

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



### Key Metrics

(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
Available capital (amounts)						
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
Risk exposure amounts						
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
Capital ratios						
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))	
Leverage ratios						
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



### Leverage ratio

	(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
A.1	Tier 1 capital - transitional definition	8,070	8,191	8,106	8,485	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	7,387	7,392	7,443	7,888	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
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)	CRR
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]	



## EBA 2021 EU-wide Transparency Exercise Capital

			As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
	А	(min EUR, %) OWN FUNDS	9,189	9,284	9,232	10,079	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	7,095	7,216	7,131	7,510	C 01.00 (r020,c010)	Article 50 of CRR
		transitional adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital						
	A.1.1	instruments)	1,535	1,535	1,535	1,535	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	8,940	8,891	8,830	9,160	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-2,124	-2,311	-2,123	-1,953	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	468	473	515	521	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r290,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-6	18	29	29	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwil)	-661	-478	-511	-481	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR.
	A.1.9	<ul> <li>(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs</li> </ul>	-1,138	-1,101	-1,096	-1,101	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-174	0	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-238	-131	-190	-316	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-5	-5	-5	-9	C 01.00 (r450,c010) + C 01.00 (r450,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), X3(1) point (b), X44(1) point (b) and 258 of CRR; Articles 36(1) point (b) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 153(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-5	-5	-5	-9	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment</li> </ul>	-64	-129	-163	-137	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (rS10,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (rS13,c010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B					0	C 01.00 (rS14,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (r515,c010)	Article 36(1), point (I) CRR
	A.1.19		0	-222	-214	-209	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20		-124	-124	-140	-125	C 01.00 (r529,c010)	
	A.1.21		683	799	663	597	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1		0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 494 to 487 of CSR
	A.1.21.2		0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3		683	799	663	597	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2		975	975	975	975	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	975	975	975	975	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2		0	0	0	0	C 01.00 (r720,c010)	
	A.2.3		0	0	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	8,070	8,191	8,106	8,485	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,119	1,093	1,126	1,594	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,279	1,253	1,286	1,589	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		-160	-22	-32	-36	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r978,c010) C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	-138	-128	41	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
	В	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
OWN FUNDS REQUIREMENTS	B.1	Of which: Transitional adjustments included	374	368	327	259	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.83%	14.92%	14.37%	15.29%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.86%	16.94%	16.34%	17.27%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.20%	19.19%	18.61%	20.51%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	6,412	6,417	6,468	6,913	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-	
CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.50%	13.37%	13.12%	14.15%	A.4.3.0).0)1 [D.1]/[B-B.1]	
Fully loaded <sup>1</sup>	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	216	322	301	263	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	-138	-128	-124	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	219	187	177	183	C 05.01 (r440,c040)	
							<u> </u>	

<sup>(1)</sup>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 night lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g., in their Pillar 3 disclosure



#### Overview of Risk exposure amounts

		RW	/As		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	41,113	41,952	43,461	42,702	C 02.00 (n/40, cd10) -[C 07.00 (n/90, c220, s/01) + C 07.00 (n/10, c220, s/01) + C 07.00 (n/10, c220, s/01) + C 08.01 (n/40, c260, s/01) + C 08.01 (n/60, c260, s/01) - C 08.01 (n/60, c260, s
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 (1990, 2220, 5001) + C 07.00 (110, 6220, 5001) + C 07.00 (1130, 6220, 5001) + C 08.01 (1940, 2260, 5001) + C 08.01 (1950, 2260, 5001) + C 08.01 (1950, 2260, 5001) + C 08.01 (1950, 2260, 5001) + C 08.01 (1964, 2260, 5002) + C 08.01 (1960, 2260, 5002) + C 08.01 (1960, 2260, 5002) + C 08.01 (1960, 2260, 5002) + C 02.00 (19460, 2010)]
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 (8470, 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>&</sup>lt;sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securifisations)
<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 Securifisations)' section.



# 2021 EU-wide Transparency Exercise P&L Bank of Ireland Group plc

	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(min EUR) 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	7	2	1
Exchange differences [gain or (-) loss], net	-1	-3	1	-1
Net other operating income /(expenses)	20	30	7	15
TOTAL OPERATING INCOME, NET	1,903	2,534	661	1,313
(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>1</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 subsidaries, 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 subsidaries, 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
PROFIT OR (-) LOSS FOR THE YEAR	-677	-709	146	348
Of which attributable to owners of the parent	-712	-744	143	345

Or wind attributable to owners or one perent

"Information available only as of end of the year

[2] For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



#### Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	20			As of 31	12/2020			As of 31/	03/2021			As of 30/	06/2021		
		Fa	ir value hierard	:hy		Fa	ir value hierard	:hy		Fa	ir value hierar	chy		Fa	ir value hierard	hy	
ASSETS:	Carrying amount			Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References	
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)(ii);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)(ii); 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), IG 6

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

(min E	EUR)		,	As of 30/09/20	)20					As of 31	1/12/2020					As of 31	/03/2021					As of 30/	06/2021			
		Gross carr	ying amount		Accı	ımulated impair	rment	Gro	ss carrying am	ount	Accu	ımulated impaiı	ment	Gro	ss carrying am	ount	Acc	umulated impai	ment	Gross	carrying amo	unt <sup>(2)</sup>	Accum	ulated impairm	nent <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</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 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaire assets	Stage 1 Assets without significant dincrease in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets withou significant increase in credit risk sinc initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant I increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	credit risk since	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair	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)
value through other comprehensive income	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	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)
amortised cost	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>(</sup>P) 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.



#### **Breakdown of liabilities**

Bank of Ireland Group plc

#### (mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
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(I)
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

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



### Breakdown of liabilities

Bank of Ireland Group plc

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilitie	is by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
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
Short positions	Debt securities	12	0	38	20	Annex V.Part 1.31
	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)
Deposits	of which: Current accounts / overnight deposits	1,553	811	989	999	ECB/2013/33 Annex 2.Part 2.9.1
Depusits	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: Subore	dinated 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

								Dai	ik or ireland	a Group pic												
	SA					I	М									IM						
			VaR (Memoran	Memorandum item) STRESSED VaR (Memorandum item) AND N				NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memora	andum item)	STRESSED VaR (	'Memorandum item)	INCREI DEFAU MIGRATI CAPITAL	LT AND ION RISK	ALL PRICE	RISKS CAPITA FOR CTP	IL CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	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	E FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	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		FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30/	09/2020									As of 31/1	2/2020					
Traded Debt Instruments Of which: General risk	417 381	269 269	0	0	0	0							0	0	0	0						
Of which: Specific risk Equities Of which: General risk	36 0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk Foreign exchange risk	0 264	0 298	0	0	0	0							0	0	0	0						
Commodities risk	0	0	ō	ō	Õ	Ö							Ů.	Ö	Ō	ō						
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 30/0	6/2021					
Traded Debt Instruments	208	324	0	0	0	0							0	0	0	0						
Of which: General risk	196	247	0	0	0	0							0	0	0	0						
Of which: Specific risk	12	78	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	304	268	ő	0	ő	0							ŏ	0	0	ő						
Commodities risk	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	

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



## 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Bank of Ireland Group plc

					Standardise	d Approach			
			As of 30,	09/2020			As of 31	12/2020	
	(min EUR. %)	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	23,712	23,711	278		23,905	23,904	282	
	Regional governments or local authorities	205	23,711	14		215	79	16	
	Public sector entities	364	354	17		317	307	10	
	Multilateral Development Banks	638	638	0		634	634	0	
	International Organisations	670	670	n n		671	671	n n	
	Institutions			n n				n n	
	Cornorates	6,696	3,895	3,458		6.841	4.113	3,662	
	of which: SME	4,783	2,866	2,430		4,941	3,009	2,559	
	Retail	6,094	5,246	3,770		5.962	5.116	3,682	
C	of which: SME	1,527	1.221	752		1.463	1.145	704	
Consolidated data	Secured by mortgages on immovable property	0	0	0		0	0		
	of which: SME	0	0	0		0	0	0	
	Exposures in default	479	254	334	217	523	254	337	256
	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	1,544		2,289	2,289	1,688	
	Standardised Total 2	42,014	37,949	11,559	494	42,432	38,395	11,854	511
		(1) Original exposure, unlike Ex	posure value, is reported befo	re taking into account any effer	ct due to credit conversion facto	rs or credit risk mitigation techn	iques (e.g. substitution effect	i).	

					Standardise	d Approach			
			As of 30	09/2020			As of 31;	12/2020	
	froin FIR %A	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	15,417	15,416	156		16,069	16,068	159	
1	Regional governments or local authorities	204	72	14		214	79	16	
	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	
	Institutions			2,763					
	Corporates	5,081 4,082	3,112 2,450	2,763		5,213 4,236	3,301 2.597	2,936 2,232	
	of which: SME Retail	1,618	1,122	2,100		1,591	1.057	793	
	of which: SME	467	305	229		455	1,037	793	
IRELAND	or which: SME Secured by mortgages on immovable property	407	303	229		133	202	211	
	of which: SME	ŏ		i i			, and	, and	
	Exposures in default	357	202	267	148	350	169	223	170
	Items associated with particularly high risk	133	93	140		133	94	140	51.5
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	i i	ō	l ö			o o	o o	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	779	779	1,844		803	803	1,895	
	Other exposures	1,737	1,737	1,309		1,929	1,929	1,450	
	Standardized Total <sup>2</sup>				229				250

		Standardised Approach								
			As of 30/	09/2020			As of 31;	12/2020		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	(min EUR, %)	4.425	4,425	94		4.102	4.102	94		
	edional governments or local authorities	1	4,423	,,		1	7,100	0		
	iblic sector entities	n n	i i	n n		ñ	i i	0		
	ultilateral Development Banks	ō	ō	o o		ō	ō	ō		
	iternational Organisations	0	0	0		0	0	0		
	stitutions	0	0	0		0	0	0		
Con	prporates	1,438	702	616		1,423	714	629		
	of which: SME	656	411	324		660	408	323		
Ret	etail etail	4,475	4,124	2,929		4,370	4,059	2,890		
LINITED KINGDOM	of which: SME	1,060	915	523		1,007	863	493		
ONTIED KINGDOM	of which: SME coured by mortoaces on immovable property	0	0	0		0	0	0		
		0	0	0		0	0	0		
	coosures in default	114	50	65	63	165	81	109	81	
Ite	ems associated with particularly high risk	2	2	3		2	2	3		
	overed bonds aims on institutions and corporates with a ST credit assessment			0		ů,		0		
	aims on institutions and corporates with a ST credit assessment ollective investments undertakings (CIU)					ů,				
	milty	120	120	120		94	94	94		
	ther exposures	342	342	235		360	360	238		
	andardised Total <sup>2</sup>				251	302			245	

(C) Organia deposure, unitie Ergouver value, is regorded before taking into account any effect due to credit conservation fundament or credit risk indigation techniques (s.g., substitution effects).
(F) Total value advantments and consistent one countries of consistent excludes those for account and conservation excesses, additional valuation advantment. (ANNs) and other own funds reductions valued to the exposures, but includes power conducted advantments.

					Standardise	d Approach			
			As of 30	/09/2020			As of 31	12/2020	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
FRANCE	Control overmentar or control basis of Sectional overmentar or local archifficial decisional overmentar or local archifficial shubbles of local control or local facilities of local control or local facilities of local for local facilities of local for local facilities of local facilities facilities of local facilities facili	8833 0 0 0 180 0 0 0 0 7 7 0 0 0 0 0 0 3 3 0 0 0 0 0 0	833 0 0 1890 0 0 0 177 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 16 2 2 0 0 0 0 0 4 4 0 0 0	0	878 0 0 0 0 0 0 6 0 0 0 0 0 0 0 0 0 0 0 0	873 0 0 0 0 0 0 14 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 13 12 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰
	Chandrad and Value								

\*\*Original opposites, until the Episoans value, is reported before taking into account any effect due to credit convenion factors or credit risk integration techniques (e.g. autoritation effects).

\*\*Total value adjustments and provisions per country of counterparty exclusion thous for securitation exposures, additional valuation adjustments (ANA) and other corn funds enductions reliable to the

		<ul> <li>Total veils of studies general credit risk objects per country excusors make for securiosation exposures, accisoral veils adjustments and provider for footing or country excusors make for securiosation exposures; per country or c</li></ul>									
					Standardisc	ed Approach					
			As of 30	/09/2020			As of 31	/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(min EUR, %)										
UNITED STATES	Central operamentes or central basics Regional operamentes or local authorities Regional operamentes or local authorities Regional commentes or local authorities Regionational Commissions Regionational Commissions Regionational Commissions Regionational Commissions Regionational Commissions Regionation Commissions Regionation Commissions Regionation Commissions Regional Regionations Regional Regionations Regional Services on immovable presents	161 0 0 0 0 4 4 0 0	161 0 0 0 0 0 1 1 1 0	28 0 0 0 0 0 1 1 1 0 0		162 0 0 0 0 4 4 0	162 0 0 0 0 1 1 1 0 0	29 0 0 0 0 0 0 1 1 1 0 0			
	of which: DSE Froncurse in default Items associated with controlative high risk Covered bonds Calmin on institutions and consorates with a ST credit assessment Callictive investments undertaking (CIU) Early Other emotures	0 13 38 0 0 0	0 31 0 0 0	0 47 0 0 0	0	0 139 0 0 0	0 32 0 0 0	0 0 48 0 0 0	1		
	Standardised Total <sup>2</sup>	(1) Orininal avengure unlike Fe			1				1		

<sup>10</sup> Ordical exocuse, unlike Exocuse value, is recorded before takins into account any effect due to credit comercion factors or credit risk missation inchinissors (i.e., substitution effects).
<sup>10</sup> Total value adjustments and provisions per country of constrainty's excludes those for accordination exposures, additional valuation adjustments (1984) and other own funds inductions related to the exposures, that factoring period void had dependent order that deployment or exposures, that factoring period void had dependent order that deployment or exposures, that factoring and void that dependent order had dependent order had dependent or exposures.



BELGIUM

# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Bank of Ireland Group plc

	Bank of Ireland Group plc										
					Standardise	d Approach					
			As of 30,	09/2020			As of 31	/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(min EUR, %) Central governments or central banks	1.210	1,210	0		1.045	1.045	0			
	Regional governments or local authorities	. 0	0	0		0	0	0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks International Organisations	0	0	0		0		0			
	Institutions	ő	ŏ	ő		o o	ŏ	ő			
	Corporates	0	2	2		0	0	0			
	of which: SME	0	2	2		0	0	0			
	Retail of which: SMF	0	0	0		0	0	0			
SPAIN	of which: SME Secured by mortgages on immovable property	0	0	0		0		0			
	of which: SME	ő	ŏ	ő		o o	ŏ	ő			
	Exposures in default	0	0	0	0	0	2	3	0		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0		0			
	Claims on institutions and corporates with a ST credit assessment  Collective investments undertakings (CIU)	o o	0	0		0	0				
	Equity	0	0	0		ō	ō	0			
	Other exposures	0	0	0		0	0	0			
	Standardised Total <sup>2</sup>				0				0		
		(1) Original exposure, unlike Ex	posure value, is reported befo	re taking into account any effer	t due to credit conversion facto	rs or credit risk mitigation techn	iques (e.g. substitution effect	s).			

		exposures, but includes general credit risk adjustments.								
					Standardise	d Approach				
			As of 30/	09/2020			As of 31	/12/2020		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	(min EUR, %)  Central governments or central banks	39	39	0		42	42	0		
	Regional governments or local authorities Public sector entities	0		0		0				
	Multilateral Development Banks	638	638	ő		634	634	ů o		
	International Organisations	670	670	0		671	671	0		
	Institutions	0	0	0		0	0	0		
	Corporates of which: SME	0	21	21		0	18	18		
	Retail	ů	0	0		0	0	0		
011	of which: SME	0	0	0		ō	ō	o o		
Other Countries	Secured by mortgages on immovable property	0	0	0		0	0	0		
	of which: SME	0	0	0		0	0	0		
	Exposures in default Items associated with particularly high risk	0		0	U	0	U	0	U	
	Covered bonds	0		0		0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		ō	ō	o o		
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity	0	0	0		0	0	0		
	Other exposures			0		0		0		

Oppose on the Exposure value, is exposed before being this cancer any effect due to credit convenient factors or credit conference (Ass), and design the inclusion of the conference (Ass), and deliver on their substitution regions, and defined and delivers of the conference of the c

	exposures, but includes garanta check not adjustments.										
				Standardise	d Approach						
		As of 30/	09/2020			As of 31	/12/2020				
(min EUR. %).	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
Central governments or control learner shallow any control services control services control services desired s	783 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	781 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0		783 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	783 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0				
Other exposures Standardised Total <sup>2</sup>	ō	0	0	0	ō		ō	0			

\*\*\* Oracinal monourse, unlike Economy value, in recorded before station who account an effect due to conset connection claims or constit risk estitution before station with account and effect due to conset connection claims or constit risk estitution before the conset for the estitution of the estit connection claims or conset risk estitution before the estit connection of the estit connection or consetting or content and production or procure point or process. The procedure or content and process process are consetted and process process process and process process and process process process and process proce

					Standardis	d Approach			
			As of 30	/09/2020			As of 31	/12/2020	
	froin Filip MA	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 8	Control oversements or control sales?  Socional oversements or control and solutions  Socional oversements or found and solutions  Socional control oversements  Socional control  Socional cont	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0

Colored economy, writing Economy value, a recorded before taking into account any effect due to coult conversion factors or routed as institution behaviour (a.e. adultation effects).
 Colored and advantment and envisions per country of continents evolution from the excludation economy, additional violation advantment (Helia) and other own front reductions validated to the exercise exercise.

		exposures, but includes general credit risk adjustments.										
					Standardisc	d Approach						
			As of 30	/09/2020			As of 31	/12/2020				
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>t</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
Country of Counterpart 9	Central enversaments or central basis.  Relational conversaments or host authorities  Relational conversament or host authorities  Relational conversament basis  Central cent	0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000				

Of Original exposure, untile Exposure value, is exported before taking into account any effect due to credit convenien factors or credit risk mitigation inchrispase (s.g. substitution effects).

Total value additionates and creditions are country of customer excludes those for securidisation excounses, additional valuations adjustments (ANA) and other own funds reductions related to the exercess for the funds recommended and the effect of the exercess of the funds of the exercess of the funds of the exerces of

			As of 30,	/09/2020	Standardise	d Approach	A 4 21			
			As of 30	/09/2020			A 6 21	14.0 (0.000		
						As of 31/12/2020				
(min	EUR. %)	Original Exposure "Exposure Value" Risk exposure amount Value adjustments and providions" Original Exposure Exposure Value" Risk exposure amount Val								
Country of Counterpart 10  Country of Countr	s pority sik h a ST credit assessment	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	



## 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>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
	(min EUR, %)										
	Central governments or central banks	35,446	35,445	291		38,565	38,564	284			
	Regional governments or local authorities	207 302	70	14		205 397	68	14			
	Public sector entities	302 709	291 709	0		39/ 669	387 669	0			
	Multilateral Development Banks	/09 663	/U9 663	0		660	660	0			
	International Organisations	663	663	0		660	179	75			
	Institutions	7.247	4,358	3,907		7.401	179 4,385	3,946			
		4,960	2,975	2,524		4,955	2,738	2,299			
	of which: SME Rotali	6,086	5,238	3,774		6,166	5,396	3,902			
	of which: SME	1,477	1,159	714		1,423	3,390 1.144	714			
Consolidated data	or which: SME Secured by mortgages on immovable property	1,477	1,139	/14		1,923	1,144	714			
	of which: SME	°	0	0							
	Exposures in default	529	259	344	258	491	246	329	23		
	Items associated with particularly high risk	172	128	192		154	111	167			
	Covered hands	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	ō	ō	l ö		ō	ō	l o			
	Collective investments undertakings (CIU)	0	ō	ō		0	ō	ō			
	Equity	894	894	1,979		883	883	2,021			
	Other exposures	2,111	2,111	1,593		1,989	1,989	1,483			
	Standardised Total <sup>2</sup>	54,365	50,165	12,095	521	57,580	53,536	12,221	43		
	(1) Original exposure, unlike Disposure value, is reported before basing into account any effort due to most commission factors or credit risk militarities (e.g., substitution effects). (2) Displacement and dates explaced by the properties of the propert										

					Standardise	d Approach			
			As of 31/	03/2021			As of 30	06/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)	27,759	27.758	169		30,379	30,378	146	
	Central governments or central banks Regional governments or local authorities	27,759	27,730	14		30,379 204	30,370	140	
	Public sector entities	10	,,,	0		10		10	
	Multilateral Development Banks	0	ō	ō		0	ō	i o	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	179	75	
	Corporates	5,376	3,337	2,977		5,526	3,260	2,905	
	of which: SME	4,232	2,543	2,183 805		4,245	2,339	1,985 972	
	Retail	1,591 462	1,074 293	219		1,772	1,296	9/2	
IRELAND	of which: SME Secured by mortgages on immovable property	40Z	233	219		****	300	229	
	of which: SME	0	0	0		0		o o	
	Exposures in default	351	174	231	140	321	164	220	123
	Items associated with particularly high risk	131	93	140		123	88	132	
	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 1.814	798 1.814	1,883 1.423		787 1.705	787 1.705	1,926 1.315	
	Other exposures	1,814	1,814	1,423	221		1,705	1,315	192
	Standardised Total <sup>2</sup>				221				192

		exposures, but includes gener	al credit risk adjustments.									
		Standardised Approach										
		As of 31/03/2021 As of 30/06/2021										
	(mh EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>t</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	Central governments or central banks Regional governments or local authorities Public sector entities	3,971 1	3,971 0	93		4,523 1	4,523 0	105				
	Multilateral Development Banks International Organisations	0	0	0		0	0	i i				
	Institutions Corporates of which: SME	0 1,597 681	0 883 428	793 338		0 1,545 665	913 397	314				
UNITED KINGDOM	Retail of which: SME Secured by mortoages on immovable property of which: SME	4,494 1,014	4,164 866	2,968 495		4,393 982	4,099 838	2,930 484				
	Exposures in default	0 169	0 79	107	80	0 162	0 75	100	77			
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	2 0 0	2 0 0	3 0 0		0	0	0				
	Collective investments undertakings (CIU) EaultV Other exposures	0 96 297	0 96 297	0 96 171		0 96 284	0 96 284	96 168				
	Standardised Total <sup>2</sup>				252				202			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenion factors or credit risk mitigation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securidisation exposures, additional valuation adjustments (AIAA) and other own funds reductions related to the

Control conversionates or control banks   Control conversionates or control banks   Control conversionates   Control co											
Control accommonity or constant business   Control accounts   Contro						Standardise	ed Approach				
Control conversionates or control banks   Control conversionates or control banks   Control conversionates   Control co				As of 31,	/03/2021		As of 30/06/2021				
Control deverements or control basis   871   871   6   662   6   6   6   6   6   6   6		(min GUE - SA)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Original Exposure <sup>1</sup>	Exposure Value <sup>t</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
Canada	FRANCE	Control overmentate or control basics  According commentation or local authorities  Authorities of local control or local authorities  Authorities of local control or local  Authorities of local  Authorities or local  Au	0	0	0 0 0 0 14 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0	0	0	

0
(1) Original exposure, unlike Exposure value, in reported before tabling into account any effect due to credit convenion factors or credit risk misspation techniques (s.e., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securification exposures, additional valuation adjustments (AVIA) and other own funds reducted to the

	(2) Total value adjustments an exposures, but includes gene		una party excuses cross rura	сановол ефонец воло	rai raibator abjustrierio (ArA	ay and core cam rains recoo.	JOHN TERRITO TO UNE		
				Standardise	ed Approach				
		As of 31	/03/2021			As of 30,	0/06/2021		
	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
(min EUR, %)									
Central governments or central basiss ( Supposed governments or local authorities ( Supposed governments or local authorities ( Supposed governments or local authorities ( Supposed government shared ( Supposed government shared ( Supposed governments or local authorities ( Supposed gov	191 0 0 0 0 0 0 4 4 4 4 0 0 0 0 1 1 3 0 0	191 0 0 0 0 0 0 1 1 1 0 0 0 0 0 0 0 0 0	29 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		71 0 0 0 0 4 4 4 4 0 0 0 0 0 0 0 0	71 0 0 0 0 0 1 1 1 1 0 0 0 0 0 0 0 0 0 0	29 0 0 0 0 1 1 1 0 0 0 0 0 0 0 0 0 1 1 1 1 1 0		
Collective investments undertakinos (CIU) EoultV Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				1					

(1) Original exposure, unlike Exposure value, is reported before basing into account may effect due to most convenient factors or creat risk entirplient sub-intiques (e.g. substitution effects).
(2) Tall value a diputioners and provisioning per country of counterparty exclude those for excursisation exposures, additional valuation adjustments (ARIA) and other own funds reductions related to the exposures, the Exclasion and cost and adjustments of certain adjustments (ARIA) and other own funds reductions related to the exposures, the Exclasion of certain adjustments (ARIA) and other own funds reductions related to the exposures, the Exclasion of certain departments (ARIA) and other own funds reductions related to the exposure.



BELGIUM

# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Bank of Ireland Group plc

	Bank of Ireland Group plc									
					Standardise	d Approach				
			As of 31,	03/2021		As of 30/06/2021				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	(min EUR, %) 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 Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		ŏ	ő	0		
	Institutions	0	0	0		0	0	0		
	Corporates of which: SME	0	0	0		0	0	0		
	Retail	0	0	0		ŏ	ő	0		
SPAIN	of which: SME	0	0	0		0	0	0		
517411	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0		
	Exposures in default	0	2	3	0	ŏ	2	3	0	
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	0	ō	0		ō	ō	0		
	Equity	0	0	0		0	0	0		
	Other exposures Standardised Total <sup>2</sup>	0	U	0		ů		0		
		(1) Original exposure, unlike E	xposure value, is reported bef	ore taking into account any efficiency	ct due to credit conversion fact	ors or credit risk mitigation tech	niques (e.g. substitution effec	ts).		
						nal valuation adjustments (AVA)				

exposures, but includes general credit risk adjustments.	

Regional gover Public sector en Multilateral Der			As of 21		Standardisc	ed Approach					
Regional gover Public sector en Multilateral Der International G			Ar of 31								
Regional gover Public sector en Multilateral Der International G			As of 31/03/2021 As of 30/06/2021								
Regional gover Public sector en Multilateral Der International G	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
Other Countries  Other Countries  Other Countries  Other Countries  Exosures in March 1946  Exosures in March 1946  Covered bonds  Calman on Instit	womments or control basis comments or local administration of comments or local administration of comments and and of comments and and of comments and and of comments and and comments and co	341 0 0 0 0 7099 663 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	34 0 0 799 6633 180 0 0 0 0 0 0 0 0 0 0		0	30 669 660 0 0 0 0 0 0 0 0 0 0 0	30 0 6666 0 22 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		

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

•				Standardise	ed Approach			
		As of 31/	03/2021			As of 30/	06/2021	
	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	739 0	739 0	0		731	731	0	
	ō	0	0		ō	ō	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	ō	0	0		0	ō	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	Ö	0	0		0	o o	0	
	0	0	0		0	0	0	
	0	0	0	0	0	0	0	0
	0	0	0		0		0	
assessment	ō	0	0		0	ō	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
		, and the second	Ü	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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the
exposures, but includes general credit risk adjustments.

					Standardise	a Approach			
			As of 31	/03/2021			As of 30	06/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 8	Contral coverments or contral basics Assistance documents or total authorities Managed accounts of the data of the data Managed accounts of the data o	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0
	Covered bonds Claims on institutions and cornorates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total  Other exposures	0	0	0	0	0	0	0 0 0	0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenient factors or credit risk misjation 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 gene	ral credit risk adjustments.						
					Standardise	ed Approach			
			As of 31	03/2021			As of 30	/06/2021	
	(mh EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>s</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 9	Control commences or control bases.  Reliational commences for relia authorities  Reliation control control control control  Reliation control control control  Reliation control control  Reliation contro	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	٥

	•	exposures, but includes gene							
					Standardise	ed Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(min EUR, %).	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>t</sup>	Exposure Value <sup>t</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 10	Control accomments or central basis.  Control accomments or forel atthorties below to the control accomment of the contro	000000000000000000000000000000000000000		000000000000000000000000000000000000000	0	000000000000000000000000000000000000000	0	000000000000000000000000000000000000000	c

Bank of Ireland Group plc

							IRB Ap	proach					
				As of :	0/09/2020					As of 3	1/12/2020		
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original E	exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	5,652	0	5,540	963	0	1	5,722	0	5,611	998	0	1
	Corporates - Of Which: Specialised Lending	24,531 925	1,563	19,843 898	16,001 844	0	873	25,712 888	1,552	20,230 861	16,558 817	0	1,134
	Corporates - Of Which: SME	11.508	1.111	10.641	6.985	0	516	11.900	1,089	11.041	7.437	0	700
	Retail	52,278	2,534	49,997	13.255	1.592	764	52,416	2,515	50.054	13.173	1.569	807
	Retail - Secured on real estate property	46,643	2,237	46.131	10.858	1,401	577	46,781	2,209	46.206	10.816	1,401	586
	Retail - Secured on real estate property - Of Which: SME	10,239	798	10,302	2.385	510	199	10,180	788	10.242	2.309	514	191
Consolidated data	Retail - Secured on real estate property - Of Which: non-Si	36,404	1,439	35,829	8,473	891	379	36,601	1,421	35,964	8,507	887	395
	Retail - Qualifying Revolving	2,682	56	1,277	317	28	38	2,668	56	1,261	302	26	24
	Retail - Other Retail	2,954	241	2,590	2,079	164	149	2,966	249	2,587	2,055	141	196
	Retail - Other Retail - Of Which: SME	2,280	213	1,920	1,160	148	112	2,297	223	1,921	1,148	129	164
	Retail - Other Retail - Of Which: non-SME	673	28	670	919	15	37	670	26	666	907	12	32
	Equity	0			0						0	0	
	Other non credit-obligation assets IRB Total <sup>2</sup>				30.218						30,729		

(1) Original exposure, unlike Exposure valve, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substit (2) IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 eventue.

							IRB Ap	oproach					
				As of	0/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original E	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0 476	0	0 458	0	0	0 0	0 443	0	0	0 55	0	0 0
	Institutions Corporates	12.858	711	458 10.532	54 7.628	0	435	12,972	0 664	426 10.430	7.786	0	557
	Corporates - Of Which: Specialised Lending	12,858 384	/11	10,532 366	7,628 269	0	435	12,972 348	664	10,430	7,786	0	557
	Corporates - Of Which: SME	7,934	482	7.618	5.177	0	307	8.043	448	7,754	5.418	0	398
	Retail	29.212	1.801	27.099	8.651	944	607	29,379	1.761	27.176	8.531	891	690
	Retail - Secured on real estate property	23,600	1,506	23.232	6.254	757	422	23,768	1,457	23.328	6.174	724	472
	Retail - Secured on real estate property - Of Which: SME	3.929	433	3,929	998	187	127	3.793	415	3,792	944	179	136
IRELAND	Retail - Secured on real estate property - Of Which: non-Sf	19.671	1.073	19.303	5.257	566	294	19.975	1.042	19.536	5.231	545	335
	Retail - Qualifying Revolving	2,671	56	1,277	317	28	38	2,658	56	1,261	302	26	24
	Retail - Other Retail	2,941	239	2,590	2,079	164	148	2,954	247	2,587	2,055	141	195
	Retail - Other Retail - Of Which: SME	2,270	212	1,920	1,160	148	111	2,287	222	1,921	1,148	129	163
	Retail - Other Retail - Of Which: non-SME	671	27	670	919	15	37	667	25	666	907	12	31
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Chickel executes, unlike Execute value, is recorded before takino into account any effect due to credit conversion factors or credit risk militaation techniques (e.a., substitution effects).

							IRB Ap	proach					
				As of	30/09/2020					As of :	31/12/2020		
		Origi	al Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,00		1,002	208 4.119	0	306	964	780	963	194 4.131	0	0
	Corporates	6,51 465	758	5,697 457	4,119 523	0	306	6,837 468	780	5,796 460	4,131 514	0	424
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	465 2.20		2,503	1.440	0	195	468 2.269	620	2,582	1.476	0	283
	Retail	22,5		22,732	4.527	635	193	22,864	731	22.713	4,570	664	109
	Retail - Secured on real estate property	22,0		22,732	4.527	635	199	22,849	730	22,713	4,570	664	109
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of			6,347	1.375	321	69	6.362	367	6.425	1.355	332	52
UNITED KINGDOM	Retail - Secured on real estate property - Of			16.385	3.152	314	80	16,487	363	16.288	3.216	331	56
	Retail - Qualifying Revolving	6	0	0	0	0	0.0	5	0	0	0	0	0
	Retail - Other Retail	10	i	0	i i	0	i	10	i	0	0	0	i
	Retail - Other Retail - Of Which: SME	8	i	ō	ō	ō	i	9	i	ō	ō	ō	i
	Retail - Other Retail - Of Which: non-SME	1	0	1 0	0	i o	i o	i	i o	ō		i o	ō
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Chicinal executes, unlike Execute value, is recorded before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

							IRB Ap	proach					
				As of	30/09/2020					As of :	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original E	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,158	0	1,158	133	0	0	1,197	0	1,197	158	0	0
	Corporates	612	0	576	738	0	14	726	0	540	691	0	19
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	18	0	0	0	15	0	28	19	0	0
	Corporates - Of Which: SME Retail	0		18	8	0	0	15		28	19	0	0
	Retail - Secured on real estate property	6	1	6	3	2	0	6	1	6	3	2	0
	Retail - Secured on real estate property - Of Which: SME	ī	i i	i	n n	0	0	i	i i	i	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-Si	6	1	6	3	2	ō	6	1	6	3	2	ō
	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 IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0 0	0	0	0	0	0	0
	Institutions Corporates	12 2.374	62	11 2.041	2.357	0	69	12 2.848	0 58	12 2.315	2,655	0	72
	Corporates - Of Which: Specialised Lending	2,374	0.2	2,041	2,337 N	0	0	2,040	0	2,313	2,033	0	0
	Corporates - Of Which: SME	562	6	494	346	0	9	693	7	596	457	0	12
	Retail	65	10	63	29	7	4	63	10	60	26	6	4
	Retail - Secured on real estate property	63	10	63	29	7	4	60	10	60	26	6	3
LINITED CTATES	Retail - Secured on real estate property - Of Which: SME	11	4	11	6	2	2	11	4	11	5	2	2
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SI	52	6	52	23	4	2	50	6	50	22	4	2
	Retail - Qualifying Revolving	2	0	0	0	0	0	2	0	0	0	0	0
	Retail - Other Retail	1	0	0	0	0	0	1	0	0	0	0	0
I	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	1	0	0	0	0	0
l	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
I	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	135	0	132	49 335	0	0	168 340	0	165	68 336	0	0
	Corporates Corporates - Of Which: Specialised Lending	266	0	247	335	0	5	340	0	298	336	0	6
	Corporates - Of Which: SME	15	0	0		0	0	15	0		4	0	0
	Retail	6	i	6	3	0	0	6	1	6	3	0	0
	Retail - Secured on real estate property	6	i	6	3	ō	ō	6	1	6	3	ō	ō
CDATAL	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
SPAIN	Retail - Secured on real estate property - Of Which: non-S	5	1	5	2	0	0	5	1	5	2	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
	Equity Other non credit-obligation assets	0	- 0	0	0	0	0	0	0	0	0	0	-
	IRB Total												_

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central ba Institution	nks and central governments	0	0	0	0	0	0 0	0	0	0	0	0	0
	Corporate		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate	Corporates - Of Which: Specialised Lending	0	0	0	ů .	0	0	0	0	0	0	0	o o
		Corporates - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	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
Other Countries		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Other Countries		Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving 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	
		Retail - Other Retail - Of Which: non-SME	0	0	0	ů .	0	0	0	0	0	0	0	o o
	Equity	read - Cora read - Or What and Care	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Other nen	credit-obligation accepts	_				_		_				_	

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	210	0	210 37	24	0	0	235	0	235	30	0	0
	Corporates	42	0	37	52	0	2	40	0	41	56	0	2
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0		0		0	0	0
	Retail		0			0	0				,	0	
	Retail - Secured on real estate property	3	0	2		0	0	2		5		0	0
	Retail - Secured on real estate property - Of Which: SME	ő	ő	ő	ô	ő	ő	ô	ő	ô	ô	ő	ŏ
BELGIUM	Retail - Secured on real estate property - Of Which: non-Si	3	0	3	1	0	0	2	0	2	1	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												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>2</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
Country of Counterpart 8	Control lawks and control governments  Corporates: Of Which: Specialised Lending  Corporates: Of Which: Specialised Lending  Corporates: Of Which: SPE  Retail - Secured on real entate properly  Retail - Secured on real entate properly  Retail - Could from Retail - Of Which: SPE  Retail - Other Retail - Of Which: SPE  Retail - Code Retail - Of Which: SPE  Retail - Code Retail - Of Which: SPE	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	00000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Other non credit-obligation assets												
	IR8 Total												

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central bas Institution	nks and central governments		0	0	0	0 0	0	0	0	0	0	0	0
	Corporates			0	0	0	0	0	0	0	0	0	0	0
	Corporates	Corporates - Of Which: Specialised Lending	ő	ő	ő	ő	ő	ő	ő	ő	ő	ŏ	0	ő
		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
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country or counterpart 5		Retail - Secured on real estate property - Of Which: non-Si		0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving 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	, i	0	
1		Retail - Other Retail - Of Which: non-SME	0	0	1 0	ň	0	0	0	0	1 0	ň	1 0	1 0
	Equity	Retail • Other Retail • Of Willot: Hot-She		0	0	0	0	0	0	0	0	0	0	0
	Other non	credit-obligation assets				-								
	IRB Total													

							IRB Ap	proach					
				As of	30/09/2020					As of :	31/12/2020	ı	l l
		Original	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustments
	(min ELR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates		0		0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	i i	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	o o	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	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
Country of Counterpart 10	Retail - Secured on real estate property - Of W		0	0	0	0	0	0	0	0	0	0	0
Country or Counterpart 10	Retail - Secured on real estate property - Of W	thich: non-St	0	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 - Other Retail - Of Which: SME		0		0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	, and a	0		0	0	0	0	0	0		0	0
	Retail - Other Retail - Of Which: non-sME Equity	ů	0	ů	ň	0	1 0	0	1 0	0	ň	0	0
	Other non credit-obligation assets		i i	Ů	-	Ů	Ů	Ů	Ů	Ů		i i	i i
	IRB Total												

							IRB Ap	proach					
				As of 3	1/03/2021					As of 3	0/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provision
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	5,896	0	5,783	1,261	0	1	5,453	0	5,367	1,193	0	1
	Corporates	26,236	1,536	21,017	17,452	0	1,114	26,537	1,705	21,173	17,297	0	1,051
	Corporates - Of Which: Specialised Lending	915	19	885	823	0	25	1,033	73	985	822	0	29
	Corporates - Of Which: SME	12,159	1,086	11,321	7,674	0	690	12,117 52,026	1,309	11,330	7,477		752
	Retail	53,173	2,611 2,294	50,820 46,994	13,183	1,674	828	52,026 46,361	2,260 1.958	49,719	12,762	1,449	853 620
	Retail - Secured on real estate property	47,530 10,534	2,299 832	10,598	10,812 2.362	1,499	602 196	96,361 10.164	751	45,844 10.227	10,381 2,231	1,294 514	220
Consolidated data	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-		1.462	10,598 36,396	2,362 8,450	939	406	36.197	1.207	35.617	2,231 8.150	780	400
	Retail - Qualifying Revolving	2,657	56	1,205	290	26	100	2,642	51	1,217	288	23	18
	Retail - Other Retail	2,985	261	2,622	2.081	149	202	3.023	251	2,657	2.093	133	216
	Retail - Other Retail - Of Which: SMF	2,983	235	1.961	1.177	136	170	2,341	226	1.978	1.167	121	188
	Retail - Other Retail - Of Which: non-SME	664	255	661	904	136	22	683	250	679	926	121	70
	Retail - Uther Retail - Ur Which: non-SME Equity	004	20	961	0	13		0 000	23	3/9	0	12	
	Other non credit-obligation assets	ŭ	Ů	Ů	0	- i		Ů	Ů	Ů	0	, i	
	IRB Total <sup>2</sup>				31.896						31.252		

							IRB Ap	proach					
				As of 3	31/03/2021					As of	30/06/2021		
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Valide		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	375	0	363	46	0	0	334	0	326	46	0	0
	Corporates	12,976	687	10,554	7,976	0	518	12,988	785	10,541	7,844	0	516
	Corporates - Of Which: Specialised Lending	387	0	365	270	0	1	448	54	408	222	0	8
	Corporates - Of Which: SME	8,105	438	7,829	5,546	0	352 566	8,245	598	7,897	5,471	0	420
	Retail	29,269	1,766	26,991	8,445	914 739	566 373	28,963	1,438	26,697	8,156	721	600
	Retail - Secured on real estate property	23,650	416	23,165 3.867	6,075 954	184		23,321 3.762	1,139	22,823 3.762	5,775 898	565	398
TRELAND	Retail - Secured on real estate property - Of Which: SME	3,869 19.782				189	111 262		343 796			151 415	125
11120 1110	Retail - Secured on real estate property - Of Which: non-St Retail - Qualifying Revolving	2,646	1,036 55	19,298 1.205	5,121 290	355 26	262	19,559 2.631	796 50	19,061 1,217	4,877 288	23	273 17
	Retail - Qualifying Revolving Retail - Other Retail	2,696	259	2,622	2,081	26 149	171	3,011	248	2,657	288	133	185
	Retail - Other Retail Retail - Other Retail - Of Which: SME	2,9/3	259	1,961	1,177	149	1/1	2,331	248	1,978	2,093	133	185
		662	25	1,961	904	130	30	2,331 680	24	1,978	926	121	159 26
	Retail - Other Retail - Of Which: non-SME Equity	002	23	901	904	13	0	000	24	0/9	920	12	20
	Other non credit-obligation assets	0			0			0			0		
	IRB Total												

								IRB Ap	proach					
					As of 3	31/03/2021					As of	0/06/2021		
			Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central b	anks and central governments	0	0	0	0	0	0	0 549	0	0 547	0 224	0	0
	Corporate		902 7.257	749	6.226	309 4,560		398	7.336	767	6.243	4,354		373
	Corporati	Corporates - Of Which: Specialised Lending	460	749	6,226 452	4,560 502	0	398	7,336 508	/6/	6,243 500	4,354 541	0	3/3
		Corporates - Of Which: SME	2,355	626	2.756	1.569	0	274	2.282	621	2.722	1.523		282
	Retail	Corporates - Or Wilder Street	23.734	820	23.668	4.666	795	108	22,900	801	22.866	4,540	717	120
		Retail - Secured on real estate property	23,718	819	23,668	4.666	746	107	22,894	799	22,866	4,540	717	119
		Retail - Secured on real estate property - Of Which: SME	6.642	411	6,708	1,398	373	50	6.380	402	6,443	1,324	360	57
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: non-Si	17,076	408	16,960	3,268	373	57	16,504	396	16,423	3,216	357	62
		Retail - Qualifying Revolving	6	0	0	0	0	0	6	0	0	0	0	0
		Retail - Other Retail	10	1	0	0	0	1	10	2	0	0	0	1
		Retail - Other Retail - Of Which: SME	8	1	0	0	0	1	8	1	0	0	0	1
		Retail - Other Retail - Of Which: non-SME	2	1	0	0	0	0	2	1	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		credit-obligation assets												
	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 Ap	proach					
				As of 3	31/03/2021					As of 3	80/06/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,305	0	1,303	200	0	0	1,387	0	1,385	204	0	0
	Corporates	760	0	625	793	0	19	892	0	694	885	0	16
	Corporates - Of Which: Specialised Lending	0	0	0 28	0	0	0	0	0	0	10	0	0
	Corporates - Of Which: SME Retail	15		28	19			0		18	10		
	Retail - Secured on real estate property		1	6	3	2	0	6	0	5	2	0	0
	Retail - Secured on real estate property - Of Which: SME	1			3	2	0	1	0	3			0
FRANCE	Retail - Secured on real estate property - Of Which: non-S	÷	1	÷	2	2	0	ê	0	÷	1		
	Retail - Qualifying Revolving	ı ö		0			0		0		n n		
	Retail - Other Retail	o o	0	0	0	0	0	n	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	o o	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	o o	0	0	0	0	0	0	0	0	0
	Equity	ō	ō	ō	ō	ō	ō	ō	ō	ō	0	ō	ō
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value:		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	51	0	50	16	0	0	20	0	20	4	0	0
	Corporates	2,784	50	2,400	2,765	0	75	2,704	75	2,406	2,732		59
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	718 61	10	622	468 26		12	656 59	45 10	608 57	400	0	13
			10	59 59		6	3	59	10		25 25	6	1 1
	Retail - Secured on real estate property	59	10	10	26	6	3	10	9	57	25	6	1 1
UNITED STATES	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Si	10		49	4 22	2		47	3	10 47	21		
OHITED STRIES		49	6	49	22		0	4/		4/	21	9	
	Retail - Qualifying Revolving Retail - Other Retail	2			0	0	0	- 4	0	0	0		
	Retail - Other Retail - Of Which: SME				0		0				0		
	Retail - Other Retail - Of Which: non-SME				0		0				0	0	
	Recas - Other Retas - Of Which: non-SME Equity				0		0				0		
	Other non credit-obligation assets	0									0		
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2021					As of	80/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min ELR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value:		Of which: defaulted	provisions
SPAIN	Certaria banks and central governments Compresses Compresses Compresses Retail Retail - Second or rest details prepari Retail - Second or rest details prepari Retail - Second or rest details prepari Retail - Second or rest detail people Retail - Commission - Commissio	228 369 0 15 7 6 1 5 0	0 0 0 2 2 0 1 0 0 0 0	2255 3477 0 5 6 6 1 5 0 0	105 375 0 4 3 3 0 2 0	0 0 0 1 1 0 1 0	0 6 0 1 1 0 0	246 290 0 16 7 6 1 5 0	0 0 0 1 1 0 0 0 0 0	242 273 0 4 6 6 1 5 0	0 117 296 0 4 2 2 0 0 0	0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 1 0 0 0 0 0
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

		1						IRB Ap	nroach					
					As of	31/03/2021		2100 Ap	prouch		As of	30/06/2021		
			Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
		ks and central governments	0	0		0	0		0	0	0	0	0	0
	Institutions Corporates		0	0	0	0	0	0	0		0	0	0	
	corporates	Corporates - Of Which: Specialised Lending	0	ő	ő	0	ő	ő	ő	ő	ő	ő	ő	ŏ
		Corporates - Of Which: SME	0	ō	ō	0	ō	ō	ō	0	ō	0	0	ō
	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
Other Countries		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0		0	0	0	0
Odici Codititics		Retail - Secured on real estate property - Of Which: non-Si Retail - Qualifying Revolving	0	0	0	0		0	0	0	0	0	0	0
		Retail - Other Retail	0			0			0	0	0	0	0	
		Retail - Other Retail - Of Which: SME	0	ő	ő	0	ő	ő	ő	ő	ő	ő	ő	ŏ
		Retail - Other Retail - Of Which: non-SME	ō	ō	ō	0	ō	ō	ō	ō	ō	ō	ō	ō
	Equity		0	0	0	0	0	0	0	0	0	0	0	0

	Original		As of 3	1/03/2021						30/06/2021		
	Original	Bick experies amount Yalus										
		Exposure*	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustments and
(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
		0			0	0		0			0	0
	42	0		39	0	2	62	0		68	0	1
	0	0		0	0	0	0	0	0		0	0
Retail	3	0	2	1	0	0	3	0	3	ĭ	0	0
	2	ō	2	i	ō	ō	3	ō	3	1	ō	ō
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	2	0	2	1	0	0	3	0	3	1	0	0
	0	0		0	0	0	0	0	0	0	0	0
	0	0		0	0	0	0	0	0	0	0	0
	0	0		U	0	0	0	0	0	Ü		0
Retail - Other Retail - Of Which: non-SME Equity	0	0		0		0	J		0			0
			0			0			0		-	-
IRB Total												
Int Co Re	statetons  proposes - O' Witch-Specialed Lending	statisticos  2-20	statistics 20 cm control (Special and Special and Spec	### control of the co	### Annual Control of the Control of	### estate	### extentions   34Q   0 24Q   33   0   0	Act   Control   Control	### Action Comparison of Which Special and Exemplary of Which SPEC   20	### detail - Come Reals - Of Which; DRE   Detail - Of Which; DRE   Deta	setherions 242 0 242 33 0 0 0 277 0 0 277 31 20 279 279 279 279 279 279 279 279 279 279	sethertone  2Q 0 24C 33 0 0 2 227 0 0 227 31 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

							IRB Ap	proach					
				As of 3	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
Country of Counterpart 8	Control la lank and control governments  International  Corporate - Of Whith Specialistic Lending  Corporate - Of Whith Specialistic Lending  Corporate - Of Whith Specialistic Lending  Retail - Secured on red staffs property  Beath - Secured on red staffs property  Beath - Secured on red staffs property  Beath - Countries Revening  Beath - Countries Revening  Beath - Countries Revening  Beath - Countries Revening  Beath - Countries Countries - Of Whith Staff  Beath - Countries - Of Whith Staff	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0000000000000	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
Country of Counterpart 9	Control lawks and control governments Institutions Corporation Retail Secured on real entities properly Secured Secured corporation Retail Secured corporation Retail	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000	0	0	00000000000
	Equity Other non credit-obligation assets	0	ů	0	0	0	0	0	°		0	· ·	0
	IRB Total	(1) Original ex	ogure unlike Ev	nosure value is r	eported before taking it	nto account any	effect due to cres	dit conversion f.	actors or credit ri	sk mitigation ter	minues (e.n. substitutio	on effects)	

							IRB Ap	proach					
				As of 1	31/03/2021					As of 1	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0 0	0	0	0	0	0	0	0 0	0	0	0
	Corporates Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	o o	0	0	0	ō	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S	0	0	0	0	0	0	0	0	0	0	0	0
country or counterpart 10	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 Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
l	Equity	0	0	ő	0	0	ő	ō	ō	ő	ō	0	ő
	Other non credit-obligation assets												
ı	IRB Total												



General governments exposures by country of the counterparty

							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	h negative fair value			Risk weighted
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	exposure amount
[ 0 - 3M [	Austria													
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f 10Y - more Total	Belgium	0 7 128 71 131 506 0	0 7 1128 71 131 506 0	0 0 0 0 0	0 0 0 0 0	0 7 128 71 131 506 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[ 0 - 3M	Bulgaria		343	J	,	513	·	Ţ		·		,	·	
130' - more	Cyprus													
[ 0 - 3M [	Czech Republic													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Denmark													
To - 3M	Estonia													



General governments exposures by country of the counterparty

							Bank of Ireland Group p							
						Dire	As of 31/12/2020 ct exposures							
	( ) ( ( )			On balance sl	1eet	Dife	ct exposures		Deriva	tives		Off balan	ice sheet	_
	(min EUR)			On Balance 31					Berrya	aves .		Off-balance sh		
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
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	exposure amount
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f Total	Finland													
[ 0 - 3M [	France	0 0 171 0 554 355 0	0 0 171 0 554 355 0	0 0 0 0 0	0 0 0 0 0	0 0 171 0 554 355 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[ 0 - 3M [	Germany					3,33								
Total   Tota	Croatia													
[ 0 - 3M	Greece													
[ 0 - 3M	Hungary													
[ 0 - 3M [	Ireland	0 8 691 467 1,151 4,527 924 7,768	0 8 691 467 1,151 4,524 923 7,764	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 453 1,144 657 178 2,432	0 8 691 14 7 3.867 746 5,332	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 126 17 0 0 0 1	0 1 0 0 0 0 0	16
[ 0 - 3M	Italy	0 0 0 0 0 11	0 0 0 0 0 0 11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 11	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
13Y - 20Y   110Y - more Total [0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [10Y - more Total	Latvia	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0	U
Total	1	0	0	0	0	0	0	0	0	0	0	0	ŏ	0



General governments exposures by country of the counterparty

							Bank of Ireland Group p As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	ice sheet	
	(min 221)							Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	derivative financial assets	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	
[ 0 - 3M [	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 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Luxembourg													
[ 0 - 3M [	Malta													
To - 3M	Netherlands	0 0 0 0 0 55 0	0 0 0 55 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[ 0 - 3M [	Poland	0 0 0 9 51 33 0	0 0 9 51 33 0	0 0 0 0 0	0 0 0 0 0	0 0 0 9 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
To - 3M	Portugal	0 83 0 29 274 82 0	0 83 0 29 274 82 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 - 3M [	Romania													
[ 0 - 3M	Slovakia	0 0 0 4 0 0	0 0 4 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
10 - 3M    10 - 3M    13M - 1Y    11Y - 2Y    12Y - 3Y    13Y - 5Y    15Y - 10Y    110Y - more	Slovenia	0 0 0 66 58 44 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 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



General governments exposures by country of the counterparty

		Bank of Ireland Group pic  As of 31/12/2020												
						Dire	et exposures							
				On balance sl	heet	Dife	t exposures		Deriva	tives		Off balar	re sheet	
	(mln EUR)			Oil balance si	ileet				Deliva	LIVES				
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
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	exposure amount
[ 0 - 3M [	Spain	0 0 0 23 186 836 0	0 0 0 23 186 836 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 23 186 836 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
To - 3M	Sweden	2002	3,043	·		2/43	J	·	·	Ÿ		J	v	J
[ 0 - 3M [	United Kingdom	0 231 58 0 0 0 0 0 289	0 231 58 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 231 58 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 0 0 0	0 0 0 0 0	0
[ 0 - 3M [	Iceland			-	-	-						_	_	
[ 0 - 3M [	Liechtenstein													
To - 3M	Norway													
[ 0 - 3M [	Australia													
[ 0 - 3M [	Canada													
10 - 3M    10 - 3M    13M - 1Y    11Y - 2Y    12Y - 3Y    13Y - 5Y    15Y - 10Y    110Y - more	Hong Kong													



General governments exposures by country of the counterparty

							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
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	exposure amount
TO - 3M     T 3M - 1Y     T 1Y - 2Y     T 2Y - 3Y     T 3Y - 5Y     T 10Y     T 10Y - more   T 10T	Japan													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	u.s.	0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
Total	China					_								-
[ 0 - 3M   [ 3M - 1Y   [ 11 Y - 2Y   [ 27 - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	Switzerland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Other advanced economies non EEA													
Total  [ 0 - 3M [	Other Central and eastern Europe countries non EEA													
[ 0 - 3M [	Middle East													
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Latin America and the Caribbean													



General governments exposures by country of the counterparty

Bank of Ireland Group plc

								bank or freiand droup p	pie						
								As of 31/12/2020							
							Direc	ct exposures							
		(min EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
I		(											Off-balance sl	heet exposures	
									Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
	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
	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa													
	TO - 3M	Others	0 0 219 66 140 231 0	0 0 219 66 140 231 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 219 66 140 231 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

(5) Residual countries not reported separately in the Transparency exercise

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Belize, Bolivia, Beaut, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Genada, Gustemala, Guyana, Haitl, Honduras, Jamaica, Mexico, Nicaragua, Panama, Panaguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cuyman Islands, Cuba, French Gulana, Guadeloupe, Mertinique, Puento Rico, Saint Barthélemy, Turks And Caiccos Islands, Virgin Islands (British), Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswanas, Burkma Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Citre D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritaus, Maurit

- (6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (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.



General governments exposures by country of the counterparty

							Bank of Ireland Group p	olc						
							As of 30/06/2021							
						Dire	ct exposures							
	(min EUR)			On balance si	heet				Deriva	tives		Off balar	ıce sheet	
												Off-balance sh	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			_
											•			
														Risk weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	PIOVISIONS	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
] ME - 0														
[3M - 1Y[ [1Y - 2Y[														
[ 2Y - 3Y [ [3Y - 5Y [	Austria													
[5Y - 10Y [ [10Y - more														
Total		0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y		0 178 0	0 178 0	0	0	0 178 0	0	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [	Belgium	371 241	371 241	0	0	0 371 241	0	0	0	0	0	0	0	
[10Y - more Total		790	790	0	0	790	0	0	0	0	0	0	0	0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y														
[3Y - 5Y ] [5Y - 10Y ]	Bulgaria													
[10Y - more Total														
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
7 2Y - 3Y F F3Y - 5Y F	Cyprus													
	4													
[ 0 - 3M [ [ 3M - 1V [														
[ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y	Czech Republic													
Total   To - 3M     T 3M - 1Y     T 1Y - 2Y     T 2Y - 3Y														
[ 1Y - 2Y [	Denmark													
137 - 5Y														
Total 「 0 - 3M 「														
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y	Estonia													
[5Y - 10Y [	Estolila													
Total	1													



General governments exposures by country of the counterparty

							Bank of Ireland Group p							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
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	exposure amount
[ 0 - 3M   [ 13M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Finland													
[0 - 3M] [13M - 1Y] [11Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	France	0 0 170 272 533 210 0	0 0 170 272 520 210 0	0 0 0 0 25 0 0	0 0 0 0 0	0 0 170 272 508 210 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
0 - 3M     13M - 1Y     11	Germany	337				5,555		-		-				
Total	Croatia													
[ 0 - 3M [	Greece													
To - 3M	Hungary													
[ 0 - 3M [	Ireland	0 389 752 672 1,336 4,520 324 <b>7,993</b>	0 388 752 672 1,336 4,517 323 7,989	0 0 0 0 0 0 20 <b>20</b>	0 0 0 0 0	0 0 435 671 426 892 276 2,700	0 388 316 1 909 3.626 28 <b>5,269</b>	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 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 0 0 0 0 1 1	0 0 0 0 0	14
[ 0 - 3M [	Italy	0 0 0 0 0 10 0	0 0 0 0 0 10	0 0 0 0 0	0 0 0 0 0	0 0 0 0 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
10 - 3M   10 - 3M   13M - 1Y   11Y - 2Y   12Y - 3Y   13Y - 5Y   15Y - 10Y   110Y - more	Latvia	0 0 28 0 0 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 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 0 0 0	0 0 0 0 0 0	0



General governments exposures by country of the counterparty

							Bank of Ireland Group p							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)		_	On balance sl	ieet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
Residual Placulity	Country / Region	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets	of which: Financial assets at fair value through other	or which: Financial assets at		Noticed course	Committee consumb	Notional amount		110131013	
				held for trading	designated at fair value through profit or loss	comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
10 - 3M I		0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M [	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	
	Lidiadila	0 34 0	0 34	0	0	0 34	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [ [3M - 1Y [		34	34	ő	ŏ	34	ő	ő	ő	ő	ő	ő	ő	0
[ 3M - 1Y [														
[5Y - 10Y ]	Luxembourg													
[10Y - more Total														
[ 0 - 3M [														
[ 1Y - 2Y [	Malta													
I 10Y - more		0	0	0	0	0		0		0	0	0	Δ.	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Netherlands	0 55 0	0 55 0	0 0	0 0 0	0 55 0	0 0	0	0	0	0	0	0	
Total		0 55	0 55	0	0	0 55	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]		0	0 0	0 0	0	0 0	0	0 0	0	0	0	0	0 0 0	
1 27 - 37 I 1 28 - 57 I	Poland	9 60 40	9 60 40	0	0	9 60 40	0	0	0	0	0	0	0	
Total		0 109	40 0 109	0	0 0	40 0 109	0	0	0	0 0	0	0 0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	
1 17 - 27 I 1 27 - 37 I 137 - 57 I	Portugal	290 0	290 0	0	0	290 0	0	0	0	0	0	0	0	
Total	=	128 0 <b>418</b>	128 0 <b>418</b>	0	0	128 0 <b>418</b>	0 0	0 0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]		410	410	Ů		410					,	ŭ		, and the second
[ 1Y - 2Y [	Romania													
15Y - 5T   15Y - 10Y   110Y - more Total														
Total 「0 - 3M 「 「3M - 1Y 「	1	0	0	0	0	0 0	0	0	0 0	0	0	0	0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Slovakia	0 4	0 4	0	0	0 4	0	0	0	0	0	0	0	
[5Y - 10Y ]		0	0	0	0	0 0	0	0 0	0	0 0	0 0 0	0	0 0 0	
Total  To - 3M F		4	4	0	<b>0</b>	4	0	0	0	0	0	0	0	0
[ 0 - 3M [	Slovenia	66 0	66 0	0	0	66 0	0	0	0	0	0	0	0	
13Y - 5Y I 15Y - 10Y I	Sioveilla	38 57 0	38 57 0	0	0	38 57 0	0	0	0	0	0	0	0	
I 10Y - more Total		161	161	0	ő	161	ő	0	ŏ	ő	ő	ŏ	ŏ	0



General governments exposures by country of the counterparty

							Bank of Ireland Group p							
							As of 30/06/2021							1
						Dire	ct exposures							
	(min EUR)			On balance si	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
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	exposure amount
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f Total	Spain	0 0 22 0 490 619 0	0 0 22 0 490 619 0	0 0 0 0 0	0 0 0 0 0	0 0 22 0 490 619 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more	Sweden													
[ 0 - 3M     13M - 1Y     11 - 2Y     12Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more	United Kingdom	237 0 60 0 0 1 12 7	237 0 60 0 0 12 0	0 0 0 0 12 7	0 0 0 0 0 0	0 0 0 0 0	237 0 60 0 0 0 297	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0	0 1 0 0 0	0 0 0 0 0	0
[ 0 - 3M	Iceland													
[ 0 - 3M [	Liechtenstein													
To - 3M	Norway													
[ 0 - 3M [	Australia													
[ 0 - 3M [ 13M - 1Y [ 11Y - 2Y [ 12Y - 3Y [ 13Y - 5Y [ 15Y - 10Y [ 10Y - more	Canada													
10 - 3M    13M - 1Y    11Y - 2Y    12Y - 3Y    13Y - 5Y    15Y - 10Y    110Y - more	Hong Kong													



General governments exposures by country of the counterparty

							Bank of Ireland Group p							
							As of 30/06/2021							1
						Dire	ct exposures							
-	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
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	exposure amount
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Japan													
[ 0 - 3M [	u.s.	0 1 0 0 0 0	0 1 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 1 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[ 0 - 3M [	China													
[ 0 - 3M [	Switzerland													
[ 0 - 3M	Other advanced economies non EEA													
[ 0 - 3M [	Other Central and eastern Europe countries non EEA													
[ 0 - 3M	Middle East													
Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

Bank of Ireland Group plc

								bank or freiand Group p	5.0						
								As of 30/06/2021							
							Direc	ct exposures							
		(min EUR)			On balance si	heet				Deriva	tives		Off balar	nce sheet	
													Off-balance sl	heet exposures	
									Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
Residual I	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
[0-3 [3M- [1Y-: [2Y-: [3Y-: [5Y-1	1 1 7 7 2 2 7 7 3 7 7 5 7 7 10 7 7	Africa													
[ 0 - 3	3M [ - 1Y [ - 2Y [ - 3Y [ - 5Y [ - 10Y [ - more	Others	0 52 175 27 138 210 0	0 52 175 27 138 210 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 52 175 27 138 210 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) or sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the extensive substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This tem does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

  (3) Residual countries not reported separately in the Transparency exercise

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Belize, Bolivia, Beaut, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Genada, Gustemala, Guyana, Haitl, Honduras, Jamaica, Mexico, Nicaragua, Panama, Panaguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cuyman Islands, Cuba, French Gulana, Guadeloupe, Mertinique, Puento Rico, Saint Barthélemy, Turks And Caiccos Islands, Virgin Islands (British), Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswanas, Burkma Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Citre D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritaus, Maurit

- (6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (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.



Performing and non-performing exposures Bank of Ireland Group plc

i					As of 30/09/2020	)								As of 31/12/202	:0			
		Gre	oss carrying amo	unt			ed impairment, a fair value due to		Collaterals and financial quarantees		Gross o	carrying amou	unt		Accumulat changes in provisions	ed impairment, a fair value due to	ccumulated credit risk and	Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perforr	ming <sup>1</sup>	On performing	On non-perforr	ning exposures <sup>3</sup>	received on non- performing		Of which performing but past due >30	Of w	hich non-perforr	ming <sup>1</sup>	On performing	On non-perform	ning exposures <sup>3</sup>	guarantees received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage	exposures <sup>2</sup>		Of which Stage	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures <sup>2</sup>		Of which Stage	exposures
Cash balances at central banks and other demand deposits	10,602	0	0	0	0	0	0	0	0	10,577	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	17,398	0	0	0	0	9	0	0	ه د
Central banks	0	0	0	0	0	0	0	0	0	(	0	0	0	c		0	(	o o
General governments	12,381	0	0	0	0	2	0	0	0	12,362	0	0	0	c	2	0	(	o 0
Credit institutions	4,847	0	0	0	0	1	0	0	0	4,958	0	0	0	C	4	0	(	J 0
Other financial corporations	63	0	0	0	0	0	0	0	0	58	0	0	0	0	2	. 0	(	o 0
Non-financial corporations	20	0	0	0	0	0	0	0	0	21	. 0	0	0	c	(	0	(	J 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	4 2,427
Central banks	1,266	0	0	0	0	0	0	0	0	1,288	0	0	0	c		0	(	0 0
General governments	92	0	0	0	0	4	0	0	0	98	0	2	0	c	1	0	(	) 0
Credit institutions	1,111	0	0	0	0	1	0	0	0	1,008	0	0	0	c	1	0	(	э о
Other financial corporations	1,002	1	5	5	5	8	2	2	1	980	0	5	5	5	į <u>c</u>	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	6 576
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	7 493
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	4 520
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	6 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	9 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	9 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	4 2,427
OFF-BALANCE SHEET EXPOSURES	15,261		144	132	132	82	3	2	0	16,070		113	111	111	97	2	1	. 0

<sup>10</sup> For the definition of non-performing opposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 3 January 2015, ANNEX V, Part 2-Template related instructions, subtiles 29
10 Institutions report here collective allowances for incurred but not reported issoes (instruments at anomised cost) and changes in fair value of the forming exposures to the condition of non-performing exposures for function assets, included inpairments and excumulated exposures are conditioned in the condition of non-performing exposures (templates F 18.00 / F 19.00), which follows a sign convention below on conditional condition, the production of the performing exposures and the sign convention, the production of the condition of the performance in th



#### Performing and non-performing exposures

Ī					As of 31/03/202:	1								As of 30/06/202	1			
		Gro	ess carrying amo	unt			ed impairment, a fair value due to		Collaterals and financial		Gross	carrying amour	nt <sup>5</sup>			ed impairment, ac fair value due to		Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perform	ning <sup>1</sup>	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	guarantees received on non- performing		Of which performing but past due >30	Of wh	nich non-perfori	ming <sup>1</sup>	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	guarantees received on non- performing
		days and <=90 days		Of which: defaulted	Of which Stage	exposures		Of which Stage	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures		Of which Stage	exposures
(min EUR)  Cash balances at central banks and other demand deposits	21,722	0	0	0	0	0	0	0	0	24,884		0	derdanca	0	10	0	0	0
Debt securities (including at amortised cost and fair value)	17,777	0	0	0	0	6	. 0	0		17,674		0					0	
Central banks	, 0	0	0	0	0	0	0	0	0	,	0	0		0		0	0	o
General governments	12,461	0	0	0	0	2	0	0	0	12,667	0	0	(	0	3	. 0	0	o
Credit institutions	5,238	0	0	0	0	1	. 0	0	0	4,913	0	0	(	0	1	. 0	0	0
Other financial corporations	57	0	0	0	0	2	0	0	0	72	. 0	0	(	0	2	0	0	0
Non-financial corporations	22	0	0	0	0	0	0	0	0	22	. 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
General governments	103	0	0	0	0	1	. 0	0	0	105	0	0	C	0	1	. 0	0	0
Credit institutions	1,164	0	0	0	0	0	0	0	0	1,215	0	0	(	0	C	0	0	0
Other financial corporations	1,058	0	4	4	4	10	1	1	. 1	1,295	0	3	3	3 3	10	1	1	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	4 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	9 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	of non-performing ex	125	123	123				o	16,074		124	122	122	81	. 2	1	0

<sup>(1)</sup> for the definition of non-performing eposures please refer to COMMISSION IPREMENTING REGULATION (EU) 2015;227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtile 29
(2) institutions report here collective allowances for incurrend but not reported losses (instruments at a mortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at a fair value other than FFT)
(3) institutions report here exported instructions for financial assets, individually and collective-deliversel for famous assets and successful famous assets, individually and collective-deliversel for famous assets, individually and collective-deliversel famous assets and successful famous asset



#### Forborne exposures

Ī			As of 30/	09/2020					As of 31/	12/2020		
	Gross carry exposures measures	ring amount of with forbearance	Accumulated in accumulated clude due to crumore for forbearance measurements.	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc			ring amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	xposures with
(min EUR)		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
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	o
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- nerforming 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>&</sup>lt;sup>C)</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.



#### Forborne exposures

Bank of Ireland Group plc

			As of 31/	03/2021					As of 30/	06/2021		
		ying amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated in accumulated clude due to crumore for forbearance me	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	xposures with
(min EUR)		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
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	o	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	C	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	C	0	
Non-financial corporations	0	0	0	0	0		0	0	0	C	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	C	0	0
General governments	0	0	0	0	0	0	0	0	0	C	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	C	0	0
Other financial corporations	2	1	1	0	1	0	37	1	2	C	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- nerforming exit criteria	1,072						1,201					

<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

(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 F18.00 / F19.00), 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
Bake of Ireland Group pic

İ			As of 3	0/09/2020					As of 31	1/12/2020					As of 3:	L/03/2021					As of 30	/06/2021		
	Gross can	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross can	rying amount				Accumulated	Gross can	rying amount				Accumulated
(min EUR)		Of which: non- performin		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which: non- performin		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- perform		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which: non- performir		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative
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 guarrying	116	3	3	116	3	0	100	3	3	100	3	0	106	3	3	106	4	0	108	1	1	108	3	0
C Manufacturing	4,352	111	111	4,251	117	0	4,035	81	80	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	0	0	151	1	0	176	0	0	176	1	0	169	0	0	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	2,370	141	141	2,370	131	0	2,508	105	105	2,508	100	0	2,463	111	111	2,463	92	0
H Transport and storage	1.022	70	70	1.022	61	0	995	74	74	995	69	0	1.014	77	77	1.014	70	0	976	137	137	976	77	
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
3 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	5	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	1.077	1.075	8.414	473	0	8.807	1.112	1.106	8.807	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	25	0	817	64	64	817	24	0	1.048	59	59	1.014	23	0	840	62	55	840	25	0
Loans and advances	27.427	2.043	2.040	27.326	1.209	0	27.522	2.041	2.027	27,398	1.464	0	28.637	2.045	2.029	28,445	1.441	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 opposites" 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 (6.0.1), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (CI) to 080 (2014 - 11 to 3 objectively reporting.



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

			As of 31/09/2020					As of 31/12/2020					As of 31/03/2021					As of 30/06/2021		
	Loans and advance	es	AS 01 31/05/2020			Loans and advance	8	AS 01 31/12/2020			Loans and advance	3	AS 01 31/03/2021			Loans and advanc	8	AS 01 30/00/2021		
		Performing		Non-performing			Performing		Non-performing			Performing		Non-performing			Performing		Non-performing	
(min EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	81,117	76,588	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 60% 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	6,658		597	339	5,624	5,197		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	2,263	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.



### islative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

ſ								44 44 25	/09/2020															10.013	1/12/2020							
	Gross :	carrying amount								airment, accumul	lated megative cha	nges in fair val	ae due to credit ris	*	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	i carrying amount								sairment, accum	nulated negative ch	anges in fair val	e due to credit ris	k	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-performi	ng Of which: soposuns with forbarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbarance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-parform	Of which: exposures with forboarance measures	Of which: Unificely to pay that are not past-due c= 50 days	Public guirantee necessed in the context of the COVID-19 crisis	Inflows to non- performing exposures		Performing	Of which exposures with fortwarance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposures with forbassince measures	Of which: Unitally to pay that are not past-due or past-due c= 90 days		Performing	Of which: exposures w forbeissnos measures	Of which: ith Instruments with significant increase in credit risk sinor initial recognition but not credit- impained (Stape 2)	Non-perform	Of which: exposures with forbairance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guirantee neceived in the context of the COVID-19 onsis	Inflows to non- performing exposures
Loans and advances subject to active EBA-compliant monitoria	4,986	4,533	203	1,401	453	272	224	145	79	12	50	66	46		0	60	1,218	1,159	26	829	59	14	43	27	23	3	20	4	1	2	0	32
of which: Households	2,534	2,246	98	258	296	161	211	53	20	3	9	33	22	7	0	54	361	324	10	36	57	14	42	7	3	0	1	4	1	2		32
of which: Collateralised by residential immovable property	2,396	2,124	91	241	272	150	206	43	13	2	6	30	20	6	0	53	348	292	10	33	56	13	42	4	1	0	0	3	1	2		31
of which: Non-financial corporations	2,373	2,206	105	1,140	167	110	13	92	50	9	41	34	23	2	0	6	820	818	16	793	2	1	1	20	20	2	19	1	0	0	0	
of which: Small and Medium-sized Enterprises	1,708	1,546	105	743	163	107	13	80	47	9	31	33	22	2	0	6	436	434	16	420	2	1	1	12	12	2	11	1	0	0	0	0
of which: Collateralised by commercial immovable property	1,075	988	64	570	87	72	4	44	23	5	17	21	15	0	0	6	404	403	3	400	1	0	0		7	0	7	۰	0	0	0	0

								As of 30,	09/2020															As of 31	/12/2020							
	Gross														Maximum amount of the guarantee that can be considered	Gross carrying arrount	Gross							,							Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform																Non-perform											
(min EUR)			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk sinor intuit recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	context of the COVID-19	Inflows to non- performing exposures				Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances with expired EBA-compliant monatoria	6,292	5,828	245	994	454	277	270	178	101	18	54	77	54	17	0	91	9,696	8,743	523	2,660	953	591	529	322	176	29	130	146	108	33	٥	242
of which: Households	4,359	4,039	90	359	320	157	246	85	40	2	16	42	25	12	0	83	6,392	5,765	174	670	627	329	454	112	44	5	19	68	40	13	0	209
of which: Collateralised by residential immovable property	1,960	3,661	67	332	298	146	234	54	21	2	10	33	21	5	0	74	5,911	5,335	166	629	577	307	442	70	21	3	10	49	33	9	0	189
of which: Non-financial corporations	1,930	1,787	155	633	143	118	24	93	50	16	36	35	29	5	0		3,243	2,918	349	1,968	324	261	75	209	131	34	110	78	68	20	0	32
of which: Small and Medium-sized Enterprises	1,700	1,561	154	520	140	115	24	87	54	16	34	34	28	5	0		2,802	2,505	347	1,607	298	240	73	187	117	34	96	70	61	29	0	32
of which: Collateralised by commercial immovable property	963	661	101	351	82	71	9	46	26	10	21	18	15	2	0	2	1,569	1,381	231	1,103	189	169	25	106	61	22	50	45	42	9	0	10

	Gross	carrying amount						/09/2020 Accumulated imp	airment, accum.	slated negative char	nges in fair val.	e due to credit ri	ık	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount							./12/2020 Accumulated impa	sirment, accumul	ated negative chan	ges in fair value	e due to credit ris	k	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures v forbearance measures		ng Of which: exposums with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which:	Non-parformi	ng Of which: exposures with forbiarance measures	Of which: Unikely to pay that are not past-due or past-due <= 50 days	Public guarantee neceived in the context of the COVID-19 crisis			Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since wittel recognition but not credit- terpained (Stage 2)	Non-performi	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbeasence measures	Of which:		Of which: exposums with forbarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guirantee notived in the contact of the COVID-19 onsis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	۰	0	0	۰	0	0			0	0		0	0			36	35	1	2	1	1	0	3	2	0	0		0	0	29	1
of which: Households	۰	0													۰	0	0			0				0			۰				0
of which: Collateralised by residential immovable property	۰	0													۰	0	0			0				0			۰				
of which: Non-financial corporations	۰	0	0		0	0			0	0		0	0	0		36	34	1	2	1	1	0	3	2	0	0	۰	0	0	26	1
of which: Small and Medium-sized Enterprises	0	0		۰							0					4	4			1				0							1
of which: Collateralised by commercial immovable property	0	0		۰			0	۰								1	0			0				0							0



### 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

ı								As of 31	(40.15034																0/06/2021							
	Gross c	sarrying amount								pairment, accumu	lated negative cha	nges in fair val	ue due to credit r	sk	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gros	a carrying amount								airment, accum	ulated negative ch	anges in fair val	ue due to credit ri	sk	Maximum amount of the guarantee that can be considered	
(min EUR)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-performi	Of which: exposures with forbearance molecules	Of which: Unlikely to pay that are not past-due or past-due <- 90 days		Performing	Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	of which: exposures with forbeinance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee guarantee content of the COVID-19 crisis			Performing	Of which: exposures wi forbearance measures	Of which: Instruments with significan increase in credit risk sino initial recognition but not credit- impained (Stage 2)		g Of which: exposures with forbearings measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which exposures will forbearance measures	Of which: Instruments with significant increase in oradt risk sino initial recognition but not credit- impaind (Stage 2)	Non-perform	of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	
Loans and advences subject to active EBA-compliant monitoria	621	584	6	424	37	5	24	11		0	7	3	0	1	0	25	199	193	0	100	6	0	5	3	2	0	2		0	0		2
of which: Households	193	155	1	16	37	5	24	5	2	0	1	3	0	1	0	25	30	25	0	20	6	0	5	1	1	0	0		0	0	0	1
of which: Collaboralised by residential immovable property	163	127	1	14	26	5	24	3	0	٥	۰	2	0	1	0	25	26	21	0	20	6	0	5	1	0	0	0		0	0	٥	1
of which: Non-financial corporations	412	412	5	407	0	٥	0	6	6	٥	6	۰	0	٥	0	۰	169	168	0	168	0	0	0	2	2	0	2		0	٥	۰	
of which: Small and Medium-sized Enterprises	210	210	5	205	0	0	0	4	4	0	4	۰	0	٥	0	۰	98	97	0	96	0	0	0	1	1	0	1		0	٥	0	
of which: Collaboralised by commercial immovable property	262	262	5	262	0	0	0	4	4	0	4		0	0	0	۰	97	96	0	96	0	0	0	1	1	0	1		0	0	0	0

1								As of 31	/03/2021															As of 30	(06/2021							
	Gross	carrying amount							Accumulated imp	sairment, accumu	lated negative cha	nges in fair val	ae due to credit ri	u.	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount						,	ccumulated impa	ilmint, accumul	ated negative cha	nges in fair valu	e due to credit ris	k	Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-performi	ng			Performing			Non-perform	ing					Performing			Non-performi	19			Performing			Non-performin	9			
(min EUR)			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearings measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forteanance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearings measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposiums with forbeanance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances with expired EBA-compliant monatoria	10,155	9,054	606	2,910	1,101	651	570	344	185	45	141	158	110	47	0	292	9,925	8,729	590	5,612	1,196	690	626	423	227	46	212	197	137	76	٥	155
of which: Households	6,560	5,815	183	591	745	380	521	121	41	4	17	81	44	38	0	259	6,381	5,602	155	3,032	779	427	544	199	83	6	73	116	71	66	0	49
of which: Collaboralised by residential immovable property	6,090	5,406	173	541	684	357	510	75	20	3		55	36	35	0	245	5,938	5,217	145	2,973	721	385	531	154	65	5	62	89	2	62	0	36
of which: Non-financial corporations	3,534	3,177	422	2,316	356	270	49	221	144	43	124	78	65	9	0	33	3,471	3,054	434	2,572	416	284	62	223	143	40	139	81	8	11	0	106
of which: Small and Medium-sized Enterprises	2,944	2,615	421	1,800	329	248	46	192	123	43	104	69	57	9	0	33	2,862	2,464	415	2,083	377	261	65	200	127	38	124	72	57	10	0	92
of which: Collaboralised by commercial immovable property	1,730	1,541	266	1,270	189	168	6	111	68	25	65	43	41	2	0	4	1,729	1,497	297	1,403	232	177	18	116	69	25	69	47	40	4	0	50

1								Acad 95	/03/2021															to of 20	/06/2021							
	Gross	carrying amount								airment, accurs.	lated negative cha	nges in fair val	ae due to credit ris	*	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount								irment, accumul	ated negative cha	inges in fair valo	ue due to credit ris	k	Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-performi	19						Non-perform	ing								Non-performin	19						Non-performi	ing			
(min EUR)			Of which: exposures wi forbearance measures	Of which: Instruments with significan increase in credit risk sino initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearings measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbserance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guirantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forteanance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	72	69	3	6	3	2	٥	s	4	0	1	1	1	0	58	۰	206	200	6	113	7	5	0	17	15	1	13	2	2	0	166	1
of which: Households		0			۰			۰	0							۰	0	0			0				0							
of which: Collaboralised by residential immovable property		0			۰			۰	0							۰	0	0			0				0							
of which: Non-financial corporations	72	69	3	6	3	2	0	5	4	0	1	1	1		57		206	200	6	113	7	5		17	15	1	13	2	2	0	166	1
of which: Small and Medium-sized Enterprises	14	13			2			1	1			1				۰	39	35			5			3	2			1				1
of which: Collabaralised by commercial immovable property	4	4							0							۰	15	14			1			1	1			٠				