



2018 EU-wide Transparency Exercise

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

2018 EU-wide Transparency Exercise

Capital

Bank of Ireland Group plc

		(mn EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	9,073	9,079		
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	7,113	7,231		
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,535	1,535	C 01.00 (r020,r010)	Article 50 of CRR
	A.1.2	Retained earnings	5,728	7,343	C 01.00 (r130,r010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-424	-589	C 01.00 (r180,r010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	1,922	723	C 01.00 (r200,r010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,r010)	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	C 01.00 (r230,r010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-33	-9	C 01.00 (r250,r010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-723	-729	C 01.00 (r300,r010) + C 01.00 (r340,r010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	-1,150	-1,119	C 01.00 (r370,r010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-309	-378	C 01.00 (r380,r010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-57	-67	C 01.00 (r390,r010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,r010)	Articles 4(122), 36(1) point (g) and 41 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,r010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-59	-61	C 01.00 (r450,r010) + C 01.00 (r460,r010) + C 01.00 (r470,r010) + C 01.00 (r480,r010) + C 01.00 (r490,r010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (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 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-59	-61	C 01.00 (r460,r010)	Articles 36(1) point (k) (i), 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	C 01.00 (r480,r010)	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	C 01.00 (r490,r010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-79	-81	C 01.00 (r500,r010)	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 exceeding the 17.65% threshold	0	0	C 01.00 (r510,r010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,r010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-166	-166	C 01.00 (r529,r010)	-
	A.1.21	Transitional adjustments	928	826	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,r010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,r010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	928	826	C 01.00 (r520,r010)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	503	505			
A.2.1	Additional Tier 1 Capital instruments	480	505	C 01.00 (r540,r010) + C 01.00 (r670,r010)	Article 61 of CRR	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,r010)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,r010) + C 01.00 (r700,r010) + C 01.00 (r710,r010) + C 01.00 (r740,r010) + C 01.00 (r744,r010) + C 01.00 (r748,r010)		
A.2.4	Additional Tier 1 transitional adjustments	23	0	C 01.00 (r660,r010) + C 01.00 (r680,r010) + C 01.00 (r730,r010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,617	7,736			
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,456	1,344			
A.4.1	Tier 2 Capital instruments	1,484	1,504	C 01.00 (r760,r010) + C 01.00 (r890,r010)		
A.4.2	Other Tier 2 Capital components and deductions	-160	-160	C 01.00 (r910,r010) + C 01.00 (r920,r010) + C 01.00 (r930,r010) + C 01.00 (r940,r010) + C 01.00 (r950,r010) + C 01.00 (r970,r010) + C 01.00 (r974,r010) + C 01.00 (r978,r010)		
A.4.3	Tier 2 transitional adjustments	132	0	C 01.00 (r880,r010) + C 01.00 (r900,r010) + C 01.00 (r960,r010)		
B	TOTAL RISK EXPOSURE AMOUNT	44,961	45,760			
B.1	Of which: Transitional adjustments included	196	236	C 05.01 (r010,r040)	Articles 92(3), 95, 96 and 98 of CRR	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.82%	15.80%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.94%	16.91%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	20.18%	19.84%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	6,185	6,405	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-A.4.3,0,0))	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.82%	14.07%	D.1/(B-B.1)	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		79	C 05.01 (r440,r010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		49	C 05.01 (r440,r040)	

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



2018 EU-wide Transparency Exercise

Leverage ratio

Bank of Ireland Group plc

		(mln EUR, %)			
		As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	7,617	7,736	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	6,666	6,910	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	108,330	107,749	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	107,404	107,003	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.0%	7.2%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.2%	6.5%	C 47.00 (r330,c010)	

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Risk exposure amounts

Bank of Ireland Group plc

(mln EUR)	As of 31/12/2017	as of 30/06/2018
Risk exposure amounts for credit risk	39,657	40,378
Risk exposure amount for securitisation and re-securitisations in the banking book	467	405
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	39,189	39,973
Risk exposure amount for position, foreign exchange and commodities (Market risk)	516	602
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	169	161
Risk exposure amount for operational risk	4,619	4,619
Other risk exposure amounts	0	0
Total Risk Exposure Amount	44,961	45,760

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

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P&L

Bank of Ireland Group plc

(mln EUR)	As of 31/12/2017	As of 30/06/2018
Interest income	2,843	1,378
Of which debt securities income	222	74
Of which loans and advances income	2,507	1,247
Interest expenses	607	303
(Of which deposits expenses)	238	108
(Of which debt securities issued expenses)	237	126
(Expenses on share capital repayable on demand)	0	0
Dividend income	20	1
Net Fee and commission income	398	192
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	66	1
Gains or (-) losses on financial assets and liabilities held for trading, net	228	-5
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-118	42
Gains or (-) losses from hedge accounting, net	0	-1
Exchange differences [gain or (-) loss], net	-2	0
Net other operating income /(expenses)	54	18
TOTAL OPERATING INCOME, NET	2,883	1,323
(Administrative expenses)	1,766	874
(Depreciation)	166	100
Modification gains or (-) losses, net	n.a.	5
(Provisions or (-) reversal of provisions)	231	29
(Commitments and guarantees given)	0	-9
(Other provisions)	231	38
Of which pending legal issues and tax litigation ¹	0	
Of which restructuring ¹	51	
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	14	-72
(Financial assets at fair value through other comprehensive income)	n.a.	0
(Financial assets at amortised cost)	n.a.	-73
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-3	0
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	124	50
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-4	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	829	447
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	692	373
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	692	373
Of which attributable to owners of the parent	663	346

⁽¹⁾ 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."

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Credit Risk - Standardised Approach

Bank of Ireland Group plc

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(m EUR, %)									
Consolidated data	Central governments or central banks	17,369	17,369	268		16,738	16,737	287	
	Regional governments or local authorities	190	84	17		188	82	16	
	Public sector entities	343	343	38		394	384	50	
	Multilateral Development Banks	781	781	0		640	640	0	
	International Organisations	896	896	0		854	854	0	
	Institutions	0	0	0		0	0	0	
	Corporates	6,046	4,202	3,846		6,028	4,235	3,898	
	of which: SME	3,916	3,142	2,786		4,055	3,288	2,951	
	Retail	8,342	3,877	2,783		8,516	4,386	3,154	
	of which: SME	722	715	412		791	788	455	
	Secured by mortgages on immovable property	455	455	159		428	428	152	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1,084	594	693	514	892	480	581	401
	Items associated with particularly high risk	133	109	163		127	102	153	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		174	174	174		
Securitisation	0	0	0		0	0	0		
Other exposures	2,245	2,245	2,772		1,914	1,914	2,539		
Standardised Total²	37,887	31,017	10,739	529	36,892	30,415	11,004	514	

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).

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
IRELAND	Central governments or central banks	10,031	10,031	195		9,581	9,581	159	
	Regional governments or local authorities	168	63	13		167	61	12	
	Public sector entities	79	79	38		110	100	50	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	3,722	2,964	2,748		4,227	2,954	2,754	
	of which: SME	3,048	2,592	2,376		2,575	2,272	2,071	
	Retail	2,551	1,236	882		2,599	1,333	944	
	of which: SME	273	268	156		311	320	184	
	Secured by mortgages on immovable property	447	453	159		420	428	152	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	842	436	548	393	694	390	474	295
	Items associated with particularly high risk	107	83	125		98	74	111	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	1,716	1,716	2,350		1,512	1,512	2,283		
Standardised Total²	17,116	17,116	2,350	400	15,112	15,112	2,283	325	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
UNITED KINGDOM	Central governments or central banks	4,349	4,349	61		4,188	4,188	105	
	Regional governments or local authorities	1	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	2,103	1,127	987		1,586	1,171	1,004	
	of which: SME	838	545	405		1,362	1,013	876	
	Retail	5,784	2,641	1,901		5,911	3,053	2,210	
	of which: SME	448	447	256		471	468	271	
	Secured by mortgages on immovable property	4	0	0		4	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	165	94	117	69	133	74	90	57
	Items associated with particularly high risk	2	2	3		2	4	6	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		174	174	174		
Securitisation	0	0	0		0	0	0		
Other exposures	629	629	422		402	402	255		
Standardised Total²	629	629	422	76	402	402	255	134	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
FRANCE	Central governments or central banks	808	808	0		808	808	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	251	251	0		250	250	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	6	15	15		6	17	17	
	of which: SME	0	0	0		1	0	0	
	Retail	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	1	0	0	0
	Items associated with particularly high risk	2	2	4		2	4	4	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²	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 conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Bank of Ireland Group plc

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
UNITED STATES	Central governments or central banks	727	727	13		120	120	19	
	Regional governments or local authorities	21	21	4		22	22	4	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	5	7	7		17	12	12	
	of which: SME	3	4	4		5	2	2	
	Retail	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	2	2	1		2	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	1	0	1	2	2	0
	Items associated with particularly high risk	20	20	30		23	21	31	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total ²	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 conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
Other Countries	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	781	781	0		640	640	0	
	International Organisations	896	896	0		854	854	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total ²	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 conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
SPAIN	Central governments or central banks	539	539	0		725	725	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total ²	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 conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
SWEDEN	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total ²	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 conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Bank of Ireland Group plc

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
Country of Counterpart 8	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	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 conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
Country of Counterpart 9	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	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 conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
Country of Counterpart 10	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	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 conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Bank of Ireland Group plc

		IRB Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		(min EUR, %)							
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	4,637	0	4,537	841	0	0	5,202	0
	Corporates	21,412	1,896	18,201	13,974	0	931	21,481	1,547
	Corporates - Of Which: Specialised Lending	1,252	45	1,218	1,137	0	34	1,132	67
	Corporates - Of Which: SME	10,806	1,555	9,997	6,599	0	725	10,340	1,195
	Retail	52,856	3,099	50,490	13,635	2,399	848	52,118	2,880
	Retail - Secured on real estate property	47,359	2,851	46,642	11,595	2,269	704	46,581	2,634
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	47,359	2,851	46,642	11,595	2,269	704	46,581	2,634
	Retail - Qualifying Revolving	2,691	19	1,378	345	14	12	2,691	22
	Retail - Other Retail	2,806	228	2,470	1,696	116	132	2,846	224
	Retail - Other Retail - Of Which: SME	2,280	189	1,944	1,111	100	101	2,273	189
	Retail - Other Retail - Of Which: non-SME	526	39	526	585	16	32	573	35
	Equity	0	0	0	0	0	0	0	0
Securitisation	4,667	4,667	4,667	0	0	0	4,635	4,635	
Other non credit-obligation assets	0	0	0	0	0	0	0	405	
IRB Total									29,374

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 For corporate - specialised lending, original values reported in December 2017 at consolidated level include all specialised lending exposures, while the corresponding "of which defaulted" exclude those subject to the slottng criteria approach.

		IRB Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		(min EUR, %)							
IRELAND	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	248	0	227	88	0	0	304	0
	Corporates	12,035	1,205	9,833	6,480	0	670	11,251	1,041
	Corporates - Of Which: Specialised Lending	409	0	391	346	0	1	377	0
	Corporates - Of Which: SME	7,581	1,154	6,937	4,296	0	573	7,176	913
	Retail	29,785	2,537	27,975	9,141	1,950	761	29,486	2,369
	Retail - Secured on real estate property	24,312	2,292	24,129	7,102	1,820	618	23,974	2,125
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	24,312	2,292	24,129	7,102	1,820	618	23,974	2,125
	Retail - Qualifying Revolving	2,680	19	1,377	345	14	11	2,680	22
	Retail - Other Retail	2,792	226	2,469	1,694	116	131	2,831	222
	Retail - Other Retail - Of Which: SME	2,269	187	1,943	1,110	100	100	2,261	187
	Retail - Other Retail - Of Which: non-SME	523	38	526	585	16	31	570	35
	Equity	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

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

		IRB Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		(min EUR, %)							
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	1,282	0	1,281	201	0	0	1,307	0
	Corporates	5,815	422	5,558	4,400	0	172	6,421	393
	Corporates - Of Which: Specialised Lending	619	0	507	600	0	1	567	42
	Corporates - Of Which: SME	2,781	374	2,921	2,278	0	138	2,628	273
	Retail	22,809	519	22,425	4,450	436	80	22,394	476
	Retail - Secured on real estate property	22,793	517	22,425	4,450	436	79	22,378	475
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	22,793	517	22,425	4,450	436	79	22,378	475
	Retail - Qualifying Revolving	6	0	0	0	0	0	6	0
	Retail - Other Retail	10	1	0	0	0	1	11	1
	Retail - Other Retail - Of Which: SME	8	1	0	0	0	1	9	1
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	2	0	0
	Equity	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

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

		IRB Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		(min EUR, %)							
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	535	0	535	65	0	0	732	0
	Corporates	514	0	476	554	0	1	476	2
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	5	0	32	22	0	1	0	28
	Retail	10	3	0	0	0	10	3	0
	Retail - Secured on real estate property	9	3	0	0	0	9	3	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	9	3	0	0	0	9	3	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

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

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Bank of Ireland Group plc

		IRB Approach									
		As of 31/12/2017					As of 30/06/2018				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	32	0	25	6	0	24	0	24	5	0
	Corporates	1,621	56	1,447	1,622	0	24	1,851	25	1,380	1,647
	Corporates - Of Which: Specialised Lending	5	0	5	11	0	1	1	1	0	0
	Corporates - Of Which: SME	102	19	92	93	0	309	0	147	152	0
	Retail	92	17	90	44	14	4	87	14	0	4
	Retail - Secured on real estate property	89	17	88	42	14	4	83	13	0	4
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	89	17	88	42	14	4	83	13	0	4
	Retail - Qualifying Revolving	2	0	1	0	0	2	0	0	0	0
	Retail - Other Retail	2	0	2	1	0	1	0	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	1	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 31/12/2017					As of 30/06/2018				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
Other Countries	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	17	45	43	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	3	2	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 31/12/2017					As of 30/06/2018				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	98	0	96	18	0	87	0	85	19	0
	Corporates	89	46	115	91	0	66	26	90	97	21
	Corporates - Of Which: Specialised Lending	48	26	47	18	0	45	26	45	16	20
	Corporates - Of Which: SME	6	1	0	0	0	0	0	0	0	0
	Retail	5	1	0	0	0	6	1	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	5	1	0	0	0	6	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 31/12/2017					As of 30/06/2018				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
SWEDEN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	800	0	800	48	0	850	0	850	58	0
	Corporates	20	0	20	24	0	20	0	20	24	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	0	0	0	1	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	1	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	1	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Bank of Ireland Group plc

		IRB Approach										
		As of 31/12/2017					As of 30/06/2018					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
(min EUR, %)												
Country of Counterpart 8	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total	0	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 conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach										
		As of 31/12/2017					As of 30/06/2018					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
(min EUR, %)												
Country of Counterpart 9	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total	0	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 conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach										
		As of 31/12/2017					As of 30/06/2018					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
(min EUR, %)												
Country of Counterpart 10	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total	0	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 conversion factors or credit risk mitigation techniques (e.g. substitution effects).

2018 EU-wide Transparency Exercise

Sovereign Exposure

Bank of Ireland Group plc

(mln EUR)

As of 31/12/2017

Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio													
	of which: loans and advances	of which: debt securities	Held for trading ¹	Designated at fair value through profit or loss ²			Available-for-sale ³	Loans and Receivables ⁴			Held-to-maturity investments						
				of which: Loans and advances	of which: Debt securities	of which: Loans and advances		of which: Debt securities	of which: Loans and advances	of which: Debt securities							
TOTAL - ALL COUNTRIES	8,826.4	145.7	8,680.8	11.2	0.0	11.2	0.0	0.0	0.0	8,669.2	0.0	8,669.2	145.7	145.7	0.0	0.0	0.0
Austria	51.2	0.0	51.2														
Belgium	536.0	0.0	536.0														
Bulgaria	0.0	0.0	0.0														
Croatia	0.0	0.0	0.0														
Cyprus	0.0	0.0	0.0														
Czech Republic	13.7	0.0	13.7														
Denmark	0.0	0.0	0.0														
Estonia	0.0	0.0	0.0														
Finland	0.0	0.0	0.0														
France	1,004.3	0.0	1,004.3														
Germany	0.0	0.0	0.0														
Greece	0.0	0.0	0.0														
Hungary	0.0	0.0	0.0														
Ireland	4,970.9	145.7	4,825.2														
Italy	88.4	0.0	88.4														
Latvia	0.0	0.0	0.0														
Lithuania	0.0	0.0	0.0														
Luxembourg	0.0	0.0	0.0														
Malta	0.0	0.0	0.0														
Netherlands	56.7	0.0	56.7														
Poland	0.0	0.0	0.0														
Portugal	127.9	0.0	127.9														
Romania	0.0	0.0	0.0														
Slovakia	4.3	0.0	4.3														
Slovenia	38.4	0.0	38.4														
Spain	550.1	0.0	550.1														
Sweden	0.0	0.0	0.0														
United Kingdom	487.2	0.0	487.2														
Iceland	0.0	0.0	0.0														
Liechtenstein	0.0	0.0	0.0														
Norway	0.0	0.0	0.0														
Switzerland	0.0	0.0	0.0														
Australia	0.0	0.0	0.0														
Canada	0.0	0.0	0.0														
China	0.0	0.0	0.0														
Hong Kong	0.0	0.0	0.0														
Japan	0.0	0.0	0.0														
U.S.	0.8	0.0	0.8														
Other advanced economies non EEA	0.0	0.0	0.0														
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0														
Middle East	0.0	0.0	0.0														
Latin America and the Caribbean	0.0	0.0	0.0														
Africa	0.0	0.0	0.0														
Others	896.4	0.0	896.4														

Notes:

Information disclosed in this template is sourced from FINREP templates F 20 and F 04.

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting; "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

Regions:

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, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

¹ Includes "Trading financial assets" portfolio for banks reporting under GAAP

² Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

³ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁴ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bank of Ireland Group plc

As of 30/06/2018

		Direct exposures												Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet				
						Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
(min EUR)														
	Portugal	0 2 0 89 0 187 0 278	0 2 0 89 0 187 0 278	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 2 89 0 187 0 278	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
	Romania													
	Slovakia	0 0 0 0 4 0 4	0 0 0 0 4 0 4	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 4 0 4	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
	Slovenia	0 0 0 0 0 69 0 71	0 0 0 0 0 69 0 71	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 69 0 69	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
	Spain	0 0 22 59 25 619 0 725	0 0 22 59 25 618 0 725	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 22 59 25 618 0 725	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
	Sweden													
	United Kingdom	0 0 172 0 305 0 477	0 0 172 0 305 0 477	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 172 0 305 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 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	477	477	0	0	0	477	0	0	0	0	477	0	0

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bank of Ireland Group plc

As of 30/06/2018

(mln EUR)		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Carrying amount	Notional amount			Carrying amount	Notional amount	Nominal	Provisions							
Residual Maturity	Country / Region													
	Africa													
	Others ⁽⁵⁾													
	Total	854	854	0	0	854	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 hold 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 counterparties 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 counterparties (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 counterparties (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.

Regions:

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, Dillibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

2018 EU-wide Transparency Exercise

Performing and non-performing exposures

Bank of Ireland Group plc

	As of 31/12/2017							As of 30/06/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³			
(min EUR, %)														
Debt securities (including at amortised cost and fair value)	13,388	0	0	0	0	0	0	14,978	0	11	0	4	8	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	8,669	0	0	0	0	0	0	10,187	0	0	0	2	0	0
Credit institutions	3,985	0	0	0	0	0	0	4,359	0	0	0	1	0	0
Other financial corporations	413	0	0	0	0	0	0	306	0	11	0	0	8	0
Non-financial corporations	321	0	0	0	0	0	0	126	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	88,718	536	6,533	5,941	366	1,993	3,349	86,678	655	5,883	5,258	258	1,827	3,103
Central banks	8,374	0	0	0	0	0	0	6,356	0	0	0	0	0	0
General governments	146	0	0	0	0	0	0	162	0	0	0	0	0	0
Credit institutions	1,480	0	0	0	0	0	0	1,208	0	0	0	1	0	0
Other financial corporations	1,099	1	25	24	1	12	3	983	2	13	13	2	4	3
Non-financial corporations	25,985	100	3,062	2,774	114	1,320	838	26,345	238	2,565	2,277	146	1,103	662
of which: small and medium-sized enterprises at amortised cost	16,862	92	2,501	2,229	86	988	763	16,603	207	2,024	1,768	97	782	602
Households	51,635	436	3,447	3,143	250	661	2,508	51,624	416	3,304	2,967	109	720	2,439
DEBT INSTRUMENTS other than HFT	102,106	536	6,533	5,941	366	1,993	3,349	101,656	655	5,893	5,258	261	1,835	3,103
OFF-BALANCE SHEET EXPOSURES	16,502		102	75	0	0	0	15,473		81	77	24	3	0

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

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

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

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

2018 EU-wide Transparency Exercise

Forborne exposures

Bank of Ireland Group plc

	As of 31/12/2017					As of 30/06/2018					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		
(mln EUR, %)											
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	7,607	5,240	1,710	1,558	4,453	6,996	4,704	1,419	1,364	4,173	4,173
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	12	7	2	1	5	8	5	2	2	3	3
Non-financial corporations	3,898	2,614	1,178	1,144	1,448	3,580	2,239	1,050	1,005	1,265	1,265
of which: small and medium-sized enterprises at amortised cost	3,082	2,083	858	827	1,333	2,666	1,705	719	686	1,186	1,186
Households	3,697	2,620	530	412	3,000	3,407	2,460	366	358	2,905	2,905
DEBT INSTRUMENTS other than HFT	7,607	5,240	1,710	1,558	4,453	6,996	4,704	1,419	1,364	4,173	4,173
Loan commitments given	139	85	0	0	0	92	52	2	2	0	0

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

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