Bank of Ireland

HY 2026 Debt Investor Presentation

Right with you

01

H126 Performance

H126 results – Key takeaways

Right with you

Strong start to new strategic cycle

Growth in all areas

Upgraded FY26 guidance

Positive outlook to FY28 reiterated

Bank of Ireland

DAVY

NEW IRELAND 1918 SECURING YOUR FUTURE

Bank of Ireland UK

Strategy 2028
Growth | Operating Leverage | Returns

Driving growth in Ireland	Optimising capital allocation	Investing for the future
Grow in our home market while expanding fee income through Wealth and Insurance	Focus the Group portfolio on high returns with disciplined capital deployment	Deploy digital, data and AI capabilities that improve customer experience and colleague productivity

Quality topline growth in high return businesses driving >4% income CAGR

Transformed operating leverage with c.600bps CIR improvement to mid 40s

ROTE acceleration of >500bps to >16% in 2028

Ireland | Highly attractive home market

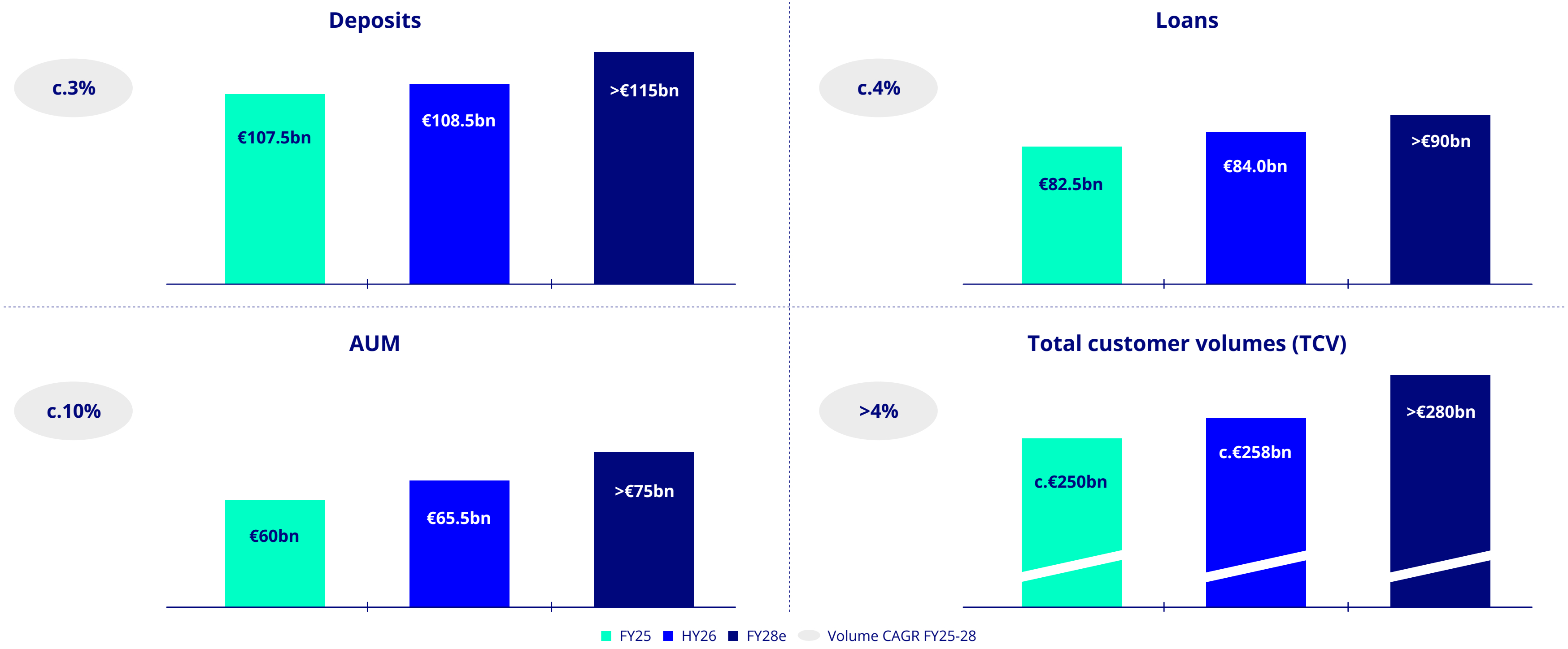
Resilient, fast-growing economy	**+2.7%**	**Ireland avg Modified Domestic Demand* 2026-2028** (vs 2026-2028 c.1% avg GDP Euro area)
	5.0%	**Ireland unemployment rate June 2026** (Euro area 6.3% June 2026)
Favourable trends across demographics & wealth	**c.15%**	**Expected growth in Irish population** to 6.2m by 2040 (vs EU broadly flat); c.33% of population under 25
	+7%	**Irish household wealth growth p.a.** (2024-30)
Significant investment in housing & infrastructure	**c.50k**	**Annual demand for housing units** 36k units delivered in 2025, 40k expected 2026
	€275bn	**National Development Plan to 2035** c.40% step up in investment vs prior decade

Unique structural factors underpin positive outlook

For sources please refer to slide 43

* Modified domestic demand excludes distorting effects caused by large foreign corporate transactions that do not have a significant impact on the domestic economy

Customer volumes to grow >12% over FY26-28



Unrivalled position in Irish market; H1 +6%* growth in TCV

* Annualised
TCV = sum of AUM, Loans and Deposits

Excellent momentum in H126

Franchise	**+7%*** Irish loans	**+3%*** Everyday Banking deposits	**+18%*** AUM	**+31** Personal RNPS +1ppt y/y
Financial	**+7%** Total income	**+2%** Total costs	**51%** CIR[1]	**€1.0bn** PBT
	14.4% ROTE	**+36%** EPS	**39c** Interim DPS +56%	**135bps** Capital generation 15.5% CET1

* Annualised; all other comparative analysis vs H1 2025
For footnotes please refer to slide 43

Retail Ireland Everyday Banking | Driving growth in Ireland

H1 performance

€88.0bn

Everyday Banking[1] balances (+3% annualised)

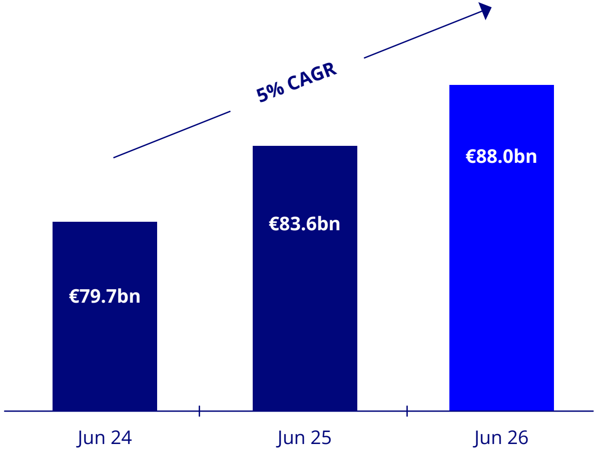
+4%

Everyday Banking new product opening (y/y)

New mobile app

Zippay

Sustained growth in Everyday Banking balances



Strategy 2028

Leading share of new flows, deepen customer relationships in this core franchise and drive Group cross-sell

Retain: Maximise retention for highest value segments in our stable and resilient funding base

Grow: Grow customer base including New to Ireland & Youth

Invest: Improving propositions and engagement; Driving efficiency and creating operating leverage

Driving growth in Ireland | Optimising capital allocation | Investing for the future

For footnotes please refer to slide 43

Retail Ireland Home Buying | The market leader

H1 performance

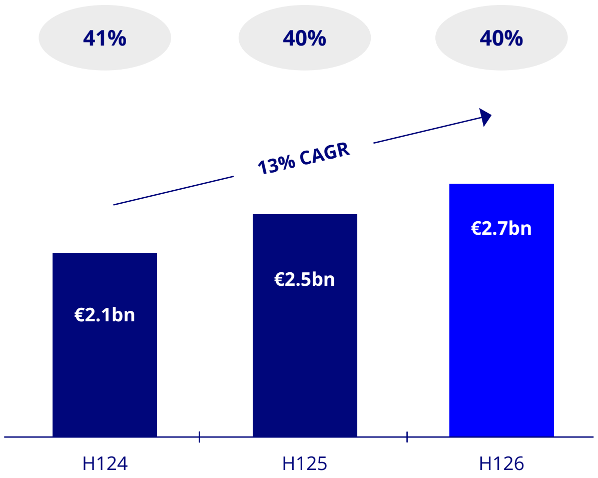
€38.5bn
Irish mortgage book

+6%
Annualised growth

Cross sell[1]
5 in 10: life assurance
4 in 10: general insurance

#1 flow share in a growing market

BOI market share % and new lending €bn



Strategy 2028

Disciplined book growth to 2028

Retain: Ireland's # 1 mortgage provider

Grow: 5% CAGR book growth to 2028

Invest: A scalable platform supporting automated credit decisioning and servicing

Driving growth in Ireland | Optimising capital allocation | Investing for the future

For footnotes please refer to slide 43

Wealth and Insurance | Strong AUM momentum

H1 performance

€65.5bn

AUM

*+18%**

€1.6bn

Net flows

+33% vs H125

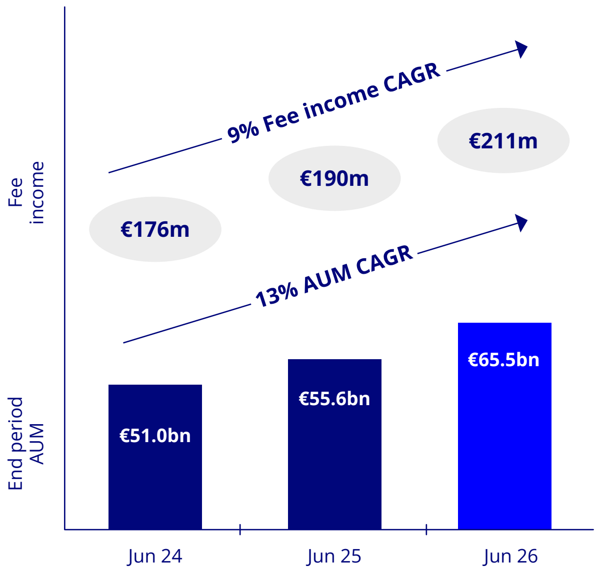
5% of opening AUM*

Digital enhancements

Ready Retire launched

Financial planning pilot

The engine of fee income growth



Strategy 2028

Invest and protect for the future.
Ireland's wealth leader

Retain: Ireland's #1 position as provider of choice

Grow: HNW, Affluent & corporate pensions. AUM 10% CAGR to >€75bn by 2028 and ~€100bn by 2030

Invest: Scalable wealth platform, enabling digitised advice & servicing

2.5m BOI Retail Ireland customer base with opportunity for higher W&I penetration

Driving growth in Ireland | Optimising capital allocation | Investing for the future

* Annualised

Retail UK | Growing income with focus on value over volume

H1 performance

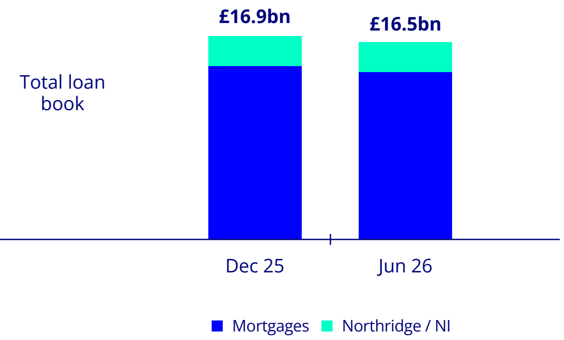
+8%
Total income vs H125

+8bps
NIM y/y

1.7%
NPE ratio

Selective lending focused on disciplined returns

	H125	H126
Total Income	£232m	£251m
NIM	2.29%	2.37%



Strategy 2028

Full service retail bank in Northern Ireland & specialised GB lender

Retain: Diversified customer profile in NI & GB

Grow: Selective lending & mortgage products

Invest: Everyday banking propositions, new savings platform and payments capabilities

Driving growth in Ireland | **Optimising capital allocation** | Investing for the future

Corporate & Commercial | Optimising capital to support growth in Ireland

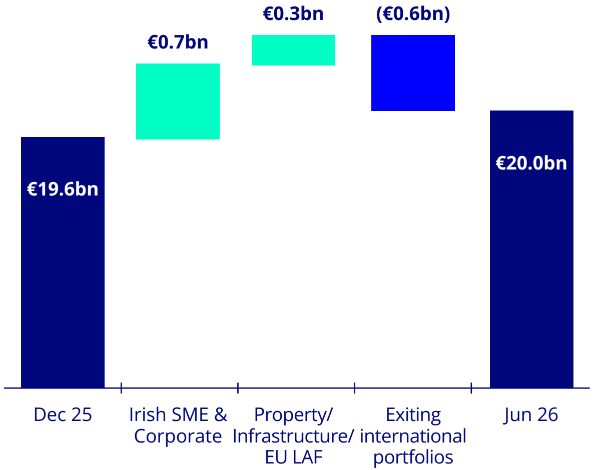
H1 performance

+14%*
Irish SME and Corporate net lending

-33%
Exiting portfolios Jun 26 vs Dec 25 (€1.2bn remaining)

3.8%
NPE ratio H126 (4.3% Dec 25)

4%* growth in loan book



Strategy 2028

Augment leadership position in Ireland, deepen and grow business through relationship banking model

Retain: Ireland's #1 commercial lender

Grow: Targeted growth in emerging and priority sectors. Greater product penetration

Invest: Improving customer journeys and developing distribution capability

Driving growth in Ireland | Optimising capital allocation | Investing for the future

* Annualised

Growing and strengthening our unrivalled position in Irish market

H1 deliveries

New mobile app

UK payments enhancements

Leading Irish bank 2026 employer rankings[1]

New customer brand

Right with you

Bank of Ireland

AI learning academy for SME customers

Zippay

Key areas of focus out to 2028

Retail Ireland

Rolling mobile app improvements

Faster, simpler customer onboarding

Automated credit decisioning and better homebuying experiences

Stronger fraud and cybersecurity protections

Retail UK

New UK savings platform

Enhanced Everyday Banking NI digital customer offering

New digital propositions for mortgages & Northridge

Wealth and Insurance

Enhanced digital capabilities in financial planning and retirement journeys

New Irish Savings & Investment Account (SIA) propositions

Corporate & Commercial Banking

Enhanced digital capabilities for commercial customers

AI-enabled data, tools and insights to support relationship management

Continued simplification of customer and colleague journeys

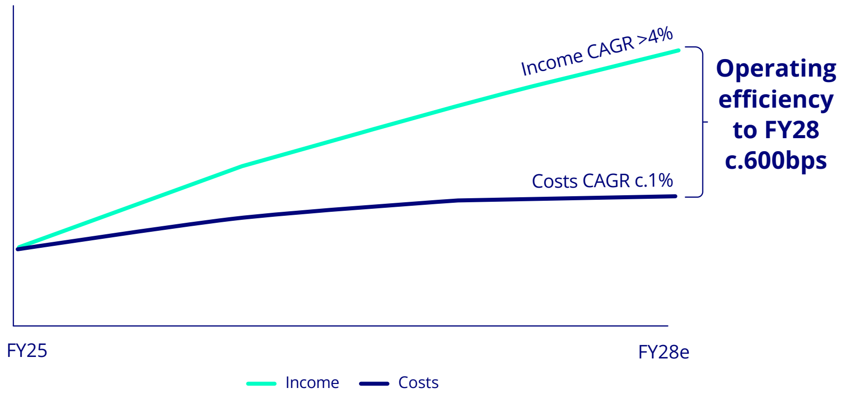
Investing c.€1.5bn over FY26-28

Driving growth in Ireland | Optimising capital allocation | **Investing for the future**

For footnotes please refer to slide 43

Bank of Ireland business model creating operating leverage

FY28 CIR 600bps lower to mid 40s



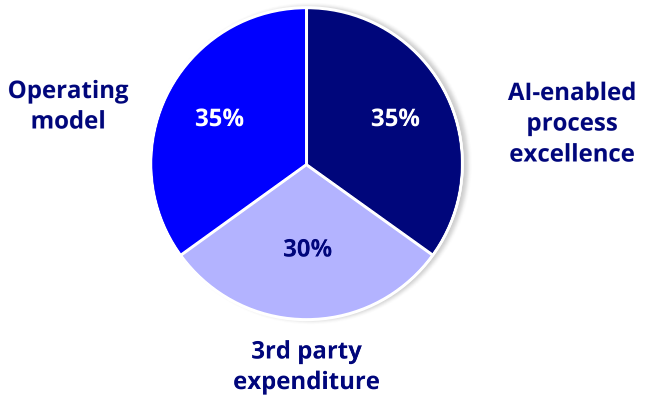
H1 proof points

CIR -0.8% y/y

Income +3% (ex valuations)

Costs +2% y/y

Delivering c.€250m in cost efficiencies 2026-28



H1 proof points

Cost efficiencies €41m

FTE -2%

Driving growth in Ireland | Optimising capital allocation | **Investing for the future**

Progress on a range of AI-enabled initiatives through H1

Enterprise AI foundations

- **Scalable AI platform** established
- **AI Centre of Excellence** mobilised
- **Responsible AI framework** implemented
- **Adoption** via AI Champions, M365 Copilot rollout (c.9.5k colleagues)

Early AI proof points

- **KYC:** Average handling time (AHT) lower by 40% on targeted processes
- **Software development:** AI tooling rollout to c.1k colleagues
- **Contact centre:** Call transfers reduced by 40%
- **Chargeback:** AI-supported processing reduced AHT by 38%

Priority AI initiatives underway

- **Op model:** Software engineering, operations, finance & other
- **Customer processes:** Customer servicing, lending, onboarding & other journeys
- **BPO & Change:** Efficiency from suppliers & delivery partners

AI-enablement supports c.20% of c.€250m planned cost efficiencies

Driving growth in Ireland | Optimising capital allocation | **Investing for the future**

Strategy 2028 driving significant shareholder value

- Unrivalled market position and franchise breadth
- Highly attractive home market
- Disciplined growth and momentum
- Creating operating leverage

Strong capital generation and accelerating returns

>4% Income CAGR
c.1% Cost CAGR

Mid 40s
CIR FY28

Build to >16% ROTE in FY28 (>500bps vs FY25)

c.€3.7bn of net capital generation

Mid to high-teens EPS CAGR

Continued momentum to 2030

02

H126 Financials

H126 results – key financial takeaways

H1 performance

Business momentum*
Irish loans +7%, Irish deposits +3%, AUM +18%

NII growing and resilient
NII +2% y/y; structural hedge increased by €8bn in July

Attractive shareholder returns
ROTE 14.4%; DPS 39c (+56% y/y)

Guidance

FY26 guidance upgraded

Reiteration of FY28 ROTE building to >16%

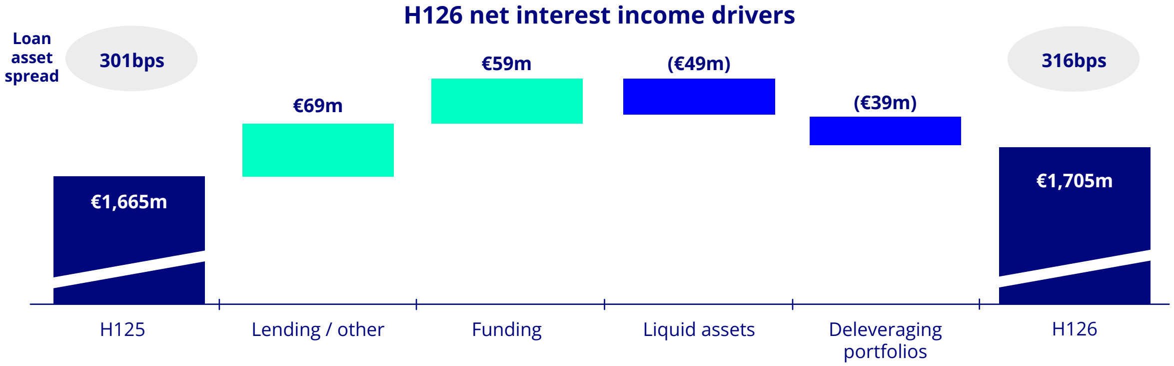
* All annualised

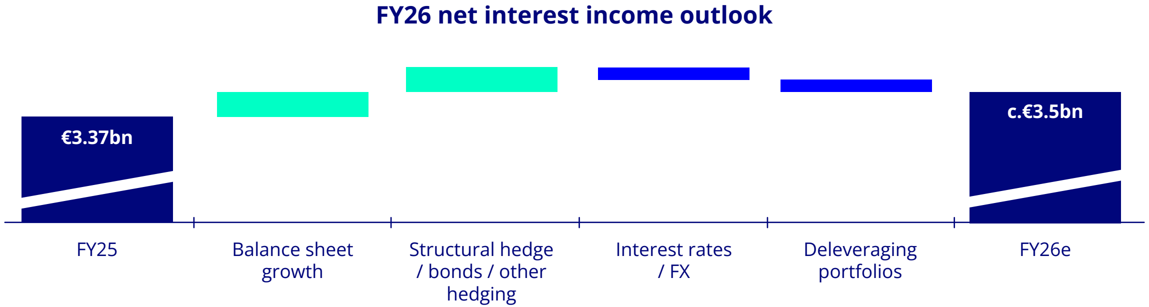
H1 financial performance

Income statement	H1 2025	H1 2026
Net interest income	1,665	1,705
Non-interest income (incl valuation items)	376	473
Total Income	**2,041**	**2,178**
Operating expenses (incl levies / regulatory fees)	(1,171)	(1,177)
Net impairment charge	(137)	(32)
Non-core items	(12)	(9)
Profit before tax	**721**	**960**

Key performance metrics	H1 2025	H1 2026
Net interest margin	2.69%	2.68%
Cost income ratio	51.3%	50.5%
EPS (reported)	57.8c	78.4c
ROTE (statutory)	11.1%	14.4%
Dividend per share	25c	39c
TNAV per share	1,039c	1,085c

NII growing in 2026; guidance upgraded





H126 performance

NII +2% y/y

Growing balance sheet and structural hedge partially offset by lower rates and deleveraging

Deleveraging primarily reflects planned run down of GB Corporate and US LAF

Loan asset spread 316bps (301bps H125)

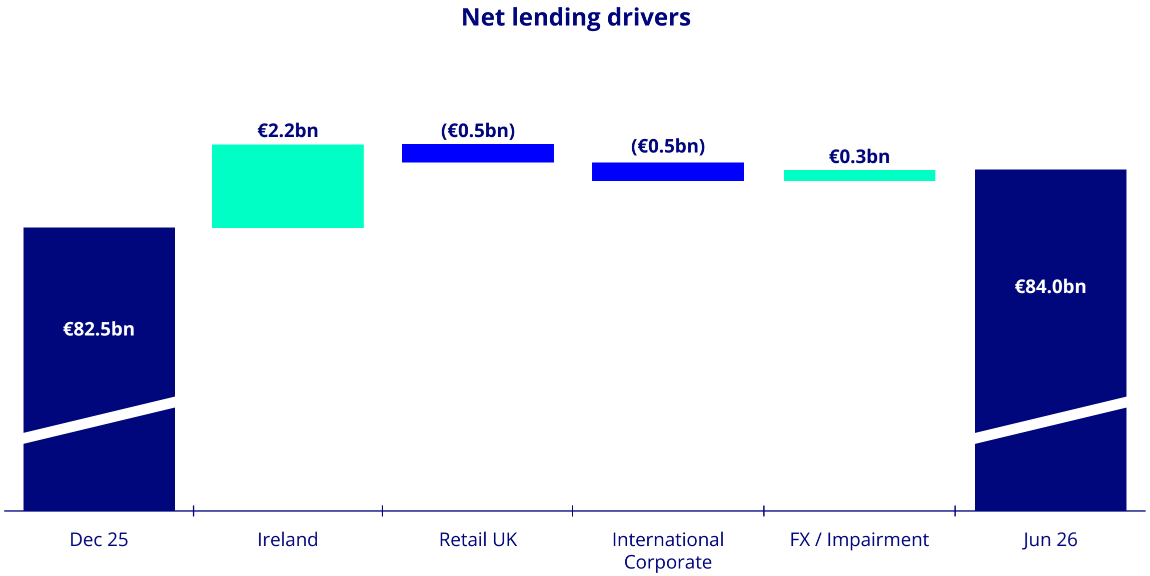
Outlook

NII guidance upgraded*:

- FY26: c.€3.5bn (from c.€3.4bn)
- FY27: c.€3.75bn (from >€3.6bn)
- FY28: >€3.95bn (from >€3.85bn)

NII sensitivity disclosed on slide 50
*Interest rate assumptions: average ECB deposit rate of 2.21% for 2026, 2.50% for 2027 and 2.50% for 2028

Growing loan book, with excellent performance in Irish franchise



H126 performance

Growth of 4%* in Group net loans

Ireland +7%* reflecting growth in mortgages and business lending

Retail UK reflecting disciplined approach to mortgage lending

International Corporate deleveraging in line with strategy

FY26 outlook

c.4% growth vs Dec 25 driven by continued strong performance in Ireland

Irish fundamentals support lending growth to FY28 and beyond

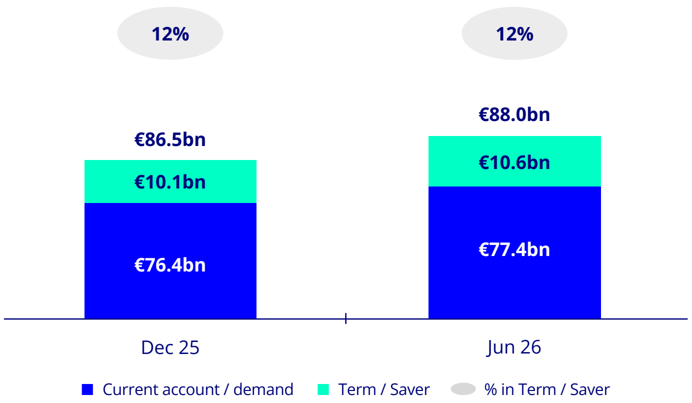
* Annualised

Customer deposits growing, driven by Irish franchise

Total customer deposit volumes

€107.5bn Dec 25 | **+2%** Annualised vs Dec | €108.5bn Jun 26

Irish Everyday Banking volumes



H126 performance

Total deposits +2%*

Everyday Banking volumes +3%* to €88bn; flow to term €0.5bn (H125 €1.0bn)

Corporate deposits €6.2bn (€6.4bn Dec 25)

Retail UK £12.4bn (£12.8bn Dec 25) reflecting lower lending

FY26 outlook

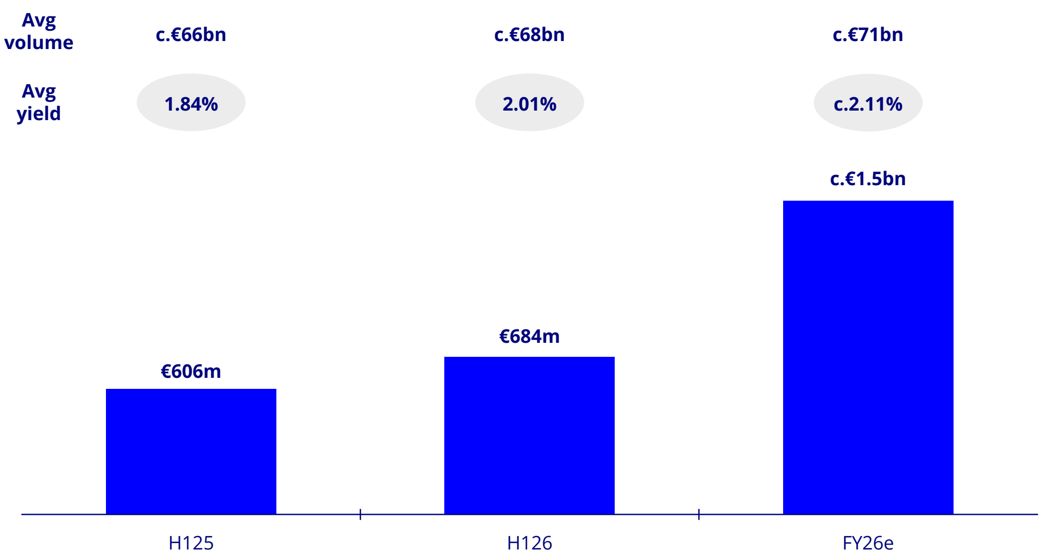
c.3% growth reflecting continued momentum in Irish Everyday Banking

Breadth of propositions support franchise strength and momentum

* Annualised

Structural hedge key driver of NII trajectory in FY26 and beyond

Structural hedge (gross fixed leg income)*



H126 performance

Fixed leg income +13% y/y

Average hedge volume c.€68bn (exit volume €69.1bn); average duration c.3.5yrs

Rollover/addition of swaps averaged 2.79%; maturing yields of 1.37%

Average yield increased to 2.01% (FY25 1.89%), Q2 exit yield 2.09%

FY26 outlook

Increased volume by €8bn in July; reduces NII sensitivity to c.€185m for -100bps parallel shift[1]

Fixed leg income to grow by c.20% y/y

Average yield of c.2.11% expected (average roll-off yields in H2 c.1.14%)

Increased structural hedge volume enhances NII resilience

* Structural hedge gross fixed leg income is partially offset by hedging on the Group's fixed rate assets
Further information on NII sensitivity disclosed on slide 50
For footnotes please refer to slide 43

Fee income growth of +6% y/y

Fee income	H1 2025 (€m)	H1 2026 (€m)
Wealth and Insurance	190	211
Retail Ireland	132	128
Retail UK	2	5
Corporate & Commercial	83	81
Group Centre and other	(17)	(11)
Share of associates / JVs	9	9
Total fee income incl. JVs	**399**	**423**
Additional expenses, valuation and other items	(23)	50
Total non-interest income	**376**	**473**
Total customer AUM (€bn)	**55.6**	**65.5**

H126 performance

Wealth and Insurance +11%, AUM +18%*

- Excellent performances in Davy and NIAC
- 50% of total fee income

Retail Ireland reflecting higher commissions paid for partnership agreements

Corporate & Commercial reflecting lower upfront fees partially offset by customer activity and gains on investments

Valuation items primarily related to market movements

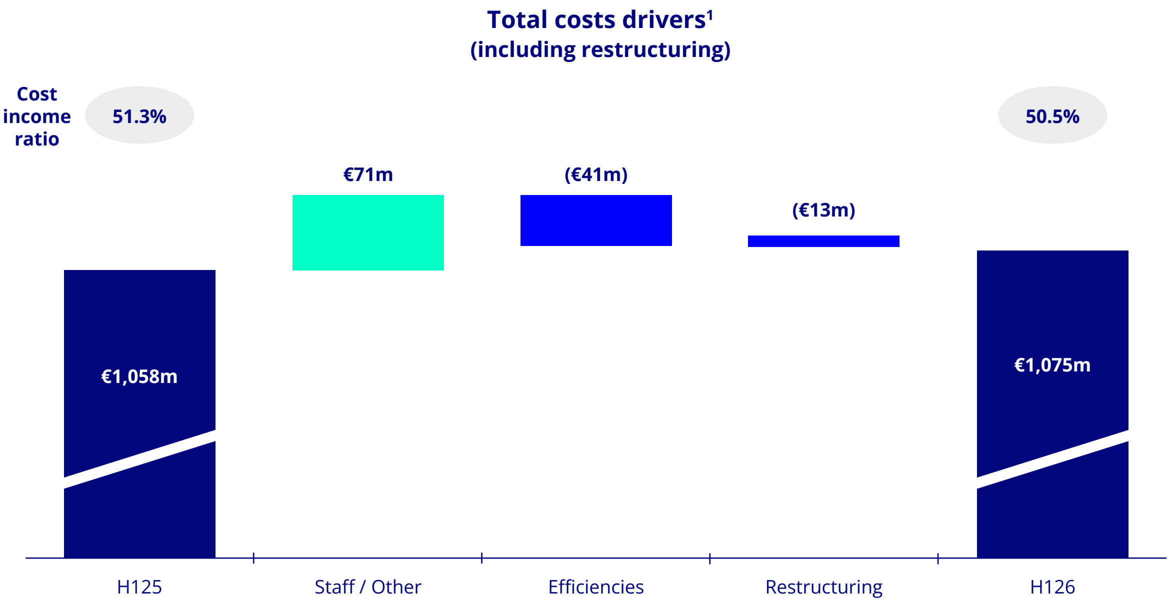
FY26 outlook

Total fee income incl. JVs growth of c.4%[1]

Wealth and Insurance will be key driver of fee income growth in 2026 and beyond

For footnotes please refer to slide 43
* Annualised

Total costs +2%, in line with guidance



H126 total costs performance

Staff/other costs reflect inflation and investment

Efficiencies equivalent to c.4% of H125 costs

Restructuring costs €58m (H125 €71m)

Levies and reg fees €102m (H125 €113m)

FY26 outlook

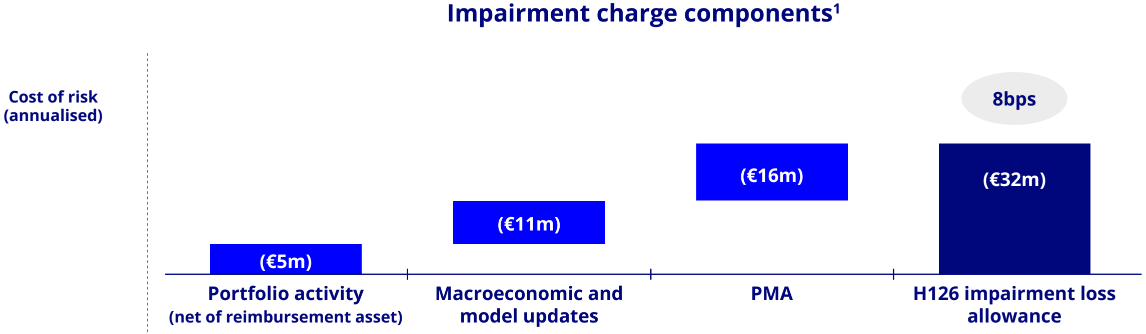
Total costs (operating expenses plus restructuring costs) of c.€2.2bn; growth of c.2%[2]

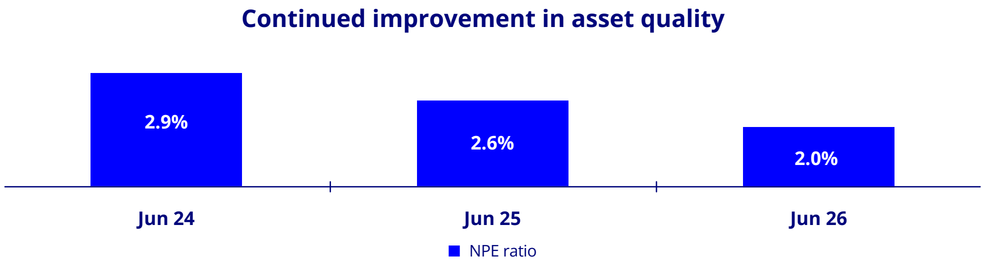
CIR flat vs FY25

CIR expected to improve to mid 40s by 2028

For footnotes please refer to slide 43

Positive H1 impairment outturn supports improved FY guidance





H126 net loan loss experience and portfolio activity:

- charge of €5m, net of €32m of credit insurance
- reflects net writebacks on portfolio activity through management interventions

Macroeconomic and model updates €11m charge, primarily reflecting updated macroeconomic assumptions

PMA €16m charge; total PMA stock €122m including €40m related to geopolitical risks

NPE ratio -20bps vs Dec 25 to 2.0%; Stage 2 -130bps vs Dec 25 to 9.4%

ILA coverage of 1.3% (FY25 1.4%) reflecting further improvements in asset quality

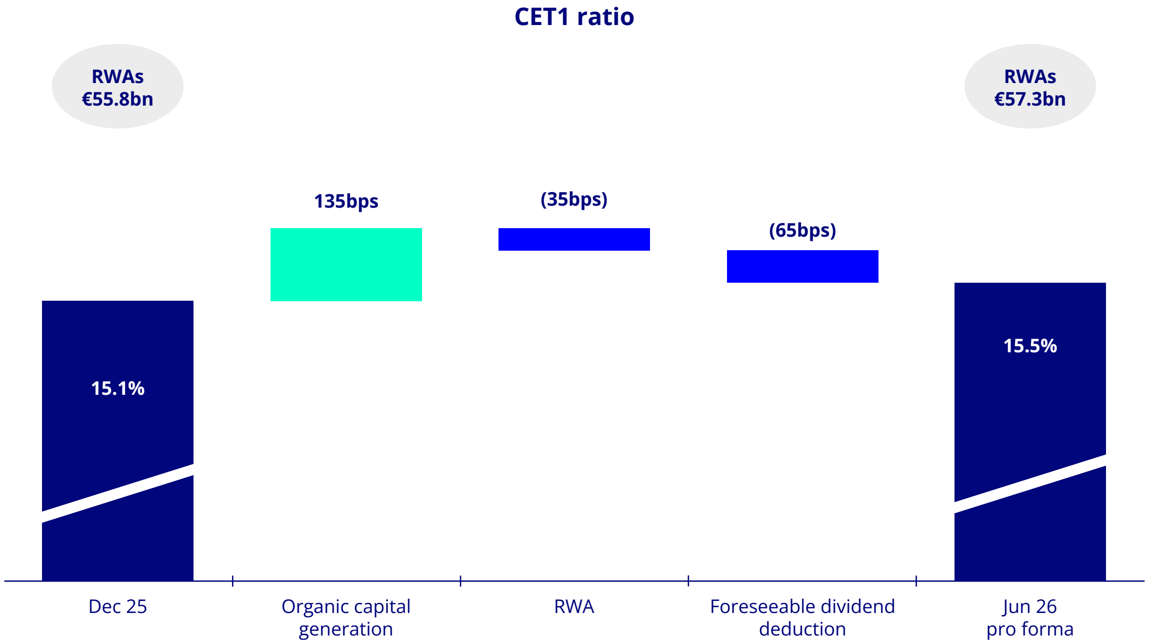
FY26 charge expected to be mid to high teens bps*

For footnotes please refer to slide 43

* Subject to no material change in economic conditions or outlook

03 Capital, MREL & Liquidity

Continued excellent organic capital generation



H126 performance

Organic capital generation of 135bps

RWA growth primarily reflects lending, CRT amortisation and FX

Foreseeable dividend 65bps (c.50% payout); ordinary dividend of €373m (DPS 39c, +56% y/y)

Pro forma CET1 of 15.5%*

FY26 outlook

Upgraded capital generation guidance of c.270bps (vs c.250bps previously)

Expect c.25% for **RWA investment**

Objective to operate at CET1 guidance of c.14.5%

* Reported CET1 of 14.7% post EBA Q&A mechanical deduction of H1 interim profits[1]

For footnotes please refer to slide 43

Regulatory Capital Ratios

Regulatory Capital Metrics	Dec 25	Jun 26[1]
CET1 Ratio	15.1%	15.5%
Tier 1 Items/ Instruments	2.2%	2.1%
Tier 1 Ratio	17.3%	17.5%
Tier 2 Items/ Instruments	3.0%	2.9%
Total Capital Ratio	20.3%	20.5%
Risk Weighted Assets	€55.8bn	€57.3bn
MREL Ratio	31.6%	33.0%
Leverage Ratio	6.9%	7.1%

CET1

- Movement in pro forma Regulatory ratio fully aligned to movement in pro forma Fully Loaded ratio

Tier 1 & Total Capital

- Tier 1 bucket decreased by c.10bps as a result of higher RWAs
- Tier 2 bucket decreased by c.10bps and reflects €500m Green Tier 2 issued offset by Tier 2 redemptions of €500m

MREL

- Increased MREL ratio primarily due to MREL eligible senior debt issuance of €750m and $1bn in H1 2026, offset by MREL eligible senior debt redemptions of €0.8bn in H1 2026; and as a result of higher RWA

For footnotes please refer to slide 43

Summary Balance Sheet

	Dec 25 (€bn)	Jun 26 (€bn)
Customer loans	82	84
Liquid assets	46	46
Wealth and Insurance assets	29	31
Other assets	8	8
Total assets	**165**	**169**
Customer deposits	107	109
Wholesale funding	9	10
Wealth and Insurance liabilities	29	31
Other liabilities	5	4
Subordinated liabilities	2	2
Shareholders' equity	12	12
Other equity instruments - Additional Tier 1	1	1
Total liabilities	**165**	**169**
TNAV per share	€10.65	€10.85
Closing EUR / GBP FX rates	0.87	0.86

	Dec 25	Jun 26
Liquidity Coverage Ratio	191%	191%
Net Stable Funding Ratio	156%	156%
Loan-to-Deposit Ratio	77%	77%

Liquidity

- Funding and liquidity remains strong from growing customer deposits.

Customer deposits: €109bn

- At 30 June 2026, Group customer deposit volumes of €108.5 billion were €1.0 billion higher than 31 December 2025, driven by an increase in Retail Ireland volumes of €1.9 billion, offset by a decrease in Corporate and Commercial volumes of €0.6 billion and a decrease in Retail UK balances of €0.3 billion. On a constant currency basis, Retail UK volumes decreased by €0.5 billion (£0.4 billion).

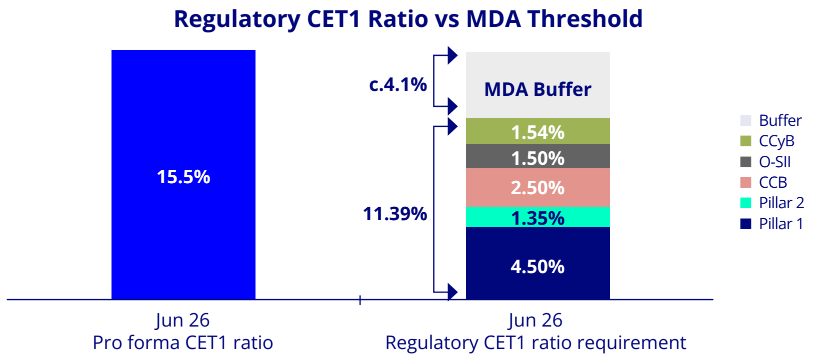
Wholesale funding: €9bn

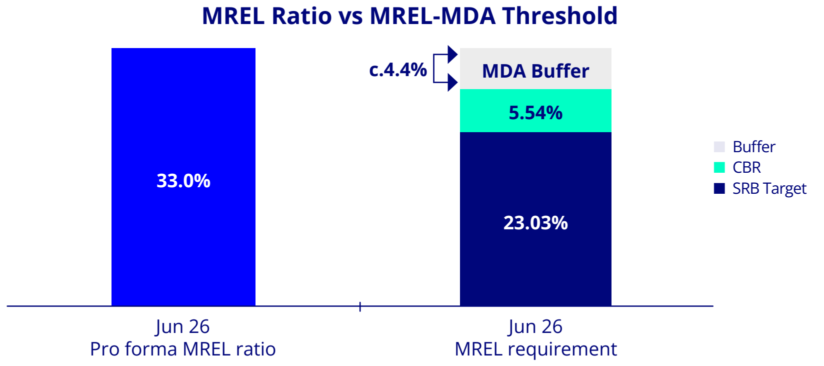
- Wholesale funding balances of €9.5 billion at 30 June 2026 were €0.3 billion higher than 31 December 2025. This is primarily due to a net increase in MREL eligible senior debt of €0.8 billion, partially offset by net repayment of BOE Monetary Authority funding of €0.2 billion, lower bank deposits of €0.2 billion and a decrease in other items of €0.1 billion.
- MREL ratio of 33% at 30 June 2026.

Tangible Net Asset Value (TNAV)

- TNAV increased 2% to €10.85.

Significant buffer to MDA Threshold





Regulatory CET1 Ratio vs MDA Threshold

- Pro forma CET1 ratio of 15.5% at 30 June 2026 provides a buffer of c.4.1% to Jun 2026 MDA threshold (c.3.3% excluding interim profits)
- All known requirements now fully phased in

MREL Ratio vs MDA Threshold

- The Group's MREL requirements at 30 Jun 2026 are c.28.57% on a RWA basis and 7.56% on a leverage basis
- Jun 2026 pro forma MREL ratio of 33.0% (13.3% on a leverage basis) provides a buffer of c.4.4% to current MREL-MDA requirement
- During H1 2026 the Group issued €0.5bn of Tier 2 and €1.6bn of MREL eligible senior debt and redeemed c.€0.5bn of Tier 2 and €0.8bn of MREL eligible senior debt

Risk Weighted Assets (RWAs)

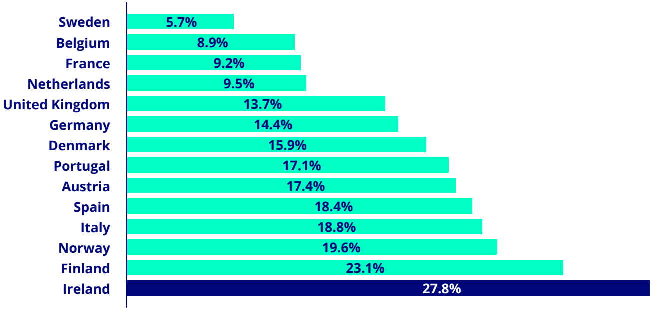
Customer lending average credit risk weights – Jun 2026[1, 2]
(Based on regulatory exposure class)

	EAD[3] (€bn)	RWA (€bn)	Avg. Risk Weight
Ireland Mortgages	38.8	11.5	30%
UK Mortgages	15.0	5.2	35%
SME	8.3	6.8	83%
Corporate	15.9	14.1	88%
Other Retail	5.8	2.9	65%
Customer lending credit risk	**83.8**	**40.6**	**48%**

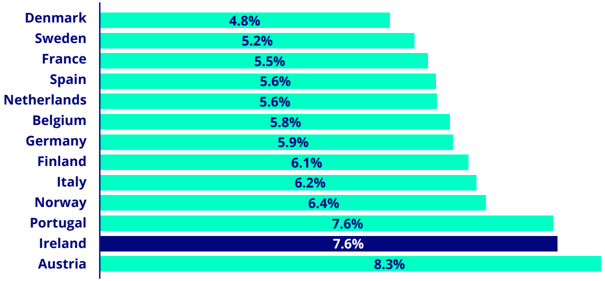
- Customer lending RWA has increased from €38.9bn at Dec 2025 to €40.6bn at Jun 2026 due to loan book movements and FX.

EBA transparency exercise 2025
Country by country average IRB risk weights

Residential Mortgages – Jun 2025



EBA risk dashboard - Jun 2025
Country by country average regulatory leverage ratios



For footnotes please refer to slide 44

Regulatory capital requirements

Pro forma CET1 regulatory capital requirements	2026
Pillar 1 – CET1	**4.50%**
Pillar 2 Requirement (P2R)	**1.35%**
Capital Conservation Buffer (CCB)	**2.50%**
Ireland Countercyclical Buffer (CCyB)	**1.02%**
UK Countercyclical Buffer (CCyB)	**0.47%**
US and other	**0.05%**
O-SII Buffer	**1.50%**
Systemic Risk Buffer – Ireland	**–**
Pro forma minimum CET1 regulatory requirements	**11.39%**

Regulatory capital requirements

- The Group is required to maintain a CET1 ratio of 11.39% on a regulatory basis as at 30 June 2026, including an unchanged CET1 P2R of 1.35% following receipt of the 2025 SREP decision
- The CCyB is applied in proportion to RWA in the respective country
- The Group's pro forma CET1 regulatory ratio with the inclusion of H1 retained profits of 15.5% provides headroom of c.410bps above the Jun 2026 regulatory requirement of 11.39% (ex-P2G)
- The Group's pro forma total capital regulatory ratio with the inclusion of retained profits of 20.5% provides headroom of c.460bps above Jun 2026 total capital requirement of 15.94%

Credit ratings

	BOIG (Stand alone ratings)	BOIG (Senior ratings)
Moody's	A3 Stable	A2 Stable
FitchRatings	A- Stable	A- Stable

Instrument ratings

	Moody's			FitchRatings	
	BOIG	GovCo	BOIMB (ACS)[1]	BOIG	GovCo
Investment Grade	Aaa	Aaa	**Aaa** C	AAA	AAA
	Aa1	Aa1	Aa1	AA+	AA+
	Aa2	Aa2	Aa2	AA	AA
	Aa3	**Aa3** S	Aa3	AA-	AA-
	A1	A1	A1	A+	**A+** S
	A2 S	A2	A2	A	A
	A3	A3	A3	**A-** S	A-
	Baa1 T2	Baa1	Baa1	BBB+	BBB+
	Baa2	Baa2	Baa2	**BBB** T2	BBB
	Baa3 AT1	Baa3	Baa3	BBB-	BBB-
Sub Investment Grade	Ba1	Ba1	Ba1	**BB+** AT1	BB+
	Ba2	Ba2	Ba2	BB	BB
	Ba3	Ba3	Ba3	BB-	BB-
	B1	B1	B1	B+	B+
	B2	B2	B2	B	B
	B3	B3	B3	B-	B-
	(...)	(...)	(...)	(...)	(...)

C Covered bond   S Senior unsecured   T2 Tier 2   AT1 Additional Tier 1

For footnotes please refer to slide 44

Upgraded FY26 guidance

Net interest income
c.€3.5bn

Fee income
+c.4% y/y

Capital generation
c.270bps

Statutory ROTE >14%

Total costs (operating expenses plus restructuring costs)
c.€2.2bn; +c.2% y/y

Cost Income Ratio
Flat vs FY25

Cost of Risk
Mid to high teens bps

EPS growth anticipated at >35%

Summary highlights

Capital	• Excellent organic capital generation of 135bps in H1 2026; updated guidance of c.270bps for 2026 • Future capital issuance influenced by market conditions and refinancing / growth opportunities
MREL	• MREL ratio of 33.0% at Jun 2026; materially above MREL requirement of c.28.57% • MREL eligible senior debt issuance of c.€1bn-€2bn p.a. anticipated; Green bonds will continue to form part of issuance
Asset Quality	• Asset quality remains robust; strong coverage maintained • NPE ratio of 2.0% at Jun 2026; 20bps improvement on Dec 2025 reflecting H1 progress
Strategy	• Strong H1 2026 financial performance; updated guidance across a number of metrics • Strategy focused on driving growth in Ireland, optimising capital allocation and investing for the future • Business model uniquely positioned to benefit from Ireland's resilient economy and favourable demographics, supporting long-term growth

04

Green Bond Framework

Green Bond Framework

Green Bond issuance is an important part of the Group's Responsible and Sustainable Business Strategy as we look to finance our customers' transition to the low carbon economy and take an active role in combating climate change through sustainable finance.

Green Bond Framework Pillars – full frameworks can be found on our Investor Relations website

Key Features

- Aligned to the Green Bond Principles published by ICMA in 2021 (with June 2022 Appendix 1)
- Second Party Opinion provided by Sustainalytics
- EU Taxonomy assessment (Substantial Contribution, Do No Significant Harm, Minimum Social Safeguards) by Sustainalytics
- The Group will allocate an equivalent amount of the net proceeds for lending to eligible green assets
- The Framework caters for secured, senior, subordinated and covered bonds, as well as green deposits
- 2024 Framework used for all new issuance

1 Use of Proceeds

An amount equivalent to net proceeds will be allocated to finance/refinance a portfolio of 'eligible green loans':

- Green residential buildings & commercial buildings
- Renewable energy
- Clean transportation

2 Project Evaluation and Selection Criteria

- Sustainable Finance Working Group is responsible for the evaluation and selection of assets for inclusion in the eligible green loan portfolio
- The portfolio is reviewed on a quarterly basis with loans no longer meeting eligibility criteria being removed

3 Management of Proceeds

- Net proceeds will be managed and tracked on a portfolio basis
- The Group will ensure that the balance of the green eligible assets portfolio matches or exceeds the total balance of green bonds outstanding

4 Reporting & External Review

- Allocation Report – will be published alongside external verification provided by an independent accredited provider
- Impact Report – the Group provides investors with environmental impact reports on the assets within the green eligible assets portfolio

Use of Proceeds (Green Bond Framework 2024)

ICMA GBP Eligible Category	Eligibility Criteria	Example Green Projects	UN SDG
Green Buildings (Residential and Commercial)	**Residential and Commercial Buildings in Ireland** • Residential and commercial buildings built before January 2021 belonging to the top 15% low carbon buildings in Ireland (BER label of B2 or better, or built from 2015) • Residential and commercial buildings built from January 2021 with a primary energy demand at least 10% lower than Nearly Zero-Energy Building (NZEB) standard[1] • New or existing commercial buildings in the Ireland, holding a BREEAM 'Outstanding" or 'Excellent' certification, or LEED 'Platinum' or 'Gold' certification **Residential Buildings in the UK** • Residential buildings belonging to the top 15% low carbon buildings in the local context (based on primary energy demand or emissions intensity performance) or with an Energy Performance Certificate ("EPC") A or B label **Commercial Buildings in UK or USA** • New or existing commercial buildings in the UK and USA holding a BREEAM 'Outstanding" or 'Excellent' certification, or LEED 'Platinum' or 'Gold' certification • New or existing commercial buildings belonging to the top 15% low carbon buildings in the UK & USA **Renovated residential and commercial buildings** • The renovation achieves savings in net Primary Energy Demand of at least 30% in comparison to the baseline performance of the building before the renovation	• Green Mortgages • Green Commercial Real Estate Loans • Green Building Renovation Loans	9 Industry, Innovation and Infrastructure 11 Sustainable Cities and Communities
Renewable Energy	• Renewable energy generation facilities including onshore and offshore wind, solar and geothermal	• Renewable Energy Projects	7 Affordable and Clean Energy
Clean Transportation	• Manufacture, development, and retrofit of Battery Electric Vehicles (BEVs) and electrically powered public transport systems, and electric vehicle charging infrastructure	• Leases for Electric Vehicles; • Green Motor Loans; • Financing of Electric Vehicle Charging Infrastructure	11 Sustainable Cities and Communities

For footnotes please refer to slide 44

ESG Ratings

- The Group participates in a number of ESG ratings and benchmarks with a focus on agencies that have a strong reputation for financial services industries based on market insight and investor feedback
- The Group also participates in the CDP climate change questionnaire

Agency	Rating scale	2025	2024	Comment
SUSTAINALYTICS	Scale of 0 – 100, with a lower score being positive	15.9	16.6	The Group currently has a ranking of 166 out of 1011 banks globally which equates to the 17th percentile. The Group's score was updated in Sep '25 following a methodology update.
MSCI	AAA to CC, AAA as a best possible score	AAA	A	The Group's score has been upgraded from an A to AAA. The Group's score has increased due to: • improvements in workforce management practices, which lead those of peers; • improvements in the Group's corporate governance and business ethics practices; and • the Group leads peers in the management of environmental risks tied to credit underwriting with practices such as sector-specific environmental credit policies and climate-related risk assessment of the loan portfolio.

2024 Green Bond Framework

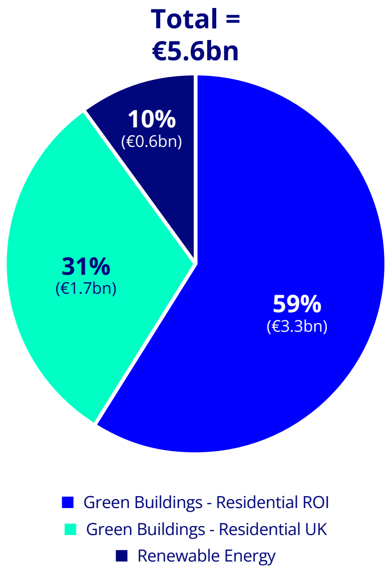
As of FY25, Bank of Ireland has **c.€5.6bn of Eligible Green Assets under the 2024 Green Bond Framework**

Some of the Eligible Green Assets under the 2024 Green Bond Framework are also eligible under the 2021 Green Bond Framework

Going forward, Bank of Ireland will manage the allocation of both 2021 and 2024 portfolios to ensure both Eligible Green Loan Portfolios will match or exceed the balance of proceeds from respective outstanding Green Finance Instruments

In doing so, Bank of Ireland will also actively **manage the composition of both Eligible Portfolios with regards to the allocation across the respective Use of Proceeds categories**

2024 Green Bond Framework Eligible Portfolio (FY25)



2024 Green Bond Framework –
FY25 Allocation Report

Green Eligible Assets Portfolio

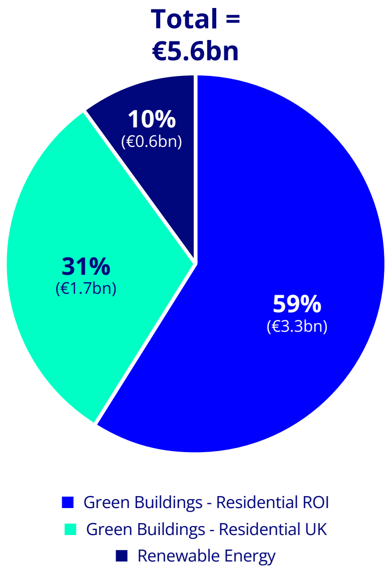
Eligibility Criteria	Number of Loans	Amount (EUR)
Green Buildings – Residential ROI	239,585	3,323,273,630
Green Buildings – Residential UK	7,348	1,710,647,110
Renewable Energy	18	552,079,363
Total	**16,951**	**5,586,000,103**

Green Liabilities

ISIN	Settlement Date	Maturity Date	Amount (EUR)
XS3074495790	19-May-25	19-May-32	750,000,000
XS3225871121	10-Nov-25	10-Nov-36	750,000,000
Green Deposit			20,000,000
Total			**1,520,000,000**

Percentage of Proceeds allocated to Green Eligible Assets Portfolio	**100%**
Unallocated Green Eligible Portfolio Assets	**€4,066,000,103**
New eligible loans added since 31 March 2024	**€5,586,000,173**

2024 Green Bond Framework Eligible Portfolio (FY25)



The FY25 Allocation Report can be found via the Group's **Green Bond website**

2021 Green Bond Framework – FY25 Allocation Report

Green Eligible Assets Portfolio

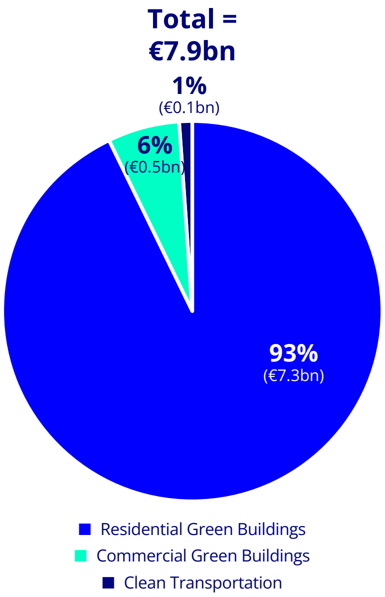
Eligibility Criteria	Number of Loans	Amount (EUR)
Green Buildings - Residential	22,670	7,341,276,967
Green Buildings - Commercial	16	475,483,949
Clean Transportation	3,508	57,028,771
Total	**26,194**	**7,873,789,686**

Green Liabilities

ISIN	Settlement Date	Maturity Date	Amount (EUR)
XS2311407352	10-Mar-21	10-May-27	750,000,000
XS2340236327	11-May-21	11-Aug-31	500,000,000
XS2528657567	06-Sep-22	06-Dec-32	344,147,203
XS2576362839	16-Jan-23	16-Jul-28	750,000,000
XS2643234011	04-Jul-23	04-Jul-31	750,000,000
XS2717301365	13-Nov-23	13-Nov-29	750,000,000
Total			**3,844,147,203**

Percentage of Proceeds allocated to Green Eligible Assets Portfolio	**100%**
Unallocated Green Eligible Portfolio Assets	**€4,029,642,483**
New eligible loans added since 31 December 2024	**€574,576,173**

2021 Green Bond Framework Eligible Portfolio (FY25)



The FY25 Allocation Report can be found via the Group's **Green Bond website**

Footnote glossary

Slide 4 Ireland | Highly attractive home market

Sources: Bank of Ireland Economic Research Unit (ERU); ECB; Ireland Central Statistics Office (CSO); Eurostat; Davy Wealth estimates; Ireland Department of Finance

Slide 6 Excellent momentum in H126

1. Cost Income Ratio (CIR) excludes valuation items and other expenses from income and levies and regulatory fees from costs

Slide 7 Retail Ireland Everyday Banking | Driving growth in Ireland

1. Everyday Banking balances made up of €75.1bn reported in Retail Ireland and €12.9bn reported in Corporate and Commercial Banking

Slide 8 Retail Ireland Home Buying | The market leader

1. Proportion of new FTB bank-channel Irish mortgage customers who take out life assurance and general insurance products through Bank of Ireland Group

Slide 12 Growing and strengthening our unrivalled position in Irish market

1. Irish Independent and Financial Times 2026 best employer surveys

Slide 22 Structural hedge key driver of NII trajectory in FY26 and beyond

1. NII sensitivity to +100bps/-100bps movement in interest rates reduced from +€230/-€260m at 30 June 2026 to pro forma +€155/-€185m following €8bn in incremental structural hedge volume transacted in July

Slide 23 Fee income growth of +6% y/y

1. Total fee income including share of associates and JVs in FY25 of €816m

Slide 24 Total costs +2%, in line with guidance

1. Total costs excluding levies and regulatory fees
2. Total costs (operating expenses including restructuring costs) in FY25 of €2,187m

Slide 25 Positive H1 impairment outturn supports improved FY guidance

1. FLI macroeconomic models used in IFRS 9 impairment models detailed on slide 53

Slide 27 Continued excellent organic capital generation

1. In accordance with ECB guidance and EBA Q&A 2023_6887, no interim profits have been recognised under Article 26(2) of the Capital Requirements Regulation. The reported interim capital ratios for June 2026 have therefore been presented excluding the benefit of H1 interim profits. Inclusion of H1 interim profits results in a pro forma CET1 Ratio of 15.5%

Slide 28 Regulatory Capital Ratios

1. Reported CET1 of 14.7% post EBA Q&A mechanical deduction of H1 interim profits

Footnote glossary

Slide 31 Risk Weighted Assets (RWAs)

1. EAD and RWA include both IRB and Standardised approaches and comprise both non-defaulted and defaulted loans
2. Securitised exposures are excluded from the table (i.e. excludes exposures included in CRT transactions)
3. Exposure at default (EAD) is a regulatory estimate of credit risk exposure consisting of both on balance exposures and off-balance sheet commitments

Slide 33 Credit ratings

1. BOIMB is the Group's issuer of Asset Covered Securities (ACS). Moody's has not assigned an issuer rating to BOIMB

Slide 38 Use of Proceeds (Green Bond Framework 2024)

1. In line with the EU EPBD directive, Ireland carries out a cost optimal analysis to define NZEB requirements. At the time of writing, the cost optimal analysis for residential and non-residential buildings can be found **here** and **here** respectively, as published by the Department of Housing, Local Government and Heritage.

05 Appendices

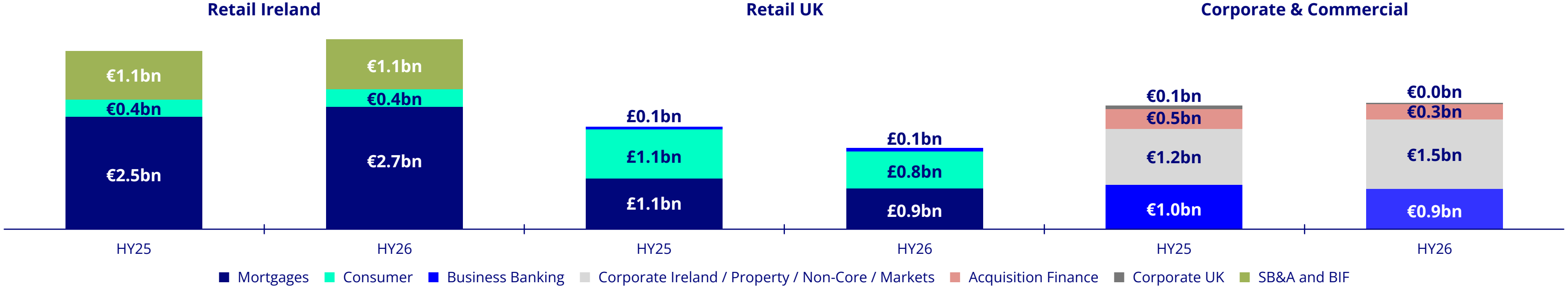
Appendices - table of contents

Overview of customer loans

Profile of customer loans[1] at Jun 2026 (gross)

Composition (Jun 26)	ROI (€bn)	UK (€bn)	RoW (€bn)	Total (€bn)	Total (%)
Mortgages	38.7	14.4	0.0	53.1	63%
Non-property SME & Corporate	11.6	2.9	4.1	18.5	22%
SME	*7.2*	*1.2*	*0.0*	*8.5*	*10%*
Corporate	*4.3*	*1.6*	*4.1*	*10.0*	*12%*
Property and Construction	5.0	1.0	1.3	7.3	9%
Investment property	*4.4*	*0.9*	*1.3*	*6.6*	*8%*
Land and development	*0.6*	*0.1*	*0.0*	*0.8*	*1%*
Consumer	2.8	3.3	0.0	6.1	7%
Customer loans (gross)	**58.0**	**21.7**	**5.4**	**85.1**	**100%**
Geographic (%)	68%	25%	6%	100%	

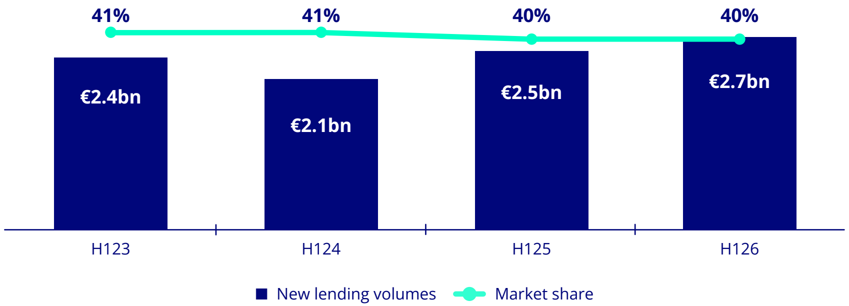
Gross new lending volumes



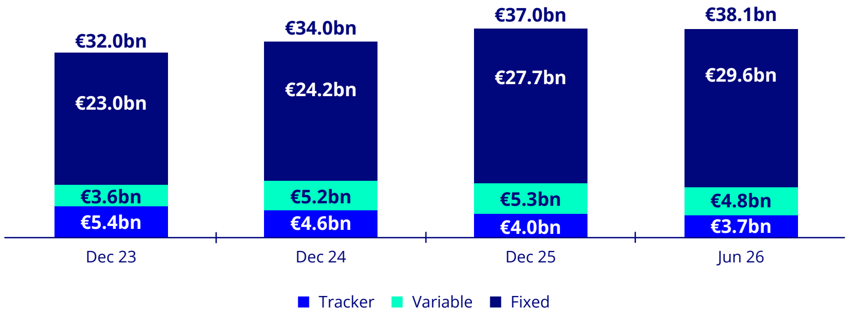
[1] Based on geographic location of customer

Ireland mortgages: €38.1bn

New lending volumes and market share



Ireland mortgages (gross)



Market Share

- Bank of Ireland has achieved #1 market share position in every quarter since Q422

Pricing strategy

- Fixed rate led mortgage pricing strategy which provides value, certainty and stability to our customers and to the Group
- Fixed rate products accounted for c.97% of our new lending in 2026, up from c.57% in 2015

EcoSaver Mortgage

- c.58% of H126 drawdowns were to properties of a BER A or BER B. The majority of this flow was on EcoSaver mortgage products (c.99%) with the residual coming from previous green proposition e.g. customers doing staged drawdowns for self builds
- From an overall new lending perspective, c.97% of new lending is on EcoSaver

LTV profile

- Average LTV of 54% on mortgage stock at Jun 2026 (Dec 2025 53%)
- Average LTV of 78% on new mortgages in H126 (FY25 76%)

Macroprudential rules

- c.81% of mortgage book originated since introduction of Central Bank of Ireland macroprudential rules in 2015

Wider proposition

- 5 in 10 Ireland customers who take out a new FTB bank-channel mortgage take out a life assurance policy through the Bank of Ireland Group
- 4 in 10 Ireland customers who take out a new FTB bank-channel mortgage take out a general insurance policy through the Bank of Ireland Group with insurance partners

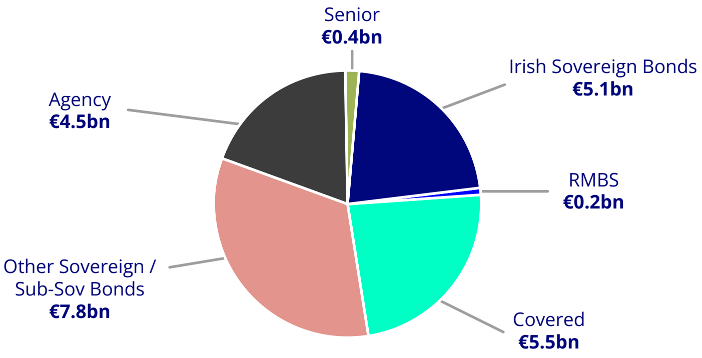
Net interest income analysis

	H2 2024			H1 2025			H2 2025			H1 2026		
	Average volumes (€bn)	Gross interest (€m)	Gross rate (%)	Average volumes (€bn)	Gross interest (€m)	Gross rate (%)	Average volumes (€bn)	Gross interest (€m)	Gross rate (%)	Average volumes (€bn)	Gross interest (€m)	Gross rate (%)
Ireland Loans	39.5	755	3.80%	40.6	758	3.76%	42.2	798	3.75%	43.8	833	3.83%
UK Loans	20.1	443	4.38%	20.3	389	3.87%	19.6	408	4.13%	19.3	366	3.82%
Corporate Loans[1]	22.0	465	4.20%	21.4	510	4.81%	20.3	505	4.93%	20.2	487	4.86%
Total Loans and Advances[2]	**81.6**	**1,663**	**4.05%**	**82.3**	**1,657**	**4.06%**	**82.1**	**1,711**	**4.13%**	**83.4**	**1,686**	**4.08%**
Liquid Assets	42.7	824	3.84%	42.6	620	2.93%	44.2	553	2.48%	44.9	571	2.56%
Total Interest Earning Assets	**124.3**	**2,487**	**3.98%**	**124.9**	**2,277**	**3.68%**	**126.3**	**2,264**	**3.55%**	**128.3**	**2,257**	**3.55%**
Ireland Deposits	26.0	(76)	(0.58%)	27.0	(94)	(0.70%)	28.0	(100)	(0.71%)	29.0	(105)	(0.73%)
Credit Balances[3]	58.8	(1)	(0.00%)	59.3	(0)	(0.00%)	61.4	(1)	(0.00%)	61.9	(0)	(0.00%)
UK Deposits	10.2	(176)	(3.43%)	10.4	(168)	(3.26%)	10.3	(160)	(3.09%)	10.2	(148)	(2.91%)
Corporate Deposits	6.8	(52)	(1.51%)	7.0	(46)	(1.33%)	6.9	(40)	(1.14%)	6.7	(37)	(1.11%)
Total Deposits (incl. Cr Balances)	**101.8**	**(305)**	**(0.60%)**	**103.7**	**(309)**	**(0.60%)**	**106.6**	**(301)**	**(0.56%)**	**107.8**	**(290)**	**(0.54%)**
Wholesale Funding	11.6	(338)	(5.80%)	9.9	(236)	(4.82%)	8.9	(197)	(4.40%)	8.9	(196)	(4.42%)
Subordinated Liabilities	2.0	(71)	(6.98%)	1.9	(56)	(6.10%)	1.8	(50)	(5.39%)	2.2	(56)	(5.21%)
Total Interest Bearing Liabilities	**115.5**	**(714)**	**(1.23%)**	**115.4**	**(601)**	**(1.05%)**	**117.3**	**(548)**	**(0.93%)**	**118.9**	**(542)**	**(0.92%)**
Other[4]		(12)			(11)			(10)			(10)	
Net Interest Margin as reported	**124.3**	**1,763**	**2.82%**	**124.9**	**1,665**	**2.69%**	**126.3**	**1,706**	**2.68%**	**128.3**	**1,705**	**2.68%**
Average ECB Deposit Rate			3.49%			2.52%			2.00%			2.02%
Average 3 month Euribor			3.28%			2.33%			2.03%			2.15%
Average BOE rate			4.97%			4.48%			4.01%			3.75%
Average SONIA			4.92%			4.43%			4.16%			3.73%

[1] Comparative figures have been restated to reflect the Asset and Motor finance transfer from CCB to Retail Ireland
[2] Income and expense from derivatives in hedging relationships is allocated within 'Loans and Advances'
[3] Credit balances in H1 2026: ROI €45.1bn, UK €4.5bn, C&C €12.3bn
[4] Includes IFRS 16 lease expense and interest on certain FVPTL items

Net interest income analysis

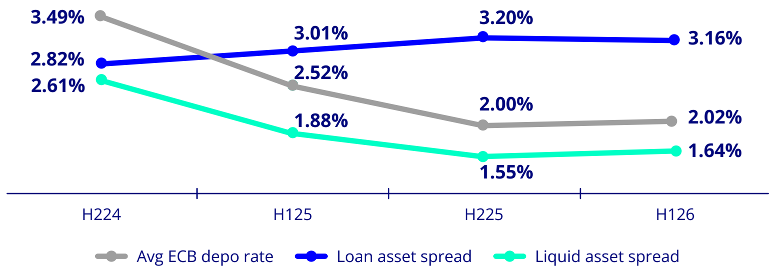
Bond portfolio holdings €23.5bn (end Jun 2026)



Euro liquid asset bond portfolio upsized from €20.6bn at Dec 2025 to €23.5bn at Jun 2026

Average spread on portfolio at end Jun 2026 of c.39bps

Loan asset spreads expanding despite lower rates



Pro forma NII sensitivity[1]

	EUR	GBP	USD	Total
+100bps	€95m	€45m	€15m	**€155m**
-100bps	(€120m)	(€50m)	(€15m)	**(€185m)**

Sensitivity assumes:

(i) an instantaneous and parallel movement in all interest rates, with a starting point of an ECB deposit rate of 2.25%;

(ii) a static balance sheet in size and composition;

(iii) assets and liabilities whose pricing is mechanically linked to market or central bank policy rates reprice immediately; and

(iv) certain other inputs including pass throughs to assets and liabilities

[1] Includes impact of additional c.€8bn in structural hedge volume executed in July which reduces NII sensitivity by c.30%. The sensitivities should not be considered a forecast of future performance in rate scenarios as they do not capture potential management action in response to unexpected changes in the interest rate environment. Net interest income sensitivities will change depending on interest rate starting point.

Non-performing exposures by portfolio

Composition (Jun 26)	Advances (€bn)	Non-performing exposures (€bn)	Non-performing exposures as % of advances	Impairment loss allowance (€bn)	Impairment loss allowance as % of non-performing exposures
Residential Mortgages	**53.1**	**0.7**	**1.2%**	**0.2**	**35%**
– Republic of Ireland	38.7	0.5	1.2%	0.2	36%
– UK	14.4	0.2	1.4%	0.1	33%
Non-property SME and Corporate	**18.5**	**0.7**	**3.7%**	**0.6**	**88%**
– Republic of Ireland SME	7.2	0.2	2.6%	0.2	104%
– UK SME	1.2	0.1	4.9%	0.0	62%
– Corporate	10.0	0.4	4.3%	0.4	85%
Property and construction	**7.3**	**0.3**	**3.7%**	**0.2**	**57%**
– Investment property	6.6	0.2	2.9%	0.1	58%
– Land and development	0.8	0.1	10.8%	0.0	57%
Consumer	**6.1**	**0.1**	**2.1%**	**0.1**	**97%**
– Republic of Ireland	2.8	0.1	2.4%	0.1	122%
– UK	3.3	0.1	1.9%	0.0	71%
Total loans and advances to customers	**85.1**	**1.7**	**2.0%**	**1.1**	**64%**

Composition (Dec 25)	Advances (€bn)	Non-performing exposures (€bn)	Non-performing exposures as % of advances	Impairment loss allowance (€bn)	Impairment loss allowance as % of non-performing exposures
Residential Mortgages	**52.4**	**0.6**	**1.2%**	**0.2**	**37%**
– Republic of Ireland	37.4	0.4	1.2%	0.2	36%
– UK	14.9	0.2	1.1%	0.1	40%
Non-property SME and Corporate	**18.4**	**0.8**	**4.2%**	**0.7**	**85%**
– Republic of Ireland SME	7.1	0.2	3.0%	0.2	99%
– UK SME	1.3	0.1	5.0%	0.0	60%
– Corporate	9.9	0.5	5.1%	0.4	82%
Property and construction	**7.1**	**0.3**	**4.6%**	**0.2**	**47%**
– Investment property	6.4	0.3	3.9%	0.1	45%
– Land and development	0.7	0.1	10.3%	0.0	52%
Consumer	**5.7**	**0.1**	**2.0%**	**0.1**	**93%**
– Republic of Ireland	2.6	0.1	2.4%	0.1	121%
– UK	3.1	0.1	1.7%	0.0	60%
Total loans and advances to customers	**83.6**	**1.8**	**2.2%**	**1.1**	**63%**

Portfolio by stage

Composition (Jun 26)	Gross carrying amount (before impairment loss allowance)					Impairment loss allowance					ILA % of gross loans
Sectoral Analysis by Stage	Stage 1 €m	Stage 2 €m	Stage 3 €m	POCI €m	Total €m	Stage 1 €m	Stage 2 €m	Stage 3 €m	POCI €m	Total €m	
Residential mortgages	**49,853**	**2,411**	**564**	**119**	**52,947**	**42**	**58**	**122**	**10**	**232**	**0.4%**
– Republic of Ireland	36,902	1,127	363	119	38,511	28	34	93	10	165	0.4%
– UK	12,951	1,284	201	-	14,436	14	24	29	-	67	0.5%
Non-property SME and Corporate	**13,908**	**3,915**	**675**	**-**	**18,498**	**64**	**211**	**327**	**-**	**602**	**3.3%**
– Republic of Ireland SME	5,732	1,300	192	-	7,224	47	74	81	-	202	2.8%
– UK SME	966	234	49	-	1,249	5	13	14	-	32	2.6%
– Corporate	7,210	2,381	434	-	**10,025**	12	124	232	-	368	3.7%
Property and construction	**5,657**	**1,417**	**270**	**-**	7,344	**34**	**48**	**76**	**-**	**158**	**2.2%**
– Investment property	5,046	1,350	189	-	6,585	20	45	45	-	110	1.7%
– Land and development	611	67	81	-	759	14	3	31	-	48	6.3%
Consumer	**5,785**	**210**	**131**	**-**	**6,126**	**43**	**20**	**64**	**-**	**127**	**2.1%**
– Motor lending UK	3,138	136	63	-	3,337	12	7	25	-	44	1.3%
– Motor lending ROI	987	2	10	-	999	7	-	5	-	12	1.2%
– Loans ROI	1,095	49	43	-	1,187	20	9	25	-	54	4.5%
– Credit cards ROI	565	23	15	-	603	4	4	9	-	17	2.8%
Total	**75,203**	**7,953**	**1,640**	**119**	**84,915**	**183**	**337**	**589**	**10**	**1,119**	**1.3%**

Composition (Dec 25)	Gross carrying amount (before impairment loss allowance)					Impairment loss allowance					ILA % of gross loans
Sectoral Analysis by Stage	Stage 1 €m	Stage 2 €m	Stage 3 €m	POCI €m	Total €m	Stage 1 €m	Stage 2 €m	Stage 3 €m	POCI €m	Total €m	
Residential mortgages	**48,959**	**2,599**	**518**	**124**	**52,200**	**43**	**56**	**116**	**11**	**226**	**0.4%**
– Republic of Ireland	35,778	1,147	356	124	37,405	29	31	90	11	161	0.4%
– UK	13,181	1,452	162	-	14,795	14	25	26	-	65	0.4%
Non-property SME and Corporate	**13,194**	**4,434**	**771**	**-**	**18,399**	**64**	**234**	**364**	**-**	**662**	**3.6%**
– Republic of Ireland SME	5,470	1,458	217	-	7,145	45	81	89	-	215	3.0%
– UK SME	1,008	251	55	-	1,314	4	15	14	-	33	2.5%
– Corporate	6,716	2,725	499	-	9,940	15	138	261	-	414	4.2%
Property and construction	**5,114**	**1,699**	**325**	**-**	**7,138**	**27**	**50**	**74**	**-**	**151**	**2.1%**
– Investment property	4,606	1,565	252	-	6,423	17	46	50	-	113	1.8%
– Land and development	508	134	73	-	715	10	4	24	-	38	5.3%
Consumer	**5,409**	**198**	**117**	**-**	**5,724**	**35**	**17**	**58**	**-**	**110**	**1.9%**
– Motor lending UK	2,898	125	53	-	3,076	8	4	19	-	31	1.0%
– Motor lending ROI	877	2	9	-	888	6	-	4	-	10	1.1%
– Loans ROI	1,048	44	44	-	1,136	16	8	29	-	53	4.7%
– Credit cards ROI	586	27	11	-	624	5	5	6	-	16	2.6%
Total	**72,676**	**8,930**	**1,731**	**124**	**83,461**	**169**	**357**	**612**	**11**	**1,149**	**1.4%**

Forward Looking Information (FLI) – macroeconomic scenarios

30 June 2026	Ireland				United Kingdom			
	2025	2026	2027	2028-30	2025	2026	2027	2028-30
Probability weighted scenario								
Modified domestic demand[1]	4.9%	2.0%	1.7%	2.0%	n/a	n/a	n/a	n/a
GDP growth[1]	12.3%	1.2%	2.7%	2.9%	1.4%	0.2%	0.3%	1.5%
Unemployment rate[2]	4.7%	5.3%	5.9%	5.9%	4.8%	5.6%	6.1%	5.8%
Inflation (CPI)[2]	2.2%	3.2%	2.6%	1.9%	3.4%	3.2%	2.6%	1.9%
Residential property price growth[3]	6.8%	1.4%	0.2%	1.9%	0.6%	(1.0%)	(1.4%)	2.3%
Commercial property price growth[3]	-0.6%	-2.7%	-0.8%	1.9%	1.0%	(2.3%)	(0.6%)	2.1%
Central scenario - 45% probability weighting								
Modified domestic demand[1]	4.9%	2.7%	2.4%	2.1%	n/a	n/a	n/a	n/a
GDP growth[1]	12.3%	1.6%	3.6%	3.0%	1.4%	0.8%	1.0%	1.4%
Unemployment rate[2]	4.7%	4.8%	4.9%	4.7%	4.8%	5.3%	5.5%	5.0%
Inflation (CPI)[2]	2.2%	3.3%	2.6%	2.0%	3.4%	3.3%	2.7%	2.1%
Residential property price growth[3]	6.8%	4.0%	2.7%	2.1%	0.6%	1.7%	1.5%	2.4%
Commercial property price growth[3]	-0.6%	1.0%	1.5%	2.5%	1.0%	1.0%	1.5%	2.8%
Upside scenario - 20% probability weighting								
Modified domestic demand[1]	4.9%	3.8%	3.2%	2.6%	n/a	n/a	n/a	n/a
GDP growth[1]	12.3%	3.5%	3.8%	3.5%	1.4%	1.7%	2.2%	2.0%
Unemployment rate[2]	4.7%	4.4%	4.2%	3.9%	4.8%	4.7%	4.5%	4.2%
Inflation (CPI)[2]	2.2%	2.8%	2.2%	2.4%	3.4%	2.8%	2.2%	2.4%
Residential property price growth[3]	6.8%	7.2%	5.5%	3.5%	0.6%	4.6%	4.5%	4.1%
Commercial property price growth[3]	-0.6%	2.0%	2.5%	3.7%	1.0%	2.5%	2.5%	3.8%
Downside scenario 1 - 25% probability weighting								
Modified domestic demand[1]	4.9%	0.9%	1.0%	1.7%	n/a	n/a	n/a	n/a
GDP growth[1]	12.3%	0.0%	1.8%	2.7%	1.4%	(1.0%)	(1.0%)	1.3%
Unemployment rate[2]	4.7%	6.0%	7.4%	7.7%	4.8%	6.1%	7.2%	7.1%
Inflation (CPI)[2]	2.2%	2.8%	2.0%	1.3%	3.4%	2.8%	2.0%	1.4%
Residential property price growth[3]	6.8%	-4.2%	-4.5%	1.0%	0.6%	(6.5%)	(7.0%)	1.3%
Commercial property price growth[3]	-0.6%	-8.0%	-4.5%	0.3%	1.0%	(7.0%)	(4.0%)	0.8%
Downside scenario 2 - 10% probability weighting								
Modified domestic demand[1]	4.9%	(1.6%)	(2.5%)	1.3%	n/a	n/a	n/a	n/a
GDP growth[1]	12.3%	(2.4%)	(1.6%)	2.2%	1.4%	(2.5%)	(3.2%)	0.8%
Unemployment rate[2]	4.7%	7.4%	10.3%	11.1%	4.8%	7.3%	9.3%	9.3%
Inflation (CPI)[2]	2.2%	4.4%	4.7%	1.5%	3.4%	4.6%	4.9%	1.7%
Residential property price growth[3]	6.8%	(8.0%)	(10.0%)	0.3%	0.6%	(10.7%)	(12.0%)	0.1%
Commercial property price growth[3]	(0.6%)	(15.5%)	(8.0%)	(0.7%)	1.0%	(14.5%)	(7.5%)	(0.7%)

[1] MDD and GDP use annual growth rates
[2] Unemployment and inflation use average yearly rate
[3] Residential property and CRE prices use end year growth rates (nominal)

Ordinary shareholders' equity and TNAV

Movement in ordinary shareholders' equity	Dec 25 (€m)	Jun 26 (€m)
Ordinary shareholders' equity at beginning of period	**11,947**	**11,727**
Movements:		
Profit for the period	1,201	783
Remeasurement of the net defined benefit pension asset (net of tax)	(129)	(112)
Other movements in comprehensive income/(expense)	(107)	32
Share buy back - repurchase of shares	(589)	(142)
Dividend paid to ordinary shareholders	(513)	(428)
Redemption and repurchase of AT1 securities	(5)	-
Distribution on other equity instruments – additional tier 1 coupon (net of tax)	(81)	(38)
Changes in value and amount of shares held	3	(2)
Other movements	-	7
Ordinary shareholders' equity at end of period	**11,727**	**11,827**

Tangible net asset value	Dec 25 (€m)	Jun 26 (€m)
Ordinary shareholders' equity at the end of period	**11,727**	**11,827**
Adjustments:		
Intangible assets and goodwill	(1,594)	(1,600)
Own shares held for benefit of life assurance policyholders	4	6
Tangible net asset value (TNAV)	**10,137**	**10,233**
Number of ordinary shares in issue at the end of the period excluding treasury shares	952	943
TNAV per share (€)	**10.65**	**10.85**

CET1 ratio

Capital ratios – 30 Jun 2026	Regulatory CET1 (€bn) Dec 25	Regulatory CET1 (€bn) Jun 26
Total equity	12.9	13.0
Foreseeable distribution[1]	(1.0)	(0.8)
H1 retained profits[2]	-	(0.4)
Less Additional Tier 1	(1.2)	(1.2)
Deferred tax[3]	(0.4)	(0.3)
Intangible assets and goodwill	(1.0)	(1.0)
Expected loss deduction	(0.1)	(0.0)
Pension fund asset	(0.7)	(0.6)
Other items[4]	(0.1)	(0.2)
Common Equity Tier 1 Capital	**8.4**	**8.5**
Credit RWA	40.5	42.3
Operational RWA	7.3	7.3
Market, counterparty credit risk and securitisations	2.6	2.3
Other assets / 10% / 15% / threshold deduction	5.5	5.5
Total RWA	**55.8**	**57.3**
Common Equity Tier 1 ratio (reported)	**15.1%**	**14.7%**
Common Equity Tier 1 ratio (pro forma)[5]	**15.1%**	**15.5%**
Total Capital ratio	**20.3%**	**19.8%**
Leverage ratio	**6.9%**	**6.8%**

[1] At June 2026, a foreseeable distribution of €761 million represented an interim ordinary dividend of €373 million and the remainder of the accrual relating to the €530m 2025 share buyback (€388m)

[2] In accordance with ECB guidance and EBA Q&A 2023_6887, no interim profits have been recognised under Article 26(2) of the Capital Requirements Regulation. The reported interim capital ratios for June 2026 have therefore been presented excluding the benefit of H1 interim profits. Inclusion of H1 interim profits results in a CET1 Ratio of 15.5%, a Total Capital Ratio of 20.5% and a leverage ratio of 7.1%

[3] Deferred tax assets due to temporary differences are included in other RWA with a 250% risk weighting applied

[4] Other items includes other capital deductions, principal ones being prudential valuation adjustments and calendar provisioning deduction

[5] Includes H1 2026 unaudited profits less a deduction for the interim dividend

Cost Income Ratio

Headline vs. Adjusted

	H1 2026 Headline (€m)	Pro forma adjustments (€m)	H1 2026 Pro forma (€m)
Net interest income	1,705		1,705
Other income			
– Total fee income including share of associates/JVs	423		423
– Additional expenses and other valuation items	50	(50)	0
Total Income	**2,178**	**(50)**	**2,128**
Costs			
– Operating expenses	(1,075)	-	(1,075)
Costs	**(1,075)**	**-**	**(1,075)**
Cost Income Ratio	**49%**		**51%**

- **H126 adjusted Cost Income Ratio is adjusted for:**
  - Additional expenses, valuation and other items of €50m
- **H126 Cost Income Ratio excludes:**
  - Levies and regulatory fees
  - Non core items

- **Cost Income Ratio** is being presented on a new basis for FY26-28 cycle, and now includes restructuring costs and JV/ associates income

Sustainability strategy execution: practical, meaningful outcomes in H126

Supporting the Green Transition

Providing €19.3bn of Sustainable Finance to the real economy
18% annualised growth in H1

41% of Electric Vehicles (EVs) in Ireland
EV sales in H1 2026 accounted for by the Group's 16 motor brand partnerships

Launch of EV marketplace
First to market launch of platform with NEVO to search EVs for preferences, arrange test drives and finance with BOI

Supporting Housing & Social Infrastructure

Supporting the construction of 26,000 new homes in Ireland
Including 11,000 social and affordable homes

€1.3bn of debt and equity funding to Irish builders and developers

Launch of trade down product
Mortgage bridge financing product designed specifically for homeowners who want to downsize

Supporting Social Inclusion

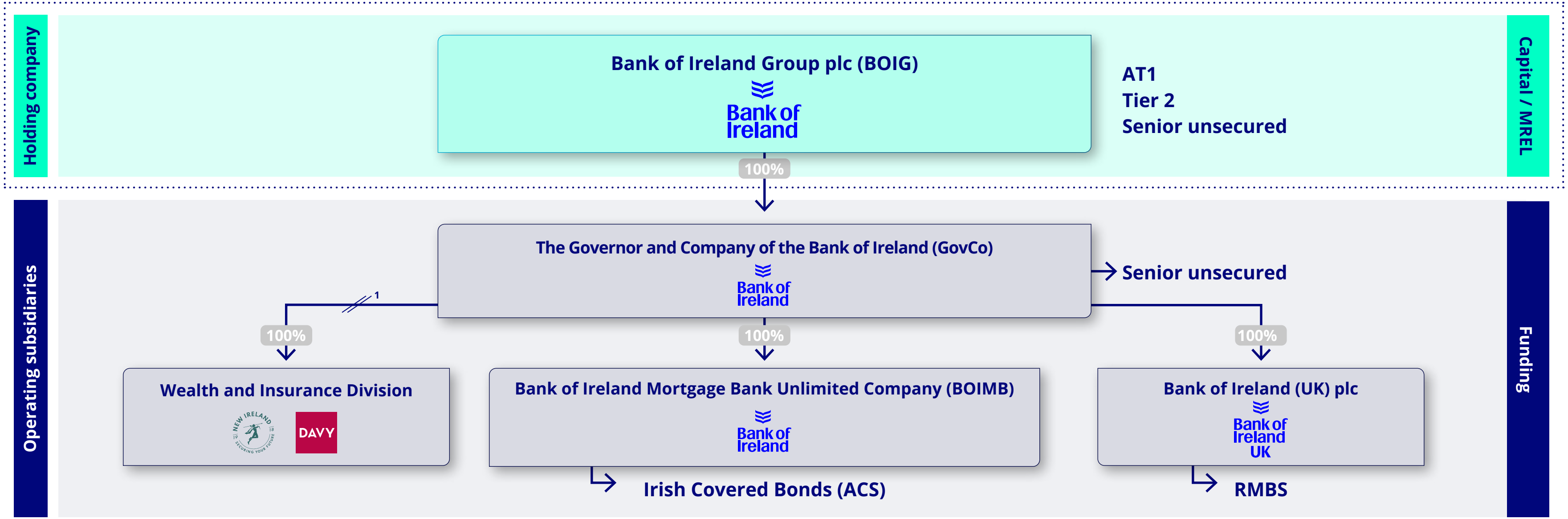
164,000 attendees at BOI Financial Education events this year

Supporting 22 community organisations
Investment to promote capability, inclusion and resilience

Launch of tax benefits finder
Helping connect customers with their share in hundreds of millions worth of unclaimed tax credits and reliefs

Top Tier ESG ratings: MSCI AAA, Sustainalytics Low Risk

Corporate Structure



1 100% shareholding via intermediate holding company

Forward-Looking Statement

This document 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, technology developments, 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 and in the ‘Principal Risks and Uncertainties’ section of its 2026 Interim Report.

Nothing in this document 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 document 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.

Contact details

For further information please contact:

- **Group Chief Financial Officer**

Mark Spain	tel: +353 1 250 8900 ext. 43291	mark.spain@boi.com

- **Investor Relations**

Eamonn Hughes	tel: +353 87 202 6325	eamonn.hughes@boi.com
Philip O'Sullivan	tel: +353 86 358 7674	philip.osullivan1@boi.com
Owen Callan	tel: +353 86 047 1678	owen.callan@boi.com
Stacey Albert		stacey.albert@boi.com

- **Group Treasury**

Tony Morley	tel: +353 1 250 8900 ext. 41974	tony.morley@boi.com
Alan Elliott		alan.elliott@boi.com
John Leahy		john.leahy@boi.com
Redmond O'Leary		redmond.oleary@boi.com

- **Investor Relations website**
  www.bankofireland.com/investor

HY 2026
Results

Investor.Relations@boi.com
investorrelations.bankofireland.com