

### Excellent business performance with momentum

	FY25					FY23-25 cycle		Delivering for our shareholders	
	<b>+5%</b> New customers <sup>1</sup>	<b>+6pts</b> RNPS y/y	<b>+6%</b> Irish loans y/y	<b>+6%</b> Irish deposits <sup>2</sup> y/y	<b>+9%</b> AUM y/y			<b>€1.4bn</b> PBT	<b>270bps</b> Organic capital generation
	<b>+18%</b> New customers <sup>1</sup>	<b>+16pts</b> RNPS (+31)	<b>+33%</b> Irish loans (€57bn)	<b>+11%</b> Irish deposits <sup>2</sup> (€87bn)	<b>+54%</b> AUM (€60bn)			<b>€5.2bn</b> Cumulative PBT	<b>920bps</b> Organic capital generation (c.€5bn)

### Transformed returns profile and delivered on financial targets over last cycle

	FY22	FY25	Targets (FY23 - FY25)	
<b>Adjusted ROTE<sup>3</sup></b>	10.1%	<b>13.9%</b> 16.3% ex motor finance	c.15%	
<b>Cost Income Ratio<sup>4</sup> (CIR)</b>	54%	<b>49%</b>	< 50%	
<b>Ordinary dividend</b>	25% payout <sup>5</sup> 21c DPS	<b>56% payout<sup>5</sup></b> 70c DPS	c.40-60% payout Progressive DPS	
<b>Surplus capital</b>	€125m	<b>€530m</b>	Buyback considered annually	

**Total distributions FY25 €1.2bn; FY23-25 total distributions €3.6bn**

<sup>1</sup> New Irish bank channel relationships as a proportion of total customer relationships 12 months previously

<sup>2</sup> Irish Everyday Banking Deposits

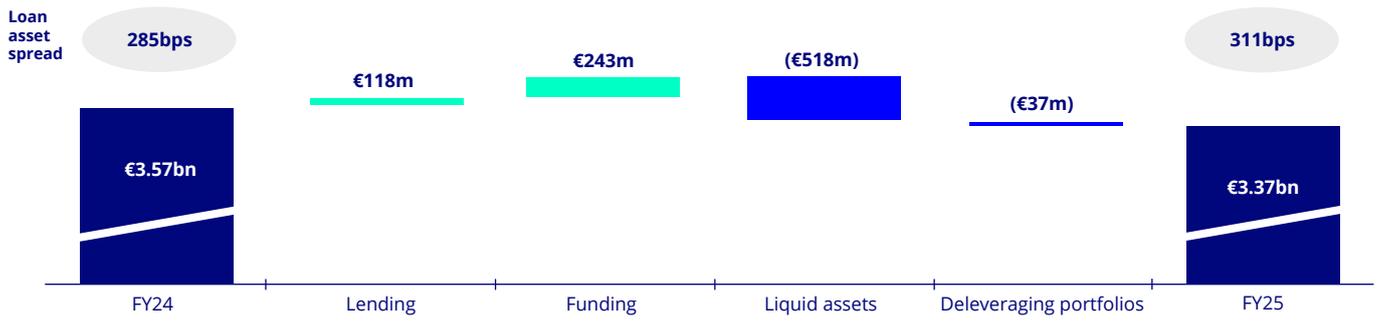
<sup>3</sup> Basis of calculation for adjusted ROTE set out on slide 69 of the Group's 2025 FY results presentation [here](#)

<sup>4</sup> Basis of calculation for Cost Income Ratio (CIR) set out on slide 70 of the Group's 2025 FY results presentation [here](#)

<sup>5</sup> Ordinary dividend payout ratio based on total ordinary dividend as a proportion of profit after tax

# Key Financial Highlights

## FY25 net interest income drivers



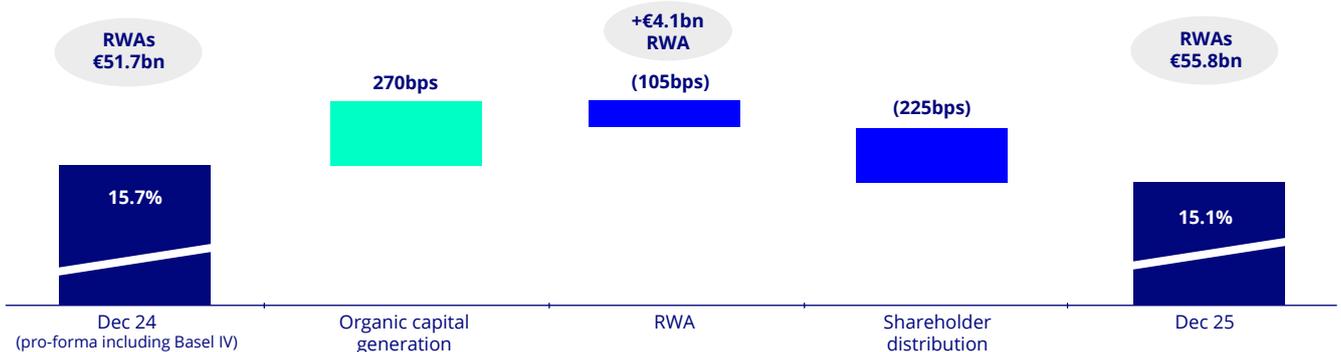
## Strong growth in Irish loans in FY25



## Impairment charge better than guidance following strong H2

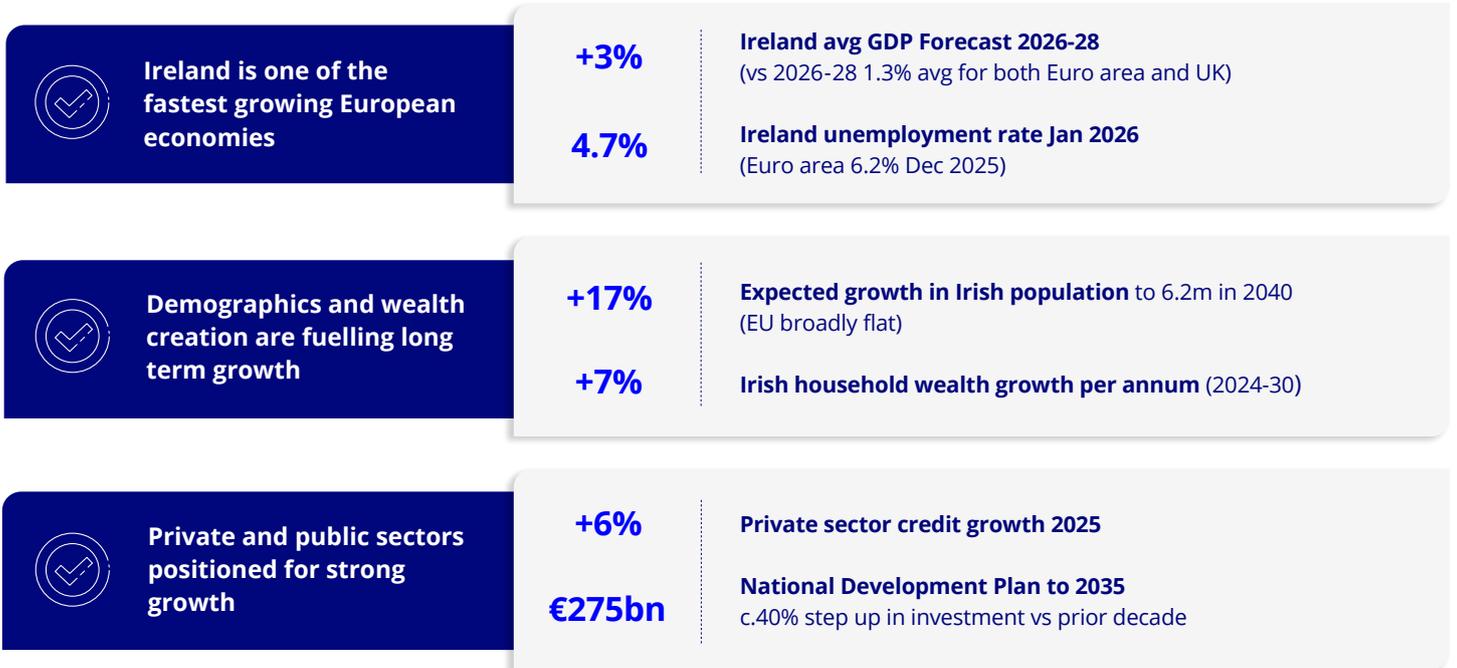


## Excellent organic capital generation supports 100% distribution



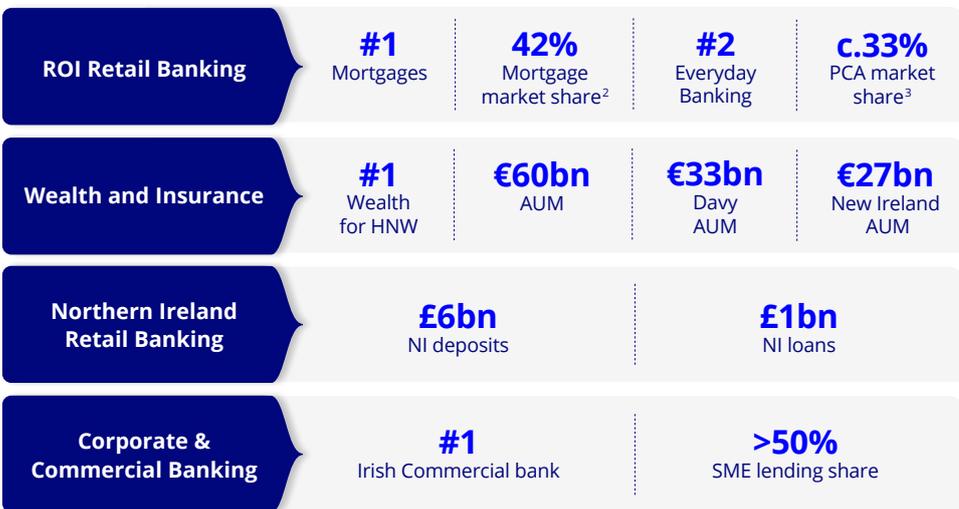
<sup>1</sup> Net loan loss experience and portfolio activity includes impact of reimbursement asset movements of €111m expected to be received from financial guarantee contracts which provide credit protection on certain assets

# Ireland | A highly attractive market driving quality growth<sup>1</sup>



## Unrivalled position as Ireland's national champion bank

> 4m customers across the Group

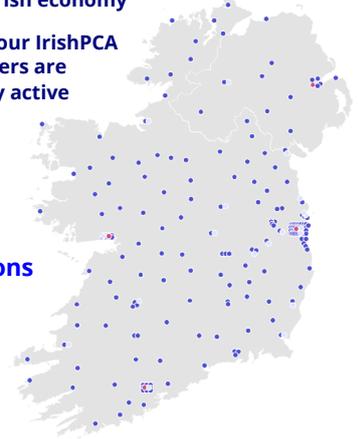



Embedded in every community across Ireland

Powering 40% of all payments in the Irish economy

81% of our Irish PCA customers are digitally active

c.200 locations



<sup>1</sup> Sources: Central Bank of Ireland, Bank of Ireland Economics Research Unit, Eurostat, CSO, ECB, Davy Wealth estimates, Department of Finance

<sup>2</sup> Department of Finance 2025 Consumer Sentiment Banking Survey and Bank of Ireland Group estimates

<sup>3</sup> BPII mortgage drawdowns report Q4 2025

<sup>4</sup> Divisional contribution to underlying PBT including pro rata proportion of Group Centre

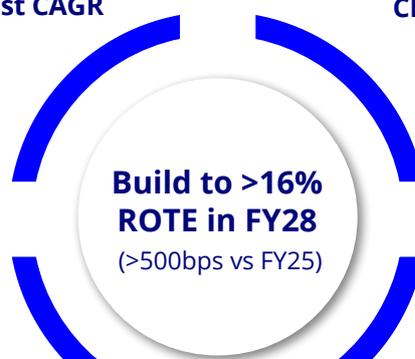
# Technology and Digital investments transforming productivity and delivering customer value

<b>Delivered 2023-2025</b>	<b>2026-2028</b> Key areas of focus	New commercial digital platform	
<p><b>Enhanced app experience</b> 200 app improvements</p> <hr/> <p><b>SEPA instant payments</b> c.14m payments processed since Jan 2025</p> <hr/> <p><b>New SME lending platform</b> c.20k applications since start 2025</p> <hr/> <p><b>Transformed customer service</b> 1.25m reduction in call volumes vs 2022, with 99% of colleagues using GenAI in contact centres</p>		<p style="text-align: center;"><b>Automated credit decisioning for mortgages</b></p> <hr/> <p style="text-align: center;"><b>New UK savings platform</b></p> <hr/> <p style="text-align: center;"><b>Advanced fraud and cyber capabilities</b></p>	
	<p><b>New mobile app and Zippay instant payments</b></p> <hr/> <p><b>Scaled Wealth digital platform</b></p>		
	<p>Driving growth in Ireland</p>	<p>Optimising capital allocation</p>	<p>Investing for the future</p>

**Where we are today**

<p><b>Agentic infrastructure &amp; enablement</b></p> <ul style="list-style-type: none"> <li>Scalable, strategic AI platform (H1, 2026)</li> <li>Rolled out AI academy, upskilling (+1000 colleagues)</li> <li>Centralised governance with agile delivery model</li> <li>Robust Responsible AI approach and guardrails</li> </ul>	<p><b>Early, tangible value</b></p> <ul style="list-style-type: none"> <li>Customer insights driven by +500 adaptive models</li> <li>Contact Centre hand-offs reduced by &gt;40% through AI automation</li> <li>KYC reinvention targeting 50% efficiency</li> <li>Fraud prevention with c.1bn card transactions monitored</li> </ul>
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## Strategy 2028: Growth | Operating Leverage | Returns

 <p style="text-align: center; border: 1px dashed gray; padding: 5px; margin-top: 10px;"> <b>Strong capital generation and accelerating returns</b> </p>	<div style="display: flex; justify-content: space-between;"> <div> <p>&gt;4% Income CAGR c.1% Cost CAGR</p> </div> <div> <p>Mid 40s CIR FY28</p> </div> </div> <div style="text-align: center; margin: 20px 0;">  <p style="font-weight: bold; font-size: 1.2em;">Build to &gt;16% ROTE in FY28 (&gt;500bps vs FY25)</p> </div> <div style="display: flex; justify-content: space-between;"> <div> <p>c.€3.7bn of net capital generation</p> </div> <div> <p>Mid to high-teens EPS CAGR</p> </div> </div>
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Continued momentum to 2030

# Step change in earnings and returns profile in new strategic cycle

	FY25	FY26-28 financial targets
Statutory ROTE	<b>10.9%</b> <small>(12.8% ex motor finance)</small>	<b>Building to &gt;16% ROTE in 2028</b>
Cost Income Ratio (CIR)	<b>52%</b>	<b>Reduce to mid 40s CIR in FY28</b>
Capital generation	<b>270bps</b>	FY26 c.250bps; <b>building to &gt;270bps by FY28</b> Net capital generation 2026-28 c.€3.7bn
Distributions	<b>70c DPS</b> €530m share buyback	<b>Progressive DPS</b> supported by c.50% payout <b>Surplus capital decision</b> at least annually

**Delivering mid to high teens reported EPS CAGR**



# Overview of Credit Ratings and Key Capital and Liquidity Ratios

## Bank of Ireland Group plc (holding company of the Group)

Rating Agencies	Standard & Poor's	Moody's	Fitch
Long Term	BBB+	A2	A-
Outlook	Stable	Stable	Stable
Short Term	A-2	N/A	F2

ESG Rating Agencies	Rating
Sustainalytics	15.9
S&P Global	54
MSCI	AAA

## Governor and Company of the Bank of Ireland

Rating Agencies	Standard & Poor's	Moody's	Fitch
Long Term	A+	Aa3 (Deposit Rating Aa3)	A
Outlook	Stable	Stable (Deposit Outlook Positive)	Stable
Covered Bond Rating	N/A	Aaa	N/A
Short Term	A-1	Prime-1	F1

Capital Ratios	
CET1 Ratio	15.1%
Leverage Ratio	6.9%
MREL Ratio	31.6%

Liquidity	
Liquidity Coverage Ratio	191%
Net Stable Funding Ratio	156%
Loan to Deposit Ratio	77%

### Disclaimer

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.