



**EMBARGO 17:00**

**1 August 2025**

## **AIB Group plc – European Banking Authority (EBA) European-Wide Stress Test 2025**

AIB Group plc (AIB) notes the announcements made today by the EBA on the EU-wide stress test.

### **CFO Comment on EBA EU-Wide Stress Test**

*“Our result of 13.4% fully loaded CET1 in the EBA’s hypothetical adverse scenario demonstrates our high capital base and capital resilience in the EBA adverse scenario. Capital depletion of 2.98% marks a significant improvement on the 2023 exercise. AIB continues to be very well-capitalised with a CET1 ratio of 16.4%<sup>(1)</sup> at H1 2025 which remains substantially in excess of regulatory requirements.”*

*Donal Galvin, Chief Financial Officer*

### **Results of EBA EU-Wide Stress Test**

AIB was subject to the 2025 EU-wide stress test conducted by the EBA, in cooperation with the Central Bank of Ireland (CBI), the European Central Bank (ECB), the European Commission (EC) and the European Systemic Risk Board (ESRB).

AIB’s capital ratios and EBA stress test results are outlined below:

<b>AIB CET 1 capital ratio</b>	<b>Dec 2024</b>
CET1 actual	15.11%
CET 1 restated CRR3*	16.38%
<b>EBA 2025 stress test results</b>	<b>Dec 2027 (Adverse scenario)</b>
CET 1	13.40%

\*Restated CET1 following Basel IV implementation on 1 Jan 2025

The 2025 EBA stress test adverse scenario resulted in capital depletion of 2.98% on a fully loaded basis and is lower than the 2023 EBA stress test adverse scenario (capital depletion 6.32%) largely as a result of increased net interest income due to the recent higher rate environment.

CET1 in the adverse scenario of 13.4% is well above total SREP capital requirements (TSCR) of 5.85%<sup>(2)</sup>.

The 2025 EU-wide stress test does not contain a pass-fail threshold and instead is designed to assist competent authorities in assessing AIB’s ability to meet applicable prudential requirements under stressed scenarios.

The adverse stress test scenario was set by the ECB/ESRB and covers a three-year time horizon (2025-2027). The adverse scenario is based on a hypothetical severe escalation of geopolitical tensions, accompanied by increasingly inward-looking trade policies globally, that cause an increase in energy and commodity prices, disruptions in the supply chain and adverse effects on private consumption and investment coupled with a

worldwide economic contraction. The stress test was carried out applying a static balance sheet assumption as of December 2024 and therefore does not take into account future business strategies and management actions. It is not a forecast of AIB's profits.

AIB Group plc published its 2025 half-yearly financial results today, further information is available on our website [2025 Financial Results](#)

To view the results including disclosure templates published by EBA for AIB, please click [here](#)

<sup>(1)</sup> The CET1 ratio of 16.4% does not include interim profits for the half-year 2025 pending a final decision on payout at year end

<sup>(2)</sup> TSCR is the sum of Pillar 1 (4.5%) and Pillar 2 requirement (1.35%) and excludes combined buffer requirements

**-ENDS-**

*For further information, please contact:*

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## **Forward Looking Statements**

*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.*