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- Investment Index rose from 88 to 91
 - Investment Attitude Sub Index rose from 99 to 100
 - Investment Environment Sub Index rose from 76 to 82

Investment Index

- Investment sentiment rebounded in the fourth quarter, rising for the first time since Q1 from 88 to 91. The main factor helping sentiment in Q4 was greater optimism in the environment for investment.
- The Investment attitudes sub index rose from 99 to 100 in Q4. The percentage of people regularly investing was unchanged at 35% for the third quarter in a row while the percentage of people that felt they were investing the right amount rose from 46% to 50%, the best reading since Q2.
- Optimism in the outlook for investment markets rebounded in Q4, helped by Brexit being pushed out into early 2020. The Investment Environment subindex rose from 76 to 82. It appeared however that the improvement was more down to people feeling less negative about the future rather than an expression of genuine optimism. Nationally the percentage of people that felt it was a bad time to invest fell sharply from 39% to 25%. However the percentage that felt it was a good time to invest only climbed slightly from 23% to 25%.

For media queries contact:

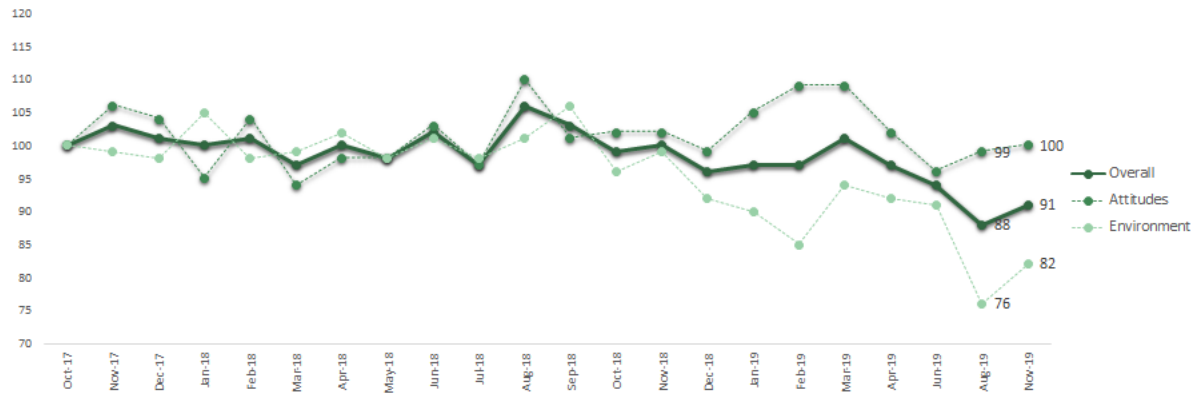
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Appendix:

Figure 1 - Investment Index

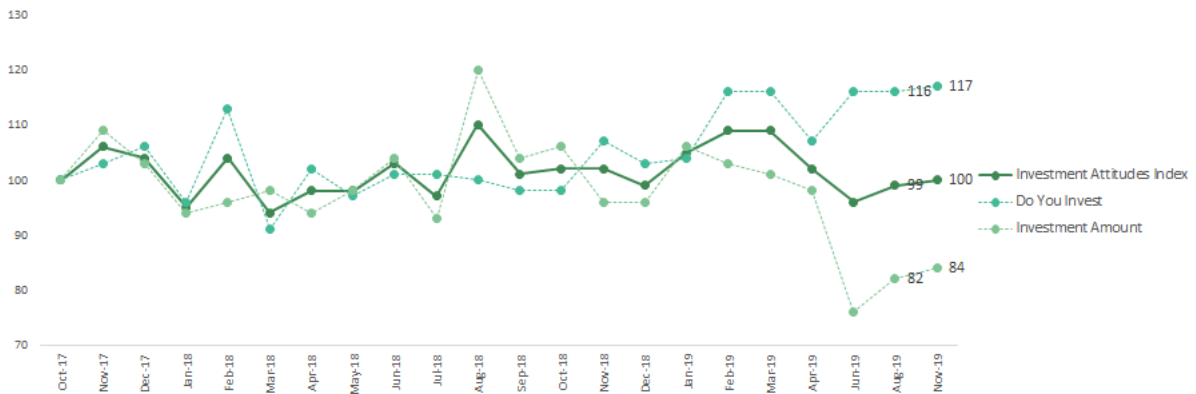
Investment Index



- The Investment Index is an overall measure of consumer sentiment towards investing. It is composed of two sub-indices: Investment Attitudes and Investment Environment. In August 2019 the overall Investment Index rose from 88 to 91.

Figure 2 - Investment Attitudes Sub-Index

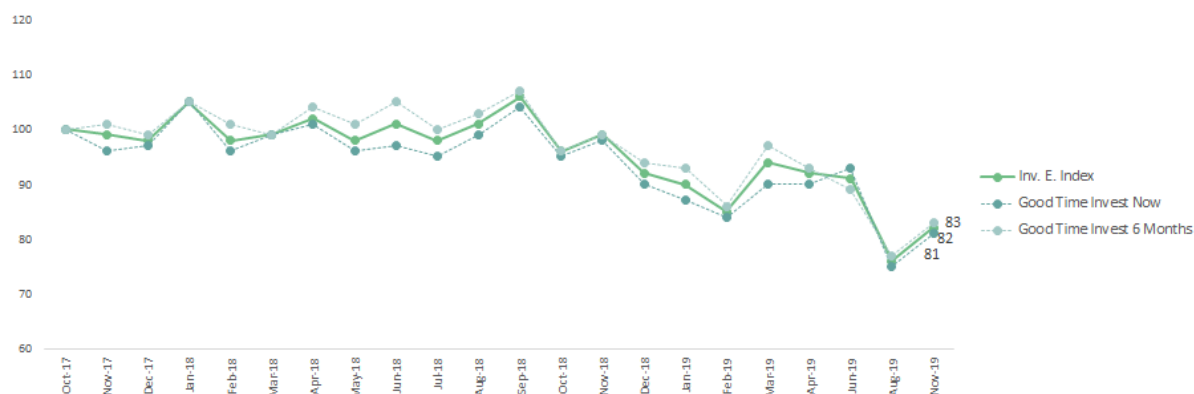
Investment Attitudes Index



- The Investment Attitudes sub-index is built on two questions which ask respondents about their investment behaviour and how they feel about the amount they invest. In Q4 2019, the sub-index rose from 99 to 100.

Figure 3 - Investment Environment Sub- Index

Investment Environment Index



- The Investment Environment Index is built on two questions which ask whether or not respondents believe that the current period is a good time to invest and whether or not they believe that in 6 months' time it will be a good time to invest. This sub-index rose from 76 to 82 in Q4 2019.

About the Investment Index: The Bank of Ireland Investment Index tracks household views on attitudes towards investment as well as understanding their perspectives on the current and future investing environment. Monitoring household investment patterns gives an understanding of how people are putting their money to work, their financial diversification, and their appetite for risk.

The Bank of Ireland Investment Index is produced quarterly from a nationally representative sample of 1,000 consumers aged 16 years and above. The fieldwork is conducted by Ipsos MRBI, an independent research agency.

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