23 October 2026

AIB GROUP PLC – SREP

Supervisory Review and Evaluation Process (SREP)

Following the Supervisory Review and Evaluation Process (SREP) performed by the ECB in 2026, the Pillar 2 Requirement reduced by 20bps to 2.20% from 2.40% effective from 1 January 2027.

AIB continues to have a very strong capital base with a fully loaded CET1 of 16.1%(1) at June 2026. The reported capital ratios are in excess of minimum regulatory requirements and AIB continues to maintain a very significant buffer above Maximum Distributable Amount (MDA) trigger levels.

The table below sets out the Group's capital requirements. The table does not include Pillar 2 Guidance (P2G), which is not publicly disclosed.

AIB SREP Requirements	**2026***	**2027***
Pillar 1	4.50%	4.50%
Pillar 2 Requirement (P2R) (2)	1.35%	1.24%
Capital Conservation Buffer (CCB)	2.50%	2.50%
Other Systemically Important Institutions Buffer (O-SII)	1.50%	1.50%
Countercyclical buffer (CCyB) (3)	1.43%	1.43%
Total CET 1 requirement	**11.28%**	**11.17%**
AT1	1.95%	1.91%
Tier 2	2.60%	2.55%
Total Capital Requirement (4)	**15.83%**	**15.63%**

**Estimated on a look through basis*

(1) The CET1 ratio does not include profits for the six months to June 2026 pending a final decision on payout at year end
(2) P2R of 2.20% of which 1.24% must be held in the form of CET1 assuming 41bps AT1 and 55bps Tier 2 to meet P2R requirement
(3) Countercyclical buffer - UK CCyB at 2% and Irish CCyB of 1.5%
(4) Excludes Pillar 2 Guidance (P2G)

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