

THIS DOCUMENT IS IMPORTANT AND REQUIRES YOUR IMMEDIATE ATTENTION. If you are in any doubt as to the action you should take, you are recommended to seek your own financial advice immediately from an independent financial adviser being, if you are resident in Ireland, an organisation or firm authorised under the European Communities (Markets in Financial Instruments) Regulations 2017 or the Investment Intermediaries Act 1995 (as amended) or, if you are resident in the United Kingdom, an organisation or firm authorised pursuant to the Financial Services and Markets Act 2000 of the United Kingdom or, if you are not so resident, from another appropriately authorised independent financial adviser. All Shareholders are advised to consult their professional advisers regarding their own tax position.

This Opt-Out Form should be read in conjunction with the circular, including the notice of the annual general meeting to Shareholders dated 16 April 2026 (the "Circular"). Terms used in this Opt-Out Form and not otherwise defined herein have the same meaning as in the Circular. The Circular is available on the Company's website:
<https://investorrelations.bankofireland.com>

Bank of Ireland Group plc

(incorporated in Ireland under the Companies Act 2014 with registered number 593672)

OPT-OUT FORM FOR THE ODD-LOT OFFER AT AN OFFER PRICE OF €20.93 PER ORDINARY SHARE

For completion by book entry Shareholders with a registered address in Ireland or the UK who hold 30 or fewer Ordinary Shares in total ("**Odd-lot Shares**") as at close of business 16 April 2026 and 16 October 2026 ("**Odd-lot Holders**"). A separate form is required for each Odd-lot Holder.

ACTION TO BE TAKEN

- **IF YOU WISH TO RETAIN YOUR ODD-LOT SHARES**, you must complete Part 1 and Part 2 and return this form.
- **IF YOU WISH TO SELL YOUR ODD-LOT SHARES TO Bank of Ireland Group plc (the "Company")**, no further action is required on your behalf.
- **Eligible Odd-lot Holders who do not complete and return this form so as to be received by no later than 12 noon (Irish time) on 16 October 2026 should note that their Odd-lot Shares will be acquired by the Company without any further action on their part and without any further notice to them.**
- No Odd-lot Holder shall be entitled to partially opt-out of the Odd-lot Offer. To the extent that an Eligible Odd-lot Holder attempts to opt-out on a partial basis, such Eligible Odd-lot Holder shall be deemed to have agreed to sell their entire holding of Odd-lot Shares without anything further being required.
- Additional Opt-Out Forms may be obtained from the Registrar, Computershare Investor Services (Ireland) Limited at the applicable address set out below.
- **All Opt-Out Forms must be sent by post to Computershare Investor Services (Ireland) Limited, 3100 Lake Drive, Citywest Business Campus, Dublin 24, D24 AK82, Ireland so as to be received by no later than 12 noon (Irish time) on 16 October 2026.**

NOTES

- If this Opt-Out Form is signed under a power of attorney, then such power of attorney, or a certified copy of the original, must be sent with this Opt-Out Form for noting (unless it has already been noted by the Company or Computershare Investor Services (Ireland) Limited).
- Where there are joint holders of any Odd-lot Holding, all holders whose names appear in the register in respect of such Odd-lot Holding must sign this Opt-Out Form.
- No receipts will be issued for documents lodged.
- The Directors of the Company reserve the right to accept or reject any Opt-Out Form in accordance with the terms and conditions of the Odd-lot Offer including where the Odd-lot Holder has not completed all the required information or has not delivered all the required documents to Computershare Investor Services (Ireland) Limited.
- If you are in any doubt as to how to complete this form, please contact Computershare Investor Services Ireland (Limited) by phone on +353 (0) 1 247 5414.

PLEASE COMPLETE AS EXPLAINED ON PAGE 1 (To be completed in BLOCK CAPITALS)

The provisions of Appendices II and III of the Circular are deemed to be incorporated in and form part of this Opt-Out Form.

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Please tick this box if your address details in Box 1 **have** changed or are incomplete and update below in BLOCK capitals:

House Number:

Eircode / Post Code:

Street/Road Name

Town/City.....
(BLOCK CAPITALS)

Country.....

For information purposes only:
Number of **Ordinary Shares** held by you as at the close of business on
16 April 2026 (the First Record Date)

Please enter here a daytime telephone number (including STD Code) where you can be contacted in the event of any query arising from completion of this form.



1**TO BE COMPLETED BY ALL ODD-LOT HOLDERS WHO RETURN THIS FORM.**

Eligible Odd-lot Holders who wish to retain their Odd-lot Shares and opt out of the Odd-lot Offer by the Company must complete and return this form. Eligible Odd-lot Holders who do not complete and return this Opt-Out Form so as to be received by no later than 12 noon (Irish time) on 16 October 2026 should note that their Odd-lot Shares will be acquired by the Company on the terms and subject to the conditions set out in this Opt-Out Form and the Circular without any further action on their part and without any further notice to them.

Indicate your choice by means of an "X"

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I would like to retain my Odd-lot Shares

2**Execution by individuals signed and delivered:**

Shareholder 1

Shareholder 2

Shareholder 3

Shareholder 4

Execution by a Company: The common seal was affixed/executed on behalf of the Company named above in the presence of:

Signature

Name of Director

Signature

Name of *Director/Secretary/
Witness

*Delete as appropriate

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