



## 2021 EU-wide Transparency Exercise

Bank Name	Bank of Ireland Group plc
LEI Code	635400C8EK6DRI12LJ39
Country Code	IE

## 2021 EU-wide Transparency Exercise

### Key Metrics

Bank of Ireland Group plc

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	7,095	7,216	7,131	7,510	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	6,879	6,895	6,830	7,247	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	8,070	8,191	8,106	8,485	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	7,854	7,870	7,805	8,222	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	9,189	9,284	9,232	10,079	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8,972	9,100	9,060	9,940	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
<b>Risk exposure amounts</b>						
Total risk exposure amount	47,852	48,368	49,611	49,130	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	47,633	48,182	49,434	48,948	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.83%	14.92%	14.37%	15.29%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.44%	14.31%	13.82%	14.81%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.86%	16.94%	16.34%	17.27%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.49%	16.33%	15.79%	16.80%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	19.20%	19.19%	18.61%	20.51%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.84%	18.89%	18.33%	20.31%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	115,550	115,856	129,546	131,337	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	6.98%	7.07%	6.26%	6.46%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



## 2021 EU-wide Transparency Exercise

### Leverage ratio

Bank of Ireland Group plc

(mln EUR, %)		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	8,070	8,191	8,106	8,485	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	7,387	7,392	7,443	7,888	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	115,550	115,856	129,546	131,337	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	114,867	115,333	128,883	130,740	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.0%	7.1%	6.3%	6.5%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.4%	6.4%	5.8%	6.0%	[A.2]/[B.2]	

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosures.

## 2021 EU-wide Transparency Exercise

## Overview of Risk exposure amounts

Bank of Ireland Group plc

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	41,113	41,952	43,461	42,702	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	11,553	11,850	12,084	12,202	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	16,305	16,929	18,194	17,738	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	13,255	13,173	13,183	12,762	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	664	632	529	775	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	147	136	107	135	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	859	847	767	692	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	681	567	512	593	C 02.00 (R520, c010)
Of which the standardised approach	681	567	512	593	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	4,387	4,234	4,234	4,234	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	4,387	4,234	4,234	4,234	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	47,852	48,368	49,611	49,130	

<sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)<sup>2</sup> On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

## 2021 EU-wide Transparency Exercise

P&amp;L

Bank of Ireland Group plc

(m€ EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income	1,848	2,648	646	1,296
Of which debt securities income	92	122	23	46
Of which loans and advances income	1,861	2,464	592	1,195
Interest expenses	230	523	102	213
(Of which deposits expenses)	146	182	26	46
(Of which debt securities issued expenses)	163	215	48	104
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	1	1	0	2
Net Fee and commission income	253	331	78	167
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	6	2	0	1
Gains or (-) losses on financial assets and liabilities held for trading, net	-132	-20	104	123
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	142	71	-76	-79
Gains or (-) losses from hedge accounting, net	-3	-3	2	1
Exchange differences [gain or (-) loss], net	-1	-3	1	-1
Net other operating income /(expenses)	20	30	7	15
<b>TOTAL OPERATING INCOME, NET</b>	<b>1,903</b>	<b>2,534</b>	<b>661</b>	<b>1,313</b>
(Administrative expenses)	1,113	1,515	366	735
(Cash contributions to resolution funds and deposit guarantee schemes)	0	0	0	70
(Depreciation)	191	250	53	111
Modification gains or (-) losses, net	-7	-7	0	0
(Provisions or (-) reversal of provisions)	310	378	86	24
(Payment commitments to resolution funds and deposit guarantee schemes)	58	63	64	0
(Commitments and guarantees given)	56	69	-1	-17
(Other provisions)	196	245	23	40
Of which pending legal issues and tax litigation <sup>1</sup>	0	0	0	0
Of which restructuring <sup>2</sup>	0	94	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	904	1,064	16	17
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	904	1,064	16	16
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	136	153	10	10
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	-24	49	34	41
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	9	13	0	1
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-772	-771	163	388
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-677	-709	146	348
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>-677</b>	<b>-709</b>	<b>146</b>	<b>348</b>
Of which attributable to owners of the parent	-712	-744	143	345

<sup>1</sup> Information available only as of end of the year<sup>2</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

## 2021 EU-wide Transparency Exercise

## Total Assets: fair value and impairment distribution

Bank of Ireland Group plc

(m€ EUR)		As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			References	
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	11,002				11,049				22,100				25,255				IAS 1.54 (i)	
Financial assets held for trading	1,647	55	1,580	12	1,431	0	1,424	7	1,415	126	1,282	7	1,214	57	1,137	19	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	661	0	203	458	689	0	252	437	764	0	93	671	648	0	41	607	IFRS 7.8(a)(i); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	11,209	11,209	0	0	11,050	11,050	0	0	11,428	11,428	0	0	11,351	11,351	0	0	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	84,542				84,985				87,126				85,845				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	940	0	940	0	790	0	790	0	529	0	529	0	492	0	492	0	IFRS 9.6.2.1; Annex V Part 1.22; Annex V Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	71				64				11				2				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets <sup>1</sup>	4,290				4,195				4,222				4,290					
TOTAL ASSETS	114,361				114,252				127,596				129,095				IAS 1.9(a); IAS 6	

<sup>(1)</sup> Portfolios, which are not GAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(m€ EUR)		As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/06/2021						References
Breakdown of financial assets by instrument and by counterparty sector <sup>(1)</sup>		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets				
Financial assets at fair value through other comprehensive income	Debt securities	11,211	0	0	-3	0	0	11,053	0	0	-3	0	0	11,431	0	0	-3	0	0	11,354	0	0	-3	0	0	Annex V Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	6,058	0	0	-1	0	0	6,293	10	0	-4	-2	0	6,292	10	0	-1	-2	0	6,258	19	0	-1	-2	0	Annex V Part 1.31, 44(b)
	Loans and advances	65,174	10,937	4,499	-433	-382	-1,309	60,673	15,784	4,474	-347	-553	-1,344	62,707	15,786	4,565	-357	-558	-1,316	59,545	17,817	4,262	-191	-650	-1,270	Annex V Part 1.32, 44(a)

<sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.<sup>(2)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

## 2021 EU-wide Transparency Exercise

### Breakdown of liabilities

Bank of Ireland Group plc

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Financial liabilities held for trading	1,711	1,520	1,343	1,165	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	1,438	1,484	1,456	1,225	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	99,542	99,838	112,926	114,693	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	742	737	1,000	934	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	407	394	297	237	IAS 39.89A(b); IFRS 9.6.5.8
Provisions	589	588	551	448	IAS 37.10; IAS 1.54(l)
Tax liabilities	25	19	26	45	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	25	31	33	33	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38; Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	104,479	104,610	117,632	118,780	IAS 1.9(b); IG 6
TOTAL EQUITY	9,881	9,642	9,964	10,316	IAS 1.9(c); IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	114,361	114,252	127,596	129,095	IAS 1.IG6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



## 2021 EU-wide Transparency Exercise

### Breakdown of liabilities

Bank of Ireland Group plc

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Derivatives		2,442	2,257	2,305	2,079	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	12	0	38	20	Annex V.Part 1.31
Deposits	Central banks	2,159	2,079	12,600	12,988	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	1,712	1,159	1,199	1,218	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,464	858	998	999	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,982	1,137	1,169	1,153	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	1,553	811	989	999	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	7,439	7,412	7,134	6,661	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	6,006	5,674	5,722	5,392	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	28,973	30,207	30,378	31,529	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	27,436	28,728	29,095	30,156	ECB/2013/33 Annex 2.Part 2.9.1
	Households	47,781	49,292	50,541	50,650	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	37,835	39,663	41,431	42,599	Annex V.Part 1.42(f), 44(c)
Debt securities issued		8,468	7,849	8,804	9,230	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		1,481	1,446	1,495	1,990	Annex V.Part 1.37
Other financial liabilities		2,466	2,185	2,557	2,490	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		103,434	103,579	116,726	118,017	

## 2021 EU-wide Transparency Exercise

### Market Risk

Bank of Ireland Group plc

(min EUR)	SA		IM											IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT		
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
As of 30/09/2020	As of 31/12/2020	As of 30/09/2020											As of 31/12/2020											
Traded Debt Instruments	417	269	0	0	0	0	0						0	0	0	0								
Of which: General risk	381	269	0	0	0	0	0						0	0	0	0								
Of which: Specific risk	36	0	0	0	0	0	0						0	0	0	0								
Equities	0	0	0	0	0	0	0						0	0	0	0								
Of which: General risk	0	0	0	0	0	0	0						0	0	0	0								
Of which: Specific risk	0	0	0	0	0	0	0						0	0	0	0								
Foreign exchange risk	264	298	0	0	0	0	0						0	0	0	0								
Commodities risk	0	0	0	0	0	0	0						0	0	0	0								
Total	681	567	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
As of 31/03/2021	As of 30/06/2021	As of 31/03/2021											As of 30/06/2021											
Traded Debt Instruments	208	324	0	0	0	0	0						0	0	0	0								
Of which: General risk	196	247	0	0	0	0	0						0	0	0	0								
Of which: Specific risk	12	78	0	0	0	0	0						0	0	0	0								
Equities	0	0	0	0	0	0	0						0	0	0	0								
Of which: General risk	0	0	0	0	0	0	0						0	0	0	0								
Of which: Specific risk	0	0	0	0	0	0	0						0	0	0	0								
Foreign exchange risk	304	268	0	0	0	0	0						0	0	0	0								
Commodities risk	0	0	0	0	0	0	0						0	0	0	0								
Total	512	593	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		

Market risk template does not include CTU positions under the particular approach for position risk in CTUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

Standardised Approach							
As of 30/09/2020				As of 31/12/2020			
Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)							
Consolidated data							
Central governments or central banks	22,711	22,711	279	21,550	22,004	262	
Regional governments or local authorities	205	72	14	215	79	14	
Public sector entities	364	364	0	337	307	0	
Multilateral Development Banks	638	638	0	634	634	0	
International Organisations	670	670	0	671	671	0	
Institutions	0	0	0	0	0	0	
Corporates	6,696	3,895	3,458	6,841	4,111	3,662	
of which: SME	4,763	2,866	2,420	4,941	3,009	2,559	
Retail	6,094	5,246	3,770	5,962	5,116	3,682	
of which: SME	1,527	1,221	752	1,463	1,145	704	
Secured by mortgages on immovable property	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	
Exposures in default	479	254	334	321	254	337	254
Items associated with particularly high risk	177	131	196	177	132	197	
Covered bonds	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	
Equity	899	899	1,964	897	897	1,989	
Other exposures	2,079	2,079	1,294	2,089	2,089	1,489	
Standardised Total <sup>4</sup>	42,914	37,849	11,529	42,432	38,395	11,854	511

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).<sup>(2)</sup> Standardised Total does not include the Securitisation position unless in the results prior to the 2019 exercise.

Standardised Approach							
As of 30/09/2020				As of 31/12/2020			
Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)							
Ireland							
Central governments or central banks	15,417	15,416	159	16,069	16,068	159	
Regional governments or local authorities	204	72	14	214	79	14	
Public sector entities	10	0	0	10	0	0	
Multilateral Development Banks	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	
Institutions	0	0	0	0	0	0	
Corporates	5,081	3,112	2,763	5,213	3,301	2,936	
of which: SME	4,082	2,409	2,180	4,238	2,597	2,322	
Retail	1,438	1,127	861	1,381	1,057	793	
of which: SME	467	305	229	455	282	211	
Secured by mortgages on immovable property	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	
Exposures in default	307	267	287	307	267	305	173
Items associated with particularly high risk	133	93	140	133	94	140	
Covered bonds	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	
Equity	779	779	1,844	803	803	1,895	
Other exposures	1,727	1,727	1,309	1,929	1,929	1,450	
Standardised Total <sup>4</sup>			229				229

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach							
As of 30/09/2020				As of 31/12/2020			
Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)							
UNITED KINGDOM							
Central governments or central banks	4,425	4,425	94	4,102	4,102	94	
Regional governments or local authorities	1	0	0	1	0	0	
Public sector entities	0	0	0	0	0	0	
Multilateral Development Banks	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	
Institutions	0	0	0	0	0	0	
Corporates	1,438	762	616	1,422	724	629	
of which: SME	656	411	324	660	406	321	
Retail	4,425	4,124	2,929	4,370	4,059	2,890	
of which: SME	1,060	915	521	1,057	913	491	
Secured by mortgages on immovable property	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	
Exposures in default	114	59	65	185	81	109	81
Items associated with particularly high risk	2	2	0	2	2	0	
Covered bonds	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	
Equity	120	120	120	94	94	94	
Other exposures	362	362	221	362	362	221	
Standardised Total <sup>4</sup>			251				251

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach							
As of 30/09/2020				As of 31/12/2020			
Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)							
FRANCE							
Central governments or central banks	0	862	0	676	876	0	
Regional governments or local authorities	0	0	0	0	0	0	
Public sector entities	0	180	0	202	202	0	
Multilateral Development Banks	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	
Institutions	0	0	0	0	0	0	
Corporates	7	17	16	7	14	13	
of which: SME	0	2	2	0	2	2	
Retail	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	
Secured by mortgages on immovable property	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	
Exposures in default	0	0	0	0	0	0	
Items associated with particularly high risk	3	2	4	3	2	4	0
Covered bonds	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	
Standardised Total <sup>4</sup>			0				0

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach							
As of 30/09/2020				As of 31/12/2020			
Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)							
UNITED STATES							
Central governments or central banks	161	161	20	162	162	20	
Regional governments or local authorities	0	0	0	0	0	0	
Public sector entities	0	0	0	0	0	0	
Multilateral Development Banks	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	
Institutions	0	0	0	0	0	0	
Corporates	4	1	1	4	1	1	
of which: SME	4	1	1	4	1	1	
Retail	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	
Secured by mortgages on immovable property	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	
Exposures in default	1	0	0	1	0	0	1
Items associated with particularly high risk	0	31	47	39	32	46	
Covered bonds	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	
Standardised Total <sup>4</sup>			1				1

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
SPAIN	Central governments or central banks	1,310	1,310	0		1,265	1,046	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	2	2		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	2	2	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Standardised Total <sup>4</sup>	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
		0	0	0	0	0	0	0	0

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Other Countries	Central governments or central banks	29	29	0		41	41	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	639	639	0		634	634	0	
	International Organisations	670	670	0		671	671	0	
	Institutions	0	0	0		0	0	0	
	Corporates	21	21	21		0	0	18	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Standardised Total <sup>4</sup>	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
		0	0	0	0	0	0	0	0

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
BELGIUM	Central governments or central banks	261	261	0		263	263	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Standardised Total <sup>4</sup>	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
		0	0	0	0	0	0	0	0

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Country of Counterpart 8	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Standardised Total <sup>4</sup>	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
		0	0	0	0	0	0	0	0

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Country of Counterpart 9	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Standardised Total <sup>4</sup>	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
		0	0	0	0	0	0	0	0

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Country of Counterpart 10	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Standardised Total <sup>4</sup>	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
		0	0	0	0	0	0	0	0

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

## 2021 EU-wide Transparency Exercise

## Credit Risk - Standardised Approach

Bank of Ireland Group plc

Standardised Approach							
As of 31/03/2021				As of 30/06/2021			
Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)							
Consolidated data							
Central governments or central banks	25,448	25,443	20	25,363	25,341	24	
Regional governments or local authorities	207	20	14	205	18	14	
Public sector entities	302	201	0	397	357	0	
Multilateral Development Banks	700	700	0	660	660	0	
International Organisations	663	663	0	660	660	0	
Institutions	0	0	0	0	0	175	75
Corporates	7,247	4,358	3,907	7,401	4,385	3,946	
of which: SME	4,960	2,875	2,524	4,955	2,738	2,299	
Retail	6,086	5,238	3,774	6,168	5,396	3,903	
of which: SME	1,477	1,159	714	1,423	1,144	714	
Secured by mortgages on immovable property	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	
Exposures in default	520	220	34	491	246	32	230
Items associated with particularly high risk	172	128	192	154	111	157	
Covered bonds	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	
Equity	894	894	1,879	883	883	2,021	
Other exposures	2,111	2,111	1,292	1,989	1,989	1,403	
Standardised Total <sup>4</sup>	54,365	56,145	12,095	57,580	53,536	12,221	435

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach							
As of 31/03/2021				As of 30/06/2021			
Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)							
Ireland							
Central governments or central banks	27,759	27,758	169	30,379	30,378	146	
Regional governments or local authorities	206	20	14	204	18	14	
Public sector entities	30	0	0	10	0	0	
Multilateral Development Banks	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	
Institutions	0	0	0	0	0	179	75
Corporates	5,176	3,337	2,887	5,526	3,260	2,805	
of which: SME	4,252	2,541	2,185	4,245	2,339	1,980	
Retail	1,595	1,029	802	1,772	1,296	972	
of which: SME	462	293	219	440	308	229	
Secured by mortgages on immovable property	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	
Exposures in default	351	124	21	321	164	20	121
Items associated with particularly high risk	131	93	140	123	88	112	
Covered bonds	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	
Equity	798	798	1,883	787	787	1,916	
Other exposures	1,814	1,814	1,421	1,705	1,705	1,315	
Standardised Total <sup>4</sup>			221			192	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach							
As of 31/03/2021				As of 30/06/2021			
Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)							
UNITED KINGDOM							
Central governments or central banks	3,571	3,571	93	4,512	4,512	109	
Regional governments or local authorities	1	0	0	1	0	0	
Public sector entities	0	0	0	0	0	0	
Multilateral Development Banks	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	
Institutions	0	0	0	0	0	0	
Corporates	1,597	883	793	1,545	913	829	
of which: SME	681	420	336	662	397	314	
Retail	4,494	4,364	2,368	4,393	4,099	2,330	
of which: SME	1,014	865	495	982	818	464	
Secured by mortgages on immovable property	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	
Exposures in default	169	79	107	162	75	100	77
Items associated with particularly high risk	0	0	0	0	0	0	
Covered bonds	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	
Equity	96	96	96	96	96	96	
Other exposures	297	297	371	294	294	366	
Standardised Total <sup>4</sup>			252			202	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach							
As of 31/03/2021				As of 30/06/2021			
Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)							
FRANCE							
Central governments or central banks	871	871	0	862	862	0	
Regional governments or local authorities	0	0	0	0	0	0	
Public sector entities	201	201	0	297	297	0	
Multilateral Development Banks	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	
Institutions	0	0	0	0	0	0	
Corporates	6	14	14	7	12	12	
of which: SME	0	2	2	0	0	0	
Retail	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	
Secured by mortgages on immovable property	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	
Exposures in default	0	0	0	0	0	0	
Items associated with particularly high risk	3	2	4	3	2	4	0
Covered bonds	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	
Standardised Total <sup>4</sup>			0			0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach							
As of 31/03/2021				As of 30/06/2021			
Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)							
UNITED STATES							
Central governments or central banks	151	151	25	71	71	25	
Regional governments or local authorities	0	0	0	0	0	0	
Public sector entities	0	0	0	0	0	0	
Multilateral Development Banks	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	
Institutions	0	0	0	0	0	0	
Corporates	4	1	1	4	1	1	
of which: SME	4	1	1	4	1	1	
Retail	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	
Secured by mortgages on immovable property	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	
Exposures in default	1	0	1	0	0	0	0
Items associated with particularly high risk	29	29	44	28	21	31	
Covered bonds	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	
Standardised Total <sup>4</sup>			1			0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
SPAIN	Central governments or central banks	1,033	1,033	0		1,131	1,131	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	2	3	0	0	2	3	0
Other exposures	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
Standardised Total <sup>4</sup>				0					0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Other Countries	Central governments or central banks	24	24	0		20	20	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	709	709	0		660	660	0	
	International Organisations	663	663	0		660	660	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	18		0	0	20	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
Other exposures	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
Standardised Total <sup>4</sup>				0					0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
BELGIUM	Central governments or central banks	729	729	0		721	721	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
Other exposures	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
Standardised Total <sup>4</sup>				0					0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Country of Counterpart 8	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
Other exposures	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
Standardised Total <sup>4</sup>				0					0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Country of Counterpart 9	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
Other exposures	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
Standardised Total <sup>4</sup>				0					0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Country of Counterpart 10	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
Other exposures	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
Standardised Total <sup>4</sup>				0					

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions
		0	Of which: defaulted	0	Of which: defaulted	0	0	Of which: defaulted	0	Of which: defaulted	0
Consolidated data	(mB EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	3,832	0	5,940	953	1	3,722	0	5,811	998	0
	Corporates	24,531	1,563	15,843	16,001	0	25,712	1,552	20,230	16,558	0
	Corporates - Of Which: Specialised Lending	925	19	886	884	0	886	19	861	817	0
	Corporates - Of Which: SME	11,558	1,111	10,843	6,885	0	11,800	1,089	11,041	7,437	0
	Retail	52,278	2,234	48,997	13,255	1,992	52,436	2,515	50,054	13,173	1,989
	Retail - Secured on real estate property	46,443	2,237	45,131	10,836	1,461	46,761	2,209	45,266	10,816	1,461
	Retail - Secured on real estate property - Of Which: SME	10,239	798	10,362	2,385	510	10,180	798	10,242	2,309	514
	Retail - Secured on real estate property - Of Which: non-SME	36,494	1,439	35,629	8,453	891	36,602	1,421	35,064	8,507	887
	Retail - Qualifying Revolving	2,682	56	1,277	317	28	2,668	56	1,261	302	26
	Retail - Other Retail	2,954	241	2,250	2,079	164	2,966	249	2,587	2,055	143
	Retail - Other Retail - Of Which: SME	2,280	213	1,820	1,860	148	2,297	223	1,921	1,148	129
	Retail - Other Retail - Of Which: non-SME	673	28	919	919	15	670	26	666	907	12
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
	IRB Total <sup>3</sup>			36,218					36,228		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions
		0	Of which: defaulted	0	Of which: defaulted	0	0	Of which: defaulted	0	Of which: defaulted	0
IRELAND	(mB EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	476	0	458	64	0	443	0	426	55	0
	Corporates	12,958	711	10,532	7,628	0	12,972	664	10,430	7,386	0
	Corporates - Of Which: Specialised Lending	384	0	366	289	0	1	348	0	248	0
	Corporates - Of Which: SME	7,834	482	7,618	5,177	0	8,043	448	7,754	5,438	0
	Retail	29,212	1,483	27,099	8,651	944	607	29,379	1,761	22,178	8,531
	Retail - Secured on real estate property	23,600	1,056	21,232	6,254	752	422	23,768	1,457	21,328	6,174
	Retail - Secured on real estate property - Of Which: SME	3,329	453	3,529	998	187	1,227	3,703	415	3,792	944
	Retail - Secured on real estate property - Of Which: non-SME	19,671	1,073	19,363	5,257	566	294	19,975	1,042	19,536	5,231
	Retail - Qualifying Revolving	2,671	56	1,277	28	38	2,668	56	1,261	302	26
	Retail - Other Retail	2,941	239	2,590	2,079	164	2,964	247	2,587	2,055	143
	Retail - Other Retail - Of Which: SME	2,270	212	1,820	1,860	148	111	2,287	222	1,921	1,148
	Retail - Other Retail - Of Which: non-SME	671	27	620	919	15	667	25	666	907	12
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
	IRB Total										

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions
		0	Of which: defaulted	0	Of which: defaulted	0	0	Of which: defaulted	0	Of which: defaulted	0
UNITED KINGDOM	(mB EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	1,002	0	1,002	208	0	964	0	963	194	0
	Corporates	6,556	758	5,697	4,319	0	6,637	780	5,796	4,335	0
	Corporates - Of Which: Specialised Lending	465	0	467	523	0	7	468	0	514	0
	Corporates - Of Which: SME	2,209	621	2,593	1,440	0	195	2,269	620	2,582	1,476
	Retail	22,793	891	22,732	6,327	630	129	22,864	731	22,713	6,661
	Retail - Secured on real estate property	22,876	730	22,732	4,527	635	149	22,849	730	22,713	4,570
	Retail - Secured on real estate property - Of Which: SME	6,284	328	6,347	3,375	331	69	6,262	287	6,425	3,352
	Retail - Secured on real estate property - Of Which: non-SME	16,592	331	16,385	3,152	314	80	16,487	363	16,288	3,236
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	10	1	0	0	0	1	0	1	0	0
	Retail - Other Retail - Of Which: SME	8	1	0	0	0	1	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
	IRB Total										

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions
		0	Of which: defaulted	0	Of which: defaulted	0	0	Of which: defaulted	0	Of which: defaulted	0
FRANCE	(mB EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	1,158	0	1,158	133	0	1,197	0	1,197	138	0
	Corporates	612	0	576	738	0	14	726	0	540	691
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	7	1	6	3	2	7	1	6	3	2
	Retail - Secured on real estate property	6	1	6	0	0	6	1	6	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	1	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	6	1	6	3	2	0	1	6	3	2
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
	IRB Total										

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions
		0	Of which: defaulted	0	Of which: defaulted	0	0	Of which: defaulted	0	Of which: defaulted	0
UNITED STATES	(mB EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	12	0	11	2	0	12	0	12	0	0
	Corporates	2,374	62	2,041	2,357	0	69	2,848	58	2,315	2,855
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	562	6	484	346	0	9	693	7	596	497
	Retail	65	10	63	29	7	4	63	10	60	26
	Retail - Secured on real estate property	63	10	63	29	7	4	60	10	60	26
	Retail - Secured on real estate property - Of Which: SME	11	4	11	6	2	2	11	4	11	5
	Retail - Secured on real estate property - Of Which: non-SME	52	6	52	23	4	2	50	6	50	4
	Retail - Qualifying Revolving	2	0	0	0	0	2	0	0	0	0
	Retail - Other Retail	1	0	0	0	0	1	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
	IRB Total										

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
					Of which: defaulted					Of which: defaulted			
(m EUR, %)													
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	135	0	132	49	0	0	168	0	165	68	0	
	Corporates	266	0	247	335	0	0	340	0	288	336	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	15	0	0	0	0	0	15	0	5	4	0	
	Retail	6	1	6	3	0	0	6	1	6	3	0	
	Retail - Secured on real estate property	6	1	6	3	0	0	6	1	6	3	0	
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	5	1	5	2	0	0	5	1	5	2	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
					Of which: defaulted					Of which: defaulted			
(m EUR, %)													
Other Countries	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total													

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
					Of which: defaulted					Of which: defaulted			
(m EUR, %)		0	0	0	0	0	0	0	0	0	0	0	
BELGIUM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	210	0	210	24	0	0	235	0	235	30	0	
	Corporates	42	0	37	52	0	0	40	0	41	56	0	
	Corporates - Of Which: Specialized Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	3	0	3	1	0	0	3	0	3	1	0	
	Retail - Secured on real estate property	3	0	3	1	0	0	2	0	2	1	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: at-risk				Of which: defaulted	Of which: at-risk			
(m EUR, %)													
Country of Counterpart 8	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
					Of which: defaulted					Of which: defaulted			
(m EUR, %)													
Country of Counterpart 9	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialized Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
			Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted		
Country of Counterpart 10	(see EUR, %)		0	0	0	0	0	0	0	0	0	0	
	Institutions		0	0	0	0	0	0	0	0	0	0	
	Corporates		0	0	0	0	0	0	0	0	0	0	
	Corporate - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	
	Corporate - Of Which: SME		0	0	0	0	0	0	0	0	0	0	
	Retail		0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0		
Equity		0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0		
IRB Total													



		IRB Approach									
		As of 31/03/2021					As of 30/06/2021				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
Consolidated data	(in EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	3,995	0	5,383	1,281	0	3,463	0	5,387	1,083	0
	Corporates	26,236	1,536	21,017	17,452	0	26,537	1,705	21,173	17,297	0
	Corporates - Of Which: Specialised Lending	915	19	885	821	0	1,031	73	885	821	0
	Corporates - Of Which: SME	12,159	1,086	11,323	7,674	0	12,127	1,309	11,338	7,477	0
	Retail	53,173	2,631	50,830	13,183	1,674	52,056	2,360	49,719	12,762	1,469
	Retail - Secured on real estate property	47,570	2,294	46,094	10,312	1,499	46,361	1,954	45,844	10,361	1,294
	Retail - Secured on real estate property - Of Which: SME	10,534	832	10,598	2,362	560	10,164	751	10,227	2,231	514
	Retail - Secured on real estate property - Of Which: non-SME	26,996	1,462	26,396	8,450	939	26,197	1,203	25,617	8,130	780
	Retail - Qualifying Revolving	2,657	56	1,305	290	26	2,642	51	1,217	286	23
	Retail - Other Retail	2,985	261	2,622	2,081	149	3,023	251	2,657	2,083	133
	Retail - Other Retail - Of Which: SME	2,321	235	1,961	1,177	136	2,341	236	1,978	1,187	121
	Retail - Other Retail - Of Which: non-SME	664	26	661	904	13	682	25	679	906	12
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
	IRB Total <sup>2</sup>			31,596					31,362		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		IRB Approach									
		As of 31/03/2021					As of 30/06/2021				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
IRELAND	(in EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	375	0	363	46	0	334	0	336	46	0
	Corporates	12,976	687	10,554	7,976	0	12,688	785	10,541	7,844	0
	Corporates - Of Which: Specialised Lending	387	0	365	270	0	1	488	54	222	0
	Corporates - Of Which: SME	8,105	438	7,859	5,546	0	8,245	598	7,887	5,471	0
	Retail	29,298	1,746	26,890	8,445	914	29,062	1,438	26,407	8,156	721
	Retail - Secured on real estate property	23,600	1,452	23,145	6,075	739	23,321	1,139	22,823	5,775	565
	Retail - Secured on real estate property - Of Which: SME	3,861	456	3,867	594	184	3,762	343	3,762	594	151
	Retail - Secured on real estate property - Of Which: non-SME	19,742	1,036	19,298	5,121	555	19,559	796	19,061	4,877	415
	Retail - Qualifying Revolving	2,696	55	1,305	290	25	2,631	50	1,217	286	23
	Retail - Other Retail	2,973	299	2,622	2,081	149	3,011	248	2,657	2,083	133
	Retail - Other Retail - Of Which: SME	2,311	234	1,961	1,177	136	2,331	225	1,978	1,187	121
	Retail - Other Retail - Of Which: non-SME	662	25	661	904	13	680	24	679	906	12
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
	IRB Total										

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 31/03/2021					As of 30/06/2021				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
UNITED KINGDOM	(in EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	902	0	902	309	0	549	0	547	224	0
	Corporates	7,257	749	6,226	4,500	0	7,338	767	6,243	4,394	0
	Corporates - Of Which: Specialised Lending	482	0	482	507	0	588	0	540	540	0
	Corporates - Of Which: SME	2,355	626	2,756	1,989	0	2,747	2,822	621	2,722	1,523
	Retail	15,041	620	12,748	4,656	746	15,060	620	12,866	4,540	610
	Retail - Secured on real estate property	23,718	819	23,688	4,656	746	107	22,884	799	22,886	4,540
	Retail - Secured on real estate property - Of Which: SME	2,646	55	2,605	1,298	373	0	5,385	45	1,204	260
	Retail - Secured on real estate property - Of Which: non-SME	17,076	408	16,960	3,268	373	57	16,504	396	16,423	3,216
	Retail - Qualifying Revolving	6	0	0	0	0	6	0	0	0	0
	Retail - Other Retail	10	1	0	0	0	1	10	2	0	0
	Retail - Other Retail - Of Which: SME	8	1	0	0	0	8	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	1	0	0	0	2	1	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
	IRB Total										

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 31/03/2021					As of 30/06/2021				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
FRANCE	(in EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	1,305	0	1,303	200	0	1,387	0	1,385	204	0
	Corporates	760	0	628	793	0	802	0	694	885	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	15	0	28	19	0	0	0	18	10	0
	Retail	7	1	6	3	2	6	0	5	2	0
	Retail - Secured on real estate property	6	1	6	3	2	0	1	0	1	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	1	0	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	6	1	6	3	2	0	5	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
	IRB Total										

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 31/03/2021					As of 30/06/2021				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
UNITED STATES	(in EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	51	0	50	16	0	20	0	20	4	0
	Corporates	2,784	50	2,765	0	75	2,704	75	2,406	0	59
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	718	7	622	468	12	686	45	608	402	13
	Retail	61	10	59	26	6	59	10	57	25	6
	Retail - Secured on real estate property	10	4	10	4	2	2	10	3	10	4
	Retail - Secured on real estate property - Of Which: SME	49	6	49	22	4	47	6	47	21	4
	Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	0	2	0	0	0	0
	Retail - Qualifying Revolving	1	0	0	0	0	1	0	0	0	0
	Retail - Other Retail	1	0	0	0	0	1	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
	IRB Total										

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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(mln EUR)		As of 31/12/2020													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
												Off-balance sheet exposures			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions		
								Carrying amount	Notional amount	Carrying amount	Notional amount				
1 0 - 3M f	Finland														
3M - 1Y f															
1Y - 2Y f															
2Y - 3Y f															
3Y - 5Y f															
5Y - 10Y f															
10Y - more															
Total															
1 0 - 3M f	France	0	0	0	0	0	0	0	0	0	0	0	0	0	
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1Y - 2Y f		171	171	0	0	171	0	0	0	0	0	0	0	0	
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
3Y - 5Y f		554	554	0	0	554	0	0	0	0	0	0	0	0	
5Y - 10Y f		355	355	0	0	355	0	0	0	0	0	0	0	0	
10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		1,080	1,080	0	0	1,080	0	0	0	0	0	0	0	0	
1 0 - 3M f	Germany														
3M - 1Y f															
1Y - 2Y f															
2Y - 3Y f															
3Y - 5Y f															
5Y - 10Y f															
10Y - more															
Total															
1 0 - 3M f	Croatia														
3M - 1Y f															
1Y - 2Y f															
2Y - 3Y f															
3Y - 5Y f															
5Y - 10Y f															
10Y - more															
Total															
1 0 - 3M f	Greece														
3M - 1Y f															
1Y - 2Y f															
2Y - 3Y f															
3Y - 5Y f															
5Y - 10Y f															
10Y - more															
Total															
1 0 - 3M f	Hungary														
3M - 1Y f															
1Y - 2Y f															
2Y - 3Y f															
3Y - 5Y f															
5Y - 10Y f															
10Y - more															
Total															
1 0 - 3M f	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	
3M - 1Y f		8	8	0	0	8	0	0	0	0	0	126	1	0	
1Y - 2Y f		691	691	0	0	691	0	0	0	0	0	17	0	0	
2Y - 3Y f		467	467	0	0	453	14	0	0	0	0	0	0	0	
3Y - 5Y f		1,151	1,151	0	0	1,144	7	0	0	0	0	0	0	0	
5Y - 10Y f		4,527	4,524	0	0	657	3,867	0	0	0	0	0	0	0	
10Y - more	924	923	0	0	178	746	0	0	0	0	1	145	1		
Total		7,768	7,764	0	0	2,432	5,332	0	0	0	0	0	145	16	
1 0 - 3M f	Italy	0	0	0	0	0	0	0	0	0	0	0	0	0	
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
5Y - 10Y f		11	11	0	0	11	0	0	0	0	0	0	0	0	
10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		11	11	0	0	0	11	0	0	0	0	0	0	0	
1 0 - 3M f	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	0	
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	

		As of 31/12/2020													Risk weighted exposure amount
		Direct exposures													
(mln EUR)		On balance sheet						Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y+ - more Total	Lithuania	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y+ - more Total	Luxembourg														
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y+ - more Total	Malta														
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y+ - more Total	Netherlands	0 0 0 0 55 0 0 0	0 0 0 0 55 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 55 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y+ - more Total	Poland	0 0 0 9 51 33 0 0	0 0 0 0 51 33 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 51 33 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y+ - more Total	Portugal	0 83 0 29 274 82 0 0	0 83 0 29 274 82 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 83 0 29 274 82 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y+ - more Total	Romania														
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y+ - more Total	Slovakia	0 0 0 4 0 0 0 0	0 0 0 4 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 4 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y+ - more Total	Slovenia	0 0 0 66 38 44 0 0	0 0 0 66 38 44 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 66 38 44 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		

[illegible]

[illegible]

**2021 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Bank of Ireland Group plc

As of 31/12/2020

## Direct exposures

(mln EUR)		As of 31/12/2020												Risk weighted exposure amount
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions			
Residual Maturity	Country / Region													
1 0 - 3M f	Africa													
3M - 1Y f														
1Y - 2Y f														
2Y - 3Y f														
3Y - 5Y f														
5Y - 10Y f														
10Y - more														
Total														
1 0 - 3M f	Others	0	0	0	0	0	0	0	0	0	0	0	0	
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	
1Y - 2Y f		219	219	0	0	219	0	0	0	0	0	0	0	
2Y - 3Y f		66	66	0	0	66	0	0	0	0	0	0	0	
3Y - 5Y f		140	140	0	0	140	0	0	0	0	0	0	0	
5Y - 10Y f		231	231	0	0	231	0	0	0	0	0	0	0	
Total		656	656	0	0	656	0	0	0	0	0	0	0	



(min EUR)		As of 30/06/2021												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions			
Residual Maturity	Country / Region													
[ 0 - 3M [	Austria													
[ 3M - 1Y [														
[ 1Y - 2Y [														
[ 2Y - 3Y [														
[ 3Y - 5Y [														
[ 5Y - 10Y [														
[ 10Y - more														
Total														
[ 0 - 3M [	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [		178	178	0	0	178	0	0	0	0	0	0	0	0
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y [		371	371	0	0	371	0	0	0	0	0	0	0	0
[ 5Y - 10Y [		241	241	0	0	241	0	0	0	0	0	0	0	0
[ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	790	790	0	0	790	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Bulgaria													
[ 3M - 1Y [														
[ 1Y - 2Y [														
[ 2Y - 3Y [														
[ 3Y - 5Y [														
[ 5Y - 10Y [														
[ 10Y - more														
Total														
[ 0 - 3M [	Cyprus													
[ 3M - 1Y [														
[ 1Y - 2Y [														
[ 2Y - 3Y [														
[ 3Y - 5Y [														
[ 5Y - 10Y [														
[ 10Y - more														
Total														
[ 0 - 3M [	Czech Republic													
[ 3M - 1Y [														
[ 1Y - 2Y [														
[ 2Y - 3Y [														
[ 3Y - 5Y [														
[ 5Y - 10Y [														
[ 10Y - more														
Total														
[ 0 - 3M [	Denmark													
[ 3M - 1Y [														
[ 1Y - 2Y [														
[ 2Y - 3Y [														
[ 3Y - 5Y [														
[ 5Y - 10Y [														
[ 10Y - more														
Total														
[ 0 - 3M [	Estonia													
[ 3M - 1Y [														
[ 1Y - 2Y [														
[ 2Y - 3Y [														
[ 3Y - 5Y [														
[ 5Y - 10Y [														
[ 10Y - more														
Total														

**2021 EU-wide Transparency Exercise**  
General governments exposures by country of the counterparty

Bank of Ireland Group plc

As of 30/06/2021

		As of 30/06/2021													
		Direct exposures												Risk weighted exposure amount	
		On balance sheet						Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Finland														
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	France	0 0 170 272 533 210 0 1,184	0 0 170 272 520 210 0 1,171	0 0 0 0 25 0 0 25	0 0 0 0 0 0 0 0	0 0 170 272 508 210 0 1,159	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Germany														0
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Croatia														
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Greece														
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Hungary														
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Ireland	0 389 752 672 1,336 4,520 324 7,993	0 388 752 672 1,336 4,517 323 7,989	0 0 0 0 0 0 20 20	0 0 0 0 0 0 0 0	0 0 435 671 426 892 275 2,700	0 388 316 1 909 3,626 28 5,269	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 137 316 0 0 0 1 0 138	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Italy	0 0 0 0 0 10 0 10	0 0 0 0 0 10 0 10	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 10 0 10	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Latvia	0 0 28 0 0 0 0 28	0 0 28 0 0 0 0 28	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 28 0 0 0 0 28	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	

**2021 EU-wide Transparency Exercise**  
General governments exposures by country of the counterparty

Bank of Ireland Group plc

As of 30/06/2021

		As of 30/06/2021														
		Direct exposures														
		On balance sheet						Derivatives				Off balance sheet				
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount		
10 - 3M f	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0			
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0				
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0				
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0				
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0				
5Y - 10Y f		34	34	0	0	34	0	0	0	0	0	0				
10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		34	34	0	0	34	0	0	0	0	0	0	0	0		
10 - 3M f	Luxembourg															
3M - 1Y f																
1Y - 2Y f																
2Y - 3Y f																
3Y - 5Y f																
5Y - 10Y f																
10Y - more																
Total																
10 - 3M f	Malta															
3M - 1Y f																
1Y - 2Y f																
2Y - 3Y f																
3Y - 5Y f																
5Y - 10Y f																
10Y - more																
Total																
10 - 3M f	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0			
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0				
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0				
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0				
3Y - 5Y f		55	55	0	0	55	0	0	0	0	0	0				
5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0				
10Y - more		0	0	0	0	0	0	0	0	0	0	0	0			
Total		55	55	0	0	55	0	0	0	0	0	0	0	0		
10 - 3M f	Poland	0	0	0	0	0	0	0	0	0	0	0	0			
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0				
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0				
2Y - 3Y f		9	9	0	0	9	0	0	0	0	0	0				
3Y - 5Y f		60	60	0	0	60	0	0	0	0	0	0				
5Y - 10Y f		40	40	0	0	40	0	0	0	0	0	0				
10Y - more		0	0	0	0	0	0	0	0	0	0	0	0			
Total		109	109	0	0	109	0	0	0	0	0	0	0	0		
10 - 3M f	Portugal	0	0	0	0	0	0	0	0	0	0	0	0			
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0				
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0				
2Y - 3Y f		290	290	0	0	290	0	0	0	0	0	0				
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0				
5Y - 10Y f		128	128	0	0	128	0	0	0	0	0	0				
10Y - more		0	0	0	0	0	0	0	0	0	0	0	0			
Total		418	418	0	0	418	0	0	0	0	0	0	0	0		
10 - 3M f	Romania															
3M - 1Y f																
1Y - 2Y f																
2Y - 3Y f																
3Y - 5Y f																
5Y - 10Y f																
10Y - more																
Total																
10 - 3M f	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0			
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0				
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0				
2Y - 3Y f		4	4	0	0	4	0	0	0	0	0	0				
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0				
5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0				
10Y - more		0	0	0	0	0	0	0	0	0	0	0	0			
Total		4	4	0	0	4	0	0	0	0	0	0	0	0		
10 - 3M f	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0			
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0				
1Y - 2Y f		66	66	0	0	66	0	0	0	0	0	0				
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0				
3Y - 5Y f		38	38	0	0	38	0	0	0	0	0	0				
5Y - 10Y f		57	57	0	0	57	0	0	0	0	0	0				
10Y - more		0	0	0	0	0	0	0	0	0	0	0	0			
Total		161	161	0	0	161	0	0	0	0	0	0	0	0		

[illegible]

[illegible]

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

## 2021 EU-wide Transparency Exercise

### Performing and non-performing exposures

Bank of Ireland Group plc

	As of 30/09/2020										As of 31/12/2020									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>				Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>2</sup>			Of which performing but past due >=90 days		Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>2</sup>					
		Of which: defaulted	Of which Stage 3			Of which Stage 3		Of which Stage 3			Of which: defaulted	Of which Stage 3			Of which Stage 3					
(mln EUR)																				
Cash balances at central banks and other demand deposits	10,602	0	0	0	0	0	0	0	0	0	10,577	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	17,311	0	0	0	0	4	0	0	0	0	17,398	0	0	0	0	9	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	12,381	0	0	0	0	0	2	0	0	0	12,362	0	0	0	0	2	0	0	0	0
Credit institutions	4,847	0	0	0	0	1	0	0	0	0	4,958	0	0	0	0	4	0	0	0	0
Other financial corporations	63	0	0	0	0	0	0	0	0	0	58	0	0	0	0	2	0	0	0	0
Non-financial corporations	20	0	0	0	0	0	0	0	0	0	21	0	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	81,117	159	4,529	4,504	4,499	815	1,310	1,309	2,461	81,456	195	4,511	4,481	4,474	897	1,346	1,344	2,427		
Central banks	1,266	0	0	0	0	0	0	0	0	1,288	0	0	0	0	0	0	0	0	0	0
General governments	92	0	0	0	0	4	0	0	0	98	0	2	0	0	1	0	0	0	0	0
Credit institutions	1,111	0	0	0	0	1	0	0	0	1,008	0	0	0	0	1	0	0	0	0	0
Other financial corporations	1,002	1	5	5	5	8	2	2	1	980	0	5	5	5	9	1	1	1	2	
Non-financial corporations	27,427	104	2,043	2,032	2,032	457	753	752	630	27,522	134	2,041	2,027	2,027	616	848	846	576		
of which: small and medium-sized enterprises at amortised cost	16,273	78	1,517	1,506	1,506	275	490	489	554	16,693	130	1,534	1,520	1,520	398	568	567	493		
of which: Loans collateralised by commercial immovable property at amortised cost	9,097	40	890	890	890	124	278	278	573	9,078	57	926	921	921	185	344	344	520		
Households	50,219	53	2,482	2,468	2,463	345	556	555	1,830	50,559	61	2,463	2,449	2,443	271	496	496	1,850		
of which: Loans collateralised by residential immovable property at amortised cost	44,360	25	2,257	2,251	2,251	141	443	443	1,782	44,815	36	2,224	2,221	2,221	107	381	379	1,809		
of which: Credit for consumption at amortised cost	5,809	28	248	246	246	196	117	117	64	5,696	23	260	249	249	157	119	119	55		
DEBT INSTRUMENTS other than HFT	109,030	159	4,529	4,504	4,499	818	1,310	1,309	2,461	109,431	195	4,511	4,481	4,474	906	1,346	1,344	2,427		
OFF-BALANCE SHEET EXPOSURES	15,261		144	132	132	82	3	2	0	16,070		113	111	111	97	2	1			

<sup>(1)</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

<sup>(2)</sup> Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

<sup>(3)</sup> Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

<sup>(4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>(5)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

**2021 EU-wide Transparency Exercise**  
**Performing and non-performing exposures**  
Bank of Ireland Group plc

	As of 31/03/2021										As of 30/06/2021									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>					Gross carrying amount <sup>3</sup>					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4,5</sup>				
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>1</sup>			Collaterals and financial guarantees received on non-performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>1</sup>			Collaterals and financial guarantees received on non-performing exposures	
		Of which: defaulted	Of which Stage 3				Of which Stage 3					Of which: defaulted	Of which Stage 3				Of which Stage 3			
(mln EUR)																				
Cash balances at central banks and other demand deposits	21,722	0	0	0	0	0	0	0	0	0	24,884	0	0	0	0	10	0	0	0	0
Debt securities (including at amortised cost and fair value)	17,777	0	0	0	0	6	0	0	0	0	17,674	0	0	0	0	6	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	12,461	0	0	0	0	2	0	0	0	0	12,667	0	0	0	0	3	0	0	0	0
Credit institutions	5,238	0	0	0	0	1	0	0	0	0	4,913	0	0	0	0	1	0	0	0	0
Other financial corporations	57	0	0	0	0	2	0	0	0	0	72	0	0	0	0	2	0	0	0	0
Non-financial corporations	22	0	0	0	0	0	0	0	0	0	22	0	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	83,651	221	4,609	4,570	4,565	915	1,316	1,316	2,561	82,229	171	4,412	4,371	4,262	839	1,292	1,270	2,278		
Central banks	1,307	0	0	0	0	0	0	0	0	1,272	0	0	0	0	0	0	0	0	0	0
General governments	103	0	0	0	0	1	0	0	0	105	0	0	0	0	1	0	0	0	0	0
Credit institutions	1,164	0	0	0	0	0	0	0	0	1,215	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1,058	0	4	4	4	10	1	1	1	1,295	0	3	3	3	10	1	1	1	0	0
Non-financial corporations	28,637	180	2,045	2,029	2,029	634	807	806	601	28,140	129	2,217	2,189	2,112	561	798	776	667		
of which: small and medium-sized enterprises at amortised cost	17,049	158	1,547	1,535	1,535	394	552	552	516	17,072	79	1,768	1,754	1,691	398	636	614	570		
of which: Loans collateralised by commercial immovable property at amortised cost	9,529	107	928	922	922	194	330	330	544	10,073	48	979	974	910	174	331	311	607		
Households	51,382	40	2,560	2,538	2,532	269	509	509	1,960	50,201	41	2,191	2,179	2,147	266	493	492	1,610		
of which: Loans collateralised by residential immovable property at amortised cost	45,675	25	2,305	2,302	2,302	105	386	386	1,888	44,527	19	1,945	1,941	1,940	144	382	382	1,539		
of which: Credit for consumption at amortised cost	5,645	14	272	272	272	165	134	134	86	5,579	22	238	229	229	118	117	117	55		
DEBT INSTRUMENTS other than HFT	123,150	221	4,609	4,570	4,565	921	1,316	1,316	2,561	124,787	171	4,412	4,371	4,262	855	1,292	1,270	2,278		
OFF-BALANCE SHEET EXPOSURES	16,002		125	123	123	97	2	2	0	16,074		124	122	122	81	2	1	0		

(1) For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subitem 29

(2) Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HTF)

(3) Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HTF)

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



## 2021 EU-wide Transparency Exercise

### Forborne exposures

Bank of Ireland Group plc

	As of 30/09/2020						As of 31/12/2020					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	4,945	3,099	1,033	934	2,666	1,574	5,494	3,078	1,157	1,008	2,839	1,545
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	3	2	1	1	2	1	2	2	1	1	1	1
Non-financial corporations	3,013	1,681	703	615	1,160	556	3,613	1,685	868	728	1,337	507
of which: small and medium-sized enterprises at amortised cost	2,027	1,222	450	390	970		2,254	1,211	562	468	1,080	
Households	1,929	1,415	329	319	1,505	1,017	1,879	1,391	289	279	1,501	1,037
DEBT INSTRUMENTS other than HFT	4,945	3,099	1,033	934	2,666		5,494	3,078	1,157	1,008	2,839	
Loan commitments given	150	38	7	1	0	0	298	47	10	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice	1,689						1,764					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	1,144						1,188					

<sup>(1)</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

## 2021 EU-wide Transparency Exercise

### Forborne exposures

Bank of Ireland Group plc

	As of 31/03/2021				As of 30/06/2021							
	Gross carrying amount of exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>	Of which non-performing exposures with forbearance measures	Collateral and financial guarantees received on exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>	Of which non-performing exposures with forbearance measures	Collateral and financial guarantees received on exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	6,318	3,081	1,150	962	3,141	1,581	6,425	2,919	1,121	950	3,054	1,358
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	2	1	1	0	1	0	37	1	2	0	1	0
Non-financial corporations	4,429	1,675	862	683	1,622	523	4,887	1,842	838	685	1,896	596
of which: small and medium-sized enterprises at amortised cost	2,759	1,213	556	448	1,343		3,164	1,466	631	535	1,689	
Households	1,886	1,406	288	279	1,517	1,058	1,501	1,077	280	264	1,157	762
DEBT INSTRUMENTS other than HFT	6,318	3,081	1,150	962	3,141		6,425	2,919	1,121	950	3,054	
Loan commitments given	364	36	10	0	0	0	424	42	16	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice	1,693						1,551					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	1,072						1,201					

(1) For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

**2021 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
Bank of Ireland Group plc

(min EUR)	As of 30/09/2020					As of 31/12/2020					As of 31/03/2021					As of 30/06/2021								
	Gross carrying amount		Of which: non-perform of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>
A Agriculture, forestry and fishing	1,718	128	128	1,718	61	0	1,685	133	130	1,685	69	0	1,725	133	131	1,725	67	0	1,701	125	123	1,701	66	0
B Mining and quarrying	116	3	3	116	3	0	100	3	3	100	3	0	106	3	3	106	4	0	108	3	3	108	3	0
C Manufacturing	4,352	111	111	4,251	117	0	4,035	81	81	3,911	129	0	4,223	90	90	4,104	131	0	4,169	88	88	4,044	101	0
D Electricity, gas, steam and air conditioning supply	338	2	2	338	3	0	285	3	3	285	3	0	336	3	3	336	3	0	343	2	2	343	3	0
E Water supply	150	0	0	150	1	0	151	1	1	151	1	0	176	0	0	176	1	0	169	1	1	169	1	0
F Construction	247	22	22	247	15	0	243	21	20	243	22	0	281	22	22	281	29	0	259	51	51	259	24	0
G Wholesale and retail trade	2,418	154	154	2,418	124	0	2,320	141	141	2,320	131	0	2,506	185	185	2,506	180	0	2,463	121	121	2,463	92	0
H Transport and storage	1,622	70	70	1,622	61	0	995	74	74	995	69	0	1,014	77	77	1,014	79	0	976	117	117	976	77	0
I Accommodation and food service activities	1,831	136	136	1,831	73	0	1,797	159	159	1,797	104	0	1,859	171	170	1,859	110	0	1,842	246	246	1,842	115	0
J Information and communication	347	1	1	347	5	0	397	1	1	397	7	0	430	1	1	430	7	0	319	1	1	319	6	0
K Financial and insurance activities	52	0	0	52	0	0	66	0	0	66	4	0	51	0	0	51	4	0	50	0	0	50	4	0
L Real estate activities	8,414	1,027	1,025	8,414	473	0	8,907	1,112	1,106	8,907	619	0	9,155	1,114	1,104	9,155	619	0	9,203	1,133	1,129	9,203	593	0
M Professional, scientific and technical activities	653	49	49	653	21	0	710	20	19	710	23	0	647	21	20	647	22	0	604	20	19	604	19	0
N Administrative and support service activities	2,436	127	127	2,436	102	0	2,542	130	129	2,542	131	0	2,588	144	143	2,588	129	0	2,615	135	131	2,615	113	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	437	1	1	437	7	0	412	1	1	412	9	0	466	1	1	426	9	0	440	2	2	440	6	0
Q Human health services and social work activities	1,487	44	44	1,487	79	0	1,581	35	35	1,581	77	0	1,489	37	37	1,489	74	0	1,526	39	39	1,526	70	0
R Arts, entertainment and recreation	586	32	32	586	35	0	529	62	62	529	38	0	536	63	63	536	37	0	513	63	53	513	42	0
S Other services	824	84	84	824	31	0	817	64	64	817	34	0	1,048	59	59	1,014	71	0	889	69	59	889	74	0
Loans and advances	22,427	2,043	2,040	22,326	1,209	0	22,522	2,041	2,027	22,398	1,464	0	28,637	2,045	2,029	28,445	1,641	0	28,140	2,217	2,189	28,014	1,359	0

<sup>(1)</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.

**2021 EU-wide Transparency Exercise**  
Collateral valuation - loans and advances  
Bank of Ireland Group plc

(mln EUR)	As of 31/09/2020					As of 31/12/2020					As of 31/03/2021					As of 30/06/2021				
	Loans and advances		Non-performing		Unlikely to pay that are not past due or past due <= 90 days	Loans and advances		Non-performing		Unlikely to pay that are not past due or past due <= 90 days	Loans and advances		Non-performing		Unlikely to pay that are not past due or past due <= 90 days	Loans and advances		Non-performing		Unlikely to pay that are not past due or past due <= 90 days
	Performing	of which past due > 30days <= 90 days				Performing	of which past due > 30days <= 90 days				Performing	of which past due > 30days <= 90 days				Performing	of which past due > 30days <= 90 days			
Gross carrying amount	81,117	76,988	159	4,529	1,904	81,456	76,945	195	4,511	2,129	83,651	79,042	221	4,609	2,196	82,229	77,817	171	4,412	2,100
Of which secured	61,804	58,502	79	3,302	1,446	62,216	58,886	120	3,330	1,587	63,969	60,566	143	3,403	1,638	63,377	60,285	118	3,092	1,420
Of which secured with immovable property	53,700	50,548	65	3,152	1,415	54,132	50,976	93	3,157	1,513	55,442	52,202	132	3,239	1,574	54,835	51,881	67	2,955	1,352
Of which instruments with LTV higher than 50% and lower or equal to 80%	21,919	21,179		741	363	22,014	21,267		747	360	22,878	22,113		765	406	23,345	22,538		807	375
Of which instruments with LTV higher than 80% and lower or equal to 100%	7,442	6,989		453	247	7,548	7,013		535	339	7,255	6,698		597	339	6,624	6,197		426	235
Of which instruments with LTV higher than 100%	2,178	900		1,278	306	2,206	1,025		1,181	313	2,138	1,016		1,122	278	1,897	905		991	224
Accumulated impairment for secured assets	1,118	326	2	792	207	1,160	362	3	798	249	1,134	354	4	781	235	1,082	339	0	742	234
Collateral																				
Of which value capped at the value of exposure	55,494	53,038	79	2,456	1,219	56,334	53,915	111	2,419	1,301	56,891	54,342	125	2,549	1,395	57,762	55,499	62	2,363	1,137
Of which immovable property	52,536	50,162	68	2,374	1,209	52,997	50,623	101	2,374	1,277	54,183	51,717	125	2,467	1,340	53,668	51,450	62	2,218	1,123
Of which value above the cap	51,171	49,417	10	1,754	1,289	51,793	50,022	0	1,771	1,282	53,598	51,684	31	1,914	1,427	52,814	51,148	6	1,666	1,055
Of which immovable property	50,203	48,531	10	1,671	1,289	51,325	49,554	0	1,771	1,278	53,598	51,684	31	1,914	1,427	52,814	51,148	6	1,666	1,055
Financial guarantees received	256	250	1	6	2	316	308	1	8	1	372	359	0	12	3	958	943	0	15	3
Accumulated partial write-off	-321	-1	0	-320	-135	-328	-9	0	-320	-151	-336	-9	0	-327	-156	-350	0	0	-350	-167

The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above.

[illegible]

**2021 EU-wide Transparency Exercise**  
Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines  
EBA/GL/2020/02  
Bank of Ireland Group plc

(mln EUR)	As of 31/03/2021															As of 30/06/2021																																																																					
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	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk									Maximum amount of the guarantee that can be considered	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk									Maximum amount of the guarantee that can be considered	Gross carrying amount																																														
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|           | Performing            | Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2) | Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2) | Non-performing | Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2) | Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2) | Performing  | Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2) | Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2) | Non-performing | Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2) | Of which: instruments with significant increase 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(mln EUR)	As of 31/03/2021																	As of 30/06/2021																				
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk											Maximum amount of the guarantee that can be demanded	Gross carrying amount	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk											Maximum amount of the guarantee that can be demanded	Gross carrying amount
	Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing									
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Loans and advances with agreed EBA compliant moratoria	10,105	6,094	606	2,810	1,381	601	570	344	185	46	141	138	138	47	0	282	9,505	6,709	686	3,032	1,096	690	626	403	227	46	212	107	137	76	0	105						
Of which: Households	6,560	5,815	183	591	745	380	521	121	41	4	17	81	44	38	0	239	6,361	5,802	155	1,032	779	407	944	199	81	6	75	116	71	68	0	49						
Of which: Collateralised by residential immovable property	6,080	5,406	173	541	684	307	510	75	20	3	8	55	36	35	0	245	5,808	5,217	145	1,070	721	395	931	154	65	5	62	89	63	62	0	38						
Of which: Non-financial corporations	3,524	3,177	422	2,318	700	220	49	221	144	62	124	76	65	9	0	33	3,471	3,084	434	1,920	416	284	82	223	143	40	120	81	66	11	0	106						
Of which: Small and Medium-sized Enterprises	2,944	2,615	421	1,800	120	240	48	130	123	42	104	69	57	9	0	33	2,862	2,494	405	1,080	377	261	65	200	127	38	124	72	57	10	0	92						
Of which: Collateralised by commercial immovable property	1,750	1,541	266	1,270	189	168	6	111	68	25	65	43	41	2	0	4	1,720	1,467	267	1,402	232	177	18	116	69	25	68	47	40	4	0	58						

(mln EUR)	As of 31/03/2021																As of 30/06/2021																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																					
	Gross carrying amount		Accumulated impairment, accumulated negative changes in fair value due to credit risk												Maximum amount of the guarantees that can be collateralised		Gross carrying amount		Gross carrying amount		Accumulated impairment, accumulated negative changes in fair value due to credit risk												Maximum amount of the guarantees that can be collateralised		Gross carrying amount																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
	Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures to the COVID-19 crisis		Public guarantee covered in the COVID-19 crisis		Inflows to non-performing exposures		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures to the COVID-19 crisis		Public guarantee covered in the COVID-19 crisis		Inflows to non-performing exposures																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			