

## Bank of Ireland Group plc

### Annual General Meeting ('AGM') shareholder questions

Bank of Ireland Group plc (the 'Company') will convene the AGM on 21 May 2026 at 11.00 a.m., at The InterContinental Hotel, Simmonscourt Road, Dublin 4, D04 A9K8.

Shareholder participation and engagement remains important to us. As such, Shareholders can also avail of the option to listen live to the AGM by telephone, on the following numbers:

Ireland: 01 582 2026  
UK Direct: +44 800 260 6471  
International direct: +44 20 3481 4246  
Passcode: 6576490#

It will not be possible to vote or ask questions via telephone and Shareholders were encouraged to submit their proxy voting instructions in advance of the AGM to ensure that they could vote and be represented at the AGM.

Shareholders were also encouraged to submit questions in advance of the AGM by email to [agmquestions@boi.com](mailto:agmquestions@boi.com) or in writing to the Group Secretary, Bank of Ireland Group PLC, Baggot Plaza, 27 - 33 Upper Baggot Street, Dublin 4, D04 VX58.

Below is a summary of the questions received through the [agmquestions@boi.com](mailto:agmquestions@boi.com) and the responses issued to date:

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#### Q. A: SHARE REGISTER RELATED QUERIES E.G. AMOUNT OF SHARES HELD, CHANGE OF ADDRESS OR NOTIFICATION OF THE DEATH OF A SHAREHOLDER

The majority of the questions received related to personal account matters. Shareholders may access Computershare's 'managed holdings information online' by registering with the Investor Centre at [www.investorcentre.com/ie](http://www.investorcentre.com/ie).

Alternatively, Shareholders may contact our Registrar, Computershare, directly either by phone on the Bank of Ireland dedicated line + 353 1 247 5414, via email at [clientservices@computershare.ie](mailto:clientservices@computershare.ie) or by post to the below address:

Computershare Investor Services (Ireland) Ltd  
3100 Lake Drive,  
Citywest Business Campus,  
Dublin 24, D24 AK82

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#### Q. B: SHAREHOLDER LOOKING TO SELL THEIR SHARES

Some Shareholders asked if the Bank would be repurchasing small Shareholders shares as some peers have done in an 'Oddlot' offer. It was noted that the Board has recommended an Odd-lot offer for approval by shareholders at the AGM on 21 May which, if approved, will offer shareholders with 30 shares or less an opportunity to have their shares purchased by the Bank at a 5% premium to the market price, and incur no broker fees.

At the 2025 AGM the Chairman had been asked by shareholders to consider offering the Odd-lot programme which the Board is now doing. If the three required Odd-lot resolutions are approved by shareholders with the necessary majority, the Board will be authorised to make the Odd-lot offer at any time within 18 months and the timetable for this will be communicated directly to eligible shareholders at the time the Odd-Lot Offer is made. For further information please follow the link <https://investorrelations.bankofireland.com/app/uploads/Bank-of-Ireland-Odd-lot-Offer-FAQ-FINAL.pdf>

Also, some Shareholders asked how they may sell their Shares in an economical manner. If they are not in a position to wait for the Oddlot, they should contact a stockbroker directly with the Davy Select offering being one potential option.

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**Q. C: WHY HAS THE BOARD RESOLVED TO PROPOSE THE PROPOSED UK DELISTING RESOLUTION AT THIS YEAR'S AGM?**

The Board is proposing to delist from the London Stock Exchange (LSE). This resolution, number 15 on the Agenda, will require a 75% majority of shareholders voting to pass. The Board keeps the Company's listing arrangements under regular review however in recent years, trading volumes in the Ordinary Shares on the LSE have been negligible relative to overall trading in the Company's share, in 2025 for example only 2.6% of shares were traded on the LSE. As a result, the Board considers that the cost of maintaining the LSE listing is no longer in the interests of the Bank and its Shareholders as a whole.

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**Q. D: WILL THE BANK OF IRELAND CONTINUE TO BE SUBJECT TO THE EURONEXT DUBLIN LISTING RULES AND THE IRISH CORPORATE GOVERNANCE CODE?**

Should the LSE delisting resolution be approved by the requisite majority and the Bank cancels its LSE listing it will still be listed on the Euronext Dublin exchange and the Company would continue to adhere to the Irish Corporate Governance Code.

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**Q. E: WHAT IS THE GROUP TARGETING NET INTEREST INCOME (NII) FOR THE YEAR 2026 UP UNTIL 2028?**

The Net Interest Income (**NII**) please note the Group's FY 2025 results in early March showed that in FY 2025 this was €3,371m. Our guidance provided at the time of the FY 2025 results for NII out to 2028 is as follows:

- FY 2026 c.€3.4bn
- FY 2027 >€3.6bn
- FY 2028 >€3.85bn

Also to note that in the Group's Q1 2026 Interim Management Statement, released this morning, 1 May, in respect of the NII outlook we said the following:

"While noting the potential upside to NII from recent higher interest rate expectations, the Group retains its existing 2026 NII guidance of c.€3.4bn (based on an expected average ECB deposit rate of 2.0%). For reference, a 25bps increase in the ECB deposit rate would generate an annualised NII benefit of c.€45m"

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**Q. F: SHAREHOLDERS WITH SHARES HELD IN THE UK QUERYING HOW THE UK DELISTING WOULD AFFECT THEIR SHARES?**

Some shareholders asked how the UK delisting would affect their UK shareholdings and if they want to or should sell them before delisting takes place. It was noted that a detailed set of FAQs in respect of the delisting which is available here: [Bank-of-Ireland-LSE-Delisting-FAQ-FINAL.pdf](#). It was also noted that their bank or stockbroker would be able to advise if the shares were held through Euroclear or CREST.