



# 2023 EU-wide Stress Test

<b>Bank Name</b>	Bank of Ireland Group plc
<b>LEI Code</b>	635400C8EK6DRI12LJ39
<b>Country Code</b>	IE

## 2023 EU-wide Stress Test: Summary

Bank of Ireland Group plc

	Actual	Baseline Scenario			Adverse Scenario			
		31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(mln EUR, %)								
Net interest income	2,483	3,008	3,108	3,270	2,435	2,420	2,406	
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-53	34	34	34	-524	25	25	
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-180	-260	-226	-203	-1,830	-688	-481	
<b>Profit or (-) loss for the year</b>	<b>884</b>	<b>1,055</b>	<b>1,134</b>	<b>1,316</b>	<b>-1,048</b>	<b>14</b>	<b>188</b>	
Coverage ratio: non-performing exposure (%)	33.58%	32.65%	31.31%	30.39%	36.86%	36.14%	35.57%	
Common Equity Tier 1 capital	7,681	8,403	9,268	10,228	6,225	5,907	5,995	
Total Risk exposure amount (all transitional adjustments included)	47,616	48,053	47,829	47,864	50,386	50,576	51,121	
<b>Common Equity Tier 1 ratio, %</b>	<b>16.13%</b>	<b>17.49%</b>	<b>19.38%</b>	<b>21.37%</b>	<b>12.35%</b>	<b>11.68%</b>	<b>11.73%</b>	
<b>Fully loaded Common Equity Tier 1 ratio, %</b>	<b>15.66%</b>	<b>17.31%</b>	<b>19.38%</b>	<b>21.37%</b>	<b>11.48%</b>	<b>11.43%</b>	<b>11.73%</b>	
Tier 1 capital	8,656	9,378	10,243	11,203	7,200	6,882	6,970	
Total leverage ratio exposures	130,146	130,146	130,146	130,146	130,146	130,146	130,146	
<b>Leverage ratio, %</b>	<b>6.65%</b>	<b>7.21%</b>	<b>7.87%</b>	<b>8.61%</b>	<b>5.53%</b>	<b>5.29%</b>	<b>5.36%</b>	
<b>Fully loaded leverage ratio, %</b>	<b>6.49%</b>	<b>7.15%</b>	<b>7.88%</b>	<b>8.62%</b>	<b>5.18%</b>	<b>5.19%</b>	<b>5.36%</b>	
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. %	15.30%	16.88%	18.92%	20.96%	11.31%	11.25%	11.52%	

IFRS 9 transitional arrangements?	Yes (static and dynamic)
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### 2023 EU-wide Stress Test: Credit risk IRB

Bank of Ireland Group plc

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
Bank of Ireland Group plc	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	5,433	0	0	0	821	0	548	13	0	0	0	0	0
	Corporates	0	0	13,299	1,402	0	0	16,938	0	13,220	8,888	3,395	32	156	431	31,248
	Corporates - Of Which: Specialised Lending	0	0	880	50	0	0	751	0	686	65	44	2	4	17	37,42%
	Corporates - Of Which: SME	0	0	9,529	872	0	0	2,058	0	4,938	4,572	672	18	89	221	22,99%
	Retail	41,565	792	0	0	10,531	398	0	0	37,567	3,998	762	52	64	222	29,57%
	Retail - Secured on real estate property	37,836	472	0	0	8,122	288	0	0	34,237	3,599	472	17	35	88	18,66%
	Retail - Secured on real estate property - Of Which: SME	37,836	472	0	0	8,122	288	0	0	34,237	3,599	472	17	35	88	18,66%
	Retail - Qualifying Revolving	1,275	29	0	0	315	10	0	0	1,247	29	29	5	4	19	31,16%
	Retail - Other Retail	2,459	241	0	0	2,094	89	0	0	2,051	371	241	36	25	124	51,98%
	Retail - Other Retail - Of Which: SME	1,673	204	0	0	991	73	0	0	1,442	232	204	23	16	107	52,16%
	Retail - Other Retail - Of Which: non-SME	786	37	0	0	1,103	12	0	0	642	139	37	7	8	18	50,96%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	IRB TOTAL	41,565	742	24,833	1,402	10,531	398	17,379	0	50,245	10,900	2,137	89	221	660	30,86%

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
IRELAND	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	578	0	0	0	96	0	121	0	0	0	0	0	0
	Corporates	0	0	18,941	628	0	0	8,618	0	6,111	4,229	621	20	91	269	42,19%
	Corporates - Of Which: Specialised Lending	0	0	448	43	0	0	295	0	424	14	33	11	11	19	42,17%
	Corporates - Of Which: SME	0	0	6,890	327	0	0	5,323	0	5,589	3,283	327	14	69	126	38,61%
	Retail	25,602	530	0	0	2,372	211	0	0	22,723	2,876	530	42	42	129	17,54%
	Retail - Secured on real estate property	21,872	260	0	0	4,963	103	0	0	19,393	2,479	260	6	19	65	24,87%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	21,872	260	0	0	4,963	103	0	0	19,393	2,479	260	6	19	65	24,87%
	Retail - Qualifying Revolving	1,275	29	0	0	315	10	0	0	1,247	29	29	5	4	19	31,16%
	Retail - Other Retail	2,459	241	0	0	2,094	89	0	0	2,051	371	241	36	25	124	51,98%
	Retail - Other Retail - Of Which: SME	1,673	204	0	0	991	73	0	0	1,442	232	204	23	16	107	52,16%
	Retail - Other Retail - Of Which: non-SME	781	37	0	0	1,103	12	0	0	642	139	37	7	8	18	50,96%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	IRB TOTAL	25,602	530	11,123	628	7,372	211	8,675	0	28,955	7,149	1,151	62	139	399	34,66%

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
UNITED KINGDOM	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	621	0	0	0	178	0	297	0	0	0	0	0	0
	Corporates	0	0	5,390	544	0	0	4,113	0	3,432	1,709	544	6	29	146	26,87%
	Corporates - Of Which: Specialised Lending	0	0	400	77	0	0	422	0	250	41	7	1	3	11	9,94%
	Corporates - Of Which: SME	0	0	1,833	287	0	0	1,363	0	797	1,053	287	1	17	81	28,37%
	Retail	15,870	209	0	0	3,129	184	0	0	14,762	1,108	209	10	17	23	11,06%
	Retail - Secured on real estate property	15,870	209	0	0	3,129	184	0	0	14,762	1,108	209	10	17	23	11,06%
	Retail - Secured on real estate property - Of Which: SME	15,870	209	0	0	3,129	184	0	0	14,762	1,108	209	10	17	23	11,06%
	Retail - Qualifying Revolving	0	0	0	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	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	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	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	IRB TOTAL	15,870	209	6,011	544	3,129	184	4,291	0	18,481	2,877	751	16	46	169	22,49%

\* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.



2023 EU-wide Stress Test: Credit risk IRB  
Bank of Ireland Group plc

	Adverse Scenario																				
	31/12/2023						31/12/2024						31/12/2025								
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(m EUR, %)																					
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	548	33	2,046	0	0	0	51.75%	547	33	2,046	0	0	0	51.75%	546	33	2,046	0	0	0	51.75%
Corporates	4,062	14,284	40	40	754	703	38.38%	4,062	14,284	40	40	754	703	38.38%	4,062	14,284	40	40	754	703	38.38%
Corporates - Of Which: Specialised Lending	680	62	53	3	4	20	37.92%	672	60	62	3	4	24	38.28%	666	58	71	3	4	27	38.55%
Corporates - Of Which: SME	1,899	7,211	1,073	231	251	389	36.12%	1,899	7,211	1,073	231	251	389	36.12%	1,899	7,211	1,073	231	251	389	36.12%
Retail	34,925	6,295	3,451	133	247	457	29.60%	34,925	6,295	3,451	133	247	457	29.60%	34,925	6,295	3,451	133	247	457	29.60%
Retail - Secured on real estate property	31,812	5,382	1,094	74	159	201	18.37%	31,812	5,382	1,094	74	159	201	18.37%	31,812	5,382	1,094	74	159	201	18.37%
Retail - Secured on real estate property - Of Which: SME	31,812	5,382	1,094	74	159	201	18.37%	31,812	5,382	1,094	74	159	201	18.37%	31,812	5,382	1,094	74	159	201	18.37%
Retail - Qualifying Revolving	1,188	49	67	20	8	37	54.91%	1,188	49	67	20	8	37	54.91%	1,188	49	67	20	8	37	54.91%
Retail - Other Retail	4,485	629	391	53	89	189	21%	4,485	629	391	53	89	189	21%	4,485	629	391	53	89	189	21%
Retail - Other Retail - Of Which: SME	1,168	406	304	40	42	173	57.07%	1,168	406	304	40	42	173	57.07%	1,168	406	304	40	42	173	57.07%
Retail - Other Retail - Of Which: non-SME	316	423	78	14	28	49	58.46%	316	423	78	14	28	49	58.46%	316	423	78	14	28	49	58.46%
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	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	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB TOTAL	39,116	20,577	3,589	194	1,001	1,240	34.55%	39,398	19,366	5,511	198	851	1,861	33.76%	40,945	14,944	7,393	202	568	2,455	33.20%

	Adverse Scenario																				
	31/12/2023						31/12/2024						31/12/2025								
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(m EUR, %)																					
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	121	0	0	0	0	0	51.75%	121	0	0	0	0	0	51.75%	120	0	0	0	0	0	51.75%
Corporates	2,468	7,542	992	27	38	368	31.11%	2,472	6,711	1,477	38	39	362	30.64%	2,311	5,703	1,941	39	238	751	30.87%
Corporates - Of Which: Specialised Lending	421	14	43	1	1	12	43.80%	418	14	43	1	1	10	43.61%	415	14	43	1	1	20	43.41%
Corporates - Of Which: SME	1,492	5,093	613	18	192	232	37.86%	1,716	4,599	974	21	169	350	36.86%	1,960	3,953	1,286	21	126	471	36.60%
Retail	23,309	1,814	1,018	103	193	369	36.38%	23,071	1,427	1,621	92	147	557	34.33%	20,716	1,135	2,299	80	106	709	31.11%
Retail - Secured on real estate property	18,627	2,935	569	22	105	0	-	18,439	2,772	921	36	78	155	16.88%	18,133	2,604	1,396	31	62	211	16.15%
Retail - Secured on real estate property - Of Which: SME	18,627	2,935	569	22	105	0	-	18,439	2,772	921	36	78	155	16.88%	18,133	2,604	1,396	31	62	211	16.15%
Retail - Qualifying Revolving	1,188	49	67	20	8	37	54.91%	1,165	29	113	16	4	68	59.00%	1,140	23	141	14	8	83	60.26%
Retail - Other Retail	4,485	629	391	53	89	189	21%	4,278	629	598	48	61	234	46.02%	4,443	608	743	33	43	413	41.54%
Retail - Other Retail - Of Which: SME	1,168	406	304	40	42	173	57.07%	1,081	341	454	27	39	240	54.97%	1,021	295	560	24	26	303	54.20%
Retail - Other Retail - Of Which: non-SME	316	423	78	14	28	49	58.46%	393	284	142	12	27	85	59.38%	422	212	183	12	16	109	59.62%
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	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	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB TOTAL	23,889	11,355	2,010	127	581	737	36.69%	24,005	10,139	3,110	128	478	1,110	35.99%	24,148	8,883	4,224	120	341	1,465	34.68%

	Adverse Scenario																				
	31/12/2023						31/12/2024						31/12/2025								
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(m EUR, %)																					
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	297	0	0	0	0	0	51.75%	296	0	0	0	0	0	51.75%	296	0	0	0	0	0	51.75%
Corporates	1,154	3,016	675	8	154	235	34.73%	1,431	3,443	871	11	152	320	36.70%	2,057	2,611	1,057	14	110	412	38.63%
Corporates - Of Which: Specialised Lending	297	39	32	2	1	17	23.99%	243	39	32	2	1	15	24.13%	299	27	27	1	7	37	31.95%
Corporates - Of Which: SME	281	1,480	375	6	143	172	33.77%	448	1,161	481	4	33	164	34.99%	454	1,084	958	13	24	191	32.24%
Retail	13,129	2,431	519	52	94	87	16.72%	12,816	2,258	1,004	46	42	168	16.72%	12,540	2,146	1,392	40	31	231	16.72%
Retail - Secured on real estate property	13,129	2,431	519	52	94	87	16.72%	12,816	2,258	1,004	46	42	168	16.72%	12,540	2,146	1,392	40	31	231	16.72%
Retail - Secured on real estate property - Of Which: SME	13,129	2,431	519	52	94	87	16.72%	12,816	2,258	1,004	46	42	168	16.72%	12,540	2,146	1,392	40	31	231	16.72%
Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	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	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	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	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	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	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB TOTAL	14,569	6,346	1,194	61	208	321	26.91%	14,534	5,705	1,876	57	194	489	26.04%	14,893	4,757	2,460	54	141	645	26.23%

\* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

### 2023 EU-wide Stress Test: Credit risk STA

Bank of Ireland Group plc

		Actual										
		31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Bank of Ireland Group plc	Central banks	17,571	0	0	0	17,571	0	0	4	0	0	0.00%
	Central governments	5,196	0	215	0	5,196	0	0	0	0	0	0.00%
	Regional governments or local authorities	107	0	0	0	107	0	0	0	0	0	0.00%
	Public sector entities	367	0	19	0	113	0	0	0	0	0	0.00%
	Multilateral Development Banks	536	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	192	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	91	0	0	0	84	0	0	0	0	0	0.00%
	Corporate	4,668	100	4,244	142	1,572	1,060	188	14	24	88	46.64%
	of which: SME	3,906	63	3,681	86	1,288	920	153	11	20	64	36.88%
	Retail	4,445	63	3,278	88	4,288	212	145	89	12	82	58.09%
	of which: SME	3,851	26	424	22	639	25	51	3	1	25	16.25%
	Secured by mortgages on immovable assets	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	179	0	268	0	179	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	4	0	53	0	4	0	0	0	0	0	0.00%
	Banks	881	0	2,023	0	0	0	0	0	0	0	0.00%
	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
	Other exposures	2,814	0	1,512	0	0	0	0	0	0	0	0.00%
	Standard Total	57,093	162	12,093	192	50,693	1,280	333	99	30	170	51.62%

		Actual										
		31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
IRELAND	Central banks	14,118	0	0	0	14,118	0	0	1	0	0	0.00%
	Central governments	3,992	0	101	0	3,781	0	0	0	0	0	0.00%
	Regional governments or local authorities	48	0	10	0	48	0	0	0	0	0	0.00%
	Public sector entities	61	0	32	0	44	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	26	0	11	0	25	0	0	0	0	0	0.00%
	Corporate	3,491	66	3,092	92	2,006	870	100	12	16	61	47.41%
	of which: SME	2,922	55	2,381	24	2,052	472	106	10	19	31	48.40%
	Retail	3,302	10	979	19	1,309	43	8	0	0	24	33.62%
	of which: SME	322	0	241	6	123	0	15	2	0	0	0.00%
	Secured by mortgages on immovable assets	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	137	0	109	0	133	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	4	0	53	0	4	0	0	0	0	0	0.00%
	Banks	794	0	1,233	0	0	0	0	0	0	0	0.00%
	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
	Other exposures	3,727	0	1,264	0	0	0	0	0	0	0	0.00%
	Standard Total	44,704	87	7,689	111	41,694	898	173	26	16	85	49.33%

		Actual										
		31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	Central banks	3,708	0	0	0	3,708	0	0	0	0	0	0.00%
	Central governments	411	0	81	0	389	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	33	0	7	0	33	0	0	0	0	0	0.00%
	Corporate	888	113	771	15	598	293	25	2	6	13	49.62%
	of which: SME	377	17	300	14	244	120	24	2	4	12	59.76%
	Retail	3,146	63	2,389	47	2,089	212	101	61	11	56	37.34%
	of which: SME	331	20	193	21	394	20	36	11	11	15	43.14%
	Secured by mortgages on immovable assets	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Banks	89	0	89	0	0	0	0	0	0	0	0.00%
	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
	Other exposures	1,077	0	631	0	0	0	0	0	0	0	0.00%
	Standard Total	9,395	50	3,883	62	7,713	463	127	72	14	71	63.84%

\* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.



**2023 EU-wide Stress Test: Credit risk STA**  
Bank of Ireland Group plc

	Adverse Scenario																						
	31/12/2023				31/12/2024					31/12/2025													
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure		
(m EUR, %)																							
Bank of Ireland Group plc	37,569	0	0	0	0	0	0.00%	37,569	1	1	0	0	0	0.00%	37,567	1	1	0	0	0	0	0.00%	
Central banks	5,192	0	0	0	0	0	40.00%	5,192	0	0	0	0	0	40.00%	5,125	0	0	0	0	0	0	40.00%	
Central governments	48	0	0	0	0	0	40.00%	47	0	0	0	0	0	40.00%	47	0	0	0	0	0	0	40.00%	
Regional governments or local authorities	112	0	0	0	0	0	40.00%	116	0	0	0	0	0	40.00%	116	0	0	0	0	0	0	40.00%	
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Institutions	31	0	0	0	0	0	51.75%	31	0	0	0	0	0	51.75%	31	0	0	0	0	0	0	51.75%	
Corporates	1,484	2,229	412	46	37	186	44.14%	1,429	2,412	242	34	22	306	42.24%	1,339	1,935	331	39	55	295	42.24%		
of which: SME	1,484	1,223	226	46	37	186	44.14%	1,429	922	242	34	22	306	42.24%	1,468	792	331	39	55	303	42.24%		
Retail	3,813	820	277	107	88	132	54.69%	3,443	884	531	85	24	274	51.32%	3,333	546	779	83	21	87	49.50%		
of which: SME	3,813	65	26	4	3	29	41.25%	3,513	65	381	4	0	35	28.25%	3,653	22	180	3	0	4	1.00%		
Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
Items associated with particularly high risk	124	0	0	0	0	0	0.00%	168	0	0	0	0	0	0.00%	164	0	13	2	0	0	0.00%		
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
Collective investments undertakings (CIU)	4	0	0	0	0	0	45.00%	4	0	0	0	0	0	45.00%	4	0	0	0	0	0	45.00%		
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
Standardised Total	47,356	3,600	710	159	123	344	45.33%	47,288	3,100	1,229	139	99	393	46.38%	47,427	2,483	1,750	119	76	800	45.27%		

	Adverse Scenario																						
	31/12/2023				31/12/2024					31/12/2025													
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure		
(m EUR, %)																							
IRELAND	31,106	0	0	0	0	0	0.00%	31,106	0	0	0	0	0	0.00%	31,105	0	0	0	0	0	0	0.00%	
Central banks	5,192	0	0	0	0	0	40.00%	5,192	0	0	0	0	0	40.00%	5,125	0	0	0	0	0	0	40.00%	
Central governments	48	0	0	0	0	0	40.00%	47	0	0	0	0	0	40.00%	47	0	0	0	0	0	0	40.00%	
Regional governments or local authorities	112	0	0	0	0	0	40.00%	116	0	0	0	0	0	40.00%	116	0	0	0	0	0	0	40.00%	
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Institutions	26	0	0	0	0	0	51.75%	26	0	0	0	0	0	51.75%	26	0	0	0	0	0	0	51.75%	
Corporates	1,420	1,761	299	41	46	121	47.73%	1,466	1,922	310	30	33	201	38.92%	1,460	1,210	321	36	27	206	38.92%		
of which: SME	1,420	931	256	41	38	102	41.83%	1,388	792	451	30	26	179	36.57%	1,351	495	388	21	22	202	36.57%		
Retail	1,766	0	0	0	0	0	38.33%	1,822	0	0	0	0	0	31.75%	1,822	0	0	0	0	0	31.75%		
of which: SME	1,766	0	0	0	0	0	46.25%	1,766	0	0	0	0	0	32.31%	1,766	0	0	0	0	0	32.31%		
Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
Items associated with particularly high risk	129	0	0	0	0	0	0.00%	152	0	0	0	0	0	0.00%	152	0	11	0	0	0	0.00%		
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
Collective investments undertakings (CIU)	4	0	0	0	0	0	45.00%	4	0	0	0	0	0	45.00%	4	0	0	0	0	0	45.00%		
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
Standardised Total	39,914	1,761	399	61	62	163	40.93%	39,864	1,529	793	52	33	263	37.46%	39,924	1,213	936	44	27	339	38.23%		

	Adverse Scenario																						
	31/12/2023				31/12/2024					31/12/2025													
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure		
(m EUR, %)																							
UNITED KINGDOM	3,708	0	0	0	0	0	0.00%	3,708	0	0	0	0	0	0.00%	3,708	0	0	0	0	0	0	0.00%	
Central banks	385	0	0	0	0	0	40.00%	384	0	0	0	0	0	40.00%	384	0	0	0	0	0	0	40.00%	
Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Institutions	13	0	0	0	0	0	51.75%	13	0	0	0	0	0	51.75%	13	0	0	0	0	0	0	51.75%	
Corporates	100	594	83	4	39	45	54.50%	109	529	151	31	4	72	39.74%	108	384	304	4	19	103	39.74%		
of which: SME	110	213	71	4	29	39	54.50%	109	161	123	4	17	45	52.50%	108	127	159	4	11	82	51.70%		
Retail	2,287	820	161	91	28	117	41.51%	2,253	663	354	28	28	233	39.71%	2,212	546	350	68	21	119	37.20%		
of which: SME	2,311	65	41	3	15	42.28%	2,227	65	31	3	17	39.69%	2,215	27	22	12	1	22	37.86%				
Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	















## 2023 EU-wide Stress Test: Securitisations

Bank of Ireland Group plc

		Actual	Baseline Scenario		Adverse Scenario			
		31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
		(mln EUR)						
Exposure values	SEC-IRBA	4,220						
	SEC-SA	0						
	SEC-ERBA	1,046						
	SEC-IAA	0						
	<b>Total</b>	<b>5,266</b>						
REA	SEC-IRBA	1,242	1,242	1,329	1,465	1,397	1,769	2,254
	SEC-SA	0	0	0	0	0	0	0
	SEC-ERBA	179	195	214	234	218	295	377
	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
	<b>Total</b>	<b>1,421</b>	<b>1,437</b>	<b>1,542</b>	<b>1,699</b>	<b>1,615</b>	<b>2,064</b>	<b>2,631</b>
Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0



# 2023 EU-wide Stress Test: Risk exposure amounts

Bank of Ireland Group plc

	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(mln EUR)							
Risk exposure amount for credit risk	42,047	42,514	42,291	42,325	44,359	44,736	45,416
Risk exposure amount for securitisations and re-securitisations	1,421	1,437	1,542	1,699	1,615	2,064	2,631
Risk exposure amount other credit risk	40,626	41,077	40,748	40,626	42,745	42,672	42,785
Risk exposure amount for market risk	588	588	588	588	601	600	601
Risk exposure amount for operational risk	4,827	4,827	4,827	4,827	4,827	4,827	4,827
Other risk exposure amounts	123	123	123	123	276	276	276
<b>Total risk exposure amount</b>	<b>47,585</b>	<b>48,053</b>	<b>47,829</b>	<b>47,864</b>	<b>50,063</b>	<b>50,439</b>	<b>51,121</b>
<b>Total Risk exposure amount (transitional)</b>	<b>47,616</b>	<b>48,053</b>	<b>47,829</b>	<b>47,864</b>	<b>50,386</b>	<b>50,576</b>	<b>51,121</b>
<b>Total Risk exposure amount (fully loaded)</b>	<b>47,585</b>	<b>48,053</b>	<b>47,829</b>	<b>47,864</b>	<b>50,063</b>	<b>50,439</b>	<b>51,121</b>



# 2023 EU-wide Stress Test: Capital

Bank of Ireland Group plc

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
<b>A</b>	<b>OWN FUNDS</b>			<b>10,128</b>	<b>10,850</b>	<b>11,715</b>	<b>12,675</b>	<b>8,854</b>	<b>8,536</b>	<b>8,624</b>
<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>			<b>7,681</b>	<b>8,403</b>	<b>9,268</b>	<b>10,228</b>	<b>6,225</b>	<b>5,907</b>	<b>5,995</b>
<b>A.1.1</b>	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)			1,534	1,534	1,534	1,534	1,534	1,534	1,534
<b>A.1.1.1</b>	of which: CET1 instruments subscribed by Government			0	0	0	0	0	0	0
<b>A.1.2</b>	Retained earnings			10,230	10,963	11,751	12,667	9,105	9,043	9,154
<b>A.1.3</b>	Accumulated other comprehensive income			-1,701	-1,701	-1,701	-1,701	-2,191	-2,191	-2,191
<b>A.1.3.1</b>	Arising from full revaluation, cash flow hedge and liquidity reserves			-6	-6	-6	-6	-184	-184	-184
<b>A.1.3.2</b>	OCI Impact of defined benefit pension plans [gain or (-) loss]			-895	-895	-895	-895	-1,207	-1,207	-1,207
<b>A.1.3.3</b>	Other OCI contributions			-800	-800	-800	-800	-800	-800	-800
<b>A.1.4</b>	Other Reserves			609	609	609	609	609	609	609
<b>A.1.5</b>	Funds for general banking risk			0	0	0	0	0	0	0
<b>A.1.6</b>	Minority interest given recognition in CET1 capital			0	0	0	0	0	0	0
<b>A.1.7</b>	Adjustments to CET1 due to prudential filters			-5	-5	-5	-5	-5	-5	-5
<b>A.1.7.1</b>	(-) Value adjustments due to the requirements for prudent valuation (AVA)			-8	-8	-8	-8	-8	-8	-8
<b>A.1.7.2</b>	Cash flow hedge reserve			31	31	31	31	31	31	31
<b>A.1.7.3</b>	Other adjustments			-27	-27	-27	-27	-27	-27	-27
<b>A.1.8</b>	(-) Intangible assets (including Goodwill)			-981	-965	-858	-675	-965	-858	-675
<b>A.1.8.1</b>	of which: Goodwill (-)			-298	-298	-298	-298	-298	-298	-298
<b>A.1.8.2</b>	of which: Software assets (-)			-619	-603	-496	-313	-603	-496	-313
<b>A.1.8.3</b>	of which: Other intangible assets (-)			-65	-65	-65	-65	-65	-65	-65
<b>A.1.9</b>	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs			-1,002	-862	-708	-547	-1,451	-1,446	-1,365
<b>A.1.10</b>	(-) IRB shortfall of credit risk adjustments to expected losses			-165	-255	-360	-448	0	0	0
<b>A.1.11</b>	(-) Defined benefit pension fund assets			-625	-625	-625	-625	-286	-286	-286
<b>A.1.12</b>	(-) Reciprocal cross holdings in CET1 Capital			0	0	0	0	0	0	0
<b>A.1.13</b>	(-) Excess deduction from AT1 items over AT1 Capital			0	0	0	0	0	0	0



# 2023 EU-wide Stress Test: Capital

Bank of Ireland Group plc

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>		<b>975</b>	<b>975</b>	<b>975</b>	<b>975</b>	<b>975</b>	<b>975</b>	<b>975</b>
	A.2.1	Additional Tier 1 Capital instruments		975	975	975	975	975	975	975
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>		<b>8,656</b>	<b>9,378</b>	<b>10,243</b>	<b>11,203</b>	<b>7,200</b>	<b>6,882</b>	<b>6,970</b>
	A.4	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>		<b>1,472</b>	<b>1,472</b>	<b>1,472</b>	<b>1,472</b>	<b>1,654</b>	<b>1,654</b>	<b>1,654</b>
	A.4.1	Tier 2 Capital instruments		1,632	1,632	1,632	1,632	1,632	1,632	1,632
	A.4.2	Other Tier 2 Capital components and deductions		-160	-160	-160	-160	23	22	23
	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	<b>Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
TOTAL RISK EXPOSURE AMOUNT	B	<b>TOTAL RISK EXPOSURE AMOUNT</b>		<b>47,585</b>	<b>48,053</b>	<b>47,829</b>	<b>47,864</b>	<b>50,063</b>	<b>50,439</b>	<b>51,121</b>
	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		30	0	0	0	322	137	0
CAPITAL RATIOS (%) Transitional period	C.1	<b>Common Equity Tier 1 Capital ratio</b>		<b>16.13%</b>	<b>17.49%</b>	<b>19.38%</b>	<b>21.37%</b>	<b>12.35%</b>	<b>11.68%</b>	<b>11.73%</b>
	C.2	<b>Tier 1 Capital ratio</b>		<b>18.18%</b>	<b>19.52%</b>	<b>21.42%</b>	<b>23.41%</b>	<b>14.29%</b>	<b>13.61%</b>	<b>13.63%</b>
	C.3	<b>Total Capital ratio</b>		<b>21.27%</b>	<b>22.58%</b>	<b>24.49%</b>	<b>26.48%</b>	<b>17.57%</b>	<b>16.88%</b>	<b>16.87%</b>
Fully loaded CAPITAL	D.1	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>		<b>7,451</b>	<b>8,317</b>	<b>9,268</b>	<b>10,228</b>	<b>5,749</b>	<b>5,767</b>	<b>5,995</b>
	D.2	<b>TIER 1 CAPITAL (fully loaded)</b>		<b>8,426</b>	<b>9,292</b>	<b>10,243</b>	<b>11,203</b>	<b>6,724</b>	<b>6,742</b>	<b>6,970</b>
	D.3	<b>TOTAL CAPITAL (fully loaded)</b>		<b>9,897</b>	<b>10,764</b>	<b>11,715</b>	<b>12,675</b>	<b>8,378</b>	<b>8,396</b>	<b>8,624</b>

# 2023 EU-wide Stress Test: Capital

Bank of Ireland Group plc

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio		15.66%	17.31%	19.38%	21.37%	11.48%	11.43%	11.73%
	E.2	Tier 1 Capital ratio		17.71%	19.34%	21.42%	23.41%	13.43%	13.37%	13.63%
	E.3	Total Capital ratio		20.80%	22.40%	24.49%	26.48%	16.74%	16.64%	16.87%
Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		130,146	130,146	130146	130146	130146	130146	130146
	H.2	Total leverage ratio exposures (fully loaded)		129,915	129,915	129915	129915	129915	129915	129915
	H.3	Leverage ratio (transitional)		6.65%	7.21%	7.87%	8.61%	5.53%	5.29%	5.36%
	H.4	Leverage ratio (fully loaded)		6.49%	7.15%	7.88%	8.62%	5.18%	5.19%	5.36%
Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.27%	1.14%	1.14%	1.14%	1.14%	1.14%	1.14%
	P.3	O-SII buffer		1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer		4.27%	5.14%	5.14%	5.14%	5.14%	5.14%	5.14%
Pillar 2 (%)	R.1	Pillar 2 capital requirement		2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
	R.1.1	of which: CET1		1.27%	1.27%	1.27%	1.27%	1.27%	1.27%	1.27%
	R.1.2	of which: AT1		0.42%	0.42%	0.42%	0.42%	0.42%	0.42%	0.42%
	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.25%	10.25%	10.25%	10.25%	10.25%	10.25%	10.25%
	R.2.1	of which: CET1		5.77%	5.77%	5.77%	5.77%	5.77%	5.77%	5.77%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		14.52%	15.39%	15.39%	15.39%	15.39%	15.39%	15.39%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		10.04%	10.91%	10.91%	10.91%	10.91%	10.91%	10.91%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Memorandum items related to the application of IFRS-17 for banks with insurance subsidiaries or participations	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		7,173						
	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17			7,960	8,858	9,818	5,626	5,642	5,849
	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS-17		46,891						
	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17			47,162	46,804	46,839	49,756	50,128	50,757
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17			15.30%	16.88%	18.92%	20.96%	11.31%	11.25%

## 2023 EU-wide Stress Test: P&L

Bank of Ireland Group plc

	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(min EUR)							
<b>Net interest income</b>	2,483	3,008	3,108	3,270	2,435	2,420	2,406
Interest income	3,041	6,120	6,010	5,472	7,818	7,694	6,772
Interest expense	-558	-3,111	-2,903	-2,202	-5,368	-4,999	-3,800
<b>Dividend income</b>	64	64	64	64	48	48	48
<b>Net fee and commission income</b>	404	404	404	404	283	283	283
<b>Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities</b>	-53	34	34	34	-524	25	25
<b>Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss</b>					159		
<b>Other operating income not listed above, net</b>	272	45	39	24	15	39	24
<b>Total operating income, net</b>	3,169	3,555	3,648	3,796	2,416	2,815	2,786
<b>Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss</b>	-180	-260	-226	-203	-1,830	-688	-481
<b>Other income and expenses not listed above, net</b>	-1,950	-2,052	-2,093	-2,014	-2,084	-2,108	-2,036
<b>Profit or (-) loss before tax from continuing operations</b>	1,039	1,243	1,329	1,578	-1,498	20	268
<b>Tax expenses or (-) income related to profit or loss from continuing operations</b>	-155	-189	-195	-262	449	-6	-81
<b>Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)</b>	0						
<b>Profit or (-) loss for the year</b>	<b>884</b>	<b>1,055</b>	<b>1,134</b>	<b>1,316</b>	<b>-1,048</b>	<b>14</b>	<b>188</b>
<b>Amount of dividends paid and minority interests after MDA-related adjustments</b>	427	322	345	400	76	76	76
<b>Attributable to owners of the parent net of estimated dividends</b>	458	733	788	916	-1,125	-63	112
Memo row: Impact of one-off adjustments		81	81	81	81	81	81
Total post-tax MDA-related adjustment		0	0	0	0	0	0
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17		1,055	1,134	1,316	-1,048	14	188

# 2023 EU-wide Stress Test: Major capital measures and realised losses

Bank of Ireland Group plc

(mln EUR)

<b>Issuance of CET 1 Instruments 01 January to 31 March 2023</b>	<b>Impact on Common Equity Tier 1</b>
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

<b>Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023</b>	<b>Impact on Additional Tier 1 and Tier 2</b>
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

<b>Realised losses 01 January to 31 March 2023</b>	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0