

A year of solid organic growth, a strategy that's working



Winning new customers in competitive markets

AIB Group had a tremendous 2006 – all our divisions delivered impressive profit growth.

Demand for AIB's products and services is high. In 2006, we won new business and developed closer relationships with our existing customers in intensely competitive marketplaces. We are reaping the rewards for creating and nurturing excellent businesses over the past 40 years. AIB's strategy is clearly working well. Wherever we operate, we aim to deliver one distinctive customer proposition.

This consists of:

- best products - using third party suppliers where appropriate to meet customer needs.
- best service with dependability at its heart.
- best relationships built by knowledgeable and engaging employees.
- best delivery with a wide range of channels available to our customers accessing our services.

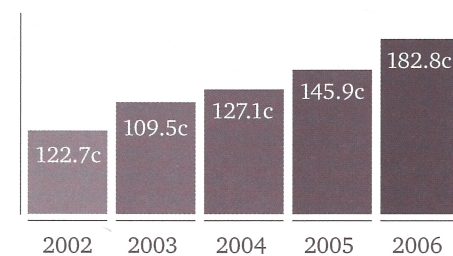
2006 was a year of solid organic growth for AIB. We aim to be in the right markets,

providing the right products and services at the right time to the right customers.

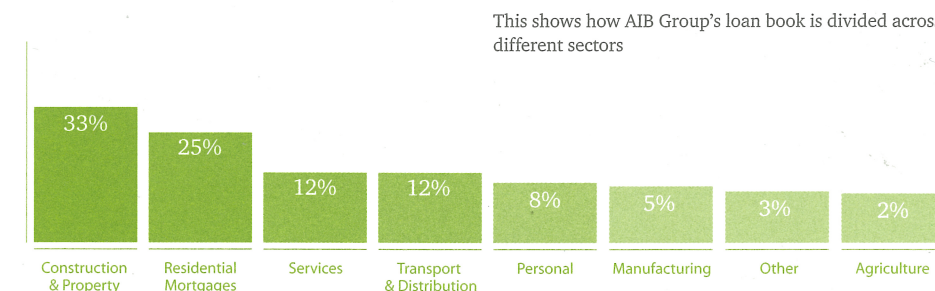
AIB today is energised, optimistic and confident about the future.

Eugene Sheehy
Group Chief Executive

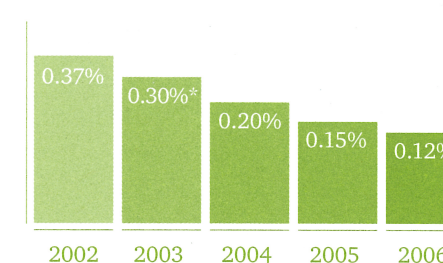
Adjusted basic earnings per share trend



> How we spread our risk



> Money Set Aside for Impaired Loans



Provisions as a percentage of average loans
Provisions as a percentage of average loans are the amount we set aside from our profit to allow for customers who can not, or might not, be able to repay the money they owe us.

*continuing activities

2006 0.12%