

# Key facts

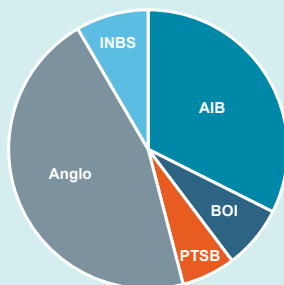
## permanent tsb's footprint



- 1.1m customers
- Employs 2,200 people
- 76 branches

## State support

- €2.7bn net State investment
- NO loans sold to NAMA
- €64bn total State support for banks



## A major competitor in the Irish mortgage market



- 165,000 mortgage accounts in Ireland
- No 3 in new mortgage lending
- 13pc share of new mortgage lending in H1 2014
- €21bn in Irish mortgages
- New lending up 362% to €180m in H1 2014

## Customer-focused innovation

- Fee-free current account
- Mover Tracker mortgage
- Interest First deposit account

## Successfully managing arrears

(as at August 2014)



- 21% fall in customers in long-term arrears
- 25,000 restructuring offers made
- Engaging with >80% of customers in arrears

## Profitability: H1 2014

- Underlying profit of €4m\* (excl impairments/non-recurring items)
- Operating losses down 62% to €171m
- Impairments down 65% to €149m



## Timeline

State invests €4bn

July 2011

New CEO and management team appointed

Feb 2012

Successful re-entry to mortgage market

Jan 2013

Sale of Irish Life recoups €1.3bn for taxpayer

Feb 2013

Launches market-leading current account

Mar 2013

Reports return to underlying profit\* (excl impairments/non-recurring items)

Aug 2014