

Bank of Ireland Group plc (the “Group”)

Further update on UK Motor Finance

31 March 2026

The Group notes the publication yesterday evening of the final details of the Financial Conduct Authority’s (“FCA”) industry-wide redress scheme relating to UK motor finance commissions.

The Group is assessing the potential financial impact of the final scheme and is committed to achieving a fair outcome for customers, ensuring appropriate redress is provided where loss has occurred.

The Group’s cumulative provision in relation to UK motor finance commissions is €429m (December 2025), and the Group continues to be highly capital generative. A further update will be provided to the market at the appropriate time.

Ends

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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, the potential impact from uncertainty around international trade and tariff policies, 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 2025.

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 announcement is or is intended to be a profit forecast, dividend forecast or profit estimate. Any forward-looking statement speaks only 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.