Bank of Ireland

This letter should be read in conjunction with the circular, containing the notice of the annual general meeting sent to Shareholders dated 16 April 2026 (the "**Circular**"). Terms used in this letter and not defined in it have the same meaning as in the Circular.

11 September 2026

Dear Shareholder,

At the Company's annual general meeting held on 21 May 2026 (the "**AGM**"), Shareholders approved, among other things, the making by the Company of an 'Odd-lot Offer' at any time up to 18 months following the AGM. The approval granted at the AGM facilitates a share buy-back scheme whereby the Company can acquire shareholdings of 30 Ordinary Shares or fewer (Odd-lot(s)) from Eligible Odd-Lot Holders, subject to the relevant terms and conditions.

The purpose and rationale for making an Odd-lot Offer are set out in the Circular (see website location details below) but principally it will facilitate Eligible Odd-lot Holders to dispose of their Ordinary Shares without dealing or other costs that would normally render such a disposal uneconomic, whilst giving active Eligible Odd-lot Holders the ability to opt-out of such a disposal.

Having satisfied the conditions set out in the Circular, the Company today announced the launch of an Odd-lot Offer which today opened and will close on 16 October 2026 (12 noon Irish time). As our records indicate that you were an Eligible Odd-lot Holder (holding 30 shares or fewer and resident in Ireland or United Kingdom) as at the First Record Date, your attention is drawn to the following important choice to be made:

1. If you would like your Ordinary Shares to be purchased by the Company in accordance with the Odd-lot Offer, you need take **no** action. If you still hold 30 or fewer Ordinary shares on 16 October 2026, your shares will be purchased by the Company at the Offer Price of €20.93 per share with a cheque issued to you on or before 30 October 2026.

OR

2. If you wish to retain your Ordinary Shares, please sign and complete the enclosed 'opt-out form' returning it in the enclosed reply-paid envelope to be received by 12 noon (Irish time) on 16 October 2026.

To inform your choice, a detailed FAQ document and a general description of the Irish and UK tax treatment of participating in an Odd-lot Offer for certain classes of Shareholder has been placed on the Company's website and a shareholder support-line has been established to address any questions you may have.

<u>IF YOU TAKE NO ACTION, YOUR SHAREHOLDING WILL BE PURCHASED BY THE COMPANY AND THE PROCEEDS ISSUED TO YOU</u>.

10-13.32 (07/26)

<u>Website Help-Page</u>
https://investorrelations.bankofireland.com/

<u>Circular</u>
https://investorrelations.bankofireland.com/app/uploads/BOI-Notice-of-AGM-2026-vFINAL.pdf

<u>Shareholder Support-Line</u>
+353 (0) 1 247 5414

Yours faithfully,

Sarah McLaughlin
Chief of Staff and Group Company Secretary