2023 EU-wide Transparency Exercise

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

2023 EU-wide Transparency Exercise

Key Metrics

Bank of Ireland Group plc

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	7,547	7,681	7,223	7,780	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	7,514	7,651	7,211	7,764	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	8,522	8,656	8,198	8,755	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	8,489	8,626	8,186	8,739	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	9,534	10,128	9,673	10,238	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9,501	10,098	9,661	10,223	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	48,099	47,616	51,284	52,015	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	48,061	47,585	51,272	52,000	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.69%	16.13%	14.09%	14.96%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.63%	16.08%	14.06%	14.93%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.72%	18.18%	15.99%	16.83%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.66%	18.13%	15.97%	16.81%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	19.82%	21.27%	18.86%	19.68%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.77%	21.22%	18.84%	19.66%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	140,566	130,146	132,896	133,230	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	6.06%	6.65%	6.17%	6.57%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

Bank of Ireland Group plc

	(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	8,522	8,656	8,198	8,755	C 47.00 (r0320,c0010)	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	8,261	8,426	8,091	8,648	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	140,566	130,146	132,896	133,230	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	140,242	129,915	132,789	133,123	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.06%	6.65%	6.17%	6.57%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.89%	6.49%	6.09%	6.50%	[A.2]/[B.2]	

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Capital

Bank of Ireland Group plc

		(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
OWN FUNDS Transitional period	**A**	**OWN FUNDS**	**9,534**	**10,128**	**9,673**	**10,238**	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**	**7,547**	**7,681**	**7,223**	**7,780**	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,527	1,534	1,533	1,512	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	9,811	10,230	9,990	10,597	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-1,089	-1,701	-1,506	-1,507	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	609	609	363	229	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-3	-5	-5	12	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (l) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-941	-981	-1,054	-1,050	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1,036	-1,002	-951	-916	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-29	-165	-155	-118	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-1,091	-625	-773	-751	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-3	-10	-9	-9	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) 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 (-)	-3	-10	-9	-9	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	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	-88	-132	0	0	C 01.00 (r0500,c0010)	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	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (l) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-246	-174	-163	-200	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-136	-127	-154	-127	C 01.00 (r0529,c0010)	-
	A.1.21	Transitional adjustments	262	231	107	107	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	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	262	231	107	107	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	**975**	**975**	**975**	**975**	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	975	975	975	975	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0690,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	**TIER 1 CAPITAL (net of deductions and after transitional adjustments)**	**8,522**	**8,656**	**8,198**	**8,755**	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	**TIER 2 CAPITAL (net of deductions and after transitional adjustments)**	**1,012**	**1,472**	**1,475**	**1,484**	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,136	1,632	1,635	1,644	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	-132	-160	-160	-160	C 01.00 (r0910,c0010) + C 01.00 (r0920,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0940,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0955,c0010)+ C 01.00 (r0970,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0978,c0010)	
	A.4.3	Tier 2 transitional adjustments	8	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	**B**	**TOTAL RISK EXPOSURE AMOUNT**	48,099	47,616	51,284	52,015	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	90	30	12	15	C 05.01 (r0010,c0040)	
CAPITAL RATIOS (%) Transitional period	**C.1**	**COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)**	**15.69%**	**16.13%**	**14.09%**	**14.96%**	**CA3 {1}**	-
	C.2	**TIER 1 CAPITAL RATIO (transitional period)**	**17.72%**	**18.18%**	**15.99%**	**16.83%**	**CA3 {3}**	-
	C.3	**TOTAL CAPITAL RATIO (transitional period)**	**19.82%**	**21.27%**	**18.86%**	**19.68%**	**CA3 {5}**	-
CET1 Capital Fully loaded	**D**	**COMMON EQUITY TIER 1 CAPITAL (fully loaded)**	**7,286**	**7,451**	**7,116**	**7,673**	**[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 loaded[1]	**E**	**COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)**	**15.18%**	**15.66%**	**13.88%**	**14.76%**	**[D.1]/[B-B.1]**	-
Memo items	**F**	**Adjustments to CET1 due to IFRS 9 transitional arrangements**	34	30	12	15	C 05.01 (r0440,c0010)	
	F	**Adjustments to AT1 due to IFRS 9 transitional arrangements**	0	0	0	0	C 05.01 (r0440,c0020)	
	F	**Adjustments to T2 due to IFRS 9 transitional arrangements**	0	0	0	0	C 05.01 (r0440,c0030)	
	F	**Adjustments included in RWAs due to IFRS 9 transitional arrangements**	38	30	12	15	C 05.01 (r0440,c0040)	

(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

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Overview of Risk exposure amounts

Bank of Ireland Group plc

(mln EUR, %)	RWAs				
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations)[1]	41,016	40,069	43,309	44,441	C 02.00 (r0040, c0010) -[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002,) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	12,575	12,267	14,726	15,431	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	17,314	16,873	17,227	17,286	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	11,127	10,928	11,356	11,724	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA)[2]	607	588	641	567	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002,) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460,
Credit valuation adjustment - CVA	166	164	205	158	C 02.00 (r0640, c0010)
Settlement risk	2	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	1,409	1,421	1,441	1,358	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	346	424	528	330	C 02.00 (r0520, c0010)
Of which the standardised approach	346	424	528	330	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5+C 20.00 (r0010,c0450)*12.5+MAX(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	4,554	4,827	5,037	5,037	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	4,554	4,827	5,037	5,037	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	123	123	123	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	48,099	47,616	51,284	52,015	

[1] The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

[2] On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

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P&L
Bank of Ireland Group plc

(mln EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	2,026	3,041	1,300	2,802
Of which debt securities income	45	58	17	44
Of which loans and advances income	1,904	2,681	859	1,833
Interest expenses	350	558	440	996
(Of which deposits expenses)	62	107	75	166
(Of which debt securities issued expenses)	185	268	85	178
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	60	64	0	0
Net Fee and commission income	281	404	112	227
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	87	99	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	-109	-53	29	99
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	167	118	-26	-47
Gains or (-) losses from hedge accounting, net	12	9	5	2
Exchange differences [gain or (-) loss], net	3	2	0	0
Net other operating income /(expenses)	34	45	-7	28
TOTAL OPERATING INCOME, NET	2,211	3,169	974	2,115
(Administrative expenses)	1,170	1,566	399	832
(Cash contributions to resolution funds and deposit guarantee schemes)	79	92	74	84
(Depreciation)	167	225	52	105
Modification gains or (-) losses, net	4	4	0	0
(Provisions or (-) reversal of provisions)	22	52	-2	6
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-8	7	-3	2
(Other provisions)	30	45	1	4
Of which pending legal issues and tax litigation[1]	0	3	0	0
Of which restructuring[1]	0	-16	0	0
(Increases or (-) decreases of the fund for general banking risks, net)[2]	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	44	180	29	155
(Financial assets at fair value through other comprehensive income)	-1	-2	0	0
(Financial assets at amortised cost)	45	182	29	155
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	5	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	-110	-16	16	66
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	2	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	623	1,039	438	997
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	521	884	376	848
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	**521**	**884**	**376**	**848**
Of which attributable to owners of the parent	513	877	373	844

(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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Total Assets: fair value and impairment distribution

Bank of Ireland Group plc

(mln EUR)	As of 30/09/2022				As of 31/12/2022				As of 31/03/2023				As of 30/06/2023				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	42,790				37,080				31,552				31,720				IAS 1.54 (i)
Financial assets held for trading	3,227	15	3,202	10	2,831	10	2,807	13	2,395	26	2,352	16	2,756	9	2,721	25	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	513	2	67	443	530	38	30	462	530	37	28	465	537	38	34	465	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	4,878	4,878	0	0	4,279	4,271	9	0	4,112	4,103	9	0	3,995	3,995	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	81,404				79,275				87,876				89,000				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	2,432	0	2,432	0	2,307	0	2,307	0	2,395	0	2,395	0	2,500	0	2,500	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-869				-738				-664				-864				IAS 39.89A(a); IFRS 9.6.5.8
Other assets[1]	6,266				5,301				5,253				5,296				
TOTAL ASSETS	140,640				130,866				133,451				134,939				IAS 1.9(a), IG 6

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

(mln EUR)		As of 30/09/2022						As of 31/12/2022					
Breakdown of financial assets by instrument and by counterparty sector[1]		Gross carrying amount [(2)]			Accumulated impairment [(2)]			Gross carrying amount [(2)]			Accumulated impairment [(2)]		
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets
Financial assets at fair value through other comprehensive income	Debt securities	4,879	0	0	-1	0	0	4,281	0	0	-1	0	0
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0
Financial assets at amortised cost	Debt securities	4,670	3	0	-1	0	0	4,498	1	0	-1	0	0
	Loans and advances	64,612	10,374	3,176	-138	-343	-1,001	60,794	12,689	2,509	-144	-284	-834

(mln EUR)		As of 31/03/2023						As of 30/06/2023						References
Breakdown of financial assets by instrument and by counterparty sector[1]		Gross carrying amount [(2)]			Accumulated impairment [(2)]			Gross carrying amount [(2)]			Accumulated impairment [(2)]			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	4,113	0	0	-1	0	0	3,996	0	0	-1	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	5,118	1	0	-1	0	0	5,376	1	0	-1	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	68,562	12,765	2,546	-153	-293	-840	68,196	13,895	2,741	-148	-351	-858	Annex V.Part 1.32, 44(a)

[(1)] This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

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

2023 EU-wide Transparency Exercise

Breakdown of liabilities

Bank of Ireland Group plc

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	3,418	3,018	2,501	2,922	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities[1]	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	886	995	1,001	1,006	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	123,055	113,944	117,008	117,969	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method[1]	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	3,426	3,515	3,227	3,500	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-2,670	-2,824	-2,593	-2,865	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	231	171	134	130	IAS 37.10; IAS 1.54(l)
Tax liabilities	41	30	18	50	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	36	69	66	98	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value[1]	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	128,423	118,918	121,362	122,809	IAS 1.9(b);IG 6
TOTAL EQUITY	12,217	11,948	12,089	12,130	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	140,640	130,866	133,451	134,939	IAS 1.IG6

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

2023 EU-wide Transparency Exercise

Breakdown of liabilities

Bank of Ireland Group plc

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	*References*
Derivatives		6,840	6,530	5,720	6,378	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	4	3	3	44	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	5	0	Annex V.Part 1.31
Deposits	Central banks	11,262	2,762	2,791	2,866	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	1,147	1,185	1,091	1,079	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	975	1,015	954	934	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,681	904	814	1,142	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	939	472	421	327	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	7,676	9,101	8,335	5,606	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	6,391	7,608	6,848	4,504	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	36,743	37,641	39,017	39,874	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	35,119	36,072	37,614	38,312	ECB/2013/33 Annex 2.Part 2.9.1
	Households	50,985	51,543	52,906	55,386	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	46,281	46,781	48,110	50,564	Annex V.Part 1.42(f), 44(c)
Debt securities issued		11,681	9,516	10,236	10,216	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		1,443	1,666	1,686	1,702	Annex V.Part 1.37
Other financial liabilities		2,764	2,288	2,819	2,806	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		130,784	121,472	123,736	125,397	

2023 EU-wide Transparency Exercise

Market Risk

Bank of Ireland Group plc

(mln EUR)	SA		IM										IM									
			VaR *(Memorandum item)*		STRESSED VaR *(Memorandum item)*		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				VaR *(Memorandum item)*		STRESSED VaR *(Memorandum item)*		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022									
Traded Debt Instruments	111	129	0	0	0	0							0	0	0	0						
Of which: General risk	111	129	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	7	7	0	0	0	0							0	0	0	0						
Of which: General risk	1	1	0	0	0	0							0	0	0	0						
Of which: Specific risk	6	6	0	0	0	0							0	0	0	0						
Foreign exchange risk	228	288	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	**346**	**424**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023									
Traded Debt Instruments	109	139	0	0	0	0							0	0	0	0						
Of which: General risk	109	138	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	1	0	0	0	0							0	0	0	0						
Equities	9	8	0	0	0	0							0	0	0	0						
Of which: General risk	2	1	0	0	0	0							0	0	0	0						
Of which: Specific risk	7	7	0	0	0	0							0	0	0	0						
Foreign exchange risk	410	183	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	**528**	**330**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

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

2023 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Bank of Ireland Group plc

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[4]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions
Consolidated data	Central governments or central banks	49,648	50,031	279		42,407	42,764	258	
	Regional governments or local authorities	240	112	10		237	109	10	
	Public sector entities	353	453	54		312	367	32	
	Multilateral Development Banks	463	602	0		342	530	0	
	International Organisations	92	92	0		159	159	0	
	Institutions	53	102	32		56	81	22	
	Corporates	7,433	4,727	4,288		7,472	4,668	4,245	
	of which: SME	4,870	2,970	2,551		4,986	2,902	2,490	
	Retail	5,519	4,647	3,427		5,385	4,445	3,278	
	of which: SME	922	689	460		893	657	438	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	422	191	238	221	374	162	192	202
	Items associated with particularly high risk	257	186	278		258	179	268	
	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)	4	4	53		4	4	53	
	Equity	893	893	2,034		896	896	2,033	
	Other exposures	2,797	2,797	1,985		2,814	2,814	1,956	
	Standardised Total [2]	**68,170**	**64,836**	**12,679**	**351**	**60,715**	**57,180**	**12,348**	**332**

(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) Standardised Total does not include the securitisation position unlike in the results prior to the 2019 exercise.
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

(4) Starting from the 2023 exercise, value adjustements and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
IRELAND	Central governments or central banks	42,814	42,922	136		37,047	37,150	102	
	Regional governments or local authorities	178	51	10		177	48	10	
	Public sector entities	8	108	54		8	63	32	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	50	21		0	26	11	
	Corporates	5,550	3,488	3,130		5,646	3,442	3,097	
	of which: SME	4,205	2,577	2,240		4,324	2,523	2,188	
	Retail	1,759	1,356	1,017		1,778	1,305	979	
	of which: SME	433	339	256		425	326	245	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	257	117	145	133	201	87	111	108
	Items associated with particularly high risk	207	148	223		190	133	199	
	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)	4	4	53		4	4	53	
	Equity	805	805	1,946		807	807	1,944	
	Other exposures	1,694	1,694	1,350		1,737	1,737	1,325	
	Standardised Total[2]				**189**				**152**

(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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
UNITED KINGDOM	Central governments or central banks	4,755	5,029	93		3,865	4,118	85	
	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	29	29	6		33	33	7	
	Corporates	1,354	824	743		1,359	848	771	
	of which: SME	626	391	310		635	377	300	
	Retail	3,759	3,291	2,410		3,606	3,140	2,300	
	of which: SME	489	349	204		468	331	193	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	131	59	77	72	131	56	62	77
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	88	88	88		89	89	89	
	Other exposures	1,103	1,103	635		1,077	1,077	631	
	Standardised Total[2]				**145**				**163**

(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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
FRANCE	Central governments or central banks	152	152	0		151	151	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	276	276	0		234	234	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	11	11	2		11	11	2	
	Corporates	107	65	65		103	88	88	
	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	2	1	1	1
	Items associated with particularly high risk	3	2	4		2	2	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	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				**0**				**1**

(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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
UNITED STATES	Central governments or central banks	899	901	26		775	776	43	
	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	8	8	2		7	7	1	
	Corporates	2	1	1		1	1	1	
	of which: SME	2	1	1		1	1	1	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	47	35	52		65	44	66	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				**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 but includes general credit risk adjustments.

2023 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Bank of Ireland Group plc

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions
Consolidated data	Central governments or central banks	36,896	37,242	252		37,036	37,397	213	
	Regional governments or local authorities	275	154	10		276	155	10	
	Public sector entities	351	412	35		390	447	33	
	Multilateral Development Banks	389	605	0		394	600	0	
	International Organisations	230	230	0		231	231	0	
	Institutions	54	89	26		73	151	53	
	Corporates	7,767	4,583	4,155		7,892	4,774	4,352	
	of which: SME	5,317	2,906	2,493		5,435	3,073	2,686	
	Retail	5,996	5,020	3,712		6,205	5,233	3,873	
	of which: SME	905	670	450		911	678	457	
	Secured by mortgages on immovable property	7,444	7,431	2,601		7,235	7,224	2,528	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	531	238	270	286	558	326	354	224
	Items associated with particularly high risk	276	200	300		279	204	306	
	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)	3	3	36		3	3	37	
	Equity	631	631	1,385		769	769	1,701	
	Other exposures	2,920	2,920	2,029		2,966	2,966	2,052	
	Standardised Total[2]	**63,763**	**59,760**	**14,811**	**429**	**64,306**	**60,479**	**15,513**	**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) Standardised Total does not include the securitisation position unlike in the results prior to the 2019 exercise.
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
IRELAND	Central governments or central banks	31,712	31,817	96		32,189	32,320	95	
	Regional governments or local authorities	170	49	10		170	49	10	
	Public sector entities	8	69	35		8	65	33	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	36	15		14	92	42	
	Corporates	5,890	3,390	3,041		6,090	3,594	3,251	
	of which: SME	4,635	2,521	2,186		4,758	2,684	2,375	
	Retail	2,148	1,651	1,238		2,198	1,706	1,279	
	of which: SME	442	344	259		448	356	267	
	Secured by mortgages on immovable property	7,400	7,388	2,586		7,193	7,182	2,514	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	359	168	194	190	388	258	280	126
	Items associated with particularly high risk	207	151	226		209	152	229	
	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)	3	3	36		3	3	37	
	Equity	542	542	1,295		664	664	1,597	
	Other exposures	1,749	1,749	1,376		1,686	1,686	1,347	
	Standardised Total[2]				**246**				**177**

(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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
UNITED KINGDOM	Central governments or central banks	3,639	3,877	85		3,562	3,789	75	
	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	31	31	6		33	33	7	
	Corporates	1,327	837	761		1,328	844	766	
	of which: SME	642	369	294		652	389	311	
	Retail	3,843	3,364	2,470		4,001	3,523	2,590	
	of which: SME	463	325	191		463	322	189	
	Secured by mortgages on immovable property	17	17	6		16	16	6	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	142	59	64	82	147	57	63	87
	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	89	89	89		105	105	105	
	Other exposures	1,171	1,171	654		1,280	1,280	706	
	Standardised Total[2]				**168**				**186**

(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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
FRANCE	Central governments or central banks	152	152	0		149	149	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	272	272	0		311	311	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	11	11	2		13	13	3	
	Corporates	98	85	83		98	89	89	
	of which: SME	14	14	12		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	2	1	1		1	1	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	2	2	4		2	2	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	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				**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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
UNITED STATES	Central governments or central banks	751	754	43		512	515	36	
	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	6	6	1		7	7	1	
	Corporates	1	1	1		19	11	11	
	of which: SME	1	1	1		0	1	1	
	Retail	3	3	2		3	3	2	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	6	6	2		6	6	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	1	0	2	1	1	1
	Items associated with particularly high risk	66	47	70		68	49	74	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				**0**				**1**

(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 but includes general credit risk adjustments.

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Bank of Ireland Group plc

	(mln EUR, %)	IRB Approach											
		As of 30/09/2022						As of 31/12/2022					
		Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Consolidated data	**Central banks and central governments**	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	5,276	0	5,231	911	0	4	5,473	0	5,433	821	0	0
	Corporates	26,687	1,805	21,847	16,905	0	879	25,692	1,537	20,802	16,558	0	676
	Corporates - Of Which: Specialised Lending	811	52	780	638	0	12	1,021	50	929	751	0	23
	Corporates - Of Which: SME	11,708	1,088	10,922	7,256	0	585	11,005	707	10,201	7,209	0	353
	Retail	46,633	1,870	43,863	11,127	1,138	824	45,002	768	42,308	10,928	398	415
	Retail - Secured on real estate property	40,628	1,564	39,846	8,606	1,008	578	38,947	471	38,308	8,411	289	175
	Retail - Secured on real estate property - Of Which: SME	8,231	598	8,278	1,763	401	207	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	32,397	966	31,568	6,843	607	371	38,947	471	38,308	8,411	289	175
	Retail - Qualifying Revolving	2,700	49	1,304	331	22	30	2,770	45	1,305	334	19	28
	Retail - Other Retail	3,305	257	2,712	2,189	109	217	3,285	252	2,695	2,183	89	211
	Retail - Other Retail - Of Which: SME	2,536	225	1,948	1,136	92	186	2,464	215	1,878	1,063	73	175
	Retail - Other Retail - Of Which: non-SME	768	31	764	1,054	17	30	822	37	817	1,120	17	36
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total[2]				**28,943**						**28,308**		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

	(mln EUR, %)	IRB Approach											
		As of 30/09/2022						As of 31/12/2022					
		Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
IRELAND	**Central banks and central governments**	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	486	0	478	47	0	0	586	0	578	56	0	0
	Corporates	13,528	898	11,348	8,375	0	465	13,520	688	11,173	8,619	0	359
	Corporates - Of Which: Specialised Lending	387	45	365	202	0	8	575	43	491	295	0	18
	Corporates - Of Which: SME	7,670	601	7,519	5,227	0	347	7,387	355	7,217	5,323	0	233
	Retail	28,826	1,125	26,121	7,425	511	701	28,760	552	26,132	7,583	212	361
	Retail - Secured on real estate property	22,844	823	22,104	4,904	381	457	22,728	259	22,132	5,066	103	124
	Retail - Secured on real estate property - Of Which: SME	3,413	233	3,412	679	93	148	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	19,431	590	18,692	4,225	288	309	22,728	259	22,132	5,066	103	124
	Retail - Qualifying Revolving	2,689	49	1,304	331	22	29	2,759	45	1,305	334	19	28
	Retail - Other Retail	3,292	253	2,712	2,189	109	215	3,273	249	2,695	2,183	89	209
	Retail - Other Retail - Of Which: SME	2,528	224	1,948	1,136	92	185	2,455	214	1,878	1,063	73	174
	Retail - Other Retail - Of Which: non-SME	765	29	764	1,054	17	29	818	35	817	1,120	17	35
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

	(mln EUR, %)	IRB Approach											
		As of 30/09/2022						As of 31/12/2022					
		Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
UNITED KINGDOM	**Central banks and central governments**	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	667	0	664	194	0	3	624	0	621	178	0	0
	Corporates	7,024	627	6,433	4,376	0	274	6,457	533	5,934	4,113	0	160
	Corporates - Of Which: Specialised Lending	386	7	378	397	0	3	415	7	406	422	0	5
	Corporates - Of Which: SME	1,811	407	2,416	1,452	0	208	1,541	236	2,097	1,363	0	83
	Retail	17,678	725	17,624	3,662	616	114	16,135	210	16,079	3,314	184	52
	Retail - Secured on real estate property	17,664	723	17,624	3,662	616	113	16,120	208	16,079	3,314	184	51
	Retail - Secured on real estate property - Of Which: SME	4,799	360	4,848	1,077	305	56	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	12,864	363	12,776	2,586	311	57	16,120	208	16,079	3,314	184	51
	Retail - Qualifying Revolving	5	0	0	0	0	0	5	0	0	0	0	0
	Retail - Other Retail	9	2	0	0	0	1	10	2	0	0	0	1
	Retail - Other Retail - Of Which: SME	7	1	0	0	0	1	7	1	0	0	0	1
	Retail - Other Retail - Of Which: non-SME	2	1	0	0	0	0	2	1	0	0	0	1
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

	(mln EUR, %)	IRB Approach											
		As of 30/09/2022						As of 31/12/2022					
		Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
FRANCE	**Central banks and central governments**	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,644	0	1,644	175	0	0	1,902	0	1,902	170	0	0
	Corporates	723	32	552	619	0	19	671	32	500	577	0	33
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	22	0	30	18	0	0	47	0	38	33	0	1
	Retail	5	0	4	1	0	0	4	0	4	1	0	0
	Retail - Secured on real estate property	4	0	4	1	0	0	4	0	4	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	1	0	0	4	0	4	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

(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).

	(mln EUR, %)	IRB Approach											
		As of 30/09/2022						As of 31/12/2022					
		Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
UNITED STATES	**Central banks and central governments**	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	35	0	35	8	0	0	42	0	42	9	0	0
	Corporates	2,898	156	2,485	2,515	0	76	2,478	189	2,164	2,164	0	84
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1,002	49	930	542	0	19	877	61	810	456	0	17
	Retail	49	8	45	15	5	4	38	2	34	13	1	1
	Retail - Secured on real estate property	46	8	45	15	5	4	35	2	34	13	1	0
	Retail - Secured on real estate property - Of Which: SME	8	3	8	3	1	2	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	39	5	37	12	3	2	35	2	34	13	1	0
	Retail - Qualifying Revolving	1	0	0	0	0	0	1	0	0	0	0	0
	Retail - Other Retail	1	1	0	0	0	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

(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).

EBA

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Bank of Ireland Group plc

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
	(mln EUR, %)	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	5,865	0	5,825	846	0	4	5,695	0	5,655	805	0	1
	Corporates	25,631	1,374	20,818	16,936	0	635	25,675	1,426	20,812	16,965	0	689
	Corporates - Of Which: Specialised Lending	1,035	44	952	768	0	22	1,058	42	973	801	0	32
	Corporates - Of Which: SME	10,816	584	10,041	7,244	0	343	10,732	609	9,953	7,201	0	290
	Retail	45,721	889	43,012	11,356	495	441	46,819	983	43,923	11,724	559	505
	Retail - Secured on real estate property	39,642	588	38,958	8,771	387	191	40,711	684	39,846	9,148	461	235
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SM	39,642	588	38,958	8,771	387	191	40,711	684	39,846	9,148	461	235
	Retail - Qualifying Revolving	2,761	47	1,310	348	21	30	2,775	47	1,327	351	20	46
	Retail - Other Retail	3,318	255	2,743	2,237	87	221	3,333	252	2,749	2,224	78	223
	Retail - Other Retail - Of Which: SME	2,471	215	1,903	1,083	70	181	2,489	209	1,912	1,089	62	177
	Retail - Other Retail - Of Which: non-SME	847	40	841	1,154	18	40	844	43	838	1,136	16	46
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total[2]				29,138						29,493		

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

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

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
	(mln EUR, %)	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
IRELAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	626	0	618	51	0	0	602	0	594	44	0	0
	Corporates	13,355	668	11,212	8,770	0	343	13,404	758	11,213	8,632	0	422
	Corporates - Of Which: Specialised Lending	574	44	500	296	0	18	591	42	520	320	0	27
	Corporates - Of Which: SME	7,130	330	7,115	5,269	0	218	6,950	381	6,965	5,093	0	201
	Retail	29,378	569	26,760	7,875	216	376	30,288	585	27,547	8,051	216	410
	Retail - Secured on real estate property	23,322	271	22,707	5,290	108	129	24,203	290	23,470	5,476	118	144
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SM	23,322	271	22,707	5,290	108	129	24,203	290	23,470	5,476	118	144
	Retail - Qualifying Revolving	2,751	46	1,310	348	21	30	2,764	46	1,327	351	20	46
	Retail - Other Retail	3,305	252	2,743	2,237	87	218	3,321	249	2,749	2,224	78	220
	Retail - Other Retail - Of Which: SME	2,462	214	1,903	1,083	70	180	2,480	208	1,912	1,089	62	176
	Retail - Other Retail - Of Which: non-SME	843	38	841	1,154	18	38	841	41	838	1,136	16	44
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
	(mln EUR, %)	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	710	0	707	203	0	4	714	0	710	210	0	0
	Corporates	6,601	383	5,928	4,351	0	137	6,646	290	5,803	4,349	0	106
	Corporates - Of Which: Specialised Lending	429	0	421	441	0	4	446	0	433	463	0	4
	Corporates - Of Which: SME	1,643	139	2,035	1,429	0	81	1,826	39	2,071	1,509	0	36
	Retail	16,239	314	16,157	3,451	277	63	16,428	391	16,282	3,644	341	92
	Retail - Secured on real estate property	16,224	311	16,157	3,451	277	62	16,413	389	16,282	3,644	341	91
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SM	16,224	311	16,157	3,451	277	62	16,413	389	16,282	3,644	341	91
	Retail - Qualifying Revolving	5	0	0	0	0	0	5	0	0	0	0	0
	Retail - Other Retail	9	2	0	0	0	2	10	2	0	0	0	2
	Retail - Other Retail - Of Which: SME	7	1	0	0	0	1	8	1	0	0	0	1
	Retail - Other Retail - Of Which: non-SME	2	1	0	0	0	1	2	1	0	0	0	1
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
	(mln EUR, %)	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,123	0	2,123	174	0	0	2,099	0	2,099	172	0	0
	Corporates	677	34	518	589	0	31	731	20	560	636	0	9
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	54	0	38	26	0	0	37	0	31	19	0	0
	Retail	4	0	3	1	0	0	4	0	4	1	0	0
	Retail - Secured on real estate property	3	0	3	1	0	0	4	0	4	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SM	3	0	3	1	0	0	4	0	4	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
	(mln EUR, %)	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	46	0	46	11	0	0	32	0	31	7	0	0
	Corporates	2,449	190	2,160	2,187	0	75	2,502	242	2,223	2,334	0	101
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	870	59	800	477	0	17	906	131	834	540	0	32
	Retail	36	2	34	12	1	1	35	2	33	11	1	1
	Retail - Secured on real estate property	34	2	34	12	1	0	33	2	33	11	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SM	34	2	34	12	1	0	33	2	33	11	1	0
	Retail - Qualifying Revolving	1	0	0	0	0	0	1	0	0	0	0	0
	Retail - Other Retail	1	1	0	0	0	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

(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).

![EBA logo]

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bank of Ireland Group plc

(mln EUR)

Residual Maturity	Country / Region	As of 31/12/2022 - Direct exposures - On balance sheet: Total gross carrying amount of non-derivative financial assets	On balance sheet: Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio: of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value: Carrying amount	Derivatives with positive fair value: Notional amount	Derivatives with negative fair value: Carrying amount	Derivatives with negative fair value: Notional amount	Off balance sheet - Off-balance sheet exposures: Nominal	Off-balance sheet exposures: Provisions	Risk weighted exposure amount
[0 - 3M [	Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		122	122	0	0	122	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**122**	**122**	**0**	**0**	**122**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Bulgaria													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Cyprus													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Czech Republic													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Denmark													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Estonia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bank of Ireland Group plc

(mln EUR)

		As of 31/12/2022												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				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	
[0 - 3M [	Finland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	France	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		151	151	0	0	151	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		234	234	0	0	234	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		385	385	0	0	385	0	0	0	0	0	0	0	0
[0 - 3M [	Germany													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Croatia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Greece													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Hungary													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Ireland	13	13	0	0	0	13	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	130	0	
[1Y - 2Y [		1	1	0	0	0	1	0	0	0	0	0	0	
[2Y - 3Y [		2	2	0	0	0	2	0	0	0	0	0	0	
[3Y - 5Y [		803	803	0	0	0	803	0	0	0	0	0	0	
[5Y - 10Y [		2,955	2,947	7	0	15	2,932	0	0	0	0	0	0	
[10Y - more		19	19	0	0	0	19	0	0	0	0	0	0	
Total		3,793	3,785	7	0	15	3,770	0	0	0	0	131	0	10
[0 - 3M [	Italy	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		9	9	0	0	9	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		9	9	0	0	9	0	0	0	0	0	0	0	0
[0 - 3M [	Latvia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bank of Ireland Group plc

(mln EUR)

		As of 31/12/2022												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				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	
[0 - 3M [	Lithuania													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Luxembourg													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Malta													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Netherlands													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Poland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Portugal													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Romania													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Slovakia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Slovenia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bank of Ireland Group plc

(mln EUR)

		As of 31/12/2022												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [	Spain	21	21	0	0	21	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		487	487	0	0	487	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**508**	**508**	**0**	**0**	**508**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Sweden													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		123	123	0	0	0	123	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**123**	**123**	**0**	**0**	**0**	**123**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Iceland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Liechtenstein													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Norway													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Australia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Canada													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Hong Kong													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bank of Ireland Group plc

(mln EUR)

		As of 31/12/2022												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [	Japan													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	U.S.													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	China													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Switzerland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Other advanced economies non EEA													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Other Central and eastern Europe countries non EEA													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Middle East													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Latin America and the Caribbean													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bank of Ireland Group plc

(mln EUR)

Residual Maturity	Country / Region	As of 31/12/2022												
		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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Africa													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Others	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		25	25	0	0	25	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		38	38	0	0	38	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		80	80	18	0	62	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**143**	**143**	**18**	**0**	**125**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**2**

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 counterparts with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

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, 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, The Democratic Republic Of The Congo, 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, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

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

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bank of Ireland Group plc

(mln EUR)

		As of 30/06/2023												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				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	
[0 - 3M [	Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		23	23	0	0	0	23	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**23**	**23**	**0**	**0**	**0**	**23**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		154	154	0	0	124	30	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**154**	**154**	**0**	**0**	**124**	**30**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Bulgaria													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Cyprus													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Czech Republic													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Denmark													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Estonia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

EBA EUROPEAN BANKING AUTHORITY

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bank of Ireland Group plc

(mln EUR)

Residual Maturity	Country / Region	As of 30/06/2023												
		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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Finland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	France	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		149	149	0	0	149	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		141	141	0	0	141	0	0	0	0	0	0	0	
[3Y - 5Y [		95	95	0	0	95	0	0	0	0	0	0	0	
[5Y - 10Y [		75	75	0	0	0	75	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		459	459	0	0	384	75	0	0	0	0	0	0	0
[0 - 3M [	Germany													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Croatia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Greece													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Hungary													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Ireland	13	13	0	0	0	13	0	0	0	0	0	0	
[3M - 1Y [		2	2	0	0	0	2	0	0	0	0	123	0	
[1Y - 2Y [		1	1	0	0	0	1	0	0	0	0	0	0	
[2Y - 3Y [		801	801	0	0	0	801	0	0	0	0	0	0	
[3Y - 5Y [		1,139	1,139	0	0	0	1,139	0	0	0	0	0	0	
[5Y - 10Y [		1,821	1,821	0	0	1	1,820	0	0	0	0	0	0	
[10Y - more		19	19	0	0	0	19	0	0	0	0	0	0	
Total		3,795	3,794	0	0	1	3,793	0	0	0	0	124	0	10
[0 - 3M [	Italy	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		9	9	0	0	9	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		9	9	0	0	9	0	0	0	0	0	0	0	0
[0 - 3M [	Latvia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bank of Ireland Group plc

(mln EUR)

		As of 30/06/2023												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				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	
[0 - 3M [	Lithuania													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Luxembourg													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Malta													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Netherlands													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Poland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Portugal													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Romania													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Slovakia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Slovenia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

![EBA European Banking Authority]

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bank of Ireland Group plc

(mln EUR)		As of 30/06/2023												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				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	
[0 - 3M [	Spain	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		115	115	0	0	115	0	0	0	0	0	0	0	
[5Y - 10Y [		403	403	0	0	372	31	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**519**	**519**	**0**	**0**	**487**	**31**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Sweden													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		122	122	0	0	0	122	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**122**	**122**	**0**	**0**	**0**	**122**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Iceland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Liechtenstein													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Norway													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Australia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Canada													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Hong Kong													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bank of Ireland Group plc

(mln EUR)

		As of 30/06/2023												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [	Japan													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	U.S.													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	China													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Switzerland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Other advanced economies non EEA													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Other Central and eastern Europe countries non EEA													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Middle East													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Latin America and the Caribbean													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bank of Ireland Group plc

(mln EUR)

		As of 30/06/2023												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				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	
[0 - 3M [	Africa													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Others	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		25	25	0	0	25	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		38	38	0	0	38	0	0	0	0	0	0	0	
[3Y - 5Y [		11	11	0	0	11	0	0	0	0	0	0	0	
[5Y - 10Y [		227	227	61	0	52	114	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**301**	**301**	**61**	**0**	**126**	**114**	**0**	**0**	**0**	**0**	**0**	**0**	**2**

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 counterparts with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

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, 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, The Democratic Republic Of The Congo, 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, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2023 EU-wide Transparency Exercise

Performing and non-performing exposures

Bank of Ireland Group plc

(mln EUR)	As of 30/09/2022									As of 31/12/2022								
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions[4]			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions[4]			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]			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]			On performing exposures[2]	On non-performing exposures[3]		
				Of which: defaulted	Of which Stage 3[5]			Of which Stage 3[5]					Of which: defaulted	Of which Stage 3[5]			Of which Stage 3[5]	
Cash balances at central banks and other demand deposits	**42,416**	**0**	**0**	**0**	**0**	**7**	**0**	**0**	**0**	**36,671**	**0**	**0**	**0**	**0**	**6**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**9,592**	**0**	**0**	**0**	**0**	**2**	**0**	**0**	**0**	**8,817**	**0**	**0**	**0**	**0**	**2**	**0**	**0**	**0**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	5,723	0	0	0	0	1	0	0	0	4,968	0	0	0	0	1	0	0	0
Credit institutions	3,804	0	0	0	0	1	0	0	0	3,763	0	0	0	0	1	0	0	0
Other financial corporations	44	0	0	0	0	0	0	0	0	66	0	0	0	0	0	0	0	0
Non-financial corporations	21	0	0	0	0	0	0	0	0	21	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	**78,605**	**193**	**3,297**	**3,270**	**3,176**	**478**	**1,031**	**1,001**	**1,477**	**76,452**	**170**	**2,640**	**2,621**	**2,509**	**428**	**868**	**834**	**992**
Central banks	1,125	0	0	0	0	0	0	0	0	1,076	0	0	0	0	0	0	0	0
General governments	68	0	0	0	0	0	0	0	0	90	0	0	0	0	0	0	0	0
Credit institutions	1,720	0	0	0	0	0	0	0	0	1,746	0	0	0	0	0	0	0	0
Other financial corporations	1,299	0	3	3	3	8	1	1	0	1,292	6	3	3	3	5	1	1	0
Non-financial corporations	29,335	135	2,160	2,144	2,068	309	778	748	664	28,524	107	1,962	1,952	1,875	274	683	650	565
of which: small and medium-sized enterprises	16,871	133	1,434	1,426	1,365	201	568	543	455	16,122	101	1,103	1,100	1,040	169	414	384	395
of which: Loans collateralised by commercial immovable property	10,890	80	1,108	1,099	1,038	91	393	367	563	10,495	48	760	758	697	87	208	177	487
Households	45,057	58	1,134	1,122	1,105	161	253	251	813	43,725	57	675	667	631	148	184	183	427
of which: Loans collateralised by residential immovable property	39,443	24	954	952	934	76	163	162	784	38,242	27	497	495	460	57	92	91	398
of which: Credit for consumption	5,954	34	199	189	175	85	91	91	45	5,832	30	215	209	176	92	94	94	63
DEBT INSTRUMENTS other than HFT	**130,613**	**193**	**3,297**	**3,270**	**3,176**	**487**	**1,031**	**1,001**	**1,477**	**121,941**	**170**	**2,640**	**2,621**	**2,509**	**436**	**868**	**834**	**992**
OFF-BALANCE SHEET EXPOSURES	**17,291**		**172**	**170**	**170**	**34**	**6**	**6**	**0**	**17,288**		**211**	**207**	**207**	**41**	**14**	**14**	**0**

(1) For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRR)

(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

(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 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2023 EU-wide Transparency Exercise

Performing and non-performing exposures

Bank of Ireland Group plc

(mln EUR)	As of 31/03/2023									As of 30/06/2023								
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions[4]			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions[4]			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]			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]			On performing exposures[2]	On non-performing exposures[3]		
				Of which: defaulted	Of which Stage 3[5]			Of which Stage 3[5]					Of which: defaulted	Of which Stage 3[5]			Of which Stage 3[5]	
Cash balances at central banks and other demand deposits	**31,197**	**0**	**0**	**0**	**0**	**5**	**0**	**0**	**0**	**31,378**	**0**	**0**	**0**	**0**	**5**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**9,270**	**0**	**0**	**0**	**0**	**2**	**0**	**0**	**0**	**9,411**	**0**	**0**	**0**	**0**	**2**	**0**	**0**	**0**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	5,239	0	0	0	0	1	0	0	0	5,239	0	0	0	0	1	0	0	0
Credit institutions	3,948	0	0	0	0	1	0	0	0	4,088	0	0	0	0	1	0	0	0
Other financial corporations	62	0	0	0	0	0	0	0	0	62	0	0	0	0	0	0	0	0
Non-financial corporations	21	0	0	0	0	0	0	0	0	22	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	**84,453**	**226**	**2,831**	**2,689**	**2,546**	**444**	**873**	**840**	**1,229**	**85,368**	**237**	**2,956**	**2,845**	**2,741**	**497**	**867**	**858**	**1,386**
Central banks	1,018	0	0	0	0	0	0	0	0	1,032	0	0	0	0	0	0	0	0
General governments	68	0	0	0	0	0	0	0	0	81	0	0	0	0	0	0	0	0
Credit institutions	1,625	0	0	0	0	0	0	0	0	1,878	0	0	0	0	0	0	0	0
Other financial corporations	1,219	0	3	3	3	5	2	2	0	1,090	0	3	3	3	6	2	2	0
Non-financial corporations	28,230	78	1,842	1,803	1,749	269	659	626	518	28,249	78	1,845	1,828	1,816	290	608	606	593
of which: small and medium-sized enterprises	16,001	68	992	954	899	164	392	359	346	16,074	61	980	965	961	166	327	325	420
of which: Loans collateralised by commercial immovable property	10,313	14	707	682	630	89	212	181	421	10,206	8	648	643	635	95	143	142	460
Households	52,294	148	986	883	794	169	213	212	711	53,036	159	1,108	1,014	922	201	257	250	793
of which: Loans collateralised by residential immovable property	46,459	117	794	692	603	74	108	107	679	46,934	123	919	826	735	97	142	135	759
of which: Credit for consumption	6,137	31	231	231	197	96	105	105	69	6,402	35	233	232	197	104	116	116	70
DEBT INSTRUMENTS other than HFT	**124,921**	**226**	**2,831**	**2,689**	**2,546**	**450**	**873**	**840**	**1,229**	**126,157**	**237**	**2,956**	**2,845**	**2,741**	**504**	**867**	**858**	**1,386**
OFF-BALANCE SHEET EXPOSURES	**18,067**		**192**	**192**	**192**	**41**	**11**	**11**	**0**	**18,285**		**212**	**212**	**212**	**45**	**12**	**12**	**0**

(1) For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRR)

(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

(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 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2023 EU-wide Transparency Exercise

Forborne exposures

Bank of Ireland Group plc

(mln EUR)	As of 30/09/2022						As of 31/12/2022					
	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 collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	**5,001**	**2,073**	**796**	**710**	**2,347**	**760**	**4,537**	**1,762**	**618**	**551**	**2,465**	**653**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	36	0	5	0	1	0	36	0	3	0	4	0
Non-financial corporations	4,325	1,750	702	630	1,832	541	3,995	1,545	552	493	2,050	514
of which: small and medium-sized enterprises	2,645	1,100	471	441	1,561		2,373	801	289	262	1,580	
Households	640	322	89	79	513	220	506	217	63	58	411	140
DEBT INSTRUMENTS other than HFT	**5,001**	**2,073**	**796**	**710**	**2,347**		**4,537**	**1,762**	**618**	**551**	**2,465**	
Loan commitments given	**519**	**66**	**6**	**0**	**0**	**0**	**505**	**147**	**10**	**6**	**0**	**0**
QUALITY OF FORBEARANCE[2]												
Loans and advances that have been forborne more than twice [3]	804						777					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria [3]	438						323					

[1] Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

[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 10 and 11 of Regulation (EU) 2021/451- 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.

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

2023 EU-wide Transparency Exercise

Forborne exposures

Bank of Ireland Group plc

(mln EUR)	As of 31/03/2023						As of 30/06/2023					
	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 collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	**4,140**	**1,709**	**603**	**540**	**1,942**	**634**	**3,982**	**1,643**	**555**	**488**	**1,930**	**613**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	35	1	3	1	0	0	2	1	1	1	0	0
Non-financial corporations	3,593	1,459	538	482	1,514	454	3,475	1,365	482	420	1,513	415
of which: small and medium-sized enterprises	1,943	701	290	263	1,230		1,782	564	215	184	1,232	
Households	512	249	63	58	429	179	505	277	72	67	416	198
DEBT INSTRUMENTS other than HFT	**4,140**	**1,709**	**603**	**540**	**1,942**		**3,982**	**1,643**	**555**	**488**	**1,930**	
Loan commitments given	**489**	**130**	**9**	**6**	**0**	**0**	**435**	**154**	**10**	**6**	**0**	**0**
QUALITY OF FORBEARANCE[2]												
Loans and advances that have been forborne more than twice [3]	728						641					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria [3]	268						271					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(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 10 and 11 of Regulation (EU) 2021/451- 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.

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

2023 EU-wide Transparency Exercise

Breakdown of loans and advances to non-financial corporations other than held for trading

Bank of Ireland Group plc

(mln EUR)	As of 30/09/2022						As of 31/12/2022					
	Gross carrying amount	Of which: non-performin	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment[1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures[1]	Gross carrying amount	Of which: non-performin	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment[1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures[1]
A Agriculture, forestry and fishing	1.701	103	103	1.701	50	0	1.741	98	98	1.741	61	0
B Mining and quarrying	113	13	13	113	2	0	120	12	12	120	3	0
C Manufacturing	5,409	217	217	5,409	125	0	4,853	322	322	4,853	175	0
D Electricity, gas, steam and air conditioning supply	384	4	4	384	4	0	469	4	4	469	5	0
E Water supply	79	0	0	79	1	0	81	0	0	81	3	0
F Construction	266	95	95	266	36	0	232	76	76	232	25	0
G Wholesale and retail trade	2.199	77	76	2.199	57	0	2.199	74	74	2.199	60	0
H Transport and storage	911	135	135	911	54	0	837	108	108	837	51	0
I Accommodation and food service activities	1.694	205	205	1.694	66	0	1.652	200	199	1.652	79	0
J Information and communication	435	1	1	435	6	0	376	1	1	376	6	0
K Financial and insurance activities	89	0	0	89	3	0	39	0	0	39	3	0
L Real estate activities	8,755	805	791	8,755	447	0	8,723	495	485	8,723	246	0
M Professional, scientific and technical activities	804	39	39	804	27	0	831	34	34	831	30	0
N Administrative and support service activities	3,248	162	162	3,248	106	0	3,160	185	185	3,160	98	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0
P Education	465	1	1	464	3	0	471	1	1	471	5	0
Q Human health services and social work activities	1,531	209	209	1,531	61	0	1,572	202	202	1,572	62	0
R Arts, entertainment and recreation	446	47	47	446	25	0	428	46	46	428	27	0
S Other services	804	47	47	804	13	0	740	103	103	740	19	0
Loans and advances	29,335	2,160	2,144	29,334	1,087	0	28,524	1,962	1,952	28,524	957	0

(mln EUR)	As of 31/03/2023						As of 30/06/2023					
	Gross carrying amount	Of which: non-performin	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment[1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures[1]	Gross carrying amount	Of which: non-performin	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment[1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures[1]
A Agriculture, forestry and fishing	1.762	107	104	1.762	64	0	1.728	103	100	1.728	61	0
B Mining and quarrying	108	13	13	108	2	0	107	13	13	107	2	0
C Manufacturing	4,864	339	339	4,864	161	0	4,849	340	339	4,849	160	0
D Electricity, gas, steam and air conditioning supply	427	4	4	427	5	0	513	5	5	513	6	0
E Water supply	73	0	0	73	2	0	73	0	0	73	3	0
F Construction	241	77	77	241	21	0	191	37	37	191	13	0
G Wholesale and retail trade	2.237	85	84	2.237	61	0	2.343	83	82	2.343	58	0
H Transport and storage	855	102	102	855	50	0	837	104	104	837	61	0
I Accommodation and food service activities	1.610	193	168	1.610	74	0	1.608	195	187	1.608	63	0
J Information and communication	384	0	0	384	1	0	349	0	0	349	2	0
K Financial and insurance activities	27	0	0	27	0	0	28	0	0	28	0	0
L Real estate activities	8,499	439	434	8,499	255	0	8,416	484	482	8,416	223	0
M Professional, scientific and technical activities	824	37	35	824	32	0	777	36	35	777	36	0
N Administrative and support service activities	3,064	135	134	3,064	83	0	3,226	117	116	3,226	93	0
O Public administration and defence, compulsory social security	2	0	0	2	0	0	2	0	0	2	0	0
P Education	475	1	1	475	5	0	446	1	1	446	7	0
Q Human health services and social work activities	1,544	205	203	1,544	62	0	1,521	229	228	1,521	62	0
R Arts, entertainment and recreation	414	39	39	414	25	0	389	40	40	389	19	0
S Other services	820	66	66	820	22	0	847	59	59	847	28	0
Loans and advances	28,230	1,842	1,803	28,230	927	0	28,249	1,845	1,828	28,249	898	0

(1) The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

2023 EU-wide Transparency Exercise
Collateral valuation - loans and advances
Bank of Ireland Group plc

(mln EUR)	As of 30/09/2022					As of 31/12/2022					As of 31/03/2023					As of 30/06/2023				
	Loans and advances					Loans and advances					Loans and advances					Loans and advances				
		Performing		Non-performing			Performing		Non-performing			Performing		Non-performing			Performing		Non-performing	
			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	78,605	75,308	193	3,297	1,697	76,452	73,812	170	2,640	1,479	84,453	81,622	226	2,831	2,045	85,368	82,411	237	2,956	2,097
Of which secured	56,712	54,628	120	2,083	1,007	55,724	54,408	75	1,316	628	63,709	62,131	143	1,578	1,271	64,848	63,137	152	1,711	1,204
Of which secured with immovable property	50,333	48,271	104	2,061	958	48,738	47,480	75	1,257	594	56,773	55,272	130	1,501	1,097	57,140	55,573	131	1,567	1,101
Of which instruments with LTV higher than 60% and lower or equal to 80%	18,680	18,062		618	344	18,313	17,930		383	282	20,749	20,173		575	506	21,041	20,572		469	384
Of which instruments with LTV higher than 80% and lower or equal to 100%	2,465	2,382		83	31	3,254	3,144		110	66	3,906	3,739		167	126	5,226	5,148		79	44
Of which instruments with LTV higher than 100%	1,271	785		486	145	1,170	883		287	16	1,204	881		323	60	1,022	687		335	136
Accumulated impairment for secured assets	654	181	0	473	185	491	154	3	337	90	529	169	3	360	261	531	206	6	324	169
Collateral																				
Of which value capped at the value of exposure	51,622	50,178	111	1,444	813	50,716	49,758	67	958	556	58,625	57,430	103	1,194	763	59,400	58,051	88	1,349	841
Of which immovable property	47,397	46,034	96	1,363	813	46,934	46,012	55	921	536	54,512	53,342	89	1,170	763	55,075	53,752	70	1,324	841
Of which value above the cap	60,354	59,195	26	1,159	977	59,000	58,356	14	644	603	69,471	68,067	83	1,404	1,161	69,357	67,710	69	1,647	1,311
Of which immovable property	60,318	59,195	26	1,123	977	58,992	58,356	14	636	596	69,395	68,020	83	1,376	1,133	68,845	67,279	69	1,566	1,231
Financial guarantees received	1,280	1,247	5	32	4	1,184	1,150	4	34	4	1,123	1,088	3	35	2	1,111	1,074	3	37	1
Accumulated partial write-off	-352	0	0	-352	-181	-624	0	0	-624	-349	-618	0	0	-618	-446	-671	0	0	-671	-476

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