL cover 1.8%; well-diversified portfolio (Dec 25: €22.8bn; 1.8%)**

- €1.8bn increase of which €0.7bn was growth in renewables as we continue to fund the transition to renewable energy and social infrastructure.
- **Syndicated and International Finance (SIF) €3.7bn (Dec 25: €3.3bn)**
  - Growth driven by lending to lowly leveraged, strongly rated, large-scale international corporates
  - Staging: 94% in Stage 1; 6% in Stage 2 and nil exposures in Stage 3
  - Portfolio is well-diversified by name and sector
  - Top 20 names accounted for 31% of exposures
  - 97% are rated by S&P with 90% rated B+ or above
  - Geographical split: 73% US, 21% ROW (primarily Europe) and 6% UK

*Note rounding may apply*

# NPEs 2.35% of gross loans (Dec 25: 2.20%)

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




| Asset class | NPE ratio |
|---|---|
| Property | 4.5% |
| Personal | 3.6% |
| Corporate/SME | 2.2% |
| Mortgages | 1.8% |

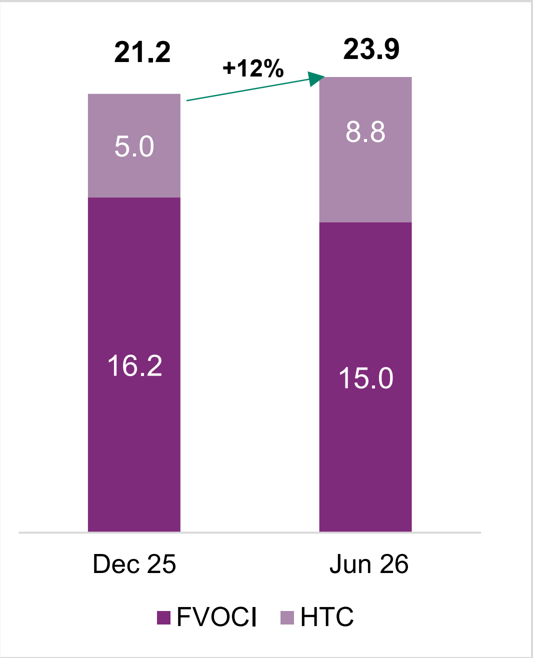
## Non-performing exposures

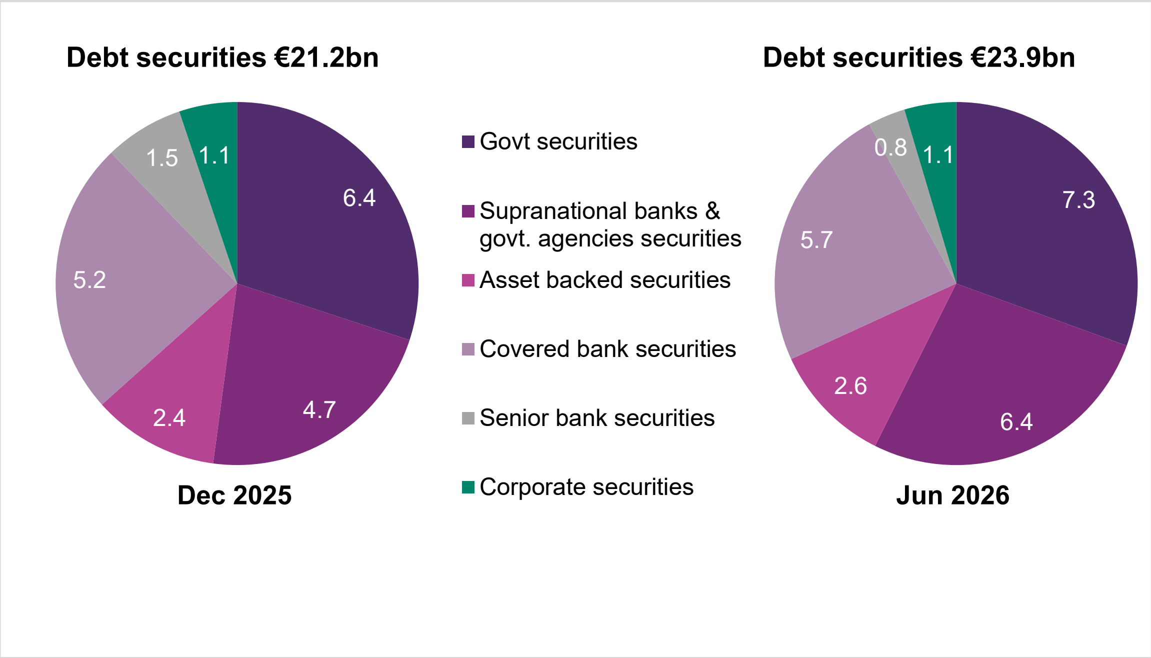
- NPEs €1.75bn; NPE ratio 2.35% at Jun 26 made up of:
  - €0.7bn Mortgages (39%)
  - €0.6bn Corporate/SME (32%)
  - €0.4bn Property (22%)
  - €0.1bn Personal (7%)
- NPEs increased slightly by c. €160m mainly due to a small number of property and corporate cases
- ECL coverage 31.3%
- Weighted average LTV for mortgages in Stage 3: 45% (Dec 25: 45%)

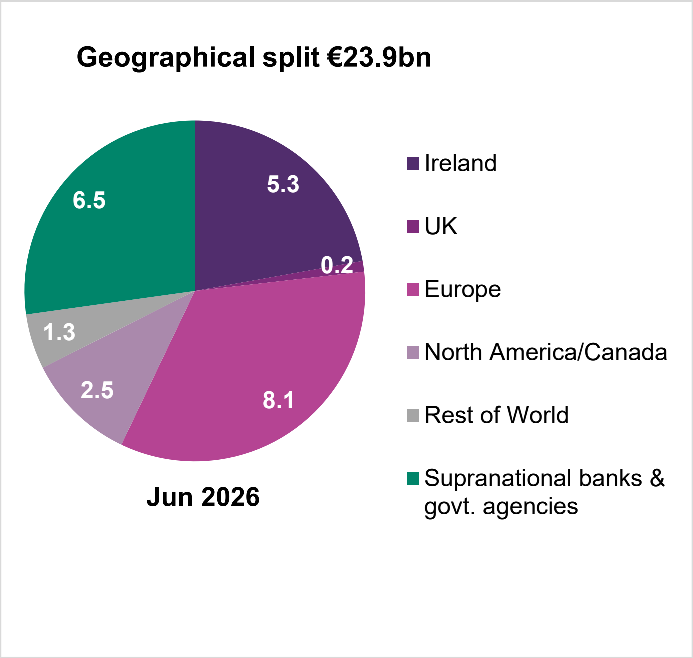
*Note rounding may apply*

# Debt securities €23.9bn; primarily held for liquidity purposes

**Debt Securities composition by economic intent, asset class and geography**
€bn




**Debt securities €23.9bn:**

- Increase of €2.7bn or 12% YTD primarily driven by sovereign, supranational (SSA) and covered bonds to deploy excess liquidity
- €15bn FVOCI; €8.8bn HTC (amortised cost); c. 99% are investment grade
  - €18.3bn AA+/AAA; €5.3bn A+/BBB-
- Circa 87% of the portfolio is fixed rate and hedged from an interest rate risk perspective
- No unrealised loss in the HTC portfolio
- Includes €3.9bn Socially Responsible Investment Bond Portfolio across green, social and sustainability bonds

# Capital detail
## Transitional and fully loaded capital detail and ratios

| | Transitional<br>Jun 26 | Fully loaded<br>Jun 26 | Transitional<br>Dec 25 | Fully loaded<br>Dec 25 |
|---|---|---|---|---|
| **Total risk weighted assets (€m)** | **54,894** | **55,998** | 54,178 | 55,357 |
| **Capital (€m)** | | | | |
| Shareholders equity excl AT1, dividend and buyback | 11,256 | 11,256 | 11,394 | 11,394 |
| Regulatory adjustments | (2,245) | (2,245) | (2,451) | (2,451) |
| Common equity tier 1 capital | **9,011** | **9,011** | 8,943 | 8,943 |
| Qualifying tier 1 capital | **1,309** | **1,309** | 1,309 | 1,309 |
| Qualifying tier 2 capital | **1,646** | **1,646** | 1,676 | 1,676 |
| Total capital | **11,966** | **11,966** | 11,928 | 11,928 |
| **Capital ratios (%)** | | | | |
| CET1 | **16.4** | **16.1** | 16.5 | 16.2 |
| AT1 | **2.4** | **2.3** | 2.4 | 2.3 |
| T2 | **3.0** | **3.0** | 3.1 | 3.0 |
| Total capital | **21.8** | **21.4** | 22.0 | 21.5 |

| Fully loaded<br>Risk weighted assets (€m) | Jun 26 | Dec 25 | Movement |
|---|---|---|---|
| Credit risk | **48,677** | 47,776 | 901 |
| Market risk | **219** | 426 | (207) |
| Operational risk | **7,041** | 7,084 | (43) |
| CVA | **61** | 71 | (10) |
| Total risk weighted assets | **55,998** | 55,357 | 641 |

# Regulatory capital requirements

| Regulatory capital requirements | Jun 26 | Dec 26 | Dec 27* |
|---|---|---|---|
| Pillar 1 | 4.50% | 4.50% | 4.50% |
| Pillar 2 requirement (P2R) | **1.35%** | **1.35%** | **1.35%** |
| Capital Conservation Buffer (CCB) | 2.50% | 2.50% | 2.50% |
| O-SII Buffer | 1.50% | 1.50% | 1.50% |
| Countercyclical Buffer (CCyB) | 1.43% | 1.43% | 1.43% |
| **Total CET1 / Maximum distributable amount (MDA)** | **11.28%** | **11.28%** | **11.28%** |
| AT1 | **1.95%** | **1.95%** | **1.95%** |
| Tier 2 | **2.60%** | **2.60%** | **2.60%** |
| **Total capital** | **15.83%** | **15.83%** | **15.83%** |

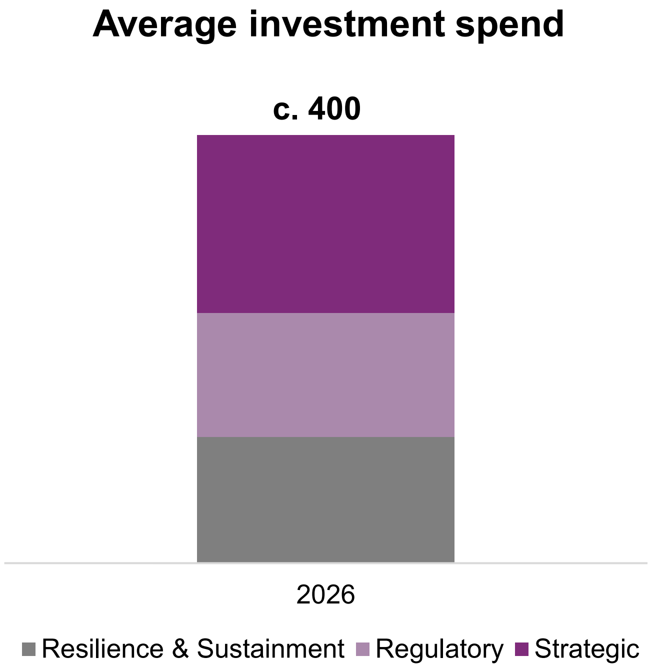
- The table above sets out the capital requirements at Jun 2026 and the proforma requirements for 31 Dec 2026 and 31 Dec 2027
- The Group is required to maintain a CET1 ratio of 11.28% on a regulatory basis at 30 Jun 2026
- P2R remains unchanged at 2.40% for 2026
- CET1 buffer on a fully loaded basis of 4.8% to regulatory capital requirements of 11.28% at Jun 2026
- Total capital ratio of 21.4% on a fully loaded basis at Jun 2026 provides a buffer of 5.6% above total capital requirement of 15.83%

* *Dec 26 and Dec 27 estimated on a look through basis*

# Investment spend c. €400m p.a.

## *Increasing resilience, leveraging scale & accelerating innovation for future growth*

€m




### Strategic

- Cloud data platform & warehouse with AI-enabled capabilities accelerating insight, speed, scale & reliability
- New digital engagement platform: smarter more efficient customer journeys

**Customer First:**
- Digitalisation: next generation mobile app and Zippay
- Personalisation: real-time data insights empower financial wellbeing

**Greening Our Business**
- Enhancing ESG data & credit-risk tools
- Branch network decarbonisation via retrofits

**Operational Efficiency & Resilience**
- Leveraging AI & advanced analytics
- Mortgage platform transformation: single standardised origination platform
- Credit lifecycle mgmt. transforming credit journey & real-time monitoring

### Regulatory

- Continued IRB rollout
- Enhancing financial crime prevention effectiveness
- Consumer Regulatory: CPC, DMD & CCD(1)

### Resilience & sustainment

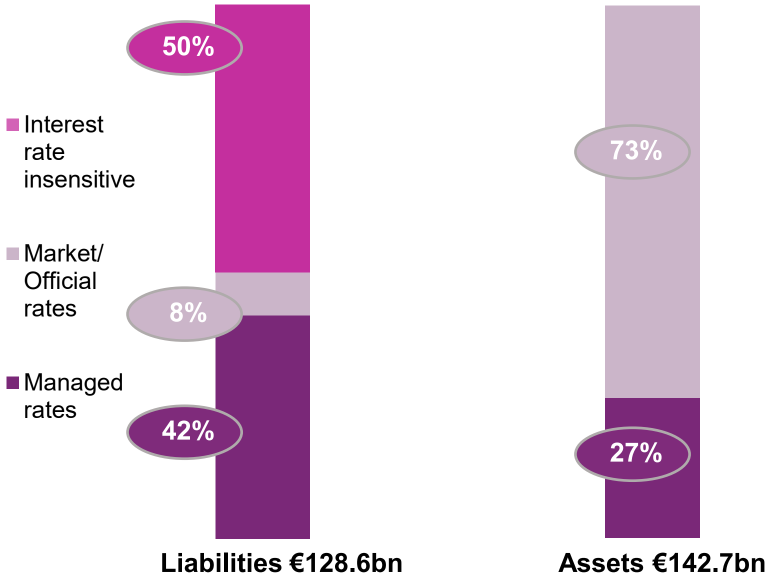
- Intelligence-led approach to integrated resilience
- Strengthening stability & reducing costs:
  - Cyber, fraud & operating risk reduced at scale
  - Real-time AI-driven detection

**Leveraging scale, accelerating innovation and enhancing customer experience & trust**

*(1) Consumer Protection Code (CPC); Distance Marketing Directive (DMD); Consumer Credit Directive (CCD)*

# Composition of balance sheet & interest rate sensitivity

**Composition of balance sheet by interest rate type at Jun 2026***




**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 2026**

| €m | -100bps | -50bps | -25bps | +25bps | +50bps | +100bps |
|---|---|---|---|---|---|---|
| Euro | (184) | (92) | (46) | 46 | 91 | 182 |
| Sterling | (47) | (23) | (12) | 12 | 23 | 46 |
| Other (mainly US$) | (34) | (17) | (8) | 8 | 17 | 34 |
| **Total** | **(265)** | **(132)** | **(66)** | **66** | **131** | **262** |

*Note rounding may apply*

# Credit ratings

| 30 Jun 2026 | Moody's | S&P Global Ratings |
|---|---|---|
| **AIB Group plc (HoldCo)**<br>Long term issuer rating | **A2** | **BBB+** |
| Outlook | Stable | Stable |
| Investment grade | ✓ | ✓ |
| | | |
| **AIB p.l.c. (OpCo)**<br>Long term issuer rating | **Aa3** | **A+** |
| Outlook | Stable | Stable |
| Investment grade | ✓ | ✓ |

# Market leading customer propositions to support transition

*Sustainability ratings, commitments & partnerships*

## Propositions


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

Green Personal Loans


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

Goodbody
CLEARSTREAM

**Sustainability Advisory Services** for Business & Corporate 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

**Transition Finance** for corporate customers

**Sustainable Financing Model** €8.2bn of Green & Social bonds issued

## Sustainability Ratings

- **13.2** SUSTAINALYTICS (a Morningstar company) – Sustainalytics' 2025 Top-Rated ESG Companies List
- **AAA** MSCI
- **73** S&P Global – Member of S&P Global Sustainability Yearbook 2025
- **B** CDP – DISCLOSURE INSIGHT ACTION

Commitments and partnerships:

United Nations Global Compact; UNEP Finance Initiative – Principles for Responsible Banking; ICMA; Science Based Targets – Driving Ambitious Corporate Climate Action; Equator Principles; TCFD – Task Force on Climate-Related Financial Disclosures

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

FoodCloud; AIB Community €1 Million Fund; GAA; AsIAm.ie; GOAL

# Dividend timetable: interim cash dividend per share 19.528c

| Dividend timetable | |
|---|---|
| **Event** | **Date** |
| Half-year results | Thurs, 30 July 2026 |
| Ex-dividend date | Thurs, 13 August 2026 |
| Record date | Fri, 14 August 2026 |
| Currency/tax election deadline | Tues, 8 September 2026 @ 12:00 midday |
| Dividend payment date | Tues, 6 October 2026 |

# Contact details

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