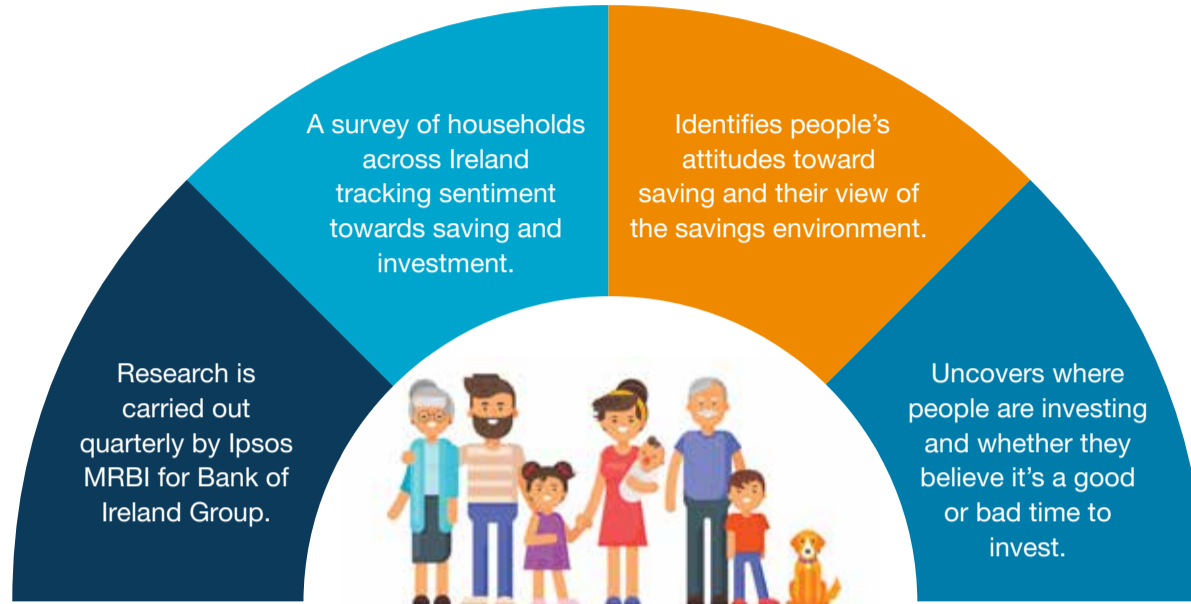




93
-1 on previous index reading

About the Index



95
-5 on previous index reading

SAVING

VS

INVESTING

91
+3 on previous index reading

SAVING		INVESTING	
<p>Attitude Index</p> <p>91 -4 on previous index reading</p> <p></p> <p>46% of people saved money regularly over the past 12 months</p> <p>56% of savers weren't saving as much as they'd like to</p>	<p>Environment Index</p> <p>99 -5 on previous index reading</p> <p></p> <p>42% of people felt it was a good time to save</p> <p>25% felt it was a bad time</p>	<p>Attitude Index</p> <p>100 +1 on previous index reading</p> <p></p> <p>35% of people invested regularly over the past 12 months</p> <p>50% of investors felt they invested around the correct amount</p>	<p>Environment Index</p> <p>82 +6 on previous index reading</p> <p></p> <p>25% of people felt it was a good time to invest</p> <p>34% felt it was a bad time</p>

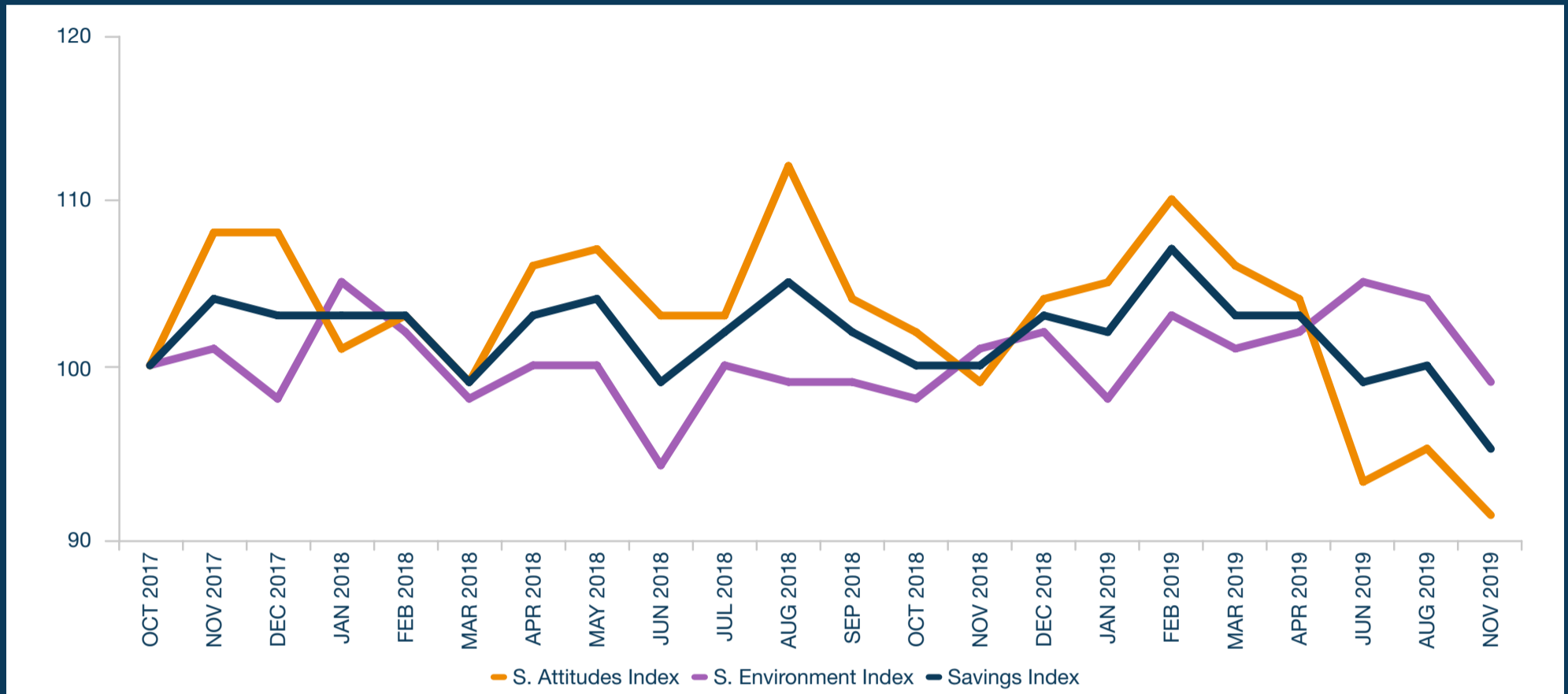
Index Insights - Q4 2019

- Savings and Investment Index dropped slightly from 94 to 93 in Q4 with weaker saving sentiment offset by a rebound in investment sentiment.
- The Savings Index fell from 100 to 95 in the fourth quarter as saving attitudes and peoples' outlook for the saving environment deteriorated.
- 46% of people were saving regularly in Q4, the lowest reading since July 2017.
- The Investment Index rebounded slightly to 91 in the quarter with the recent Brexit extension likely helping Irish investor sentiment.



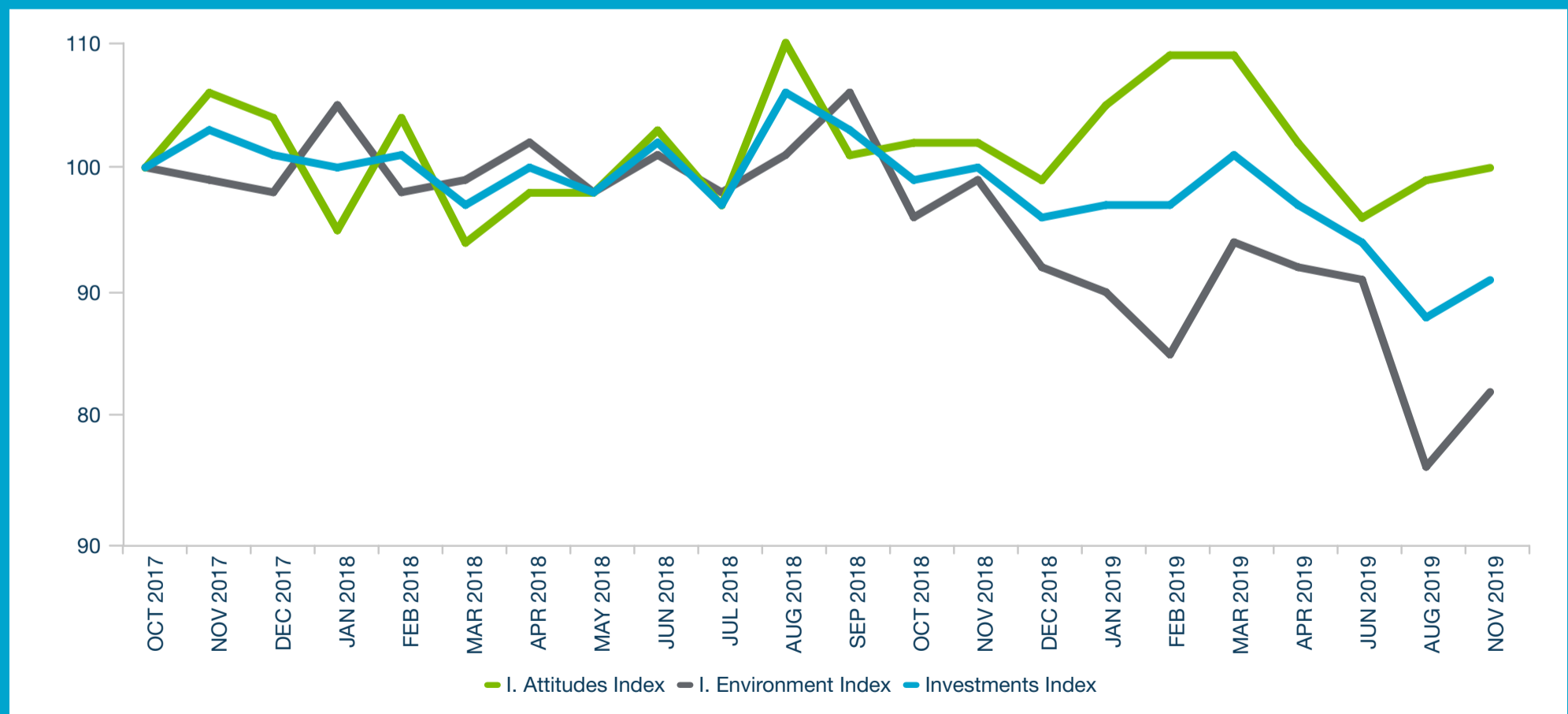
SAVING

The Savings Index is an overall measure of Irish peoples' sentiment towards saving. It is composed of two sub-indices: Savings Attitudes and Savings Environment. In November 2019 the overall Savings Index fell from 100 to 95.



INVESTING

The Investing Index is an overall measure of Irish peoples' sentiment towards investment. It is composed of two sub-indices: Investment Attitudes and Investment Environment. In November 2019 the overall Investment Index rose from 88 to 91.



About the Index:

- Research is carried out each quarter by Ipsos MRBI for Bank of Ireland Group
- A survey of households across Ireland tracking sentiment towards saving and investment
- Identifies people's attitudes toward saving and their view of the savings environment
- Uncovers where people are investing and whether they believe it's a good or bad time to invest