

Customers

- Strength of our customer franchises reflected in our financial performance
- Continue to be the largest lender to the Irish Economy
- Growth in core loan books; New lending up 14% on H1 2015
- Reduced non-performing loans by €2.1bn in H1 2016

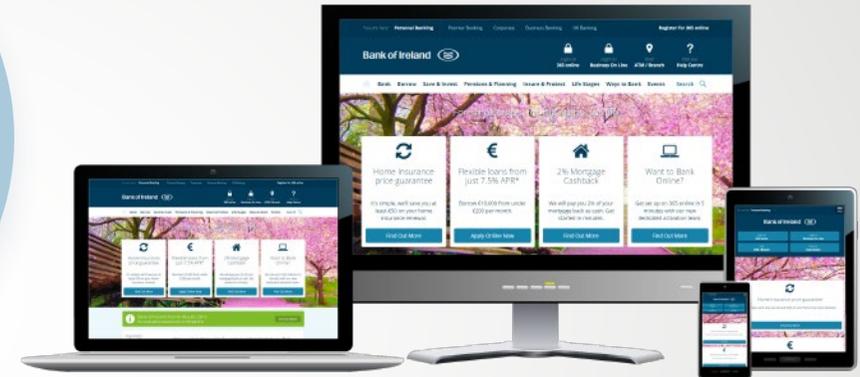
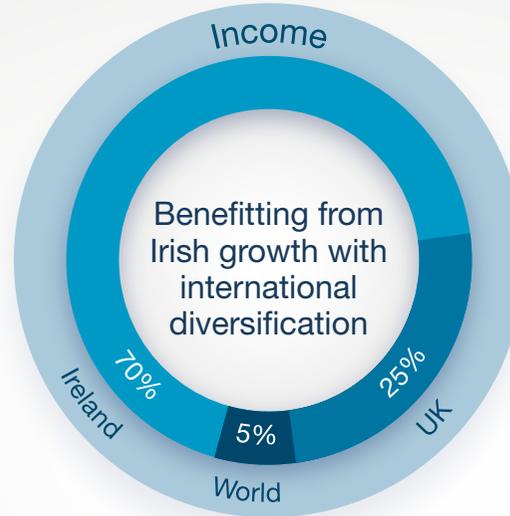
Profitability

- Underlying profit of €560m
- Net impairment charge reduced to 21bps (28bps in H2 2015)
- All trading divisions contributing towards the Group's profitability

Capital

- Fully loaded CET1 ratio of 10.7%; transitional CET1 ratio of 12.8%
- Strong discipline on pricing and risk; priority is to protect and generate capital
- Aim is to have a sustainable dividend. External factors, including UK's EU referendum result, may impact timing of our ambition to recommence dividend payments

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Investing in technology and improving customer experience

Developing valuable customer relationships



National Enterprise Week May 2016, 750 Events, c.2,900 participating businesses



First bank incubator programme in Ireland



500+ Start-ups have used Workbench spaces

Serving customers in a way that suits them

- Enhancing the mobile proposition to respond to increased customer usage
- Simplifying and digitalising customer journeys
- Over 59% of personal and 83% of small business loans delivered online/phone in H1 2016



Future focused investment

- Continue to make banking more accessible, simpler and safer
- Investing in modern platforms that position us for the future
- Actively working with our partners on options, solutions and implementation