

Bank of Ireland Group plc (the “Group”)

Update on UK Motor Finance

9 October 2025

The Group notes the recent consultation paper from the Financial Conduct Authority (FCA) in respect of a motor finance compensation scheme. We are continuing to assess the full details of the proposed scheme and will engage in the consultation process over the coming weeks. At 30 June 2025, the Group had a provision of £143m (€167m) in respect of this matter.

Pending finalisation of the consultation process which could result in a refinement of the proposed scheme, based on our preliminary analysis and the characteristics of the proposed scheme, an increase in the provision is likely to be required which may be material. This remains subject to ongoing analysis and review of the proposals.

The Group has a strong capital position (pro-forma CET1 of 16.0% at 30 June 2025) and continues to be a highly capital generative business.

Ends

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Forward Looking Statement

This document 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 ‘Principal Risks and Uncertainties’ section on page 26 of the Group’s 2025 Interim Report and in the Risk Management Report in the Group’s Annual Report for the year ended 31 December 2024.

Nothing in this document 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.