



Sustainable Finance Disclosure Regulation:

Remuneration Information – January 2025

Bank of Ireland Group's remuneration policies and practices are consistent with our risk appetite, long term strategic and commercial goals and delivery for our customers. In particular the remuneration policy is designed to ensure alignment of remuneration and risk performance of the Group and its staff, promoting good risk management and positive risk behaviours and culture.

Following a change to restrictions at the end of 2022 the Group is now able to award variable pay to individuals up to a cap of €20,000*, all employees are eligible to participate on consistent terms. We link risk performance and reward, noting that remuneration (fixed & variable) and assessment for annual merit based increases (if any) will be influenced by a number of financial and non-financial factors including profit, affordability, risk performance, culture and customer forming a key part of this assessment process. Performance is assessed against key risk performance indicators. To encourage behaviour consistent with the Group's Environmental, Social and Governance ("ESG") and climate risk approach, performance indicators linked to the successful achievement of the Group's ESG climate-related and environmental objectives can be considered. For staff providing investment management or investment advice performance indicators can be linked to the successful incorporation of ESG risks in line with the responsible investment policy. Where the financial impacts of ESG and climate related risks are difficult to quantify, the management body will consider incorporating appropriate qualitative criteria into the Group's performance measures.

*excludes Davy which operates under a separate remuneration model in line with the terms of the acquisition.

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