

Bank of Ireland Group plc Compliance with the Capital Requirements Directives Governance Disclosures

Corporate Governance Statement

Regulation 84 of the Irish European Union (Capital Requirements) Regulations 2014 as amended (the 'Regulations') provides that where an institution maintains a website on the internet, such website shall contain an explanation of how the institution complies with the requirements of Regulations 76 to 83 of the Regulations. The purpose of this statement is to explain how the Group complies with the requirements of Regulations 76 to 83 of the Regulation.

Bank of Ireland Group plc ("BOIG plc") is a holding company operating through its subsidiaries including The Governor and Company of the Bank of Ireland (the "Bank") (together the "Group"). A common board of directors and committee structure applies with the same directors sitting on the Board of Directors of BOIG plc (the "Board") and on the Court of Directors of the Bank (the "Court") and on the committees of each of the Board and the Court.

Governance overview

The Board is accountable to shareholders for the overall direction and control of the Group. It is committed to high standards of governance designed to protect the long-term interests of shareholders and all other stakeholders while promoting the highest standards of integrity, transparency and accountability.

The Group believes it has robust governance arrangements, which include a clear organisational structure with well defined, transparent and consistent lines of responsibility, effective processes to identify, manage, monitor and report the risks to which it is or might be exposed and appropriate internal control mechanisms, including sound administrative and accounting procedures, IT systems and controls. The system of governance is subject to regular internal review.

The Board's oversight of risk and control is supported through delegation of certain responsibilities to Committees of the Board, the principal Committees being the Group Audit Committee, the Board Risk Committee, the Group Nomination, Governance and Responsible Business Committee ("NGRB") and the Group Remuneration Committee.

The Court's oversight of risk and control is supported through delegation of certain responsibilities to Committees of the Court, the principal Committees being the Court Audit Committee, the Court Risk Committee, the Court Nomination, Governance and Responsible Business Committee and the Court Remuneration Committee, each of which comprises the same members as the equivalent Committee of the Board. Further information on these Committees is set out below.

The Board's role is to provide leadership of the Group within the boundaries of risk appetite and a framework of prudent and effective controls which enable risk to be identified, assessed, measured and controlled. The Board sets the Group's strategic aims and risk appetite to support the strategy, ensuring that the necessary financial and human resources are in place for the Group to meet its objectives. The Board has a schedule of matters specifically reserved for its decision which is reviewed and updated regularly. Matters requiring Board approval are:

1. Strategy and Risk Appetite

- Determination of risk appetite and approval of the Group's Risk Appetite Statement
- Determination of the Group's strategy

2. Corporate and Capital Structure

- Approval of Common Equity Tier 1 capital investments of greater than €20 million in a regulated subsidiary and €40 million in any other subsidiary
- Approval of share issuances by any Group member to an entity outside of the Group
- Approval of equity underwriting of sums greater than €20 million

3. Management

- Approval of the Group's business plans and budgets
- Overseeing management of the business

4. Financial and Regulatory Reporting, Internal Controls, Risk and Capital Management

- Approval of Half Year Report, Annual Report & Accounts
- Approval of the Group Risk Framework
- Approval of the Group Internal Capital Adequacy Assessment Process ("ICAAP"), Internal Liquidity Adequacy Assessment ("ILAAP") and Recovery Plan
- Overseeing the internal control, compliance and risk management systems of the Group

- Approval of the Distribution Policy, the declaration of any interim dividend and any decision to recommend a final dividend to shareholders

5. Transactions

- Approval of acquisitions or divestments of companies involving a third party or management buyout except for credit management purposes
- Approval of guarantees, including those in respect of subsidiary companies, entered into by a member of the Group, other than in the normal course of business.
- Approval of capital expenditure in excess of €40 million
- Approval of Class 1 or Class 2 transactions (each as defined by the Listing Rules)
- Approval of related party transactions (as defined by the Listing Rules) giving rise to an obligation to issue a shareholder circular

6. Corporate Governance, Board and Other Appointments

- Establishing the Company's purpose and values and monitoring alignment between its purpose, values, culture and strategy.
- Overseeing corporate governance and succession planning
- Establishing any sub-committees of the Board and approving their terms of reference.
- Approving the appointment of Directors and specified senior management appointments, including people having a material impact on the risk profile of the Company.
- Approving the appointment or removal of Heads of Control Functions.
- Convening general meetings of shareholders and approving all circulars to shareholders

7. Pension Scheme and Remuneration

- Approval of all changes to the funding of pension schemes in the Group and/or benefits of same
- Overseeing the Group's Remuneration Framework

The Board is responsible for determining high-level policy and strategic direction in relation to the nature and scale of risk that the Group is prepared to assume to achieve its strategic objectives.

The Board approves the Group Risk Framework on an annual basis and receives regular updates on the Group's risk environment and exposure to the Group's material risk types through a Board Risk Report reviewed quarterly (and monthly for liquidity, credit, capital and operational risk).

The work of the Board follows an agreed schedule of topics which evolves based on business need and is formally reviewed annually by the Board. The Board monitors and reviews the performance of the Group through a series of reports, receives updates from the Group's principal businesses on the execution of their business strategy and considers reports from each of the principal Board Committees.

The composition of the Board, Court and their Committees is structured to ensure that there is an appropriate mix of skills and experience and independence. Each of the Chairman, Deputy Chairman and all of the Non-Executive Directors ("NEDs") bring independent challenge and judgement to the deliberations of the Board and the Court through their experience, character, objectivity and integrity. Biographical details, including each Director's background, experience and independence classification, are set out on pages 77 to 80 of the Group's Annual Report for the financial year ending 31 December 2020 available at [BOI-Annual-Report-2020.pdf \(bankofireland.com\)](https://www.bankofireland.com/BOI-Annual-Report-2020.pdf)

The Group ensures that individual Directors have sufficient time to dedicate to their duties, having regard to applicable regulatory limits on the number of executive and non-executive directorships which may be held by any individual Director. The Bank has been classified as a 'significant institution' under the Regulations. As at 31 December 2020, all Directors were within the directorship limits set out for significant institutions under the Regulations.

On an annual basis the Group conducts a review of the on-going fitness and probity of members of the Board, whereby Directors are asked to confirm any changes in circumstances in respect of their compliance with the Fitness and Probity Standards issued by the Central Bank of Ireland and the guidelines issued jointly by the European Banking Authority ("EBA") and the European Securities and Markets Authority ("ESMA") on the assessment of the suitability of members of the management body and key function role holders. All changes in circumstances disclosed are assessed and their materiality determined. Time commitments of Directors are considered as part of this review process and Directors are asked to confirm that they continue to have sufficient time to perform their roles. Where a Director seeks permission to assume an external position whether a directorship or any other type of commitment, a formal process is undertaken to ensure that any potential conflicts of interest are avoided and that the Director remains within the directorships limits and

continues to have sufficient time to dedicate to their Group responsibilities. The Board is asked to formally approve any director positions being assumed by Directors.

The respective roles of the Chairman of the Board and Court, and the Group Chief Executive Officer, which are separate, are set out in writing and have been agreed by the Board.

The Chairman oversees the operation and effectiveness of the Board and the Court including ensuring that agendas cover the key strategic items confronting the Group and encouraging all Directors to participate fully in the discussions and activities of the Board and Court. He also ensures that there is effective communication with the Group's shareholders and promotes compliance with corporate governance standards.

The Senior Independent Director ("SID") provides Directors, the Group Secretary, the Group's shareholders and customers with an additional channel, other than the Chairman or the Group Chief Executive Officer, through which to convey, should the need arise, concerns affecting the Chairmanship of the Board or Court, or any other issue.

The Group Chief Executive Officer is responsible for execution of approved strategy, holds delegated authority from the Board for the day to day management of the business and has ultimate executive responsibility for the Group's operations, compliance and performance.

Appointments to the Board and the Court

The Board is committed to identifying the people best qualified and available to serve on the Board and the Court and is responsible for the appointment of Directors. The Board and Court plan for renewal with the assistance of the Group NGRB and the Court NGRB, each of which comprise the same Directors, and regularly review Board and Court composition, tenure and succession planning. In accordance with the Director Assessment Policy and the Board and Court Diversity Policy, all appointments are made on merit against objective criteria (including the skills and experience the Board and Court as a whole requires to be effective) with due regard for the benefits of diversity on the Board and Court.

Prior to the appointment of a Director, the NGRB approves a job specification, assesses the time commitment involved and identifies the skills and experience required for the role, having regard to the formal assessment of the skills profile of the Board and Court and succession planning. The recruitment process for NEDs is supported by an experienced third-party professional search firm which collates an appropriate pool of candidates and provides independent assessments of the candidates. The Group works with that firm to shortlist candidates, conduct interviews / meetings (including meetings with members of the NGRB and the Board/ Court) and complete comprehensive due diligence. In accordance with the Director Assessment Policy, the assessment process and the due diligence completed is extensive and includes self-certification confirmations of probity and financial soundness and external checks involving a review of various publicly available sources. It also involves the NGRB satisfying itself as to the candidate's ability to devote sufficient time to the role as well as their independence, fitness and probity, and assessing and documenting its consideration of possible conflicts of interests. The NGRB then makes a recommendation to the Board and Court. Appointments will not proceed where conflicts emerge which are considered to be significant to the overall work of the Board/ Court.

All newly-appointed Directors are provided with a comprehensive letter of appointment detailing their responsibilities as Directors, the terms of their appointment and the expected time commitment for the role. A copy of the standard terms and conditions of appointment for NEDs can be inspected during normal business hours by contacting the Group Secretary.

Induction and Professional Development

On appointment, all NEDs receive a comprehensive induction program designed to familiarise them with the Group's operations, management and governance structures, including the functioning of the Board and the role of the key committees. In addition, new NEDs undertake significant induction in relation to risk and business matters, including visits to or presentations by Group businesses and briefings with senior management.

On an ongoing basis, briefings appropriate to the business of the Group are provided to all NEDs. In order to ensure that the Directors continue to further their understanding of the issues facing the Group, Directors are provided with professional development sessions and briefings on a range of technical matters, tailored to their particular requirements. Directors are also offered the option of attending suitable external educational courses, events or conferences designed to provide an overview of current issues of relevance to Directors.

Conflicts of Interest

Each of the Board and the Court have approved a Conflicts of Interest Policy, each of which sets out how actual, potential or perceived conflicts of interest are identified, reported and managed to ensure that Directors act at all times in the best interests of the Company and the Bank, as appropriate.

The Group Code of Conduct, which applies to all employees and Directors of the Group, clarifies the duty on all employees to avoid conflicts of interest. The Code of Conduct is reviewed by the NGRB and communicated throughout the Group.

Internal Controls

The Directors acknowledge their overall responsibility for the Group's systems of internal control and for reviewing their effectiveness. Such systems are designed to ensure that there are thorough and regular evaluations of the nature and extent of risks and the ability of the Group to react accordingly. The Group operates a comprehensive internal control framework over financial reporting with documented procedures and guidelines to support the preparation of the consolidated financial statements.

Communications and Disclosures

Communication with shareholders is given high priority. One of the responsibilities of the Chairman is to ensure effective communication with shareholders and to ensure that Directors develop an understanding of the views of major investors.

Performance Evaluation

There is a formal process in place for annual evaluation of the performance of the Board and Court, and that of their principal Committees and of individual Directors (including the Chairman). An evaluation of the performance of the Board, Court and their Committees is conducted every year, with an externally facilitated review to be conducted at least every third year. The objective of these evaluations is to review past performance with the aim of identifying any opportunities for improvement, determining whether the Board/Court/Committee as a whole is effective in discharging its responsibilities and, in the case of individual Directors, to determine whether each Director continues to contribute effectively and to demonstrate commitment to the role.

The Group Nomination, Governance and Responsible Business Committee and the Court Nomination, Governance and Responsible Business Committee

The NGRB shall comprise a minimum of three members, appointed by the Board, all of whom shall be NEDs with a majority of members being Independent NEDs ("INED"). The Board Chairman and the Deputy Chairman shall be members of the NGRB.

The key responsibilities of the NGRB are set out in its terms of reference and include:

- leading the process for appointments and renewals for the Board, and Board Committees as appropriate and making recommendations in this regard to the Board for its approval. This includes regularly (and at least annually) reviewing the structure, size, composition and succession plans of the Board, Court and Committees (including consideration of the skills, knowledge, experience and diversity of Directors and their compliance with the relevant fitness and probity standards and making recommendations to the Board with regard to any changes it considers desirable;
- considering the appointment of Key Function Holders, proposed by management to ensure they have the appropriate integrity, adequate knowledge, experience, skill and competence for their roles, remaining cognisant of the gender balance and diversity profile of those in senior management and their direct reports, and make recommendations to the Board with regard to such appointments;
- ensuring plans are in place for orderly succession to both the board and senior management positions, and overseeing the development of a diverse pipeline for succession;
- keeping governance arrangements under review and making appropriate recommendations to the Board or Court to ensure corporate governance practices are consistent with good practice corporate governance standards;
- overseeing subsidiary governance to ensure that appropriate and proportionate governance arrangements are in place for Group subsidiaries;
- overseeing the annual evaluation of the performance of the Board and Court and the annual evaluation of the performance of individual Directors;
- making recommendations to the Board in respect of the approval of additional external appointments for Directors;
- reviewing at least annually the effectiveness of the Group's policy on diversity, its objectives, including its measurable objectives for achieving diversity and the extent to which these measurable objectives have been achieved;

- recommending appropriate internal policies on the selection and assessment of Directors and key function holders in the Group; and
- providing oversight of both the Group's Responsible and Sustainable Business ("RSB") Strategy, to ensure that RSB is a key focus across all activities within the Group and monitoring the Group's implementation of the UN Principles for Responsible Banking.

The terms of reference of the NGRB state that in performing its duties, the NGRB shall to the extent possible and on an ongoing basis, take account of the need to ensure that Board and Court decision making is not dominated by any one individual or small group of individuals in a manner that is detrimental to the interests of the Group as a whole.

The terms of reference of the NGRB are reviewed at least annually by the NGRB and by the Board and Court and are available on the Group's website (www.bankofireland.com)

The Board and Court benefit from the diverse range of skills, knowledge and experience acquired by the NEDs as directors of other companies, both national and international, or as leaders in the public and private sectors. The effectiveness of the Board and Court depends on ensuring the right balance of Directors with banking or financial services experience and broader commercial experience. Following review in 2020, the NGRB determined that the skills profiles of the Board and Court were appropriate in the areas identified as relevant to the business of the Group.

The Group recognises the benefits of having a diverse board. In reviewing Board and Court composition and identifying suitable candidates, the NGRB considers the benefits of all aspects of diversity including the skills identified as relevant to the business of the Group, regional and industry experience, background, nationality, gender, age and other relevant qualities in order to maintain an appropriate range and balance of skills, experience and background on the Board and Court. As at 01 January 2021, there was 45% female representation on the Board. The Board and Court had set and reached a target of achieving and maintaining a minimum of 33% female representation on the Board and Court by end of the year 2020, this target has been retained for 2021.

The Director Assessment Policy and Group Fitness & Probity and Suitability Policy are periodically reviewed by the NGRB.

The Group Remuneration Committee and the Court Remuneration Committee ("RemCo")

The RemCo shall comprise a minimum of three independent NEDs who have the knowledge, skills and experience to reach an independent judgement on the suitability of the frameworks, policies and practices, including implications for risk and risk management. The RemCo is chaired by an Independent NED and its composition is compliant with the requirements of the Regulations. In order to ensure that remuneration policies and procedures are consistent with effective risk management, there is common membership between the RemCo and the Board and Court Risk Committees.

The RemCo is responsible for the oversight of Group-wide remuneration policy with specific reference to the Chairman, Directors and senior management across the Group, heads of and senior officers in independent control functions, and those employees whose activities have a material impact on the Group's risk profile. The remuneration of NEDs is determined by a Committee of the Chairman and the Executive Directors, within the boundaries of the Company's Constitution and approved by the Board. The remuneration of the Chairman is a matter for RemCo. Neither the Chairman nor any Director participates in decisions relating to their own personal remuneration.

The RemCo is responsible for overseeing the annual review of the Group Remuneration Policy with input from the relevant risk management functions.

The terms of reference of the RemCo are reviewed annually by the RemCo and by the Board and Court and are available on the Group's website (www.bankofireland.com)

The terms of reference of the RemCo state that in framing remuneration strategy, frameworks and policies, the RemCo shall take into account the long-term interests of shareholders, investors and other stakeholders and the public interest.

It is the RemCo's responsibility to ensure that the Group's overall reward strategy is consistent with achievement of the Group's strategic objectives.

Remuneration Policy

The Group Remuneration Policy, supported by management policies and operational procedures, collectively known as the "remuneration structures" (e.g. Reward Framework, Performance Achievement process, Material Risk Taker Policy and Governance of Career & Reward Framework), is designed to ensure that the Group's approach to

remuneration meets the principles below. The Group's ability to meet these principles is impacted in their entirety by the Remuneration Restrictions (described below).

Alignment with Group objectives

- The remuneration structures are aligned with, and contribute to the long-term strategy, sustainability, value creation and success of the Group.
- Remuneration is determined on the basis of firm wide, business unit and individual performance against business and risk objectives.
- Divisional and individual performance measures and targets are aligned with business and risk objectives at either a Group or local business level, through a performance achievement process based on a balanced scorecard, ensuring alignment with business strategy, risk strategy, culture and values and long-term interests.
- The remuneration structures support the Group's purpose and values.

Fair treatment of customers

The Group's remuneration structures are designed to:

- place customers at the heart of the Group's businesses by delivering products and services that meet customers' evolving financial requirements and are sold based on the suitability to each individual customer's needs;
- support and encourage the fair treatment of customers;
- support and encourage responsible business conduct;
- mitigate the potential for conflict between commercial, customer and public interests; and
- avoid any conflict with an employee's duty to act in the best interests of customers or clients.

Employee-focused

- The Group's remuneration structures are designed to attract, retain and engage high calibre employees, enabling the Group to provide a competitive remuneration package across all businesses and jurisdictions, in a cost effective manner.
- Remuneration policies and practices are simple, transparent, easy to understand and implement.

Aligned with risk appetite

- The Group's remuneration structures are designed to ensure alignment of remuneration and risk performance of the Group and its staff, promoting good risk management and positive risk behaviours. Employee performance is assessed against a balanced scorecard of financial and non-financial metrics, including risk outcomes and behaviours.
- Remuneration structures are applied in consideration of and in alignment with the Group's Risk Appetite Statement and overall risk governance structures.
- Risk adjusted financial performance is an important measure when evaluating performance.
- Remuneration policies are subject to appropriate governance.

The Group is compliant with all applicable remuneration regulations as they relate to the Group.

Performance Achievement:

The Group's performance achievement process plays a critical role in aligning individual objectives with the Group's overall customer ambition, strategy, purpose and values, and financial and non-financial goals. A robust performance achievement process incorporating performance planning and review, remains critical and is a key pillar of the Group's compliance with remuneration guidelines

Individual performance measures are agreed for each employee through the Group performance achievement process, using a balanced scorecard approach based on the Group's three strategic priorities, underpinned by risk management. The performance achievement framework enables the Group to align individual, business unit and divisional performance to the Group's strategic objectives through an ongoing dialogue between managers and their direct team members ensuring a strong alignment to risk. The Balanced Scorecard approach incorporated within the Group's Performance Achievement Process is consistent with the EBA Guidelines.

Staff engaged in control functions:

Staff engaged in independent control functions have specific performance management and remuneration arrangements applied which reflect their independence from the business units they support and which prevent potential conflicts of interest.

Variable/Fixed remuneration criteria:

The Group Remuneration Policy, taking into account national criteria on wage setting, makes a clear distinction between the criteria for setting basic fixed remuneration and variable remuneration in accordance with the Regulations. The Group is currently operating under remuneration restrictions, as a result of which the Group is currently unable to provide a fixed / variable remuneration mix.

Attraction, Retention and Motivation

The Group's success depends in part on the availability of high calibre people and the continued services of members of its management team, both at its head office and at each of its business units. Restrictions, including the Remuneration Restrictions, imposed on remuneration by Government, tax or regulatory authorities or other factors outside the Group's control in relation to the retention and recruitment of employees may adversely impact on the Group's ability to attract and retain key staff.

Remuneration restrictions

The Group is currently operating under a number of remuneration restrictions which cover all Directors, senior management, employees and certain service providers across the Group. The remuneration restrictions were contained within the Covered Institutions Financial Support Scheme 2008 and the 'Minister's Letter' (July 2011), under which the Group gave a number of commitments and undertakings to the Minister for Finance in respect of remuneration practices. BOIG plc is subject to the provisions of the Minister's Letter relating to the disclosure of information, transactions with directors outside the ordinary course of business and compensation.

As a result of these remuneration restrictions, the Group is currently unable to provide a fixed / variable remuneration mix throughout the Group, which constrains the ability of the Group to clearly link Group culture and values, risk culture, customer outcomes and Group performance to remuneration. This results in risks relating to colleague attraction and retention, lack of remuneration alignment with strategy and business goals, as well as some restrictions on the application of discretion, and cost base inflexibility. If the Group fails to recruit and retain skilled and qualified people, its businesses may be negatively impacted.

In addition, in the absence of the Remuneration Restrictions, the Excess Bank Remuneration Charge on RoI tax residents in Covered Institutions, where variable pay equals or exceeds €20,000, would impact the application of the Group Remuneration Policy

Review

During 2020 independent advice was received by the Bank from a number of external advisers on a range of issues relating to remuneration.

Internal review

To ensure alignment between risk, performance achievement and remuneration, on an annual basis, the Group risk function assesses the impact of performance management and remuneration on the Group's risk profile.

The Board Risk Committee and the Court Risk Committee ("BRC")

The BRC is established to monitor risk governance and to assist the Group in discharging its responsibilities in ensuring that risks are properly identified, reported, and assessed; that risks are properly controlled; and that strategy is informed by and aligned with the Group's risk appetite.

The BRC shall comprise at least four members, all of whom will be NEDs whom the Board believes have appropriate knowledge, skills and expertise to understand and monitor risk strategy and risk appetite. The key responsibilities of the BRC are set out in its terms of reference, which are reviewed annually by the BRC and by the Board and Court and are available on the Group's website (www.bankofireland.com).

The BRC makes recommendations to the Group on risk matters where the Board has reserved authority, maintains oversight of the Group's risk profile, including adherence to Group risk principles, policies and standards, and approves material risk policies within delegated discretion.

During 2020 the Group Executive Committee ("GEC") commenced a review of the Group's formal Executive Governance Structure which, among other changes, ultimately led to the decommissioning of the Group Risk Policy Committee ("GRPC") as of 01 January 2021 which was the most senior management risk committee and reported to the BRC. The Executive Risk Committee ("ERC") is now the most senior management risk committee with responsibility for overseeing the material risks of the Group, taking a holistic approach to overseeing the effective management of risk (financial & non- financial) across the organisation. It is responsible for monitoring the overall risk profile of the

Group, as well as compliance with risk appetite and other approved policy limits, making recommendations to the BRC and regularly reporting to the GEC via the GCRO as ERC Chair.

Further details on the role of the GRPC in the risk governance of the Group as at the end of the financial year ending 31 December 2020 are set out in the Risk Management Report which forms part of the Group Annual Report, which is available at [BOI-Annual-Report-2020.pdf \(bankofireland.com\)](#)

The Group Audit Committee and the Court Audit Committee (“GAC”)

The key responsibilities of the GAC are set out in its terms of reference, which are reviewed annually by the GAC and by the Board and Court and are available on the Group’s website ([www.bankofireland.com](#)). One of the key responsibilities of the GAC is to assist the Group in monitoring the integrity of the financial statements and to recommend to the Group that it believes that the Annual Report taken as a whole is fair, balanced and understandable and provides the information necessary for stockholders to assess the Group’s position and performance, business model and strategy.

The GAC acts independently of the executive to ensure that the interests of the shareholders are properly protected in relation to financial reporting and internal controls. All members of the GAC are independent NEDs with competence in the financial sector. The members of the GAC have extensive knowledge of financial markets, treasury, risk management and international accounting standards, and the GAC’s composition is considered to meet all of the applicable requirements, including the need for recent and relevant financial experience and competence in accounting or auditing. The Chairman of the BRC is a member of the GAC and the Chairman of the GAC is a member of the BRC. There is also common membership between the GAC and the other Group Committees. This common membership helps facilitate effective governance across all finance and risk issues, and ensures that agendas are aligned and overlap of responsibilities is avoided where possible.

Country by Country Reporting

Details of how the Group meets its country-by-country reporting obligations for the financial year end 31 December 2020 can be found on the Group’s website at [www.bankofireland.com](#).

Public Disclosure of Return on Assets

The Regulations, require disclosure in a firm’s annual report and accounts of its return on assets. Details of the return on average total assets for the Group for the financial year end 31 December 2020 can be found in the Group annual report of at [BOI-Annual-Report-2020.pdf \(bankofireland.com\)](#)