

Bank of Ireland Group plc (the “Group”)

2025 EU-Wide Stress Test Results

1 August 2025

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

The Group notes the announcements made today by the EBA on the outcomes of the EU-wide stress test.

The 2025 EU-wide stress test does not contain a pass fail threshold and instead is designed to be used as an important source of information for the purposes of the SREP. The results will assist competent authorities in assessing the Group’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 stress test has been carried out based on a static balance sheet assumption as at December 2024, and therefore does not take into account future business strategies and management actions. It is not a forecast of the Group’s profits.

In the stress test, two scenarios were run; a baseline scenario and an adverse scenario which assumes a severe economic downturn. In the baseline scenario, the Group maintains a fully loaded CET1 ratio of 19.5% in 2027. In the adverse scenario, the fully loaded CET1 ratio decreases to 13.7% in 2027, materially above the Group’s current CET1 capital requirement of 11.38%.

The Group’s peak fully loaded CET1 depletion under the 2025 exercise is c.290 basis points vs a depletion of c.420 basis points in the 2023 exercise, an improvement of c.130 basis points. The improvement in performance reflects the actions the Group has taken to enhance its business model and the higher interest rate environment. The c.290 basis point depletion in 2025 is 50 basis points better than the EU average.

At the end of June 2025, the Group’s pro forma CET1 ratio was 16.0%.

Detailed results of the stress test are published on the EBA’s website. The relevant disclosure templates in relation to Bank of Ireland are also available on the Group’s website at <https://investorrelations.bankofireland.com/results-centre/other/>

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Forward Looking Statement

This announcement contains forward-looking statements with respect to certain of Bank of Ireland Group plc (the 'Company' or 'BOIG plc') and its subsidiaries' (collectively the 'Group' or 'BOIG plc Group') plans and its current goals and expectations relating to its future financial condition and performance, the markets in which it operates and its future capital requirements. These forward-looking statements often can be identified by the fact that they do not relate only to historical or current facts. Generally, but not always, words such as 'may,' 'could,' 'should,' 'will,' 'expect,' 'intend,' 'estimate,' 'anticipate,' 'assume,' 'believe,' 'plan,' 'seek,' 'continue,' 'target,' 'goal,' 'would,' or their negative variations or similar expressions identify forward-looking statements, but their absence does not mean that a statement is not forward-looking.

Examples of forward-looking statements include, among others: statements regarding the Group's near term and longer term future capital requirements and ratios, loan to deposit ratios, expected impairment charges, the level of the Group's assets, the Group's financial position, future income, business strategy, projected costs, margins, future payment of dividends, future share buybacks, the implementation of changes in respect of certain of the Group's pension schemes, estimates of capital expenditures, discussions with Irish, United Kingdom, European and other regulators, plans and objectives for future operations, and the continued impact of regional conflicts on the above issues and generally on the global and domestic economies. Such forward-looking statements are inherently subject to risks and uncertainties, and hence actual results may differ materially from those expressed or implied by such forward-looking statements.

Such risks and uncertainties include, but are not limited to, those as set out in the Risk Management Report in the Group's Annual Report for the year ended 31 December 2024 and in the 'Principal Risks and Uncertainties' section of its 2025 Interim Report.

Nothing in this announcement should be considered to be a forecast of future profitability, dividend forecast or financial position of the Group and none of the information in this document is or is intended to be a profit forecast, dividend forecast, or profit estimate. Any forward-looking statement speaks only as at the date it is made. The Group does not undertake to release publicly any revision to these forward-looking statements to reflect events, circumstances or unanticipated events occurring after the date hereof.