

## 2024 EU-wide Transparency Exercise

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

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Key Metrics

Bank of Ireland Group plc

(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
<b>Available capital (amounts)</b>						
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
<b>Risk exposure amounts</b>						
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
<b>Capital ratios</b>						
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,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))	-
<b>Leverage ratios</b>						
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

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### Leverage ratio

Bank of Ireland Group plc

		(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
A.1	Tier 1 capital - transitional definition	8,595	8,611	8,517	8,495	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	8,488	8,492	8,502	8,486	C 47.00 (r0310,c0010)	
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)	
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]	



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Overview of Risk exposure amounts

Bank of Ireland Group plc

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	44,661	43,571	43,657	42,814	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
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) <sup>2</sup>	582	631	603	623	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	143	197	176	177	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0480, c0010)
Securitisation exposures in the banking book (after the cap)	1,374	1,681	1,680	1,934	C 02.00 (r0470, 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 (r0010, c0010)*12.5 + C 20.00 (r0010, c0450)*12.5 - MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	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 (r0600, 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 (r0620, 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	

<sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

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

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P&L

Bank of Ireland Group plc

(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
<b>TOTAL OPERATING INCOME, NET</b>	<b>3,192</b>	<b>4,273</b>	<b>1,096</b>	<b>2,179</b>
(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 <sup>1</sup>	0	-1	0	0
Of which restructuring <sup>1</sup>	0	-5	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	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 subsidiaries, 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 subsidiaries, 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
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>1,538</b>	<b>1,885</b>	<b>428</b>	<b>1,059</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>1,312</b>	<b>1,588</b>	<b>355</b>	<b>874</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>1,312</b>	<b>1,588</b>	<b>355</b>	<b>874</b>
Of which attributable to owners of the parent	1,306	1,582	353	874

<sup>(1)</sup> Information available only as of end of the year

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



## 2024 EU-wide Transparency Exercise

### Breakdown of liabilities

Bank of Ireland Group plc

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
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 <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	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 <sup>1</sup>	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(l)
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 <sup>1</sup>	0	0	0	0	Annex V.Part 1.29
<b>TOTAL LIABILITIES</b>	<b>120,218</b>	<b>120,667</b>	<b>119,717</b>	<b>122,495</b>	IAS 1.9(b); IG 6
<b>TOTAL EQUITY</b>	<b>12,484</b>	<b>12,566</b>	<b>12,959</b>	<b>12,613</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>132,702</b>	<b>133,234</b>	<b>132,676</b>	<b>135,108</b>	IAS 1.IG6

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

## 2024 EU-wide Transparency Exercise

### Breakdown of liabilities

Bank of Ireland Group plc

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
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
	Debt securities	94	103	83	74	Annex V.Part 1.31
Deposits	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)
	of which: Current accounts / overnight deposits	299	185	187	298	ECB/2013/33 Annex 2.Part 2.9.1
	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: Subordinated 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
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>122,769</b>	<b>121,480</b>	<b>120,878</b>	<b>123,831</b>	

2024 EU-wide Transparency Exercise  
Market Risk  
Bank of Ireland Group plc

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min EUR)																							
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023										
Traded Debt Instruments	146	138	0	0	0	0						0	0	0	0								
Of which: General risk	146	138	0	0	0	0						0	0	0	0								
Of which: Specific risk	3	0	0	0	0	0						0	0	0	0								
Equities	113	7	0	0	0	0						0	0	0	0								
Of which: General risk	4	2	0	0	0	0						0	0	0	0								
Of which: Specific risk	9	5	0	0	0	0						0	0	0	0								
Foreign exchange risk	106	84	0	0	0	0						0	0	0	0								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
<b>Total</b>	<b>270</b>	<b>230</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024										
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	0	0	0	0	0	0						0	0	0	0								
<b>Total</b>	<b>238</b>	<b>243</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Market risk template does not include CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350(3) (c) and 364(2) (a) CRD), which instead are included in the RWA OI1 template.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Consolidated data	(in EUR, %)								
	Central governments or central banks	20,097	20,097	240		21,020	21,027	221	
	Regional governments or local authorities	297	171	241		296	162	162	
	Public sector entities	391	464	31		399	437	29	
	Multinational Development Banks	226	226	0		227	462	0	
	International Organisations	229	229	0		214	214	0	
	Institutions	122	128	23		82	121	28	
	Corporates	7,088	4,548	4,131		7,487	4,104	3,746	
	of which: SME	5,368	3,098	2,900		5,462	2,840	2,466	
	Retail	6,101	3,104	3,026		5,679	4,052	3,090	
	Secured by mortgages on immovable property	902	871	495		1,298	1,051	667	
	of which: SME	7,086	7,026	2,461		6,887	6,824	2,486	
	of which: SME	0	0	0		0	0	0	
	Excesses in default	540	202	221		496	298	227	
	Excesses associated with particular high risk	276	205	398		280	218	227	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Claims on institutions and corporates with a BT credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	774	774	1,097		658	658	1,098		
Equity	0	0	0		0	0	0		
Other exposures	3,617	3,617	3,370		3,701	3,701	2,461		
Standardised total <sup>4</sup>	30,495	19,277	19,277		30,495	19,462	14,663		

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

<sup>2</sup> Discontinued Total does not include the securitisation portfolio unless in the results prior to the 2012 exercise.

<sup>3</sup> Only the most relevant categories are disclosed. These have been subject to the following risk: Credit risk (covering up to 95% of total original exposure) or Top 10 countries (linked by original exposure, calculated as of last quarter).

<sup>4</sup> Starting from the 2022 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of country.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
IRELAND	(in EUR, %)								
	Central governments or central banks	20,097	20,097	130		21,493	22,000	62	
	Regional governments or local authorities	168	82	10		168	40	40	
	Public sector entities	0	0	0		0	0	0	
	Multinational Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	21	45	21		1	30	13	
	Corporates	3,092	3,393	3,029		3,944	3,202	3,015	
	of which: SME	4,738	2,559	2,223		4,822	2,541	2,247	
	Retail	2,186	1,728	1,386		2,128	1,698	1,238	
	Secured by mortgages on immovable property	431	361	271		435	351	263	
	of which: SME	7,096	6,999	2,448		6,846	6,829	2,392	
	Excesses in default	371	249	291		331	198	209	
	Excesses associated with particular high risk	298	124	221		225	168	221	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Claims on institutions and corporates with a BT credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	431	431	586		431	431	586		
Equity	0	0	0		0	0	0		
Other exposures	1,748	1,748	1,428		1,911	1,911	1,714		
Standardised total <sup>4</sup>	30,495	19,277	19,277		30,495	19,462	14,663		

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

<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
UNITED KINGDOM	(in EUR, %)								
	Central governments or central banks	3,604	4,009	72		3,509	4,110	82	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multinational Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	1,251	814	742		1,138	677	621	
	of which: SME	624	347	275		565	300	247	
	Retail	3,092	3,442	3,252		3,741	3,229	3,238	
	Secured by mortgages on immovable property	452	312	185		443	292	403	
	of which: SME	149	93	69		144	93	109	
	Excesses in default	0	0	0		0	0	0	
	Excesses associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Claims on institutions and corporates with a BT credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	117	117	117		78	78	78		
Equity	0	0	0		0	0	0		
Other exposures	3,211	3,211	3,211		3,222	3,222	3,222		
Standardised total <sup>4</sup>	30,495	19,277	19,277		30,495	19,462	14,663		

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

<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
UNITED STATES	(in EUR, %)								
	Central governments or central banks	420	420	36		421	421	43	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multinational Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	19	20	20		18	18	1	
	of which: SME	11	11	11		11	11	11	
	Retail	3	3	2		3	2	2	
	Secured by mortgages on immovable property	15	15	15		15	15	15	
	of which: SME	0	0	0		0	0	0	
	Excesses in default	1	1	1		1	1	1	
	Excesses associated with particular high risk	65	49	70		65	49	70	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Claims on institutions and corporates with a BT credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised total <sup>4</sup>	30,495	19,277	19,277		30,495	19,462	14,663		

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

<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
FRANCE	(in EUR, %)								
	Central governments or central banks	150	150	0		151	151	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	311	311	0		323	323	0	
	Multinational Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	189	189	189		211	217	19	
	Corporates	189	189	189		114	97	97	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Excesses in default	0	0	0		0	0	0	
	Excesses associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Claims on institutions and corporates with a BT credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised total <sup>4</sup>	30,495	19,277	19,277		30,495	19,462	14,663		

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

<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
<b>(HOLDING %)</b>								
Central governments or central banks	33,867	36,055	251		37,519	37,838	305	
Regional governments or local authorities	306	306	30		306	374	0	
Public sector entities	394	422	28		421	463	28	
Multilateral Development Banks	273	454	28		274	453	0	
International Organisations	311	311	0		310	310	0	
Institutions	217	268	42		97	212	78	
Corporates	7,264	3,947	3,584		6,541	3,477	3,121	
of which: SME	5,396	2,764	2,396		4,914	2,741	2,362	
Retail	1,869	4,683	3,188		2,627	4,611	3,162	
of which: SME	1,344	1,983	876		1,308	1,971	887	
Secured by mortgages on immovable property	6,762	6,764	3,364		6,607	6,602	3,212	
of which: SME	0	0	0		0	0	0	
Exposures in default	454	272	258	165	460	282	265	163
Exposures in default	378	218	328		398	228	338	
Items associated with particular high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	751	751	1,686		751	751	1,724	
Equity	0	0	0		0	0	0	
Other exposures	3,323	3,323	2,465		3,452	3,462	2,477	
<b>Standardised Total<sup>2</sup></b>	<b>63,773</b>	<b>57,758</b>	<b>14,620</b>	<b>347</b>	<b>63,268</b>	<b>58,763</b>	<b>14,620</b>	<b>354</b>

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Standardised Total does not include the securitisation portfolio unless the results pertain to the 2024 exercise.  
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
<b>(HOLDING %)</b>								
Central governments or central banks	21,275	21,376	27		21,459	21,674	189	
Regional governments or local authorities	176	51	28		176	44	26	
Public sector entities	17	15	28		19	15	26	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	14	65	29		22	338	84	
Corporates	18,711	13,113	12,708		18,814	13,214	13,138	
of which: SME	4,846	2,481	2,177		4,440	2,472	2,185	
Retail	2,244	5,703	3,273		2,293	5,270	3,279	
of which: SME	955	384	296		914	414	313	
Secured by mortgages on immovable property	4,729	4,716	2,351		4,566	4,562	2,297	
of which: SME	0	0	0		0	0	0	
Exposures in default	284	178	188	99	305	192	208	99
Items associated with particular high risk	211	302	248		222	308	252	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	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		9	9	117	
Equity	468	468	1,023		468	468	1,023	
Other exposures	1,864	1,864	1,420		1,770	1,770	1,422	
<b>Standardised Total<sup>2</sup></b>	<b>31,872</b>	<b>29,758</b>	<b>14,620</b>	<b>374</b>	<b>31,770</b>	<b>29,770</b>	<b>14,620</b>	<b>385</b>

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
<b>(HOLDING %)</b>								
Central governments or central banks	3,351	3,359	86		4,369	4,322	72	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	23	27	52		27	28	28	
Corporates	1,024	643	593		1,005	527	478	
of which: SME	323	366	317		306	374	325	
Retail	2,629	2,813	2,175		2,299	2,292	2,292	
of which: SME	808	866	362		794	853	374	
Secured by mortgages on immovable property	14	14	5		14	14	5	
of which: SME	0	0	0		0	0	0	
Exposures in default	331	87	101	63	331	87	101	74
Items associated with particular high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	84	84	84		91	91	91	
Equity	0	0	0		0	0	0	
Other exposures	1,023	1,023	959		1,022	1,022	1,045	
<b>Standardised Total<sup>2</sup></b>	<b>4,374</b>	<b>4,374</b>	<b>1,420</b>	<b>342</b>	<b>4,392</b>	<b>4,392</b>	<b>1,420</b>	<b>341</b>

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
<b>(HOLDING %)</b>								
Central governments or central banks	0	0	0		0	0	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	7	7	1		7	7	1	
Corporates	0	1	1		0	1	1	
of which: SME	0	0	0		0	0	0	
Retail	0	2	2		0	2	2	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	1	1	1	0	1	1	1	0
Items associated with particular high risk	64	58	78		74	58	82	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0	
<b>Standardised Total<sup>2</sup></b>	<b>7</b>	<b>7</b>	<b>81</b>	<b>0</b>	<b>8</b>	<b>7</b>	<b>81</b>	<b>0</b>

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
<b>(HOLDING %)</b>								
Central governments or central banks	323	323	0		0	0	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	320	320	0		319	319	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	160	160	0		16	16	3	
Corporates	111	94	84		111	111	30	
of which: SME	0	0	0		0	0	0	
Retail	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	1	1	1	0	1	1	1	0
Items associated with particular high risk	2	2	2		2	2	2	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0	
<b>Standardised Total<sup>2</sup></b>	<b>483</b>	<b>483</b>	<b>84</b>	<b>0</b>	<b>485</b>	<b>485</b>	<b>36</b>	<b>0</b>

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.



		IRB Approach																	
		As of 31/03/2024						As of 30/06/2024											
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions			
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated			
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	5,764	0	5,763	799	0	0	0	0	5,822	0	5,834	795	0	0	0	0	0	
	Corporates	24,370	1,079	19,791	16,853	0	0	0	0	23,355	850	17,618	15,887	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	788	24	728	648	0	0	0	0	565	22	796	751	0	0	0	0	0	
	Corporates - Of Which: SME	18,379	555	9,453	7,378	0	0	0	0	18,443	515	9,533	7,833	0	0	0	0	0	
	Retail	48,975	987	45,946	11,963	633	463	0	0	50,179	971	47,575	12,602	632	465	0	0	0	
	Retail - Secured on real estate property	42,784	690	41,349	9,828	520	284	0	0	43,589	693	41,326	10,221	522	282	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	42,784	690	41,349	9,828	520	284	0	0	43,589	693	41,326	10,221	522	282	0	0	0	
	Retail - Qualifying Revolving	2,801	56	1,411	344	19	54	0	0	2,825	57	1,432	344	19	49	0	0	0	
	Retail - Other Retail	3,363	222	2,785	2,003	95	196	0	0	3,451	222	2,837	2,037	95	196	0	0	0	
	Retail - Other Retail - Of Which: SME	2,473	177	1,992	1,390	51	148	0	0	2,485	176	1,999	1,399	54	171	0	0	0	
Retail - Other Retail - Of Which: non-SME	890	45	883	903	39	47	0	0	915	46	908	928	35	65	0	0	0		
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
IRB Total <sup>3</sup>																			
		29,854						29,284											

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

(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2013 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of country risk covering up to 2% of total original exposure in Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach															
		As of 31/03/2024						As of 30/06/2024									
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
IRELAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	467	0	468	29	0	0	0	468	0	468	26	0	0	0	0	0
	Corporates	12,380	530	15,582	8,206	0	0	0	12,690	424	15,483	8,581	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	225	24	284	170	0	0	0	210	22	278	164	0	0	0	0	0
	Corporates - Of Which: SME	6,803	228	6,873	5,289	0	0	0	7,093	277	6,923	5,711	0	0	0	0	0
	Retail	32,296	545	29,475	8,581	296	388	0	33,289	575	30,897	9,111	297	404	0	0	0
	Retail - Secured on real estate property	26,146	299	25,229	6,234	141	141	0	27,122	299	26,556	6,230	141	141	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	26,146	299	25,229	6,234	141	141	0	27,122	299	26,556	6,230	141	141	0	0	0
	Retail - Qualifying Revolving	3,728	14	1,411	344	19	53	0	3,728	14	1,432	344	19	47	0	0	0
	Retail - Other Retail	3,352	220	2,785	2,003	95	194	0	3,352	220	2,817	2,037	95	194	0	0	0
	Retail - Other Retail - Of Which: SME	2,464	176	1,992	1,390	46	140	0	2,473	175	1,999	1,399	54	140	0	0	0
Retail - Other Retail - Of Which: non-SME	888	44	883	903	39	46	0	915	45	908	928	35	63	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total																	

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

		IRB Approach															
		As of 31/03/2024						As of 30/06/2024									
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	670	0	666	192	0	0	0	670	0	665	192	0	0	0	0	0
	Corporates	8,179	189	9,153	3,838	0	0	0	8,027	129	8,294	3,645	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	447	0	420	465	0	0	0	542	0	503	556	0	0	0	0	0
	Corporates - Of Which: SME	1,632	63	7,234	2,207	0	0	0	1,554	13	1,584	2,202	0	0	0	0	0
	Retail	16,539	395	16,433	3,387	334	93	0	16,780	388	16,677	3,437	331	79	0	0	0
	Retail - Secured on real estate property	16,495	392	16,413	3,387	334	91	0	16,736	386	16,677	3,437	331	78	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	16,495	392	16,413	3,387	334	91	0	16,736	386	16,677	3,437	331	78	0	0	0
	Retail - Qualifying Revolving	150	1	141	1	0	0	0	150	1	141	1	0	0	0	0	0
	Retail - Other Retail	9	2	0	0	0	1	0	9	1	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	7	1	0	0	0	1	0	7	1	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	1	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total																	

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

		IRB Approach															
		As of 31/03/2024						As of 30/06/2024									
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	65	0	60	14	0	0	0	67	0	41	19	0	0	0	0	0
	Corporates	2,511	238	2,238	2,736	0	0	0	1,892	242	1,617	1,951	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	874	183	913	763	0	0	0	797	180	717	765	0	0	0	0	0
	Retail	42	2	30	12	1	1	0	44	2	33	12	1	0	0	0	0
	Retail - Secured on real estate property	32	2	30	12	1	1	0	34	2	33	12	1	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	9	0	0	0	0	0	0	9	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total																	

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

		IRB Approach															
		As of 31/03/2024						As of 30/06/2024									
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
FRANCE	Central banks and central governments	2	0	2,060	185	0	0	0	2,009	0	2,005	183	0	0	0	0	0
	Institutions	948	3	655	761	0	0	0	760	7	430	494	0	0	0	0	0
	Corporates	0	0														











2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Bank of Ireland Group plc

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
		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
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Other Central and eastern Europe countries non EEA																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Middle East																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Latin America and the Caribbean																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Africa																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	<b>Total</b>	<b>295</b>	<b>295</b>	<b>69</b>	<b>0</b>	<b>105</b>	<b>121</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>

**Notes and definitions**

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

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

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

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

**Regions**

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

Middle East: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

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

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

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

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

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











2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Bank of Ireland Group plc

As of 30/06/2024

(min EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
		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
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Other Central and eastern Europe countries non EEA																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Middle East																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Latin America and the Caribbean																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Africa																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		91	91	92	91	92	91	92	91	92	91	92	91	92	91	92	91
		2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
		15	15	4	4	12	12	0	0	0	0	0	0	0	0	0	0
		254	254	84	84	94	94	110	110	0	0	0	0	0	0	0	0
		14	14	14	14	0	0	0	0	0	0	0	0	0	0	0	0
		376	376	156	156	105	105	116	116	0	0	0	0	0	0	0	0

Notes and definitions

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees.

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

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

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

Regions:

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

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

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

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e4.

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

2024 EU-wide Transparency Exercise  
Performing and non-performing exposures  
Bank of Ireland Group plc

	As of 30/09/2023										As of 31/12/2023											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1</sup>					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1</sup>					
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>2</sup>				On performing exposures <sup>3</sup>	On non-performing exposures <sup>4</sup>					Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>2</sup>				On performing exposures <sup>3</sup>	On non-performing exposures <sup>4</sup>				
		Of which: defaulted	Of which Stage 3 <sup>5</sup>				Of which Stage 3 <sup>5</sup>	Of which Stage 3 <sup>5</sup>	Of which Stage 3 <sup>5</sup>	Of which Stage 3 <sup>5</sup>			Of which Stage 3 <sup>5</sup>	Of which Stage 3 <sup>5</sup>	Of which Stage 3 <sup>5</sup>	Of which Stage 3 <sup>5</sup>						
min EUR																						
Cash balances at central banks and other demand deposits	29,346	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	9,425	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	5,238	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	4,108	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	60	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	85,454	272	2,996	2,901	2,797	526	849	841	1,433	83,085	240	2,537	2,452	2,364	597	625	612	1,298				
Central banks	1,015	0	0	0	0	0	0	0	0	1,033	0	0	0	0	0	0	0	0	0	0	0	0
General governments	57	0	0	0	0	0	0	0	0	43	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	2,004	0	0	0	0	0	0	0	0	735	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1,098	3	3	3	3	0	2	2	0	808	0	2	2	2	0	1	1	1	0	0	0	0
Non-financial corporations	27,972	105	1,792	1,778	1,769	321	574	572	581	27,012	64	1,468	1,450	1,449	379	405	404	522				
of which: small and medium-sized enterprises	15,855	96	962	950	948	186	309	308	428	15,250	60	788	771	770	250	224	224	225				
of which: Loans collateralised by commercial immovable property	9,922	40	652	652	645	119	140	140	432	9,313	4	582	580	578	192	193	193	383				
Households	53,308	361	1,302	1,119	1,105	186	274	267	852	53,450	180	1,096	1,000	951	213	219	207	774				
of which: Loans collateralised by residential immovable property	47,183	119	991	910	895	94	155	149	817	47,508	149	925	859	773	93	154	141	749				
of which: Credit for consumption	6,450	45	257	256	217	104	121	121	76	6,268	37	180	179	147	119	67	67	64				
DEBT INSTRUMENTS other than HFT	124,228	272	2,996	2,901	2,797	532	849	841	1,433	124,602	240	2,537	2,452	2,364	604	625	612	1,298				
OFF-BALANCE SHEET EXPOSURES	18,401		188	188	188	50	6	4	0	19,290		156	156	159	54	7	2	0				

<sup>1</sup> For the definition of non-performing exposures please refer to Article 4(7)(2) of Regulation (EU) No 575/2013 (CRD).

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

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

<sup>4</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporarily F 18.00 / F 18.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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



2024 EU-wide Transparency Exercise

Forborne exposures

Bank of Ireland Group plc

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>1</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(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 <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

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

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise

Forborne exposures

Bank of Ireland Group plc

	As of 31/03/2024						As of 30/06/2024						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		
	Of which non-performing exposures with forbearance measures		Of which 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 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	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0
Loans and advances (including at amortised cost and fair value)	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	0
General governments	0	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	0
Other financial corporations	1	1	0	0	0	0	1	0	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		1,457	429	159	117	1,047		
Households	495	280	65	60	424	216	513	289	62	58	439	225	
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 <sup>2</sup>													
Loans and advances that have been forborne more than twice <sup>2</sup>	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

**2024 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 Bank of Ireland Group plc

(min EUR)	As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount		Of which: non-performing of which: defaulted	Of which: loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	Of which: loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	Of which: loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	Of which: loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>
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	239	229	4,875	146	0	4,837	266	249	4,837	121	0	4,571	293	249	4,571	141	0	4,517	249	249	4,517	227	0
D Electricity, gas, steam and air conditioning supply	440	0	0	440	0	0	445	1	1	445	0	0	482	1	1	482	4	0	555	1	1	555	4	0
E Water supply	100	0	0	100	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	0	0	358	21	21	358	13	0	354	19	18	354	11	0
G Wholesale and retail trade	2,338	88	88	2,338	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	601	125	125	601	63	0	612	67	67	612	39	0	679	65	65	679	35	0	669	65	65	669	42	0
I Accommodation and food service activities	1,564	168	165	1,564	68	0	1,516	117	114	1,516	34	0	1,541	111	108	1,541	35	0	1,623	83	81	1,623	34	0
J Information and communication	370	0	0	370	9	0	355	35	35	355	11	0	350	36	36	350	16	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	453	430	7,664	291	0	7,292	424	424	7,292	296	0	7,668	499	498	7,668	394	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	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	437	15	15	437	18	0	432	30	30	432	14	0	467	22	22	467	33	0	529	16	16	529	21	0
Loans and advances	27,872	1,792	1,778	27,872	895	0	27,812	1,468	1,460	27,812	794	0	27,389	1,695	1,592	27,389	839	0	27,120	1,392	1,351	27,120	824	0

<sup>1</sup>The items "accumulated impairment" and "accumulated negative changes in fair value due to credit risk on non-performing exposures" are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FRRP framework (template F 08.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.