

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

The information on Collateral valuation - loans and advances 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, therefore this bank is not required to report it to the EBA.



Key Metrics

| (min EUR, %) | As of 30/09/2023 | As of 31/12/2023 | As of 31/03/2024 | As of 30/06/2024 | COREP CODE | REGULATION |
|--|------------------|------------------|------------------|------------------|--|---|
| Available capital (amounts) | | | | | | |
| Common Equity Tier 1 (CET1) capital - transitional period | 7,620 | 7,636 | 7,542 | 7,520 | 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 | 7,599 | 7,599 | 7,527 | 7,511 | C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010) | Article 50 of CRR |
| Tier 1 capital - transitional period | 8,595 | 8,611 | 8,517 | 8,495 | 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 | 8,574 | 8,574 | 8,502 | 8,486 | C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) | Article 25 of CRR |
| Total capital - transitional period | 10,076 | 10,091 | 10,003 | 10,482 | 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 | 10,055 | 10,054 | 9,988 | 10,473 | 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 | 52,691 | 52,556 | 52,951 | 52,187 | 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 | 52,670 | 52,519 | 52,936 | 52,177 | 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 | 14.46% | 14.53% | 14.24% | 14.41% | CA3 {1} | - |
| Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 14.43% | 14.47% | 14.22% | 14.39% | (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 | 16.31% | 16.38% | 16.08% | 16.28% | CA3 {3} | - |
| Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 16.28% | 16.33% | 16.06% | 16.26% | (C 01.00 (r0015,c0010) - C 05.01 (r0440,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 | 19.12% | 19.20% | 18.89% | 20.09% | CA3 {5} | • |
| Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 19.09% | 19.14% | 18.87% | 20.07% | (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 | 131,140 | 134,192 | 133,285 | 134,565 | 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 | 6.55% | 6.42% | 6.39% | 6.31% | C 47.00 (r0340,c0010) | Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR |



Leverage ratio

| | (mln EUR, %) | As of 30/09/2023 | As of 31/12/2023 | As of 31/03/2024 | As of 30/06/2024 | COREP CODE | REGULATION |
|-----|---|------------------|------------------|------------------|------------------|-----------------------|---|
| A.1 | Tier 1 capital - transitional definition | 8,595 | 8,611 | 8,517 | 8,495 | C 47.00 (r0320,c0010) | |
| A.2 | Tier 1 capital - fully phased-in definition | 8,488 | 8,492 | 8,502 | 8,486 | C 47.00 (r0310,c0010) | Article 429 of the CRR; Delegated Regulation (EU) |
| B.1 | Total leverage ratio exposures - using a transitional definition of Tier 1 capital | 131,140 | 134,192 | 133,285 | 134,565 | C 47.00 (r0300,c0010) | 2015/62 of 10 October 2014 amending CRR |
| B.2 | Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital | 131,034 | 134,074 | 133,269 | 134,555 | C 47.00 (r0290,c0010) | |
| C.1 | Leverage ratio - using a transitional definition of Tier 1 capital | 6.55% | 6.42% | 6.39% | 6.31% | [A.1]/[B.1] | |
| C.2 | Leverage ratio - using a fully phased-in definition of Tier 1 capital | 6.48% | 6.33% | 6.38% | 6.31% | [A.2]/[B.2] | |

Ebal Bunking Bunking 2024 EU-wide Transparency Exercise Capital Bank of Ireland Croup pic

| | | | As of 30/09/2023 | As of 31/12/2023 | As of 31/03/2024 | As of 30/06/2024 | COREP CODE | REGULATION |
|---|----------|---|------------------|------------------|------------------|------------------|---|--|
| | A | (min EUR., %) OWN FUNDS | 10,076 | 10,091 | 10,003 | 10,482 | C 01.00 (r0010,c0010) | Addicions 4(118) and 72 of CFFR |
| | A.1 | COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments) | 7,620 | 7,636 | 7,542 | 7,520 | C 01.00 (40020,c0010) | Article 50 of CFR |
| | A1.1 | Capital instruments eligible as CET1 Capital (including share premium and net own capital | 1,513 | 1,505 | 1,494 | 1,468 | C 01.00 (r9030,c0010) | Adsches 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR |
| | A1.2 | instruments) Retained earnings | 10,424 | 10,301 | 10,259 | 10,248 | C 01.00 (r0110,c0010) | Articles 26(1) point (c), 26(2) and 35 (1) points (a) and (i) of CRR |
| | A1.3 | Accumulated other comprehensive income | -1,577 | -1,731 | -1,594 | -1,544 | C 01.00 (r0180,c0010) | Acticies 4(100), 26(1) point (d) and 36 (1) point (I) of CPR |
| | _ | | | | | | C 01.00 (0200,c0010) | Acticise 4(117) and 20(1) point (e) of CFR |
| | A1.4 | | 220 | 349 | 391 | 417 | C 01.00 (9210,c0010) | Anticies 4(117) and 20(1) point (4) or Live Atticies 4(112), 26(1) point (8) and 36 (1) point (6) of CRR |
| | A.1.5 | | | | | | | |
| | A.1.6 | | 0 | 0 | 0 | 0 | C 01.00 (r0230,c0010) | Article B4 of CFR |
| | A1.7 | | 19 | 14 | 17 | 4 | C 01.00 (r0250,c0010) | Articles 32 to 35 of and 36 (1) point (f) of CRR |
| | A1.8 | (-) Intangible assets (including Goodwill) (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated | -1,025 | -971 | -1,060 | -1,139 | 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 | DTLs | -854 | -818 | -759 | -666 | C 01.00 (r0370,c0010) | Articles 36(1) point (c) and 38 of CBR |
| | A.1.10 | (-) IRB shortfall of credit risk adjustments to expected losses | -148 | -153 | -142 | -122 | C 01.00 (r0380,c0010) | Articles 36(1) point (d), 40 and 159 of CRR |
| | A1.11 | | -696 | -583 | -657 | -670 | C 01.00 (+0390,c0010) | Articles 4(109), 35(1) point (e) and 41 of CRR |
| | A.1.12 | | 0 | 0 | 0 | 0 | C 01.00 (r0420,c0010) | Articles 4(122), 36(1) point (g) and 44 of CRR |
| | A.1.13 | | 0 | 0 | 0 | 0 | C 01.00 (r0440,c0010) C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + | Article 36(1) point (j) of CRR Articles 4(36), 36(1) point (k) (i) and 80 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) |
| | A1.14 | | -9 | -14 | -14 | -15 | C 01.00 [6470,c0010] + C 01.00 [r0471,c0010]+ C 01.00 [6472,c0010] | point (b) and 258 of CRR Articles 36(1) point k) (b) and 373(3) of CRR. Articles 36(1) point k) (b) and 153(0) of CRR and Articles 36(1) point k) (b) and 153(0) of CRR and Articles 36(1) point k) (b) and 153(6) of CRR. |
| | A.1.14.1 | | -9 | -14 | -14 | -45 | 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 | (-) Holidings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment | 0 | 0 | 0 | 0 | C 01.00 (±0480,c0010) | Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR |
| | A1.16 | (-) 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 CFR |
| OWN FUNDS | A1.17 | (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment | 0 | 0 | 0 | 0 | C 01.00 (r0500,c0010) | Articles 4(27); 35(1) point ((; 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR |
| Transitional period | A.1.18 | | 0 | 0 | 0 | 0 | C 01.00 (r0510,c0010) | Article 45 of CFR |
| | A.1.18A | | 0 | 0 | 0 | 0 | C 01.00 (40513,c0010) | Article 36(1), point (mt) and Article 47c CRR |
| | A.1.18B | | 0 | 0 | 0 | 0 | C 01.00 (40514,c0010) | Article 36(1), point (n) and Article 132c(2) CRR |
| | A.1.18C | | 0 | 0 | 0 | 0 | C 01.00 (40515,c0010) | Article 36(1), point (I) CRR |
| | A.1.19 | | -187 | -255 | -243 | -342 | C 01.00 (r0524,c0010) | Acticle 3 CRR |
| | A1.20 | | -166 | -127 | -168 | -128 | C 01.00 (40529,c0010) | + |
| | A1.21 | | 106 | 118 | 15 | 9 | CA1(111.6+111.8+111.26) | - |
| | A.1.21.1 | | 0 | 0 | 0 | 0 | C 01.00 (+9220,c0010) | Articles 480(1) to (3), and 484 to 487 of CRR |
| | A.1.21.2 | | 0 | 0 | 0 | 0 | C 01.00 (+9240,c0010) | Articles 479 and 480 of CRR |
| | A.1.21.3 | | 106 | 118 | 15 | 9 | C 01.00 (r0520,c0010) | Articles 450 to 472, 478 and 481 of CRR |
| | A.2 | | 975 | 975 | 975 | 975 | C 01.00 (+0530,c0010) | Article G1 of CRPR |
| | A2.1 | | 975 | 975 | 975 | 975 | C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010) | |
| | A.2.2 | | 0 | 0 | 0 | 0 | C 01.00 (49720,c0010) | |
| | A.2.3 | | 0 | 0 | 0 | 0 | C 01.00 (+9600,c0010) + C 01.00 (+0700,c0010) + C 01.00 (+0710,c0010) + C 01.00 (+0740,c0010) | |
| | A2.4 | | 0 | 0 | 0 | 0 | + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010) 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) | 8,595 | 8,611 | 8,517 | 8,495 | C 01.00 (r0015,c0010) | Article 25 of CRR |
| | A.4 | TIER 2 CAPITAL (net of deductions and after transitional adjustments) | 1,481 | 1,480 | 1,486 | 1,987 | C 01.00 (r0750,c0010) | Article 71 of CFIR |
| | A4.1 | Tier 2 Capital instruments | 1,641 | 1,640 | 1,646 | 2,147 | C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010) | |
| | | | | | | | C 01.00 (r0910,c0010) + C 01.00 (r0920,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0940,c0010) + | |
| | A.4.2 | | -160 | -160 | -160 | -160 | C 01.00 (1955),c0010) + C 01.00 (1955),c0010)+ C 01.00 (1957),c0010) + C 01.00 (19574,c0010) + C 01.00 (19578,c0010) | |
| | A.4.3 | Tier 2 transitional adjustments | 0 | 0 | 0 | 0 | C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0900,c0010) | |
| OWN FUNDS REQUIREMENTS | В | TOTAL RISK EXPOSURE AMOUNT | 52,691 | 52,556 | 52,951 | 52,187 | C 02.00 (r0010,c0010) | Acticies 92(2), 95, 95 and 98 of CRR |
| San Tomos negomenents | B.1 | | 21 | 37 | 15 | 9 | C 05.01 (r0010,c0040) | |
| | C.1 | COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period) | 14.46% | 14.53% | 14.24% | 14.41% | GA3(1) | - |
| CAPITAL RATIOS (%) Transitional period | C.2 | TIER 1 CAPITAL RATIO (transitional period) | 16.31% | 16.38% | 16.08% | 16.28% | CA3 (3) | |
| | C.3 | TOTAL CAPITAL RATIO (transitional period) | 19.12% | 19.20% | 18.89% | 20.09% | CA3 (5) | - |
| CET1 Capital Fully loaded | D | COMMON EQUITY TIER 1 CAPITAL (fully loaded) | 7,513 | 7,517 | 7,527 | 7,511 | [A1-A113-A121+MN[A2+A113-A22- A24+MN[A4+A22-A43,0],0]] | |
| CET1 RATIO (%) Fully loaded ¹ | E | COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded) | 14.27% | 14.31% | 14.22% | 14.39% | [0.1)(8-8.1) | - |
| | F | Adjustments to CET1 due to IFRS 9 transitional arrangements | 21 | 37 | 15 | 9 | C 05.01 (r0440,c0010) | |
| | F | Adjustments to AT1 due to IFRS 9 transitional arrangements | 0 | 0 | 0 | 0 | C 05.01 (r9440,c0020) | |
| Memo items | F | Adjustments to 12 due to IFRS 9 transitional arrangements | 0 | 0 | 0 | 0 | C 05.01 (r9440,c0030) | |
| | F | Adjustments included in RWAs due to IFRS 9 transitional arrangements | 21 | 37 | 15 | 9 | C 05.01 (r0440,c0040) | |
| | | ed on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view a | | | | I | l . | |



Overview of Risk exposure amounts

| | | RWAs | | | |
|--|------------------|------------------|------------------|------------------|--|
| (min EUR, %) | As of 30/09/2023 | As of 31/12/2023 | As of 31/03/2024 | As of 30/06/2024 | COREP CODE |
| Credit risk (excluding CCR and Securitisations) ¹ | 44,661 | 43,571 | 43,657 | 42,814 | C 02.09 (n044, c0110) (C 07.00 (n089, c1220, s001) + C 07.00 (n0110, c1220, s001) + C 07.00 (n0130, c0220, s001) + C 07.00 (n0130, c0220, s001) + C 08.01 (n0400, c2200, s001) + C 08.01 (n0400, c2200, s001) + C 08.01 (n0400, c2200, s002) + C 08.01 (|
| Of which the standardised approach | 15,127 | 14,788 | 14,540 | 14,068 | 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 | 18,027 | 16,689 | 17,134 | 16,144 | 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 | 11,508 | 12,095 | 11,983 | 12,602 | 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 | 582 | 631 | 603 | 623 | C 07.00 (10080, ct220, s001) + C 07.00 (10110, ct220, s001) + C 07.00 (10130, c0220, s001) + C 08.01 (10040, c0280, s002) + |
| Credit valuation adjustment - CVA | 143 | 197 | 176 | 177 | C 02.00 (r0640, c0010) |
| Settlement risk | 0 | 0 | 0 | 0 | C 02.00 (r0490, c0010) |
| Securitisation exposures in the banking book (after the cap) | 1,374 | 1,681 | 1,680 | 1,934 | C 02.00 (0470, c0010) |
| Position, foreign exchange and commodities risks (Market risk) | 270 | 230 | 238 | 243 | C 02.00 (r0520, c0010) |
| Of which the standardised approach | 270 | 230 | 238 | 243 | 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 (0010, c0601)*12.5+C 20.00 (0010,c0450)*12.5+MAX(C 24.00(0010,c0090),C 24.00(0010,c0100),C 24.00(0010,c0100)*12.5 |
| Large exposures in the trading book | 0 | 0 | 0 | 0 | C 02.00 (r0680, c0010) |
| Operational risk | 5,037 | 5,896 | 5,896 | 5,896 | C 02.00 (r0590, c0010) |
| Of which basic indicator approach | 0 | 0 | 0 | 0 | C 02.00 (0000, c0010) |
| Of which standardised approach | 5,037 | 5,896 | 5,896 | 5,896 | C 02.00 (r0610, c0010) |
| Of which advanced measurement approach | 0 | 0 | 0 | 0 | C 02.00 (r0820, c0010) |
| Other risk exposure amounts | 623 | 350 | 700 | 500 | C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010) |
| Total | 52,691 | 52,556 | 52,951 | 52,187 | |

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.



P&I

| (min EUR) | As of 30/09/2023 | As of 31/12/2023 | As of 31/03/2024 | As of 30/06/2024 |
|--|------------------|------------------|------------------|------------------|
| Interest income | 4,437 | 6,130 | 1,683 | 3,379 |
| Of which debt securities income | 70 | 100 | 30 | 62 |
| Of which loans and advances income | 2,860 | 3,904 | 1,037 | 2,088 |
| Interest expenses | 1,668 | 2,418 | 757 | 1,544 |
| (Of which deposits expenses) | 290 | 437 | 156 | 330 |
| (Of which debt securities issued expenses) | 276 | 375 | 105 | 225 |
| (Expenses on share capital repayable on demand) | 0 | 0 | 0 | 0 |
| Dividend income | 0 | 2 | 5 | 5 |
| Net Fee and commission income | 342 | 476 | 128 | 264 |
| 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 | -16 | -21 | -3 | -5 |
| Gains or (-) losses on financial assets and liabilities held for trading, net | 97 | 150 | 96 | 146 |
| Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net | -47 | -108 | -70 | -97 |
| Gains or (-) losses from hedge accounting, net | 3 | -3 | 0 | 0 |
| Exchange differences [gain or (-) loss], net | 2 | 5 | 3 | 3 |
| Net other operating income /(expenses) | 41 | 59 | 12 | 28 |
| TOTAL OPERATING INCOME, NET | 3,192 | 4,273 | 1,096 | 2,179 |
| (Administrative expenses) | 1,270 | 1,726 | 515 | 961 |
| (Cash contributions to resolution funds and deposit guarantee schemes) | 94 | 120 | 53 | 11 |
| (Depreciation) | 161 | 221 | 62 | 123 |
| Modification gains or (-) losses, net | 0 | 0 | 0 | 0 |
| (Provisions or (-) reversal of provisions) | 8 | 17 | 4 | 17 |
| (Payment commitments to resolution funds and deposit guarantee schemes) | 0 | 0 | 0 | 0 |
| (Commitments and guarantees given) | 1 | 7 | -3 | 2 |
| (Other provisions) | 7 | 10 | 7 | 15 |
| Of which pending legal issues and tax litigation 1 | 0 | -1 | 0 | 0 |
| Of which restructuring ¹ | 0 | -5 | 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) | 195 | 418 | 43 | 46 |
| (Financial assets at fair value through other comprehensive income) | 0 | 0 | 0 | 0 |
| (Financial assets at amortised cost) | 196 | 418 | 43 | 46 |
| (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) | 0 | 0 | 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 | 75 | 123 | 8 | 38 |
| Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations | 0 | -8 | 0 | 0 |
| PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS | 1,538 | 1,885 | 428 | 1,059 |
| PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS | 1,312 | 1,588 | 355 | 874 |
| Profit or (-) loss after tax from discontinued operations | 0 | 0 | 0 | 0 |
| PROFIT OR (-) LOSS FOR THE YEAR | 1,312 | 1,588 | 355 | 874 |
| Of which attributable to owners of the parent | 1,306 | 1,582 | 353 | 874 |

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."



Total Assets: fair value and impairment distribution

| (min EUR) | | As of 30/09/2023 | | | | As of 31 | /12/2023 | | | As of 31/0 | 33/2024 | | | As of 30/0 | 6/2024 | | |
|--|-----------------|------------------|---------------------|---------|-----------------|----------|----------------------|---------|-----------------|------------|---------------------|---------|-----------------|------------|--------------------|---------|--|
| | | | Fair value hierarch | y | | | Fair value hierarchy | , | | , | Fair value hierarch | y | | | air value hierarch | y | |
| ASSETS: | Carrying amount | Level 1 | Level 2 | Level 3 | Carrying amount | Level 1 | Level 2 | Level 3 | Carrying amount | Level 1 | Level 2 | Level 3 | Carrying amount | Level 1 | Level 2 | Level 3 | References |
| Cash, cash balances at central banks and other demand deposits | 29,677 | | | | 32,032 | | | | 30,377 | | | | 32,385 | | | | IAS 1.54 (I) |
| Financial assets held for trading | 2,577 | 12 | 2,559 | 6 | 2,092 | 75 | 1,997 | 20 | 2,147 | 172 | 1,968 | 8 | 2,043 | 161 | 1,873 | 9 | IFRS 7.8(a)(ii);IFRS 9.Appendix A |
| Non-trading financial assets mandatority at fair value through profit or loss | 537 | 37 | 36 | 464 | 498 | 35 | 7 | 456 | 495 | 40 | 8 | 446 | 490 | 42 | 8 | 440 | 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 | 3,897 | 3,897 | 0 | 0 | 3,988 | 3,988 | 0 | 0 | 3,938 | 3,938 | 0 | 0 | 3,715 | 3,715 | 0 | 0 | IFRS 7.8(h); IFRS 9.4.1.2A |
| Financial assets at amortised cost | 89,193 | | | | 87,255 | | | | 88,660 | | | | 89,627 | | | | IFRS 7.8(f); IFRS 9.4.1.2 |
| Derivatives – Hedge accounting | 2,358 | 0 | 2,358 | 0 | 2,338 | 0 | 2,338 | 0 | 2,037 | 0 | 2,037 | 0 | 1,803 | 0 | 1,803 | 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 | -710 | | | | -124 | | | | -251 | | | | -297 | | | | IAS 39.89A(a); IFRS 9.6.5.8 |
| Other assets ¹ | 5,173 | | | | 5,155 | | | | 5,273 | | | | 5,343 | | | | |
| TOTAL ASSETS | 132,702 | | | | 133,234 | | | | 132,676 | | | | 135,108 | | | | 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"

| (min E | EUR) | | | As of 30/09/20 | 23 | | | | As of 31/12/2023 | | | As of 31/03/2024 | | | | | | As of 30/06/2024 | | | | | | | | |
|---|--------------------|--|---|--------------------------------------|--|--------------------|-------------------|--|---|-------|--------------------|-------------------|--------------------------------------|--|---|-------|--|---|--------------------------------------|--|--------------------|--------------------------------------|--|-----------------|--------------------------------------|--------------------------|
| | | Gross carry | ring amount ⁽²⁾ | | Acı | cumulated impairme | nt ⁽²⁾ | Gr | oss carrying amour | | Accu | imulated impairme | ent ⁽²⁾ | Gros | s carrying amount | | Acc | umulated impairme | ent ⁽²⁾ | Gros | ss carrying amount | | Accu | mulated impairm | ent ⁽²⁾ | |
| Breakdown of financial assets by instrument and by counterparty sector ¹ | | 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 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 | | increase in credit | | 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 1 Assets without significant increase in credirisk since initial recognition | Stage 2 Assets with significant increase in credit-risk since initial recognition but not credit-impaired | Stage 3 Credit-impaired assets | Stage 1 Assets without significant increase in credit risk since initial recognition | | Stage 3 Credit-impaired assets | Stage 1 Assets without significant increase in credit risk since initial recognition | | Stage 3 Credit-impaired assets | References |
| Financial assets at fair value through other | Debt securities | 3,899 | 0 | 0 | -1 | 0 | 0 | 3,989 | 0 | 0 | -1 | 0 | 0 | 3,939 | 0 | 0 | -1 | 0 | 0 | 3,716 | 0 | 0 | -1 | 0 | 0 | Annex V.Part 1.31, 44(b) |
| comprehensive income | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | Annex V.Part 1.32, 44(a) |
| Financial assets at | | 5,489 | 1 | 0 | -1 | 0 | 0 | 5,760 | 1 | 0 | -1 | 0 | 0 | 6,031 | 1 | 0 | -1 | 0 | 0 | 6,019 | 0 | 0 | -1 | 0 | 0 | Annex V.Part 1.31, 44(b) |
| amortised cost | Loans and advances | 68,575 | 13,552 | 2,797 | -150 | -378 | -841 | 67,633 | 12,578 | 2,364 | -181 | -422 | -612 | 68,909 | 12,360 | 2,506 | -180 | -407 | -699 | 71,448 | 10,963 | 2,317 | -190 | -355 | -715 | Annex V.Part 1.32, 44(a) |

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

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



Breakdown of liabilities

Bank of Ireland Group plc

(mln EUR)

| (min Eori) | | | | | • |
|---|------------------|------------------|------------------|------------------|--|
| | | Carrying | gamount | | |
| LIABILITIES: | As of 30/09/2023 | As of 31/12/2023 | As of 31/03/2024 | As of 30/06/2024 | References |
| Financial liabilities held for trading | 2,864 | 2,147 | 2,054 | 2,114 | 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 | 920 | 1,063 | 1,067 | 1,069 | IFRS 7.8 (e)(i); IFRS 9.4.2.2 |
| Financial liabilities measured at amortised cost | 115,543 | 115,822 | 115,242 | 118,133 | IFRS 7.8(g); IFRS 9.4.2.1 |
| Non-trading non-derivative financial liabilities measured at a cost-based method ^t | 0 | 0 | 0 | 0 | Accounting Directive art 8(3) |
| Derivatives - Hedge accounting | 3,443 | 2,448 | 2,516 | 2,515 | IFRS 9.6.2.1; Annex V.Part 1.26 |
| Fair value changes of the hedged items in portfolio hedge of interest rate risk | -2,843 | -1,115 | -1,446 | -1,636 | IAS 39.89A(b), IFRS 9.6.5.8 |
| Provisions | 124 | 130 | 122 | 123 | IAS 37.10; IAS 1.54(I) |
| Tax liabilities | 57 | 55 | 39 | 58 | 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 | 110 | 117 | 123 | 119 | 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 | 120,218 | 120,667 | 119,717 | 122,495 | IAS 1.9(b);IG 6 |
| TOTAL EQUITY | 12,484 | 12,566 | 12,959 | 12,613 | IAS 1.9(c), IG 6 |
| TOTAL EQUITY AND TOTAL LIABILITIES | 132,702 | 133,234 | 132,676 | 135,108 | IAS 1.IG6 |

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



Breakdown of liabilities

Bank of Ireland Group plc

(mln EUR)

| | | | Carrying | amount (| | 1 |
|-----------------------------------|---|------------------|------------------|------------------|------------------|---|
| Breakdown of financial liabilitie | s by instrument and by counterparty sector | As of 30/09/2023 | As of 31/12/2023 | As of 31/03/2024 | As of 30/06/2024 | References |
| Derivatives | | 6,209 | 4,490 | 4,483 | 4,552 | IFRS 9.BA.7(a); CRR Annex II |
| Short positions | Equity instruments | 3 | 1 | 3 | 3 | IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5 |
| Siloit positions | Debt securities | 94 | 103 | 83 | 74 | Annex V.Part 1.31 |
| | Central banks | 2,675 | 2,657 | 2,460 | 2,245 | 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 | 1,203 | 1,156 | 1,133 | 1,241 | Annex V.Part 1.42(b), 44(c) |
| | of which: Current accounts / overnight deposits | 1,071 | 993 | 981 | 1,106 | ECB/2013/33 Annex 2.Part 2.9.1 |
| | Credit institutions | 878 | 664 | 586 | 603 | Annex V.Part 1.42(c),44(c) |
| Danasita | of which: Current accounts / overnight deposits | 299 | 185 | 187 | 298 | ECB/2013/33 Annex 2.Part 2.9.1 |
| Deposits | Other financial corporations | 5,428 | 5,498 | 5,360 | 5,523 | Annex V.Part 1.42(d),44(c) |
| | of which: Current accounts / overnight deposits | 4,373 | 4,347 | 4,097 | 4,421 | ECB/2013/33 Annex 2.Part 2.9.1 |
| | Non-financial corporations | 38,777 | 39,106 | 37,098 | 38,322 | Annex V.Part 1.42(e), 44(c) |
| | of which: Current accounts / overnight deposits | 37,719 | 37,555 | 35,540 | 36,237 | ECB/2013/33 Annex 2.Part 2.9.1 |
| | Households | 55,392 | 55,021 | 55,464 | 56,441 | Annex V.Part 1.42(f), 44(c) |
| | of which: Current accounts / overnight deposits | 50,451 | 49,515 | 49,220 | 49,538 | Annex V.Part 1.42(f), 44(c) |
| Debt securities issued | | 9,491 | 10,409 | 11,276 | 11,912 | Annex V.Part 1.37, Part 2.98 |
| Of which: Subordi | nated Debt securities issued | 1,650 | 1,635 | 1,616 | 2,140 | Annex V. Part 1.37 |
| Other financial liabilities | | 2,620 | 2,374 | 2,931 | 2,916 | Annex V.Part 1.38-41 |
| OTAL FINANCIAL LIABILITIES | | 122,769 | 121,480 | 120,878 | 123,831 | |



Market Risk Bank of Ireland Group plc

| | SA | | | | | | М | | | | | | | | | IM | | | | | | |
|--|----------------------------|----------------------------|---|--------------------------|--|--------------------------------|--------------------------------|--|---------------|--------------------------------|-----------------|----------------------------------|---|---------------------|--|-------------------------------|--------------------------------|-----------------|---------------|--------------------------------|-----------------|----------------------------------|
| | | | VaR (Memorani | dum item) | STRESSED VaR | (Memorandum item) | INCREMEN MIGRATION R | ITAL DEFAULT AND ISK CAPITAL CHARGI | ALL PRICE RIS | KS CAPITAL CH. | ARGE FOR CTP | | VaR (Memor | andum item) | STRESSED Var (M | femorandum item) | | | ALL PRICE RIS | KS CAPITAL CH | RGE FOR CTP | |
| (min EUR) | TOTAL RISK EXPOSURE AMOUNT | TOTAL RISK EXPOSURE AMOUNT | MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) | PREVIOUS DAY (VaRt-1) | MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg) | LATEST AVAILABLE (SVØRT- 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- | MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVE) | LATEST AVAILABLE (SVaRt-1) | 12 WEEKS AVERAGE MEASURE | LAST MEASURE | FLOOR | 12 WEEKS AVERAGE MEASURE | LAST MEASURE | TOTAL RISK EXPOSURE AMOUNT |
| | As of 30/09/2023 | As of 31/12/2023 | | | | As of 30. | /09/2023 | | | | | | | | | As of 31/1 | 2/2023 | | | | | |
| Traded Debt Instruments | 149 | 138 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Of which: General risk Of which: Specific risk | 146 | 138 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Of which: Specific risk Equities | 3 12 | 0 7 | 0 | 0 | 0 | 0 | | | | | | | | 0 | 0 | 0 | | | | | | |
| Of which: General risk | 4 | , | 0 | 0 | 0 | 0 | | | | | | | ů | 0 | 0 | 0 | | | | | | |
| Of which: Specific risk | 9 | 5 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Foreign exchange risk | 109 | 84 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | 1 |
| Commodities risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Total | 270 | 230 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | As of 31/03/2024 | As of 30/06/2024 | | | | As of 31. | /03/2024 | | | | | | | | | As of 30/0 | 6/2024 | | | | | |
| Traded Debt Instruments | 127 | 163 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Of which: General risk | 125 | 161 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Of which: Specific risk | 2 | 2 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Equities | 19 | 14 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Of which: General risk | 6 | 5 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Of which: Specific risk | 12 | 9 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Foreign exchange risk | 93 | 67 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Commodities risk Total | 238 | 243 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| otat | 238 | 243 | 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.

eba European Banking 2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

| | | Standardised Approach | | | | | | | | | | | | | |
|-------------------|---|--|------------------------------------|---------------------------------------|---|--------------------------------|-----------------------------|----------------------|----------------------------------|--|--|--|--|--|--|
| | | | As of 30/09/2 | 023 | | | As of 31/ | 12/2023 | | | | | | | |
| | (minSUR, No | Original Exposure ^a | Exposure Value ¹ | fisk exposure amount | Value adjustments and provisions ⁴ | Original Exposure ¹ | Exposure Value ⁴ | Risk exposure amount | Value adjustments and provisions | | | | | | |
| | Central governments or central banks | 35,056 | 35.407 | 246 | | 37,620 | 37.957 | 221 | | | | | | | |
| | Regional governments or local authorities | 297 | 177 | 10 | | 305 | 182 | 9 | | | | | | | |
| | Public sector entities | 391 | 444 | 31 | | 325 | 437 | 29 | | | | | | | |
| | Multilateral Development Banks | 328 | 524 | 0 | | 277 | 463 | 0 | | | | | | | |
| | International Organisations | 229 | 229 | 0 | | 214 | 214 | 0 | | | | | | | |
| | Institutions | 112 | 135 | 33 | | 82 | 111 | 25 | | | | | | | |
| | Corporates | 7,696 | 4,546 | 4,131 | | 7,487 | 4,104 | 3,740 | | | | | | | |
| | of which: SME | 5,365 | 2,904 | 2,500 | | 5,462 | 2,845 | 2,495 | | | | | | | |
| | Retail | 6,101 | 5,180 | 3,835 | | 5,879 | 4,952 | 3,590 | | | | | | | |
| Consolidated data | of which: SME | 902 | 673 | 455 | | 1,298 | 1,053 | 667 | | | | | | | |
| Consolidated data | Secured by mortalises on immovable property | 7,046 | 7,036 | 2,463 | | 6,887 | 6,874 | 2,405 | | | | | | | |
| | of which: SME | | | | | | 0 | | | | | | | | |
| | Exposures in defautt | 540 | 305 205 | 322 308 | 224 | 496 280 | 299 218 | 327 | 20 | | | | | | |
| | Items associated with particularly high risk | 276 | 205 | 308 | | 280 | 218 | 327 | | | | | | | |
| | Covered bands | 9 | | 0 | | | 0 | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | , | | 33 | | | 0 | 108 | | | | | | | |
| | Collective investments undertakings (CRII) South | 774 | 774 | 1.697 | | 688 | 688 | 1.590 | | | | | | | |
| | Equity Other exposures | 3,017 | 3.017 | 2,130 | | 3.333 | 3,333 | 2,493 | | | | | | | |
| | Standardised Total 2 | 61.865 | 57,981 | 15,237 | 387 | 63,953 | 59,842 | 14,865 | 30 | | | | | | |
| | Juliani III | Criginal esposure, unlike Exposure value, is n | sported before taking into account | any effect due to credit conversion t | | | 30,012 | 14,002 | | | | | | | |

| | | | | | Standardised Ap | proach | | | |
|----------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
| | | | As of 30/09/2 | 023 | | | As of 31/ | 12/2023 | |
| | (minSUR, %) | Original Exposure ³ | Esposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | Central dovernments or central banks | 30,057 | 30,203 | 130 | | 32,498 | 32,650 | 92 | |
| | Regional dovernments or local authorities | 169 | 49 | 10 | | 168 | 45 | 9 | |
| | Public sector entities | 8 | 62 | 31 | | 35 | 58 | 29 | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | 21 | 45 | 21 | | 1 | 30 | 13 | |
| | Corporates | 5,902 | 3,361 | 3,019 | | 5,944 | 3,222 | 2,915 | |
| | of which: SME | 4,716 | 2,555 | 2,223 | | 4,852 | 2,541 | 2,247 | |
| | Retail | 2,196 | 1,733 | 1,300 | | 2,115 | 1,650 | 1,238 | |
| IRELAND | of which: SME | 451 | 361 | 271 | | 455 | 351 | 263 | |
| INCLAIND | Secured by mortgages on immovable property | 7,006 | 6,995 | 2,448 | | 6,848 | 6,835 | 2,392 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Exposures in default | 373 | 240 | 251 | 126 | 331 | 198 | 209 | 206 |
| | Items associated with particularly high risk | 208 | 154 | 231 | | 215 | 168 | 252 | |
| | Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | |
| I | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| I | Collective investments undertakings (CIU) | 3 | 3 | 33 | | 9 | 9 | 108 | |
| | Equity | 657 | 657 | 1,580 | | 610 | 610 | 1,512 | |
| | Other exposures | 1,746 | 1,746 | 1,410 | | 2,011 | 2,011 | 1,714 | |

| | | | | | Standardised Ap | proach | | | |
|----------------|--|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
| | | | As of 30/09/2 | 023 | | | As of 31. | 12/2023 | |
| | (minSUR, %) | 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 |
| | Central governments or central banks | 3.804 | 4,008 | 73 | | 3.926 | 4.110 | 82 | |
| | Regional dovernments or local authorities | | | | | 0 | | | |
| | Public sector entities | | | | | | | | |
| | Multilateral Development Banks | 0 | | 0 | | 0 | 0 | 0 | |
| | International Organisations | 0 | | 0 | | 0 | 0 | 0 | |
| | Institutions | 35 | 35 | 7 | | 38 | 38 | 8 | |
| | Corporates | 1,251 | 814 | 742 | | 1,155 | 677 | 621 | |
| | of which: SME | 624 | 347 | 275 | | 585 | 363 | 247 | |
| | Retail | 3,900 | 3,642 | 2,532 | | 3,741 | 3,297 | 2,349 | |
| UNITED KINGDOM | of which: SME | 452 | 312 | 185 | | 843 | 702 | 403 | |
| ONTIED KINGDOM | Secured by mortstastes on immovable property | 16 | 16 | 5 | | 15 | 15 | 5 | |
| | of which: SME | 145 | | 0.00 | | 144 | | | |
| | Exposures in defautt | 140 | | 60 | 6/ | 144 | 31 | 107 | 49 |
| | Items associated with particularly high risk | | | 0 | | | | | |
| | Covered bonds Claims on institutions and corporates with a ST credit assessment | | | 0 | | | | | |
| | Collective investments undertakings (CRII) | | | | | | 0 | | |
| 1 | Equity | 117 | 117 | 117 | | 76 | 76 | 75 | |
| | Other exposures | 1271 | 1.271 | 719 | | 1.322 | 1.322 | 779 | |
| | Standardined Total ² | 1111 | 4,010 | | 193 | | ., | | 162 |

| | | (2) Total value adjustments and provisions per o | ountry of counterparty excludes th | ose for securitisation exposures but | t includes general creditrisk adjust | THEREIS. | | | |
|---------------|--|--|------------------------------------|--------------------------------------|---|--------------------------------|-----------------------------|----------------------|---|
| | | | | | Standardised Ap | proach | | | |
| | | | As of 30/09/2 | 023 | | | As of 31. | 12/2023 | |
| | Intel SUR, No. | Original Exposure ¹ | Exposure Velue ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | Central governments or central banks | 429 | 430 | 36 | | 423 | 424 | 42 | |
| | Regional governments or local authorities | 423 | | | | 423 | 0 | | |
| | Public sector entities | | | 0 | | | 0 | | |
| | Multilateral Development Banks | | | 0 | | | 0 | | |
| | International Organisations | | | 0 | | | 0 | | |
| | Institutions | 7 | 7 | 1 | | 6 | 6 | 1 | |
| | Corporates | 19 | 20 | 20 | | 0 | 1 | 1 | |
| | of which: SME | 0 | 1 | 1 | | 0 | 1 | 1 | |
| | Retail | 3 | 3 | 2 | | 3 | 2 | 2 | |
| UNITED STATES | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| OMMED OMMED | Secured by mortifastes on immovable property | 5 | 5 | 2 | | 5 | 5 | 2 | |
| | of which: SME | 0 | | 0 | | | 0 | | |
| | Exposures in default | 1 | 1 | 1 73 | 0 | 1 | 1 | 1 | |
| 1 | Items associated with particularly high risk | 65 | 49 | 73 | | 63 | 46 | 72 | |
| | Covered bands Claims on institutions and corporates with a ST credit assessment | | | | | | | | |
| 1 | Claims on institutions and consonates with a ST credit assessment Collective investments undertakings (CIU) | | | | | | | | |
| 1 | Coulty Coulty | | | | | ů | | | |
| 1 | Other exposures | i i | i | | | ů. | | i i | |
| I | One encourer | | | | | | | | , |

| | | (2) Total value adjustments and provisions per c | ountry of counterparty excludes th | ose for securitisation exposures but | t includes general credit risk adjust | ments. | | | |
|--------|--|--|--|--------------------------------------|---|---|---|-----------------------------|---|
| | | | | | Standardised Ap | proach | | | |
| | | | As of 30/09/2 | 023 | | | As of 31 | /12/2023 | |
| | | Original Exposure ⁵ | Esposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | (minEUR, %) | | | | | | | | |
| | Central de uneversation o central submits Assistat de construite de lord authorités Assistat de construite de lord authorités Assistat de construite de la cons | 120 0 311 0 49 118 0 | 190 0 3111 0 49 109 0 0 | 0 0 0 0 3 109 0 | | 151 0 322 0 0 37 113 0 2 2 | 251 0 322 0 0 37 27 0 0 | 0 0 0 3 27 0 | |
| FRANCE | Secreted by merigine as immensable property of which SSE Exposures in enfants Exposures in enfants Convent deather Convent deather Convent in individual solution and convent as with AST or self-assessment Collection in individual and convent as with AST or self-assessment Collection in individual and collection of the Convent as with AST or self-assessment Exposures States Stat | 1 0 2 0 0 | 000000000000000000000000000000000000000 | 0 0 0 0 0 | o | 1 0 0 2 0 0 | 1 0 0 2 0 0 0 | 0 0 0 | |

2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

| | | | | | Standardise | d Approach | | | |
|-------------------|---|--------------------------------|-----------------------------|----------------------|----------------------------------|--------------------------------|-----------------------------|----------------------|----------------------------------|
| | | | As of 31/ | 03/2024 | | | As of 30 | 06/2024 | |
| | (min DUR, No.) | Original Exposure ⁶ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions | Original Exposure ¹ | Exposure Value ⁴ | Risk exposure amount | Value adjustments and provisions |
| | Central sovernments or central banks | 35,687 | 36,016 | 231 | | 37,519 | 37,838 | 303 | |
| | Regional governments or local authorities | 305 | 186 | 10 | | 308 | 178 | 9 | |
| | Public sector entities | 394 | 432 | 28 | | 431 | 465 | 26 | |
| | Multilateral Development Banks | 278 | 456 | 0 | | 281 | 453 | 0 | |
| | International Organisations | 211 | 211 | 0 | | 210 | 210 | 0 | |
| | Institutions | 217 | 268 | 43 | | 97 | 212 | 79 | |
| | Corporates | 7,264 | 3,947 | 3,584 | | 6,541 | 3,477 | 3,121 | |
| | of which: SME | 5,395 | 2,758 | 2,395 | | 4,974 | 2,747 | 2,392 | |
| | Retail | 5,660 1,314 | 4,688 1,061 | 3,398 | | 5,552 1,308 | 4,611 1,071 | 3,342 | |
| Consolidated data | of which: SME | 1,314 | 1,061 6.754 | 678 2.364 | | 1,308 | 1,071 | 687 2.311 | |
| | Secured by mortalises on immovable property | 6,763 | 0,734 | 2,304 | | 0,007 | 6,602 | 2,311 | |
| | of which: 534E Exposures in default | 455 | 275 | 229 | 166 | 480 | 282 | 305 | 18 |
| | Items associated with particularly high risk | 278 | 218 | 326 | | 290 | 226 | 339 | |
| | Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | 0 | | | |
| | Collective investments undertakings (CIU) | 9 | 9 | 115 | | 9 | 9 | 117 | |
| | Equity | 731 | 731 | 1,686 | | 751 | 751 | 1,724 | |
| | Other exposures | 3,523 | 3,523 | 2,540 | | 3,452 | 3,452 | 2,477 | |
| | Standardised Total ² | 61,777 | 57.716 | 14,625 | 347 | 62.536 | 58,765 | 14.153 | 334 |

| | | | | | Standardise | d Approach | | | |
|----------|--|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
| | | | | 03/2024 | | | As of 30 | 106/2024 | |
| | (min DUR. %) | Original Exposure ⁶ | Exposure Value ¹ | Rhik exposure amount | Value adjustments and provisions ² | Original Exposure ⁴ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | Central governments or central banks | 31.010 | 31.170 | 27 | | 31.489 | 31,654 | 189 | |
| | Regional governments or central banks Regional governments or local authorities | 170 | 51 | 10 | | 174 | - 44 | 9 | |
| | Public sector entities | 17 | 55 | 28 | | 19 | 53 | 26 | |
| | Multiluteral Development Sunks | | | 0 | | 0 | | 0 | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | 14 | 65 | 29 | | 22 | 138 | 64 | |
| | Corporates | 5,871 | 3,113 | 2,799 | | 5,224 | 2,834 | 2,528 | |
| | of which: SME | 4,846 | 2,491 | 2,177 | | 4,440 | 2,472 | 2,165 | |
| | Retail | 2,194 | 1,703 | 1,277 | | 2,193 | 1,705 | 1,279 | |
| IDEL AND | of which: SME | 505 | 394 | 296 | | 514 | 418 | 313 | |
| IRELAND | Secured by mortgages on immovable property | 6,725 | 6,716 | 2,351 | | 6,568 | 6,563 | 2,297 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Exposures in default | 284 | 178 | 188 | 95 | 305 | 192 | 208 | 20 |
| 1 | Items associated with particularly high risk | 211 | 365 | 248 | | 222 | 100 | 253 | |
| | 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) | 9 | 9 | 115 | | 2 | 9 | 117 | |
| | Equity | 648 | 648 | 1,602 | | 658 | 658 | 1,631 | |
| 1 | Other exposures | 1,894 | 1,894 | 1,542 | | 1,770 | 1,770 | 1,432 | |
| 1 | Standardised Total ² | | | | 175 | | | | 165 |

| | | | | | Standardise | ed Approach | | | |
|----------------|--|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
| | | | As of 31/ | 03/2024 | | | As of 30 | 06/2024 | |
| | (min DUF, No | Original Exposure ⁶ | Exposure Value ⁴ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ⁴ | Risk exposure amount | Value adjustments and provisions ² |
| | Central governments or central banks Regional governments or local authorities | 3,351 | 3,519 | 86 | | 4,169 | 4,322 | 72 | |
| | Public sector entities | , | | 0 | | 0 | o o | | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | 37 | 37 | 7 | | 52 | 52 | 10 | |
| | Corporates | 1,030 | 643 | 593 | | 1,005 | 527 | 476 | |
| | of which: SME | 524 3.439 | 266 2.981 | 217 | | 506 3.332 | 274 2.902 | 225 | |
| | Retail | 3,439 | 2,981 | 2,118 382 | | 3,332 794 | 2,902 | 2,061 374 | |
| UNITED KINGDOM | of which: SME | 14 | 14 | 302 | | 794 | 14 | 374 | |
| | Secured by mortstates on immovable preparty of which: SME | | | | | | | | |
| | Exposures in default | 153 | 87 | 101 | 63 | 157 | 81 | 87 | 74 |
| | Items associated with particularly high risk | | 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 | |
| 1 | Equity | 84 | 84 | 84 | | 93 | 93 | 93 | |
| | Other exposures | 1,628 | 1,628 | 998 | | 1,682 | 1,682 | 1,045 | |
| | Standardised Total ² | | | | 162 | | | | 161 |

| | (a) total ration august terms area p | remain pri county or country at | , account a control account account | reposures out includes general crea | arrat aquarena. | | | |
|--|---|---|--|---|--|---|--|---|
| | | | | Standardis | ed Approach | | | |
| | | As of 31 | /03/2024 | | | As of 30 | /06/2024 | |
| tria D.F. Ni | Original Exposure ^b | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value | Risk exposure amount | Value adjustments and provisions ² |
| UNITED STATES UNITED STATES UNITED STATES Commonwealth of the state | 504 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 555. 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 43 0 0 0 1 1 1 1 2 2 0 0 1 7 5 0 0 0 0 1 1 1 7 0 0 0 0 0 0 0 0 0 0 0 0 | ۰ | 1,252 0 0 0 7 7 0 0 2 2 0 0 1 1 2 4 0 0 | 1,233 0 0 0 0 7 1 1 2 0 0 5 0 0 0 0 0 0 0 0 7 | 27 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | |

| Standard Standard Approach As of \$20.00 2024 Standard Standard Approach As of \$20.00 2024 | | (2) Total value adjustments and pr | ovisions per country of counterparts | excludes those for securitisation of | reposures but includes general cred | Strisk adjustments. | | | |
|--|--|------------------------------------|--------------------------------------|---|-------------------------------------|--------------------------------|--|---|---|
| Original Exposures* Disposers Values* Biol exposure arrivales* Disposers Values* Dis | | | | | Standardise | ed Approach | | | |
| Organic Toponos* Department of Control Toponos* Organic Toponos* Control Toponos* Organic T | | | As of 31 | 03/2024 | | | As of 30 | /06/2024 | |
| Central questionals or central to extend basis 233 223 0 0 0 0 0 0 0 0 0 | Intel DE No. | Original Exposure ⁶ | Exposure Value ¹ | Risk exposure amount | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| International Constitution Co | Comité amourante or centre lander. Fordir d'amourante et au d'authorie plant de la consideration de la consideration plant de la consideration de la consideration plant de la consideration de la consideration plant de la cons | 0 320 0 0 160 | 0 320 0 0 350 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | | 0 0 16 | 0 8 102 8 8 105 106 106 107 107 107 107 107 107 107 107 107 107 | 0 0 0 0 3 20 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 | o |

Credit Risk - IRB Approach

Bank of Ireland Group n

| | | | | | | | | IRB Ap | proach | | | | | |
|-------------------|------------------------|--|------------------|------------------------|--------------------------------|-----------------|------------------------|----------------------|------------------|------------------------|--------------------------------|-----------------|------------------------|----------------------|
| | | | | | | 30/09/2023 | | | | | | | | |
| | | | Originati | Exposure ¹ | Exposure Value ¹ | Risk exposure | amount | Value adjustments | Original I | ixposure ¹ | Exposure Value ¹ | Risk exposure | amount | Value adjustments |
| | | (min EUR, %) | | Of which: defaulted | Valle | | Of which: defaulted | and provisions | | Of which: defaulted | Value | | Of which: defaulted | and provisions |
| | | nks and central governments | 0 | 0 | 0 | 0 | 0 | ò | 0 | 0 | 0 | 0 | 0 | 0 |
| | Institution | | 5,600 | 0 | 5,553 | 758 | 0 | 0 | 5,752 | 0 | 5,704 | 775 | 0 | 0 |
| | Corporates | | 26,153 | 1,312 | 21,156 | 17,738 | 0 | 597 | 24,252 | 1,004 | 19,334 | 16,466 | 0 | 501 |
| | | Corporates - Of Which: Specialised Lending | 1,044 | 42 | 970 | 805 | 0 | 30 | 802 | 23 | 715 | 654 | 0 | 12 |
| | | | 10,628 | 594 | 9,852 | 7,397 | 0 | 279 | 10,050 | | 9,255 | 7,214 | 0 | 283 |
| | Retail | Retail - Secured on real estate property | 47,230 41,060 | 1,049 744 | 44,359 40,151 | 11,508 9.177 | 634 504 | 515 242 | 47,772 41,629 | 961 681 | 44,852 40.665 | 12,095 9.781 | 644 520 | 472 231 |
| | | Retail - Secured on real escate property Retail - Secured on real estate property - Of Which: SME | 41,000 | 744 | 40,151 | 9,177 | 504 | 242 | 41,023 | 0 0 0 1 | 40,000 | 9,761 | 520 | 231 |
| Consolidated data | | Retail - Secured on real estate property - Of Which: non-SME | 41.060 | 744 | 40.151 | 9.177 | 504 | 242 | 41.629 | 681 | 40.665 | 9.781 | 520 | 231 |
| | | Retail - Qualifying Revolving | 2,803 | 48 | 1,421 | 376 | 19 | 48 | 2,795 | 53 | 1,430 | 342 | 17 | 46 |
| | | Retail - Other Retail | 3,367 | 258 | 2.788 | 1.955 | 111 | 226 | 3,348 | 227 | 2,757 | 1.972 | 106 | 195 |
| | | Retail - Other Retail - Of Which: SME | 2.487 | 209 | 1.915 | 1.094 | 65 | 176 | 2.472 | 183 | 1.888 | 1.092 | 63 | 147 |
| | | Retail - Other Retail - Of Which: non-SME | 880 | 48 | 873 | 861 | 46 | 50 | 876 | 44 | 869 | 880 | 43 | 47 |
| | Equity | | 0 | | 0 | 0 | 0 | | | 0 | 0 | 0 | 0 | |
| | Other non a | credit-obligation assets | | | | 0 | | | | | | 0 | | |
| | IRB Total ² | | | | | 30.004 | | | | | | 29,336 | | |

(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) this because the occurrence produces the occurrenc

| | | | | | | | IRB Ap | proach | | | | | |
|----------|--|----------|------------------------|--------------------------------|-------------------------------------|------------------------|----------------------|---------------|------------------------|--------------------------------|---------------|------------------------|----------------------|
| | | | | As o | 30/09/2023 | | | | | As of | 31/12/2023 | | |
| | | Original | Exposure ¹ | Exposure Value ¹ | Risk exposure | amount | Value adjustments | Original | Exposure ¹ | Exposure Value ¹ | Risk exposure | amount | Value adjustments |
| | (min EUR, %) | | Of which: defaulted | Value | | Of which: defaulted | and provisions | | Of which: defaulted | Value | | Of which: defaulted | and provisions |
| | Central banks and central governments Institutions | 595 | 0 | 0 587 | 0 38 | 0 | 0 | 499 | 0 | 0 493 | 0 25 | 0 | . 0 |
| | Corporates | 13.619 | 726 | 11.378 | 8.985 | 0 | 335 | 499 12.557 | 536 | 493 10.386 | 25 8.195 | 0 | 247 |
| | Corporates - Of Which: Specialised Lending | 588 | 42 | 527 | 320 | 0 | 27 | 327 | 23 | 275 | 168 | 0 | 247 |
| | Corporates - Of Which: SME | 7.016 | 356 | 7.007 | 5.272 | 0 | 189 | 6.749 | 238 | 6.701 | 5.224 | 0 | 149 |
| | Retail | 31,130 | 605 | 28,389 | 7,903 | 254 | 415 | 31,641 | 554 | 28,918 | 8,473 | 298 | 377 |
| | Retail - Secured on real estate property | 24,984 | 304 | 24,180 | 5,572 | 123 | 145 | 25,580 | 279 | 24,731 | 6,159 | 174 | 138 |
| IRFI AND | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| IKELAND | Retail - Secured on real estate property - Of Which: non-SME | 24,984 | 304 | 24,180 | 5,572 | 123 | 145 | 25,580 | 279 | 24,731 | 6,159 | 174 | 138 |
| | Retail - Qualifying Revolving | 2,792 | 47 | 1,421 | 376 | 19 | 48 | 2,724 | 52 | 1,430 | 342 | 17 | 46 |
| | Retail - Other Retail | 3,354 | 254 | 2,788 | 1,955 | 111 | 223 | 3,336 | 224 | 2,757 | 1,972 | 106 | 193 |
| | Retail - Other Retail - Of Which: SME | 2,478 | 208 | 1,915 873 | 1,094 | 65 46 | 175 48 | 2,463 873 | 182 42 | 1,888 | 1,092 880 | 63 | 147 |
| | Retail - Other Retail - Of Which: non-SME Equity | 876 | 46 | 873 | 861 | 46 | 48 | 873 | 42 | 869 | 880 | 43 | 46 |
| | Equity Other non-credit-obligation assets | - 0 | | | 0 | | | | | | | | |
| | IRB Total | _ | | I | | | | | | | | | |
| | INC YOU. | | | | an indicate into assessment concept | | | | | | | | |

| | | | | | | | | IRB Ap | proach | | | | | |
|----------------|--------------|---|--------------|------------------------|--------------------------------|---------------|------------------------|----------------------|--------------|------------------------|--------------------------------|----------------|------------------------|----------------------|
| | | | | | As o | 30/09/2023 | | | | | | 31/12/2023 | | |
| | | | Original | Exposure ¹ | Exposure Value ¹ | Risk exposure | imount | Value adjustments | Original I | Exposure ¹ | Exposure Value ¹ | Risk exposure | amount | Value adjustments |
| | | (min EUR, %) | | Of which: defaulted | Value | | Of which: defaulted | and provisions | | Of which: defaulted | Value | | Of which: defaulted | and provisions |
| | | s and central governments | 0 | | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 |
| | Institutions | | 597 | 0 | 592 | 172 | 0 | 0 | 641 | 0 | 636 | 181 | 0 | 0 |
| | Corporates | | 6,595 | 219 | 5,807 | 4,485 | | 98 | 6,131 | 145 | 5,121 | 3,870 | | 85 |
| | | Corporates - Of Which: Specialised Lending Corporates - Of Which: SME | 439 1.602 | 37 | 1,889 | 467 1.460 | | 37 | 457 1.493 | 21 | 422 1.691 | 1,290 | | 34 |
| | Retail | Corporates - Of Which: SME | 1,602 | 496 | 1,889 | 3,578 | 378 | 98 | 1,493 | 21 | 1,691 | 1,290 3,587 | 342 | 93 |
| | PRESAR | Retail - Secured on real estate property | 15,997 | 434 | 15,877 | 3,578 | 378 | 96 | 15,955 | 399 | 15,841 | 3,567 | 342 | 91 |
| | | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,007 | 0 | 0 |
| UNITED KINGDOM | | Retail - Secured on real estate property - Of Which: non-SME | 15.982 | 434 | 15.877 | 3.578 | 378 | 96 | 15.955 | 397 | 15.841 | 3.587 | 342 | 91 |
| | | Retail - Qualifying Revolving | 5 | 0 | 0 | 0 | 0 | 0 | 35 | 1 | 0 | 0 | 0 | 0 |
| | | Retail - Other Retail | 10 | 2 | 0 | 0 | 0 | 2 | 9 | 2 | 0 | 0 | 0 | 1 |
| | | Retail - Other Retail - Of Which: SME | 8 | 1 | 0 | 0 | 0 | 1 | 8 | 1 | 0 | 0 | 0 | 1 |
| | | Retail - Other Retail - Of Which: non-SME | 2 | 1 | 0 | 0 | 0 | 1 | 2 | 1 | 0 | 0 | 0 | 0 |
| | Equity | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Other non cr | edit-obligation assets | | | | | | | | | | | | |
| | IRB Total | | | | | | | | | | | | | |

| | | | | | | | | IRB Ap | proach | | | | | |
|----------------|--------------|---|----------|------------------------|--------------------|---------------|------------------------|----------------------|----------|------------------------|--------------------|---------------|------------------------|----------------------|
| | | | | | | 30/09/2023 | | | | | | | | |
| | | | Original | Exposure ¹ | Exposure | Risk exposure | amount | Value adjustments | Original | Exposure ¹ | Exposure | Risk exposure | amount | Value adjustments |
| | | (min EUR, %) | | Of which: defaulted | Value ¹ | | Of which: defaulted | and provisions | | Of which: defaulted | Value ⁵ | | Of which: defaulted | and provisions |
| | | ks and central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Institutions | | 37 | 0 | 34 | 8 | 0 | 0 | 63 | 0 | 61 | 14 | 0 | 0 |
| | Corporates | | 2,648 | 230 | 2,330 | 2,526 | 0 | 95 | 2,459 | 231 | 2,167 | 2,586 | 0 | 101 |
| | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | | 946 | 145 | 872 | 603 | 0 | 26 | 865 | 178 | 796 | 657 | 0 | 66 |
| | Retail | | 36 | 3 | 33 | 11 | 1 | 1 | 44 | 2 | 33 | 14 | 1 | 1 |
| | | Retail - Secured on real estate property | 33 | 3 | 33 | 11 | 1 | 1 | 33 | 2 | 33 | 14 | 1 | 0 |
| UNITED STATES | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| OIVITED STATES | | | 33 | 3 | 33 | 11 | 1 | 1 | 33 | 2 | 33 | 14 | 1 | 0 |
| | | Retail - Qualifying Revolving | 1 | 0 | 0 | 0 | 0 | 0 | 9 | 0 | 0 | 0 | 0 | 0 |
| | | Retail - Other Retail | 1 | 0 | 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 |
| | | redit-obligation assets | | | | | | | | | | | | |
| | IRB Total | | | | | | | | | | | | | |

| | | | | | | | | proach | | | | | |
|--------|--|------------|------------------------|--------------------------------|---------------|------------------------|----------------------|------------|------------------------|--------------------------------|--------------|------------------------|----------------------|
| | | | | | | | ІКВАР | proacn | | | | | |
| | | | | As of | 30/09/2023 | | | | | Aso | 131/12/2023 | | |
| | | Original | Exposure ¹ | Exposure Value ¹ | Risk exposure | amount | Value adjustments | Original I | Exposure ¹ | Exposure Value ¹ | Riskexposure | amount | Value adjustments |
| | (min EUR, %) | | Of which: defaulted | Value* | | Of which: defaulted | and provisions | | Of which: defaulted | Value* | | Of which: defaulted | and provisions |
| | Central banks and central governments Institutions | 0 2.127 | 0 0 | 0 2.127 | 0 177 | 0 | 0 | 0 2.111 | 0 | 0 2.111 | 0 184 | 0 | 0 |
| | Corporates | 790 | 18 | 566 | 648 | 0 | 10 | 826 | 3 | 582 | 677 | 0 | |
| | Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Corporates - Of Which: SME | 56 | 0 | 33 | 19 | 0 | 0 | 55 | 0 | 32 | 19 | 0 | 0 |
| | Retail | 4 | 1 | 3 | 1 | 0 | 0 | 6 | 0 | 3 | 1 | 0 | |
| | Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME | 3 | | 3 | 1 | 0 | 0 | 3 | 0 | 3 | 1 0 | 0 | |
| FRANCE | Retail - Secured on real estate property - Of Which: non-SME | 3 | | 3 | 1 | 0 | 0 | 3 | 0 | 3 | 1 | 0 | |
| | Retail - Qualifying Revolving | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 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 Equity | 0 | | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | |
| | Equity Other non credit-obligation assets | 0 | | 0 | | 0 | 0 | | | | | 0 | - |
| | IRB Total | | | | | | | | | | | | |

UNITED KINGDOM

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Bank of Ireland Group pla

| | | | | | | | | IRB Ap | proach | | | | | |
|-------------------|------------------------|--|----------|-----------------------|--------------------------------|---------------|-----------|----------------------|------------|-----------------------|--------------------------------|---------------|-----------|---------------------|
| | | | | | | | | | | | | 30/06/2024 | | |
| | | | Original | Exposure ¹ | Exposure Value ¹ | Risk exposure | amount | Value adjustments | Original I | Exposure ¹ | Exposure Value ¹ | Risk exposure | amount | Value adjustment |
| | | (min EUR. Yei | | Of which: | Vitte | | Of which: | and provisions | | Of which: | Value | | Of which: | and provision |
| | | (min EUR, %) nks and central governments | | defaulted | 0 | | defaulted | | | defaulted | | ٨ | defaulted | |
| | Central bar | | 5.750 | 0 | 5.703 | 799 | 0 | 0 | 5.682 | 0 | 5.634 | 795 | | 0 |
| | Corporates | | 24.370 | 1.070 | 19.751 | 16.853 | 0 | 537 | 23,355 | 850 | 17.618 | 15.887 | | 560 |
| | | Corporates - Of Which: Specialised Lending | 788 | 24 | 719 | 648 | 0 | 11 | 865 | 22 | 796 | 733 | | 24 |
| | | Corporates - Of Which: SME | 10.279 | 555 | 9.493 | 7.378 | 0 | 303 | 10.243 | 515 | 9.353 | 7.833 | ō | 321 |
| | Retail | | 48,875 | 967 | 45,945 | 11,983 | 633 | 483 | 50,179 | 971 | 47,575 | 12,602 | 632 | 485 |
| | | Retail - Secured on real estate property | 42,704 | 690 | 41,749 | 9,636 | 520 | 234 | 43,950 | 693 | 43,326 | 10,221 | 523 | 222 |
| Consolidated data | | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Consolidated data | | Retail - Secured on real estate property - Of Which: non-SME | 42,704 | 690 | 41,749 | 9,636 | 520 | 234 | 43,950 | 693 | 43,326 | 10,221 | 523 | 222 |
| | | Retail - Qualifying Revolving | 2,808 | 56 | 1,411 | 344 | 19 | 54 | 2,828 | 57 | 1,432 | 344 | 19 | 48 |
| | | Retail - Other Retail | 3,363 | 222 | 2,785 | 2,003 | 95 | 196 | 3,401 | 222 | 2,817 | 2,037 | 90 | 216 |
| | | Retail - Other Retail - Of Which: SME | 2,473 | 177 | 1,902 | 1,100 | 56 | 148 | 2,485 | 176 | 1,909 | 1,109 | 54 | 151 |
| | | Retail - Other Retail - Of Which: non-SME | 890 | 45 | 883 | 903 | 39 | 47 | 915 | 46 | 908 | 928 | 35 | 65 |
| | Equity | | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | |
| | | credit-obligation assets | | | | 0 | | | | | | 0 | | |
| | IRB Total ² | | | | | 29,634 | | | | | | 29,284 | | |

| | | | | | | | IRB Ap | proach | | | | | |
|-------------|--|-----------------|------------------------|--------------------------------|---------------|------------------------|----------------------|-----------------|------------------------|--------------------------------|---------------|------------------------|----------------------|
| | | | | As o | 31/03/2024 | | | | | As o | 130/06/2024 | | |
| | | Original | Exposure ¹ | Exposure Value ² | Risk exposure | amount | Value adjustments | Original | Exposure ¹ | Exposure Value ¹ | Risk exposure | amount | Value adjustments |
| | (min EUR, %) | | Of which: defaulted | Value | | Of which: defaulted | and provisions | | Of which: defaulted | Value | | Of which: defaulted | and provisions |
| | Central banks and central governments institutions | 0 457 | 0 | 0 450 | 0 30 | 0 | | 0 | 0 | 0 438 | 0 26 | 0 | 0 |
| | Corporates | 12,360 | 530 | 10.582 | 8.366 | 0 | 261 | 12.690 | 424 | 10.483 | 8.981 | | 298 |
| | Corporates - Of Which: Specialised Lending | 325 | 24 | 284 | 170 | 0 | 8 | 310 | 22 | 278 | 164 | | 20 |
| | Corporates - Of Which: SME | 6,935 | 228 | 6,873 | 5,349 | 0 | 166 | 7,095 | 277 | 6,993 | 5,731 | 0 | 180 |
| | Retail | 32,206 | 565 | 29,425 | 8,581 | 296 | 388 | 33,269 | 575 | 30,807 | 9,111 | 297 | 404 |
| | Retail - Secured on real estate property | 26,116 | 291 | 25,229 | 6,234 | 182 | 141 | 27,122 | 300 | 26,558 | 6,730 | 188 | 143 |
| IRFI AND | Retail - Secured on real estate property - Of Which: SME | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| III.E. III. | Retail - Secured on real estate property - Of Which: non-SME | 26,116 2,738 | 291 54 | 25,229 1,411 | 6,234 344 | 182 19 | 141 53 | 27,122 2,757 | 300 55 | 26,558 1,432 | 6,730 344 | 188 19 | 143 47 |
| | Retail - Qualifying Revolving Retail - Other Retail | 3,352 | 220 | 2,785 | 2.003 | 95 | 194 | 3,390 | 220 | 2.817 | 2.037 | 90 | 214 |
| | Retail - Other Retail - Of Which: SME | 2.484 | 176 | 1902 | 1.100 | 56 | 148 | 2,310 | 175 | 1 909 | 1.109 | 54 | 150 |
| | Batail - Other Batail - Of Which: non-SMF | 888 | 44 | 883 | 903 | 39 | 46 | 913 | 45 | 908 | 928 | 35 | 63 |
| | Equity | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Other non credit-obligation assets | | | | | | | | | | | | |
| | IRB Total | | | | | | | | | | | | |

| Act | Risk exposure amount Valu | As of 30/06/2024 | and the same of th | | | | | | | | |
|--|----------------------------------|------------------|--|-------------------|----------------|--------|---------------|--------|-----------------------|----------|--|
| Control holds and central process Control holds Control hold | | | | | | | | As o | | | |
| Contract America and control generations Control C | adjustm | Exposure | Exposure | Original Exposure | | amount | Risk exposure | | Exposure ¹ | Original | |
| Number N | Of which: and provi defaulted | Value* | Of which: | | and provisions | | | Value* | | | (min EUR, %) |
| Copuments | 0 0 0 | 0 0 | 0 0 | 0 | 0 | 0 | | 0 | 0 | 0 | |
| Copyration - Off Windows Special Seatoring 0 0 0 0 0 0 0 0 0 | 10 0 0 | | | | 0 | 0 | | | 0 | | |
| Coponius - Offentisch SPE 874 555 833 793 0 79 787 280 772 Matal Maral - Securel first of affait Specify - Offentisch SPE 2 2 30 12 1 1 44 2 33 34 2 30 13 1 0 3 4 2 33 34 3 10 5 3 4 2 33 3 10 5 5 3 4 2 3 3 10 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 | 7 1,951 0 13 | 1,617 1,951 | 242 1,617 | 1,892 | 129 | 0 | | 2,238 | 238 | 2,511 | |
| Rutal | 0 0 0 | 0 0 | 0 0 | 0 1 | 0 | 0 | | 0 | 0 | 0 | |
| Antal:-Secured on real critical property 22 2 30 12 1 0 34 2 23 | 765 0 90 | | | | 70 | 0 | | | 163 | | |
| UNITED STATES Retal-Second or in a decap people", OffWork. 1995 0 0 0 0 0 0 0 0 0 | 12 1 0 | | | | 1 | 1 | | | 2 | | |
| UNITED STATES Retail - Secured on real estate property - Of Which: non-SME 32 2 30 12 1 0 34 2 33 | 12 1 0 | 33 12 | 2 33 | 34 | | 1 | | 30 | 2 | 32 | |
| Netas - Secured on real estate property - Of Which: mon-SME 32 2 30 12 1 0 34 2 33 | 0 0 0 | 0 0 | 0 0 | 0 | | 0 | | 0 | 0 | ۰ | |
| | 12 1 0 | 33 12 | 2 33 | 34 | | 1 | 12 | 30 | 2 | 32 | Netail - Secured on real estate property - Of Which: non-SME |
| Retail-Other Retail | | | | 9 | | 0 | | 0 | | 9 | |
| | | | | 1 1 | | 0 | | 0 | | 1 | |
| | 0 0 | 0 0 | 0 0 | 1 1 | | 0 | | 0 | 0 | 1 | |
| Resid - Order Restall - Of Whitch: non-SME 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | | | 0 0 | | | | | | | | |
| cquey Other on credit-obligation assets | | | 0 0 | | | 0 | | 0 | 0 | | |
| OHER FOR CENT-ORGANIZATION ASSECTED. | | | | | | | | | | | |
| 11) Oriented exposure, unible Exposure value, is second before takine into account any effect due to could convenien factors or credit risk ministre suchiouses is a, substitution off | | | | | | | | | | | IRS Total |

| | | | | | | | IRB Ap | proach | | | | | |
|--------|--|--------------|------------------------|--------------------|---------------|------------------------|----------------------|----------|------------------------|--------------------|---------------|------------------------|----------------------|
| | | | | As o | 131/03/2024 | | | | | As o | f 30/06/2024 | | |
| | | Original | Exposure ¹ | Exposure | Risk exposure | amount | Value adjustments | Original | Emposure ¹ | Exposure | Risk exposure | amount | Value adjustments |
| | (min EUR, Nij | | Of which: defaulted | Value ³ | | Of which: defaulted | and provisions | | Of which: defaulted | Value ¹ | | Of which: defaulted | and provisions |
| | Central banks and central governments | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Institutions Corporates | 2,084 948 | 0 | 2,060 655 | 185 761 | 0 | 0 | 2,009 | 0 | 2,005 430 | 183 494 | 0 | 0 |
| | Corporates - Of Which: Specialised Lending | 240 | 3 | 000 | 761 | 0 | | 760 | ó | 430 | 424 | | 0 |
| | Corporates - Of Which: SME | 111 | 0 | 49 | 36 | 0 | ů i | 114 | 0 | 33 | 14 | | |
| | Retail | 6 | 0 | 3 | 1 | 0 | | 6 | 0 | 3 | 1 | | |
| | Retail - Secured on real estate property | 3 | 0 | 3 | 1 | 0 | 0 | 3 | 0 | 3 | 1 | 0 | 0 |
| FRANCE | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| FRANCE | Retail - Secured on real estate property - Of Which: non-SME | 3 | 0 | 3 | 1 | 0 | 0 | 3 | 0 | 3 | 1 | 0 | 0 |
| | Retail - Qualifying Revolving | 3 | 0 | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail | | 0 | 0 | 0 | 0 | | 0 | 0 | | 0 | | 0 |
| | Retail - Other Retail - Of Which: SME | | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | | 0 |
| | Retail - Other Retail - Of Which: non-SME Equity | | | | | 0 | | | 0 | | | | 0 |
| | Other non credit-obligation assets | | | | | 0 | | 0 | 0 | | 0 | | |
| | IRB Total | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | | Bank of Ireland Group pl | С | | | | | | |
|---|------------------|--|--|--|--|---|---|----------------------|---|---|---|---|----------------|------------------------|
| | | | | | | | As of 31/12/2023 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance sh | eet | | | | Derivat | ives | | Off bala | nce sheet | |
| | | | | | | | | | | | | Off-balance s | heet exposures | |
| | | | | | Non-derivative financial as | sets by accounting portfolio | | Derivatives with pos | itive fair value | Derivatives with | negative fair value | | | Risk weighted exposure |
| 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 | amount |
| [0 - 3M[| Austria | 0 0 0 0 0 24 24 | 0 0 0 0 24 | 0 | 0 | 0 | 0 0 0 0 24 0 | | 0 | 0 | 0 | 0 0 0 0 0 0 | | |
| 10 aM 0 aM 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more | Belgium | .cs 0 0 0 105 105 | 0 0 0 0 0 0 186 0 | 0 | 0 | 0 0 0 0 0 0 129 0 | 0 0 0 0 0 57 | 6 | 0 | 0 | 0 | 0 | | |
| [0 - 3M [| Bulgaria | | | | | | | | | | | | | |
| [0 - 3M [| Сургиз | | | | | | | | | | | | | |
| [0 - 3M] [3M - 1Y] [17 - 2Y] [27 - 3Y] [37 - 5Y] [57 - 10Y] [107 - more | Czech Republic | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more | Denmark | | | | | | | | | | | | | |
| [0 - 3M] [1 3M - 1Y] [1 Y - 2Y] [2 Y - 3Y] [3 Y - 5Y] [5 Y - 10 Y] [10 Y - more Total | Estonia | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | | | Bank of Ireland Group pl | С | | | | | | |
|---|---|------------------|--|--|--|--|---|--|----------------------|---|---|---|--|---------------|------------------------|
| | | | | | | | | As of 31/12/2023 | | | | | | | |
| | | | | | | | Dire | ct exposures | | | | | | | |
| | | (mln EUR) | | | On balance sh | neet | | | | Derivat | tives | | Off balan | ce sheet | |
| | | | | | | | | | | | | | Off-balance sh | eet exposures | |
| | | | | | | Non-derivative financial a | ssets by accounting portfolio | | Derivatives with pos | itive fair value | Derivatives with | negative fair value | | | Risk weighted exposure |
| Residual Mat | | 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 | amount |
| [0 - 3M[| f f f f | Finland | | | | | | | | | | | | | |
| [0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-mon | 1 1 1 | France | 6 15) 6 19) 55 77 | 0 151 | 0 | | 0 0 151 0 0 0 191 0 0 191 53 0 0 0 0 0 | 0 | 6 | 0 0 0 0 0 | 0 0 0 0 0 | 0 | 0 0 0 0 0 | | |
| [0 - 3M[| f E E | Germany | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-mon | f f f | Croatia | | | | | | | | | | | | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - mon | 1 | Greece | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-mon | | Hungary | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [11'-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-mon | 1 1 1 | Ireland | 112 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | | 0 0 0 0 103 0 103 | d i | 0 0 0 0 | 13 0 1 830 1,197 1,890 18 3,949 | | 0 | 0 | 000000000000000000000000000000000000000 | 0 132 0 0 0 1 1 133 | | 9 |
| [0-3M] 13M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y | f f I | italy | 4,000 | 3,549 0 0 0 0 0 0 0 9 0 0 | 0 0 0 0 | | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 6 | 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | | |
| Total | | | | 9 | 0 | il i | 0 9 | 0 | | 0 | 0 | 0 | 0 | |) |



General governments exposures by country of the counterparty

| | | | | | | | Bank of Ireland Group pl | c | | | | | | |
|--|------------------|--|--|--|--|---|---|----------------------|------------------|------------------|-----------------------|----------------|---------------|------------------------|
| | | | | | | | As of 31/12/2023 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance st | neet | | | | Derivat | ives | | Off balan | ce sheet | |
| | | | | | | | | | | | | Off-balance sh | eet exposures | |
| | | | | | Non-derivative financial as | sets by accounting portfolio | | Derivatives with pos | itive fair value | Derivatives with | i negative fair value | | | Risk weighted exposure |
| 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 | Nominat | Provisions | amount |
| [0 - 3M] 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 10Y - more | Latvia | | | | | | | | | | | | | |
| Total Tota | Lithuania | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more | Luxembourg | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more | Malita | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more | Netherlands | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [1Y-2Y] [1Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more | Poland | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more | Portugal | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Romania | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | | Bank of Ireland Group pl | ic . | | | | | | |
|--|------------------|---|--|---|----------------------------|---------------------------------------|-------------------------------|---------------------|-----------------------|-----------------------|-----------------------|---|---|----------------------------------|
| | | | | | | | As of 31/12/2023 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance sh | neet | | | | Derivat | ives | | Off balan | ce sheet | |
| | (max savy | | | | Non deductive financial as | isets by accounting portfolio | | Derivatives with po | rithus fair valus | Darkethor with | n negative fair value | Off-balance sh | eet 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 | | of which: Financial assets at fair | of which: Financial assets at | Carrying amount | Notional amount | Carrying amount | Notional amount | Nominat | Provisions | Risk weighted exposure amount |
| | | | | for trading | profit or loss | comprehensive income | amortised cost | Carrying ansount | Notional amount | Carrying amount | Nouvillat amount | | | |
| [0 - 3M[13M - 1Y 11Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more | Stovakia | | | | | | | | | | | | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total | Slovenia | | | | | | | | | | | | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more | Spain | 21 32 53 | 0 0 0 0 0 0 0 0 0 1 1 211 8 328 0 9 539 | 0 | (| 0 0 0 211 295 0 506 | 0 | | 0 0 0 0 | 0 0 0 0 | 0 0 0 0 | 0 | 0 | |
| [3M - 1Y [1 | Sweden | 33 | 3.5 | · | | 340 | 33 | | | · | | J | | |
| Total Tota | United Kingdom | 13 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 1 131 | 0 0 0 0 | | 0 0 0 0 0 | 0 0 0 0 131 | | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | |
| [0-3M[[3M-1Y[11Y-2Y 12Y-3Y [3Y-5Y [5Y-10Y[[10Y-more | Iceland | 13 | 1 131 | 0 | | 0 | 131 | | 0 | 0 | 0 | 0 | 0 | 0 |
| Total [0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y[[10Y-more Total | Liechtenstein | | | | | | | | | | | | | |
| Total | Norway | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | | Bank of Ireland Group pl | С | | | | | | |
|--|----------------------------------|--|--|--|--|---|---|----------------------|------------------|------------------|-----------------------|----------------|---------------|------------------------|
| | | | | | | | As of 31/12/2023 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance st | neet | | | | Derivat | ives | | Off balan | ce sheet | |
| | | | | | | | | | | | | Off-balance sh | eet exposures | |
| | | | | | Non-derivative financial as | sets by accounting portfolio | | Derivatives with pos | itive fair value | Derivatives with | i negative fair value | | | Risk weighted exposure |
| 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 | amount |
| [0 - 3M[| Australia | | | | | | | | | | | | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total | Canada | | | | | | | | | | | | | |
| [0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more | Hong Kong | | | | | | | | | | | | | |
| [0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Japan | | | | | | | | | | | | | |
| [0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more | u.s. | | | | | | | | | | | | | |
| [0 - 3M[| China | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more | Switzerland | | | | | | | | | | | | | |
| [0-3M] [3M-1Y [1Y-2Y [2Y-3Y [3Y-5Y [5Y-10Y [10Y-more Total | Other advanced economies non EEA | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | | Bank of Ireland Group pl | С | | | | | | |
|---|---|--|--|--|--|---|---|-----------------------|-----------------------|-----------------------|---|------------------|---|----------------------------------|
| | | | | | | | As of 31/12/2023 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance sh | eet | | | | Derivat | ives | | Off balar | ice sheet | |
| | | | | | | | | | | | | Off-balance sh | eet exposures | |
| | | | | | Non-derivative financial as | sets by accounting portfolio | | Derivatives with posi | ttive fair value | Derivatives with | n negative fair value | | | |
| Residual Maturity | Country / Region | Total gross carrying amount of non-derivative financial assets | Total carrying amount of non- derivative financial assets (net of short positions) | of which: Financial assets held for trading | of which: Financial assets designated at fair value through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | Nominal | Provisions | Risk weighted exposure amount |
| [0-3M[[3M-11] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more | Other Central and eastern Europe countries non EEA | | | | | | | | | | | | | |
| [0.3M] [3M-1Y] [11-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Middle East | | | | | | | | | | | | | |
| 10-3M 10-3M 13M - 1Y | Latin America and the Caribbean | | | | | | | | | | | | | |
| [0.3M] [3M-1Y] [11-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Africa | | | | | | | | | | | | | |
| 10 - 3M | Others | 0 99 0 111 244 0 | 0 0 39 0 11 244 0 0 | 0 0 0 0 0 69 0 | 0 | 0 0 39 0 11 55 0 | 0 0 0 0 0 121 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 000000000000000000000000000000000000000 | 0 0 0 0 | () () () () () () () () () () | 2 |

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(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 sovereigh) on sovereigh credit ink (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 sovereigh) with full or partial government guarantees by central, regional and local governments.

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Montinique, Puerto Rica, Saint Barbdéemy, Turls And Circos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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



General governments exposures by country of the counterparty

| | | _ | | | | | | Bank of Ireland Group pl | c | | | | | | |
|---|----------------|--------|--|---|--|--|---|---|---|---|---|---|---|----------------|----------------------------------|
| | | | | | | | | As of 30/06/2024 | | | | | | | |
| | | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EU | JR) | | | On balance sh | eet | | | | Derivat | ives | | Off balar | nce sheet | |
| | | | | | | | | | | | | | Off-balance st | neet exposures | |
| Residual Maturi | ty Country / R | Region | Total gross carrying amount of non-derivative financial assets | Total carrying amount of non- derivative financial assets (net | | Non-derivative financial as | sets by accounting portfolio | | Derivatives with pos | itive fair value | Derivatives with | negative fair value | | | Risk weighted exposure amount |
| | | | ппалсіж assets | 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[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-mov] | Austria | a | 0 0 0 0 2 2 2 3 | 0 0 0 0 23 | 0 | 0 | 0 | 0 0 0 0 23 | 0 0 0 | 0 0 0 | 0 0 0 0 0 0 | 0 | 0 0 0 | | |
| [10 - 3M [3M - 1Y [1Y - 2Y [1Y - 2Y [3Y - 5Y [5Y - 10Y [10Y - more | Belgium | m | 0 0 0 0 0 182 0 | 0 | 0 | 0 | 0 0 0 0 0 127 0 127 | 0 0 0 0 0 0 55 0 | 0 | 0 | 0 | 0 | 0 | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more | Bulgaria | ia | | | | | | | | | | | | | |
| [0·3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more | Cyprus | 5 | | | | | | | | | | | | | |
| [0·3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more | Czech Repu | iublic | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more | Denmari | erk | | | | | | | | | | | | | |
| [0·3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more | Estonia | a | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | | Bank of Ireland Group pl | С | | | | | | |
|--|------------------|--|--|--|--|---|---|---|---|---|---|--|------------------|------------------------|
| | | | | | | | As of 30/06/2024 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance sh | neet | | | | Derivat | ives | | Off balan | ce sheet | |
| | | | | | | | | | | | | Off-balance sh | eet exposures | |
| | | | | | Non-derivative financial a | ssets by accounting portfolio | | Derivatives with pos | itive fair value | Derivatives with | negative fair value | | | Risk weighted exposure |
| 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 | amount |
| [0 - 3M[| Finland | | | | | | | | | | | | | |
| [0 - 3M[| France | 1.44 94 7.7 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 | | 0 0 146 96 0 0 0 0 242 | 0 0 0 0 77 0 77 | () () () () () () () () () () | 0 | 0 | 0 | 0 | | 9 |
| 0 - 3M 3M - 1Y 1M - 2Y 1Y - 2Y 2Y - 3Y 3Y - 5Y | Germany | | | | | | | | | | | | | |
| [0 - 3M [] 3M - 1Y [] 1Y - 2Y [] 2Y - 3Y [] 3Y - 5Y [] 5Y - 10Y [] 10Y - more Total | Croatia | | | | | | | | | | | | | |
| [0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Greece | | | | | | | | | | | | | |
| [0 - 3M[| Hungary | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more | Ireland | 1: 820 2: 1.500 1.666 4:4 | 0 0 5 1,506 8 1,640 | 0 0 19 0 26 28 74 | | 0 | 13 0 826 0 1,506 1,640 18 | | 0 0 0 0 0 | 0 0 0 0 0 | 0 | 0 152 0 0 0 1 1 153 | 0 0 0 0 | 91 |
| 10 aM | Italy | **** | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 | | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 | 6 | 0 | 0 | 0 | 0 0 0 0 0 0 | | |



General governments exposures by country of the counterparty

| | | | | | | | Bank of Ireland Group pl | lC | | | | | | _ |
|--|------------------|--|--|--|--|---|---|----------------------|------------------|------------------|-----------------------|----------------|---------------|----------------------------------|
| | | | | | | | As of 30/06/2024 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance st | neet | | | | Derivat | ives | | Off balan | ce sheet | |
| | | | | | Non-derivative financial as | sets by accounting portfolio | | Derivatives with pos | itive fair value | Derivatives with | n negative fair value | Off-balance sh | eet 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) | | | | | | | | | Nominal | Provisions | Risk weighted exposure amount |
| | | | | 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 | | | |
| [0 - 3M [| Latvia | | | | | | | | | | | | | |
| [0 - 3M[| Lithuania | | | | | | | | | | | | | |
| [0.3Mf [3M-1Yf] [1Y-2Yf] [2Y-3Yf] [3Y-5Yf] [5Y-10Yf] [10Y-more | Luxembourg | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more | Malta | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more | Netherlands | | | | | | | | | | | | | |
| 0 - 3M | Poland | | | | | | | | | | | | | |
| 1013 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 110Y - more | Portugal | | | | | | | | | | | | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total | Romania | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | | Bank of Ireland Group pl | lc . | | | | | | |
|--|------------------|--|--|--|--|---|---|----------------------|---|---|-----------------------|---|-----------------------|----------------------------------|
| | | | | | | | As of 30/06/2024 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance sh | neet | | | | Derivat | ives | | Off balan | ce sheet | |
| | | | | | | ssets by accounting portfolio | | Derivatives with pos | | | n negative fair value | Off-balance sh | eet exposures | |
| Residual Maturity | Country / Region | Total gross carrying amount of non-derivative financial assets | delivative illialiciat assets (liet | | Non-derivative imaliciat as | sees by accounting portions | | Denvauves with pos | nive iail value | Delivatives with | i negative ian value | | | Risk weighted exposure amount |
| | | | 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[13M-1Y 13Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y 10Y-more | Stovakia | | | | | | | | | | | | | |
| [0-3M[[3M-1V] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10V] [10Y-more Total | Stovenia | | | | | | | | | | | | | |
| 10 - 3M 13M - 3Y | Spain | () () () () () () () () () () | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 | 0 | 0 0 0 497 0 0 | 0 0 0 0 0 31 0 | 0 0 0 | 0 | 0 | 0 | 0 | 0 0 0 0 0 | 0 |
| [0 - 3M[| Sweden | | | | | | | | | | | | | |
| [0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more | United Kingdom | 2 6 7 133 | 0 0 0 0 0 0 2 132 0 132 | 0 0 0 0 | 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 132 | 0 0 0 0 | 0 0 0 0 | 0 0 0 0 | 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | |
| [0 - 3M] [3M - 1Y] [1M - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total | Iceland | 133 | 132 | 0 | U | 0 | 132 | 0 | 0 | 0 | U | U | U | U |
| Total [0 - 3M] [3 M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total | Liechtenstein | | | | | | | | | | | | | |
| [0 - 3M] [1 - 3M] [1 3M - 1Y] [1 1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more | Norway | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | | Bank of Ireland Group pl | c | | | | | | |
|--|----------------------------------|--|--|--|--|---|---|----------------------|------------------|-------------------------|---------------------|-----------------|---------------|----------------------------------|
| | | | | | | | As of 30/06/2024 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance sh | neet | | | | Derivat | ives | | Off balan | ce sheet | |
| | | | | | | | | | | | | Off-balance shi | eet exposures | |
| | | | | | Non-derivative financial as | sets by accounting portfolio | | Derivatives with pos | itive fair value | Derivatives with | negative fair value | | | Risk weighted exposure amount |
| Residual Maturity | Country / Region | Total gross carrying amount of non-derivative financial assets | Total carrying amount of non- derivative financial assets (net of short positions) | of which: Financial assets held for trading | of which: Financial assets designated at fair value through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | Nominat | Provisions | |
| [0-3M[13M-1Y 13Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y 10Y-more | Australia | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more | Canada | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more | Hong Kong | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more | Japan | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [1Y-2Y] [1Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | u.s. | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | China | | | | | | | | | | | | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total | Switzerland | | | | | | | | | | | | | |
| Total | Other advanced economies non EEA | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | | Bank of Ireland Group pl | lc | | | | | | |
|--|---|--|--|--|--|---|---|------------------------------|---|---|-----------------------|---|----------------|------------------------|
| | | | | | | | As of 30/06/2024 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance sh | ieet | | | | Derivat | tives | | Off balar | nce sheet | |
| | | | | | Non-derivative financial at | ssets by accounting portfolio | | D erivatives with pos | itivo fair valuo | Derivatives with | n negative fair value | Off-balance sh | neet exposures | |
| | | | | | | 8, | | | | | • | | | Risk weighted exposure |
| 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 | amount |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more | Other Central and eastern Europe countries non EEA | | | | | | | | | | | | | |
| [0 - 3M [| Middle East | | | | | | | | | | | | | |
| 1013 10 - 3M 134 - 17 17 - 27 17 - 27 18 - 57 18 - 57 19 - 107 100' - more | Latin America and the Caribbean | | | | | | | | | | | | | |
| 1043 0 - 3M 34 - 17 17 - 27 17 - 27 18 - 57 18 - 57 19 - 107 100' - more | Africa | | | | | | | | | | | | | |
| 10-3M 10-3M 10-3M 13M-1Y 11Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y 10Y-more 10Total | Others | 0 0 19 2 2 15 24 4 14 | 0 0 91 2 15 254 14 | 14 | | 0 0 0 39 0 0 12 0 54 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 116 0 | 0 0 0 0 0 | 0 | 0 | 0 | 0 | | |

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 least receivables". Country of treatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to botal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(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 sovereigh) on sovereigh credit ink (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 sovereigh) with full or partial government guarantees by central, regional and local governments.

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Montinique, Puerto Rica, Saint Barbdéemy, Turls And Circos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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.

(?) 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 eQ4.

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



Performing and non-performing exposures

| | | | | | As of 30/09/2023 | | | | | | | | | As of 31/12/2023 | | | | |
|--|---------|--|-------------------------------|--------------------------------------|-------------------------------|---|--------------------------------|-------------------------------|--|---------|---|-------------------------------|--------------------------------------|-------------------------------|--|--------------------------------|-------------------------------|--|
| | | Gros: | s carrying amount/ Nominal ar | nount | | Accumulated impair credit risk and provis | ment, accumulated negative chi | anges in fair value due to | | | Gro | ss carrying amount/ Nominal a | mount | | Accumulated impairs credit risk and provisi | nent, accumulated negative cha | nges in fair value due to | |
| | | Of which performing but past due >30 days and <=90 days | | Of which non-performing ¹ | | On performing exposures | On non-perform | ning exposures ² | Collaterals and financial guarantees received on non- performing exposures | | Of which performing but pass due > 30 days and <=90 days | | Of which non-performing ¹ | | On performing exposures ² | On non-perform | ing exposures ² | Collaterals and financial guarantees received on non- performing exposures |
| omin EURo | | | | Of which: defaulted | Of which Stage 3 ⁸ | | | Of which Stage 3 ⁸ | | | | | Of which: defaulted | Of which Stage 3 ⁸ | | | Of which Stage 3 ⁸ | |
| Cash balances at central banks and other demand deposits | 29,348 | 0 | 0 | 0 | | 0 | 5 0 | | 0 0 | 31,732 | 2 (| | 0 | | 0 5 | 0 | | 0 0 |
| Debt securities (including at amortised cost and fair value) | 9,425 | 0 | 0 | | | 0 | 2 0 | | | 9,784 | | | ۰ | | 0 2 | | | |
| Central banks | 0 | 0 | 0 | 0 | | 0 | 0 | | 0 | | | | 0 | | 0 0 | 0 | | 0 0 |
| General governments | 5,238 | 0 | 0 | 0 | | 0 | 0 | | 0 | 5,497 | | | 0 | | 0 1 | 0 | | 0 |
| Credit institutions | 4,106 | 0 | 0 | 0 | | 0 | 0 | | 0 | 4,210 | | | 0 | | 0 1 | 0 | | 0 |
| Other financial corporations | 60 | 0 | 0 | 0 | | 0 | 0 | | 0 | 57 | | | 0 | | 0 0 | 0 | | 0 |
| Non-financial corporations | 21 | 0 | 0 | 0 | | 0 | 0 | | 0 | 20 | | | 0 | | 0 0 | 0 | | 0 |
| Loans and advances(including at amortised cost and fair value) | 85,454 | 272 | 2,996 | 2,901 | 2,793 | 7 52 | 849 | 84 | 1 1,433 | 83,088 | 245 | 2,537 | 2,452 | 2,36 | 4 597 | 625 | 61 | 2 1,298 |
| Central banks | 1,015 | 0 | 0 | 0 | | 0 | 0 | | 0 | 1,033 | 3 | | 0 | | 0 0 | 0 | | 0 |
| General governments | 57 | 0 | 0 | 0 | | 0 | 0 | | 0 | 43 | 3 | | 0 | | 0 0 | 0 | | 0 |
| Credit institutions | 2,004 | 0 | 0 | 0 | | 0 | 0 | | 0 | 735 | 5 (| | 0 | | 0 0 | 0 | | 0 0 |
| Other financial corporations | 1,098 | 3 | 3 | 3 | 1 | 3 | 5 2 | | 2 0 | 808 | 3 (| | 2 | | 2 6 | 1 | | 1 0 |
| Non-financial corporations | 27,972 | 105 | 1,792 | 1,778 | 1,761 | 9 32 | 574 | 57 | 2 581 | 27,012 | 2 64 | 1,468 | 1,450 | 1,44 | 19 379 | 405 | 40 | 4 522 |
| of which: small and medium-sized enterprises | 15,855 | 96 | 962 | 950 | 948 | 8 18 | 309 | 300 | 8 428 | 15,250 | 60 | 788 | 771 | 77 | 250 | 224 | 22 | 3 389 |
| of which: Loans collateralised by commercial immovable property | 9,922 | 49 | 652 | 652 | 643 | 3 11 | 9 140 | 14 | 0 433 | 9,313 | 3 | 585 | 580 | 57 | 5 192 | 103 | 10 | 3 383 |
| Households | 53,308 | 163 | 1,202 | 1,119 | 1,025 | 5 19 | 274 | 26 | 7 852 | 53,456 | 185 | 1,066 | 1,000 | 91 | 3 212 | 219 | 20 | 7 776 |
| of which: Loans collateralised by residential immovable property | 47,183 | 118 | 991 | 910 | 816 | 6 9 | 155 | 149 | 9 817 | 47,508 | 145 | 925 | 859 | 77 | 3 93 | 154 | 14 | 1 745 |
| of which: Credit for consumption | 6,450 | 45 | 257 | 256 | 217 | 7 10 | 121 | 12 | 1 76 | 6,266 | 37 | 180 | 179 | 14 | 7 119 | 67 | 6 | 7 64 |
| DEST INSTRUMENTS other than HFT | 124,228 | 272 | 2,996 | 2,901 | 2,79 | 7 53 | 2 849 | 84 | 1 1,433 | 124,600 | 2 245 | 2,537 | 2,452 | 2,36 | 4 604 | 625 | 61 | 2 1,298 |
| OFF-BALANCE SHEET EXPOSURES | 18,403 | | 188 | 188 | 188 | 8 5 | 6 | | 6 0 | 19,203 | 3 | 156 | 159 | 15 | 9 54 | 7 | | 7 0 |

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

institutions apportises the unumbative amount of expected cried takes since in milk acceptance in mining contract in the contract and acceptance in the con

For the ex-balance sheet home, accommistated impairments and accommistated impairments and accommission in a supariment for the accommission in th

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 perior



Performing and non-performing exposures

Bank of Ireland Group plc

| ſ | | | | | As of 31/03/2024 | | | | | | | | | As of 30/06/2024 | | | | |
|--|---------|--|-----------------------------|--------------------------------------|-------------------------------|--|-------------------------------|-----------------------------|--|--------|--|-------------------------------|--------------------------------------|-------------------------------|---|--------------------------------|-------------------------------|--|
| | | Gross | carrying amount/ Nominal as | mount | | Accumulated impair credit risk and provis | nent, accumulated negative ch | nanges in fair value due to | | | Gros | s carrying amount/ Nominal an | ount | | Accumulated impairs credit risk and provis | ment, accumulated negative cha | nges in fair value due to | |
| | | Of which performing but past due >30 days and <=90 days | | Of which non-performing ¹ | | On performing exposures ² | On non-perform | ming exposures ² | 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-perform | ing exposures ² | Collaterals and financial guarantees received on non- performing exposures |
| (min EUR) | | | | Of which: defaulted | Of which Stage 3 ⁸ | | | Of which Stage 3° | | | , | | Of which: defaulted | Of which Stage 3 ⁸ | | | Of which Stage 3 ⁸ | |
| Cash balances at central banks and other demand deposits | 30,025 | | 0 | | | | i 0 | | 0 | 32,05 | 7 0 | 0 | 0 | | | 0 | | э о |
| Debt securities (including at amortised cost and fair value) | 10,005 | | 0 | | | : | | | 0 0 | 9,77 | 2 0 | 0 | 0 | | 0 : | 0 | | 9 |
| Central banks | 0 | 0 | 0 | | | | 0 | | 0 0 | | 0 0 | 0 | 0 | | 0 (| 0 | | 0 |
| General governments | 5,630 | 0 | 0 | | | | | | 0 0 | 5,37 | 9 0 | 0 | 0 | | 0 : | . 0 | | 9 0 |
| Credit institutions | 4,300 | 0 | 0 | | | | | | 0 0 | 4,32 | 9 0 | 0 | 0 | | 0 : | . 0 | | 9 0 |
| Other financial corporations | 55 | | 0 | | | | 0 | | 0 0 | 4 | 3 0 | 0 | 0 | | 0 (| 0 | | 3 0 |
| Non-financial corporations | 20 | 0 | 0 | | | | 0 | | 0 0 | 2 | 1 0 | 0 | 0 | | 0 (| 0 | | 0 |
| Loans and advances (including at amortised cost and fair value) | 84,283 | 258 | 2,641 | 2,597 | 2,506 | 57 | 710 | 69 | 9 1,360 | 85,22 | 8 295 | 2,415 | 2,402 | 2,31 | 7 53: | 724 | 71 | 5 1,191 |
| Central banks | 960 | 0 | 0 | | | | 0 | | 0 0 | 92 | 3 0 | 0 | 0 | | 0 (| 0 | | 0 |
| General governments | 42 | 0 | 0 | | | | 0 | | 0 0 | 4 | 0 0 | 0 | 0 | | 0 : | . 0 | | a 0 |
| Credit institutions | 942 | | 0 | | | | | | 0 0 | 1,24 | 4 0 | 0 | 0 | | 0 (| 0 | | a 0 |
| Other financial corporations | 821 | . 0 | 3 | | | 3 | | ı | 1 0 | 93 | 9 0 | 2 | 2 | | 2 4 | 1 | | 1 0 |
| Non-financial corporations | 27,389 | 76 | 1,565 | 1,552 | 1,551 | 37 | 468 | 46 | 7 594 | 27,12 | 93 | 1,362 | 1,351 | 1,35 | 1 35: | 483 | 48 | 2 423 |
| of which: small and medium-sized enterprises | 15,488 | 64 | 869 | 858 | 857 | 7 24 | 248 | 24 | 7 459 | 15,55 | 3 79 | 829 | 819 | 81 | 8 225 | 269 | 26 | 3 397 |
| of which: Loans collateralised by commercial immovable property | 9,391 | . 5 | 674 | 670 | 670 | 17 | 123 | 12 | 3 446 | 9,43 | 1 21 | 558 | 558 | 55 | 8 149 | 150 | 15 | 307 |
| Households | 54,128 | 182 | 1,073 | 1,043 | 953 | 20 | 240 | 23 | 0 766 | 54,96 | 2 202 | 1,051 | 1,049 | 96 | 17 | 240 | 23 | 2 768 |
| of which: Loans collateralised by residential immovable property | 48,207 | 144 | 911 | 881 | 791 | 1 8 | 157 | 14 | 7 731 | 49,05 | 3 170 | 886 | 885 | 80 | 6 | 148 | 14 | a 731 |
| of which: Credit for consumption | 6,239 | 38 | 200 | 200 | 168 | 11 | 85 | | 5 65 | 6,22 | 1 32 | 198 | 198 | 17 | 0 110 | 94 | 9 | 4 64 |
| DEBT INSTRUMENTS other than HFT | 124,317 | 258 | 2,641 | 2,597 | 2,506 | 58- | 710 | 69 | 9 1,360 | 127,05 | 7 295 | 2,415 | 2,402 | 2,31 | 7 541 | 724 | 71 | 5 1,191 |
| OFF-BALANCE SHEET EXPOSURES | 19,125 | | 146 | 146 | 146 | 5 | | | 6 0 | 18,61 | 8 | 108 | 108 | 10 | 7 51 | 5 | | 5 0 |

(Fig. Fig. 8 a basines and secretary and sec



Forborne exposures

| | | | As of 30/ | 09/2023 | | | | | As of 31/ | 12/2023 | | |
|---|---|--|-----------|---|------------------------|---|---|--|-----------|---|--|---|
| | Gross carrying exposures wit measures | | | exposures with | Collateral and financi | | Gross carrying exposures wit measures | | | r exposures with | Collateral and financia on exposures with for | |
| | | 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 |
| (min EUR) | | | | | | | | | | | | |
| Cash balances at central banks and other demand deposits | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Debt securities (including at amortised cost and fair value) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Central banks | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | |
| General governments | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | |
| Credit institutions | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | |
| Other financial corporations | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | |
| Non-financial corporations | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | |
| Loans and advances (including at amortised cost and fair value) | 3,945 | 1,603 | 559 | 457 | 1,863 | 610 | 3,659 | 1,306 | 405 | 299 | 1,832 | 547 |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| General governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Credit institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other financial corporations | 2 | 1 | 1 | 1 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 |
| Non-financial corporations | 3,433 | 1,305 | 483 | 386 | 1,444 | 395 | 3,180 | 1,040 | 343 | 241 | 1,424 | 343 |
| of which: small and medium-sized enterprises | 1,719 | 546 | 225 | 166 | 1,187 | | 1,644 | 413 | 164 | 98 | 1,159 | |
| Households | 510 | 298 | 75 | 70 | 419 | 216 | 478 | 266 | 62 | 57 | 408 | 204 |
| DEBT INSTRUMENTS other than HFT | 3,945 | 1,603 | 559 | 457 | 1,863 | | 3,659 | 1,306 | 405 | 299 | 1,832 | |
| Loan commitments given | 373 | 93 | 4 | 1 | 0 | 0 | 371 | 75 | 5 | 2 | 0 | 0 |
| QUALITY OF FORBEARANCE ² | | | | | | | | | | | | |
| Loans and advances that have been forborne more than twice ³ | 0 | | | | | | 0 | | | | | |
| Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³ | 0 | | | | | | 0 | | | | | |

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

⁽P) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/45-1. TS 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.

(I) 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 (excluding loans and advances classified as held for sale, cash balances at certal balance at certal banks and other demand deposits of the original provisions of the criteria for significance and having a ratio of non-performing loans and advances (excluding loans and advances classified as held for sale, cash balances at certal balance at the control of the provisions of the criteria banks and other demand deposits of the provisions of the criteria for significance and having a ratio of non-performing loans and advances (excluding loans and advances (excluding loans and advances of the criteria for significance and having a ratio of non-performing loans and advances (excluding loans and advances of the criteria for significance and having a ratio of non-performing loans and advances (excluding loans and advances deviced by the loans are constituted by the loans are cons



Forborne exposures

Bank of Ireland Group plc

| | | | As of 31/ | 03/2024 | | | | | As of 30/ | 06/2024 | | |
|--|---|--|------------------|---|--|---|---|--|-----------------|---|-------------------------|---|
| | Gross carryinį exposures wit measures | g amount of th forbearance | Accumulated impa | airment, accumulated ue due to credit risk exposures with | Collateral and financion exposures with fo | | Gross carryin; exposures wit measures | | Accumulated imp | airment, accumulated ue due to credit risk exposures with | Collateral and financia | |
| | | 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 |
| (min EUR) Cash balances at central banks and other demand deposits | | | | 0 | 0 | 0 | | 0 | • | | 0 | 0 |
| | | Ĭ | | 0 | | 0 | | 0 | 0 | 0 | 0 | 9 |
| Debt securities (including at amortised cost and fair value) | 0 | Ü | U | U | 0 | 0 | 0 | U | U | U | U | 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) | 3,573 | 1,376 | 418 | 332 | 1,779 | 643 | 3,553 | 1,177 | 435 | 351 | 1,790 | 495 |
| 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 | 1 | 1 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 |
| Non-financial corporations | 3,076 | 1,095 | 354 | 271 | 1,355 | 427 | 3,039 | 887 | 373 | 292 | 1,351 | 269 |
| of which: small and medium-sized enterprises | 1,526 | 488 | 159 | 111 | 1,082 | 427 | 1,457 | 429 | 159 | 117 | 1,047 | |
| Households | 495 | 280 | 65 | 60 | 424 | 216 | 513 | 289 | 62 | 58 | 439 | 225 |
| | | | | | | 210 | | | | | | |
| DEBT INSTRUMENTS other than HFT | 3,573 | 1,376 | 418 | 332 | 1,779 | | 3,553 | 1,177 | 435 | 351 | 1,790 | |
| Loan commitments given | 320 | 57 | 4 | 2 | 0 | 0 | 328 | 31 | 4 | 2 | 0 | 0 |
| QUALITY OF FORBEARANCE ² | | | | | | | | | | | | |
| Loans and advances that have been forborne more than twice ³ | 0 | | | | | | 0 | | | | | |
| Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³ | 0 | | | | | | 0 | | | | | |

(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 F18.00 F19.00), 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) 2021/461-115 on Supervisory reporting, However, for the off-balance sheet instruments, he same item ('Accumulated impairment, accumulated ranges in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because in the size is 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 (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or



Breakdown of loans and advances to non-financial corporations other than held for trading Bank of Ireland Group plc

| | | | As of 2 | 0/09/2023 | | | | | As of 2 | 1/12/2023 | | | | | An at 2 | 1/03/2024 | | | | | A = of 20 | 0/06/2024 | | |
|--|-------------|--------------------|------------------------|----------------------------|--|--|-------------|--------------------|------------------------|----------------------------|--|--|-------------|--------------------|------------------------|----------------------------|--|--|-------------|-------------------|------------------------|----------------------------|--|--|
| | Gross carry | ing amount | ASUIS | 0/05/2023 | | | Gross carry | ing amount | A5 01 3 | 11/12/2023 | | | Gross carry | ing amount | ASUIS | 1/03/2024 | 1 | | Gross carry | ing amount | AS OF SE | 7/06/2024 | | |
| | Old 3 cally | Of which: | | Of which loans | † | Accumulated negative changes | orozz curi | Of which: | | Of which loans | - | Accumulated negative changes | Glosscally | Of which: | | Of which loans | - | Accumulated negative changes | Gioss carry | Of which: | | Of which loans | 1 | Accumulated negative changes |
| | | non- performing | | and advances subject to | Accumulated impairment ¹ | in fair value due to credit risk on | | non- performing | | and advances subject to | Accumulated impairment ¹ | in fair value due to credit risk on | | non- performing | | and advances subject to | Accumulated impairment ¹ | in fair value due to credit risk on | | non- performin | | and advances subject to | Accumulated impairment ¹ | to credit risk on |
| (min EUR) | | | of which: defaulted | impairment | | non-performing exposures ¹ | | | of which: defaulted | impairment | | non-performing exposures ¹ | | | of which: defaulted | impairment | | non-performing exposures ¹ | | | of which: defaulted | impairment | | non-performing exposures ¹ |
| A Agriculture, forestry and fishing | 1,707 | 108 | 105 | 1,707 | 63 | 0 | 1,746 | 86 | 84 | 1,746 | 51 | 0 | 1,791 | 82 | 80 | 1,791 | 52 | 0 | 1,799 | 85 | 83 | 1,799 | 56 | 0 |
| B Mining and quarrying | 92 | 1 | 1 | 92 | 1 | 0 | 101 | 1 | 1 | 101 | 2 | 0 | 152 | 1 | 1 | 152 | 1 | 0 | 146 | 1 | 1 | 146 | 2 | 0 |
| C Manufacturing | 4,875 | 330 | 329 | 4,875 | 149 | 0 | 4,437 | 256 | 249 | 4,437 | 121 | 0 | 4,571 | 253 | 249 | 4,571 | 141 | 0 | 4,517 | 216 | 216 | 4,517 | 127 | 0 |
| D Electricity, gas, steam and air conditioning supply | 449 | 5 | 5 | 449 | 6 | 0 | 445 | 1 | 1 | 445 | 3 | 0 | 482 | 1 | 1 | 482 | 4 | 0 | 555 | 1 | 1 | 555 | 4 | 0 |
| E Water supply | 103 | 0 | 0 | 103 | 2 | 0 | 101 | 0 | 0 | 101 | 2 | 0 | 100 | 0 | 0 | 100 | 2 | 0 | 100 | 0 | 0 | 100 | 2 | 0 |
| F Construction | 223 | 57 | 57 | 223 | 20 | 0 | 156 | 19 | 19 | 156 | 9 | 0 | 308 | 21 | 21 | 308 | 13 | 0 | 324 | 19 | 18 | 324 | 11 | 0 |
| G Wholesale and retail trade | 2,308 | 88 | 88 | 2,308 | 56 | 0 | 2,271 | 58 | 58 | 2,271 | 44 | 0 | 2,243 | 65 | 65 | 2,243 | 44 | 0 | 2,225 | 67 | 67 | 2,225 | 53 | 0 |
| H Transport and storage | 881 | 125 | 125 | 881 | 63 | 0 | 832 | 67 | 67 | 832 | 39 | 0 | 879 | 65 | 65 | 879 | 32 | 0 | 889 | 85 | 85 | 889 | 42 | 0 |
| I Accommodation and food service activities | 1,564 | 168 | 165 | 1,564 | 58 | 0 | 1,516 | 117 | 114 | 1,516 | 34 | 0 | 1,541 | 111 | 108 | 1,541 | 32 | 0 | 1,623 | 93 | 91 | 1,623 | 34 | 0 |
| J Information and communication | 370 | 0 | 0 | 370 | 9 | 0 | 355 | 35 | 35 | 355 | 11 | 0 | 360 | 36 | 36 | 360 | 18 | 0 | 367 | 61 | 61 | 367 | 21 | 0 |
| K Financial and insurance activities | 27 | 0 | 0 | 27 | 0 | 0 | 46 | 0 | 0 | 46 | 0 | 0 | 47 | 0 | 0 | 47 | 0 | 0 | 52 | 0 | 0 | 52 | 0 | 0 |
| L Real estate activities | 8,178 | 470 | 467 | 8,178 | 229 | 0 | 7,664 | 433 | 430 | 7,664 | 281 | 0 | 7,782 | 524 | 524 | 7,782 | 296 | 0 | 7,568 | 500 | 498 | 7,568 | 294 | 0 |
| M Professional, scientific and technical activities | 775 | 37 | 36 | 775 | 36 | 0 | 792 | 29 | 28 | 792 | 18 | 0 | 780 | 35 | 35 | 780 | 20 | 0 | 711 | 36 | 36 | 711 | 20 | 0 |
| N Administrative and support service activities | 3,203 | 79 | 77 | 3,203 | 84 | 0 | 3,220 | 86 | 84 | 3,220 | 76 | 0 | 3,145 | 84 | 82 | 3,145 | 78 | 0 | 2,961 | 91 | 89 | 2,961 | 82 | 0 |
| O Public administration and defence, compulsory social security | 2 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 |
| P Education | 455 | 1 | 1 | 455 | 7 | 0 | 450 | 1 | 1 | 450 | 6 | 0 | 455 | 1 | 1 | 455 | 7 | 0 | 463 | 1 | 1 | 463 | 9 | 0 |
| Q Human health services and social work activities | 1,523 | 226 | 226 | 1,523 | 74 | 0 | 1,592 | 217 | 217 | 1,592 | 58 | 0 | 1,432 | 197 | 196 | 1,432 | 53 | 0 | 1,537 | 38 | 38 | 1,537 | 36 | 0 |
| R Arts, entertainment and recreation | 390 | 40 | 40 | 390 | 19 | 0 | 353 | 13 | 13 | 353 | 13 | 0 | 364 | 12 | 12 | 364 | 11 | 0 | 354 | 11 | 10 | 354 | 10 | 0 |
| S Other services | 847 | 55 | 55 | 847 | 18 | 0 | 932 | 50 | 50 | 932 | 14 | 0 | 957 | 77 | 77 | 967 | 33 | 0 | 929 | 56 | 56 | 929 | 31 | 0 |
| Loans and advances | 27.972 | 1.792 | 1.778 | 27.972 | 895 | 0 | 27.012 | 1.468 | 1.450 | 27 012 | 784 | 0 | 27 389 | 1.565 | 1.552 | 27.389 | 839 | 0 | 27 120 | 1.362 | 1.351 | 27 120 | 834 | 0 |

¹¹The items' accumulated impairment' and 'accumulated negative changes in fair value due to credit fisk on non-performing exposures' are disclosed with a posible 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 F06.01), which follows a sign convention based on a credit/debit convention, as explained in Anner V. Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting.