

14 August 2020

Dear Shareholder

I have pleasure in enclosing the Annual Report of Abbey plc (**the Company**) for the financial year ended 30 April 2020. The Annual Report and Accounts are also available in electronic form at [www.abbeyplc.ie](http://www.abbeyplc.ie)

**Measures to reduce COVID-19 transmission at AGM – Important Notice**

You will find accompanying this letter the notice of meeting for the annual general meeting of the Company scheduled to be held at 10:30 a.m. on Friday, 2 October 2020 (**AGM**).

Due to ongoing restrictions on public gatherings and current regulations and public health guidance in effect in response to COVID-19, shareholders are asked not to attend the AGM in person in the interest of their own safety and that of the staff and employees of the Company.

Instead, shareholders are strongly encouraged to appoint the Chairman of the meeting as their proxy using the enclosed proxy form to ensure they can vote and be represented at the AGM without attending in person. Proxy forms must be received by the Company no later than 10:30 a.m. on Wednesday, 30 September 2020.

Full details of the resolutions to be proposed at the AGM, together with explanatory notes, are contained in the Notice of AGM which is set out at the end of the notice. The website address to access the 2020 notice of AGM is <https://abbeyplc.ie/diary-events/>.

**Questions**

To facilitate shareholder communication, we invite shareholders who are entitled to attend the AGM and who wish to submit questions relating to items on the agenda of the AGM, to do so in advance by emailing [agm2020@abbeyplc.com](mailto:agm2020@abbeyplc.com) to be received no later than 5 p.m. on Wednesday, 30 September 2020. All correspondence should include sufficient information to verify the identity of the shareholder on the Register of members, for example, a shareholder reference number which is printed on the enclosed form of proxy.

**Meeting participation**

Shareholders may listen to the proceedings of the meeting remotely by teleconference. To join the call at 10:30 a.m. on Friday, 2 October 2020, please click the link below to pre-register. Once registered, you'll receive dial in number(s) and your conference and user PINs ready for the call.

<https://247meeting.confserve.com/SelfRegistration/registration.aspx?booking=xpKNAKQz0PiARDClbqKSUIUvWrFs05xShSpI266BX3I=>

This link is also available on our website <https://abbeyplc.ie/diary-events/>.

Alternatively you can send an email to [agm2020@abbeyplc.com](mailto:agm2020@abbeyplc.com) requesting to be sent the link directly to enable you to register.

**You will still need to submit your proxy form by 10:30 a.m. on Wednesday, 30 September 2020 as it will not be possible to voting using the telephone facility.**

The Company will continue to monitor the impact of COVID-19 and any relevant updates regarding the AGM will be available at [www.abbeyplc.ie](http://www.abbeyplc.ie).

If you have any queries, please contact me at [agm2020@abbeyplc.com](mailto:agm2020@abbeyplc.com) or the Company's Registrars, Computershare Investor Services (Ireland) Limited on +353 1 447 5104.

David J Dawson  
Company Secretary  
14 August 2020