

2015 INTERIM RESULTS

Customers



- Successfully developing customer relationships
- Group new lending up 50% vs H1 2014
- Continue to be the largest lender to the Irish economy
- UK mortgage lending of £1.3bn vs £0.6bn H1 2014
- Reduced defaulted loans by €1bn

Profitability

- Underlying profit of €743m: 100% increase over H1 2014
- Increased total income by c.19%
- Impairment charge - 36bps vs 97bps H1 2014
- Increased TNAV by c.11% to 24c per share



Capital



- Increased fully loaded capital ratio by 180bps to 11.1%
- Increased transitional capital ratio to 15.9%
- Successful AT1 issuance of €750m
- Senior debt upgraded to investment grade
- On track to de-recognise Pref Shares in 2016

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Bank of Ireland

Investing
in our
customers



ThinkBusiness.ie

Dedicated e-portal launched to enhance Irish SME offering



Money

Travel Money card winning new customers



Business loans up to €100k can now be approved over the phone



Market leading UK Mortgage platform launched; initially for intermediaries



Online platform launched to support our Irish business FX customers



Long term financial services partnership

lifeonline

Launched to enhance life assurance customer experience



Increased digitally active customer numbers by >25%