



INVITATION

Davy Irish Financials Site Visit

Thursday, 19 September 2019

DATE

Thursday, 19 September 2019

LOCATION

Dublin

TIMINGS

08.00 – 15.15

RSVP

Please click on the relevant link below or email events@davy.ie

ACCEPT

DECLINE

NOTE

Accommodation options are available upon request

The Irish economy continues to perform robustly, enjoying strong foreign direct investment and export performance. However, economic growth is increasingly driven by a domestic dynamic; through a rebound in homebuilding, a buoyant consumer and increased government investment.

After a decade-long period of deleveraging, loan book growth is only beginning to emerge, and banks are investing heavily to efficiently position their franchises for this growth, with an increased digital focus. Brexit uncertainty continues to weigh on customers' borrowing appetite and although growing strongly, the competitive mortgage market remains well below what would be considered normal given Ireland's demographics.

Against ongoing regulatory pressure, banks remain intensely focussed on reducing their non-performing loan exposures. Consequently, solvency positions have been much improved, with attention now increasingly switching to shareholder returns.

With this in mind, Davy would like to invite you to Annual Davy Irish Financials Site Visit in Dublin on Thursday, 19 September 2019.

08.00 – 15.15 | SITE VISITS

- 07.45 Registration & Coffee**
@ Davy, Davy House, 49 Dawson Street, Dublin 2, D02 PY05 (Ground Floor Reception)
- 07.55 Walk from Davy to Allied Irish Banks*
- 08.00 Allied Irish Banks**
@ Allied Irish Banks, 10 Molesworth Street, Dublin 2, D02 W260
Colin Hunt Chief Executive Officer
Donal Galvin Chief Financial Officer
Niamh Hore Head of Investor Relations
Janet McConkey Head of Debt Investor Relations
- 09.00 Walk from Allied Irish Banks to Davy*
- 09.15 Department of Finance**
@ Davy, Davy House, 49/50 Dawson Street, Dublin 2, D02 PY05
Des Carville Head of Shareholder Management Unit
- 10.15 Bus transfer from Davy to Bank of Ireland*
- 10.30 Bank of Ireland**
@ Bank of Ireland, Baggot Plaza, 27-33 Baggot Street Upper, Dublin 4, D04 VX58
Francesca McDonagh Chief Executive Officer
Myles O'Grady Head of Commercial Partnering Ireland
- 11.45 Bus transfer from Bank of Ireland to permanent tsb*
- 12.00 permanent tsb**
@ permanent tsb, 56-59 St Stephens Green, Dublin 2, D02 H489 (lunch provided)
Jeremy Masding Chief Executive Officer
Nicola O'Brien Head of External Reporting & Investor Relations
Caitriona Gilmore Senior Finance Manager
- 13.30 Bus transfer from permanent tsb to Ulster Bank*
- 14.00 Ulster Bank**
@ Ulster Bank, Group Centre, Georges Quay, Dublin 2, D02 Y098
Jane Howard Chief Executive Officer
Alexander Holcroft Head of Equity Investor Relations (via conference call)
- 15.15 Bus transfer to Dublin Airport*