



Customers

- Continue to be the largest lender to the Irish economy in 2015
- International businesses performed well
- Group loans grew in 2015; new lending up >40%
- Reduced non-performing loans by a further €3.8bn



Profitability

- Underlying profit of €1.2bn, 30% increase over 2014
- Increased total income by c.10%; NIM of 2.19%
- Significantly reduced impairment charge to 32bps
- All trading divisions contributing towards the Group's profitability



Capital

- Increased fully loaded CET1 ratio by 200bps to 11.3%; transitional CET1 ratio of 13.3%
- Redeemed the 2009 Preference Shares at the earliest possible opportunity
- Restored to investment grade by Moody's, Standard & Poor's and Fitch
- Distribution policy updated

Investing in our customers...

Personal



40% reduction in Mortgage Drawdown time
Online Loan approval <24 hrs

Wealth



Access to banking and wealth management in one place

Business

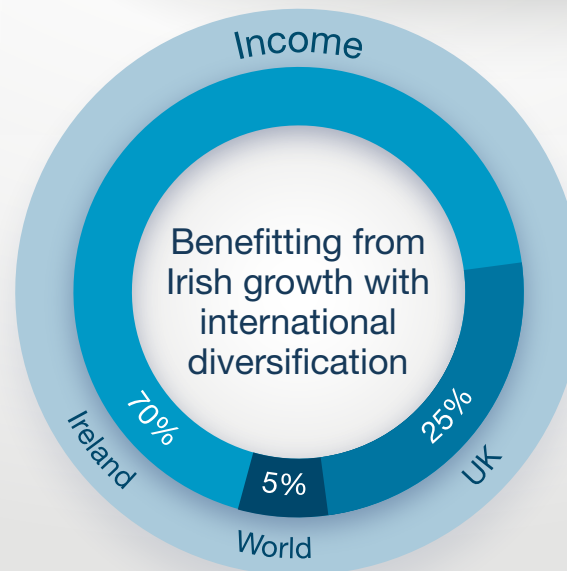


Online FX dealing and international payments

Channels



Branch Upgrades
Video and SMS



www.bankofireland.com/investor

Building and supporting partnerships...



Supporting Start Up Businesses

Creating new partnerships



Market leading UK Mortgage platform



Money

Supporting and developing existing Partnerships