2025 EU-wide Stress Test

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

2025 EU-wide Stress Test: Summary

Bank of Ireland Group plc

RowNum	(mln EUR, %)	1	2	3	4	5	6	7	8
		Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
		31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Net interest income	3,608		3,896	3,935	3,855	3,314	3,424	3,458
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	174		35	35	35	-226	0	0
3	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-87		-197	-285	-304	-1,954	-1,005	-821
4	**Profit or (-) loss for the year**	**1,530**		**1,805**	**1,671**	**1,493**	**-468**	**330**	**559**
5	Coverage ratio: non-performing exposure (%)	28.19%		27.40%	26.64%	26.16%	33.88%	34.47%	34.30%
6	Common Equity Tier 1 capital	8,055	8,116	8,892	9,586	10,142	7,243	7,436	7,680
7	Total Risk exposure amount (all transitional adjustments included)	55,302	50,915	50,994	50,934	51,082	55,765	55,548	55,092
8	**Common Equity Tier 1 ratio, %**	**14.57%**	**15.94%**	**17.44%**	**18.82%**	**19.86%**	**12.99%**	**13.39%**	**13.94%**
9	**Fully loaded Common Equity Tier 1 ratio, %**	**14.57%**	**15.69%**	**17.17%**	**18.53%**	**19.55%**	**12.80%**	**13.20%**	**13.74%**
10	Tier 1 capital	9,124	9,185	9,961	10,654	11,211	8,311	8,504	8,748
11	Total leverage ratio exposures	137,013		137,013	137,013	137,013	137,013	137,013	137,013
12	**Leverage ratio, %**	**6.66%**	**6.70%**	**7.27%**	**7.78%**	**8.18%**	**6.07%**	**6.21%**	**6.39%**
13	**Fully loaded leverage ratio, %**	**6.66%**	**6.70%**	**7.27%**	**7.78%**	**8.18%**	**6.07%**	**6.21%**	**6.39%**

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.

Net interest income (NII) for 2024 is reported in accordance with FINREP definitions. Projections of NII follow the definitions in accordance with Section 4 of the 2025 EU-wide stress test methodological note.

14	**IFRS 9 transitional arrangements?**	Yes (static and dynamic)

2025 EU-wide Stress Test: Credit risk IRB

Bank of Ireland Group plc

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1	Bank of Ireland Group plc	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
2		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
3		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
4		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
5		Institutions			6,068	0			883	0	1,562	34	0	0	0	0	-
6		Corporates	0	0	18,278	530	0	0	13,800	0	11,638	6,199	527	58	229	204	38.80%
7		Corporates - Of Which: Specialised Lending	0	0	870	26	0	0	736	0	513	226	22	2	15	8	36.49%
8		Corporates - Of Which: SME general corporates	0	0	9,575	335	0	0	6,529	0	6,281	3,251	335	33	127	107	31.88%
9		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
10		Retail	49,411	777			12,635	590			46,575	2,677	751	64	79	171	22.79%
11		Retail - Secured by residential estate property	45,331	629			10,452	500			42,932	2,240	603	24	42	99	16.38%
12		Retail - Qualifying Revolving	1,440	29			308	19			1,394	46	29	6	7	10	35.07%
13		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
14		Retail - Other Retail	2,640	118			1,874	71			2,249	391	118	34	31	62	52.36%
15		Retail - Other Retail - Of Which: SME	1,726	91			978	43			1,504	221	91	20	16	47	51.82%
16		Retail - Other Retail - Of Which: non-SME	914	27			896	28			744	169	27	14	15	15	54.15%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
18		Equity	0	0			0	0			0	0	0	0	0	0	-
19		Securitisation															
20		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
21		TOTAL	**49,411**	**777**	**24,346**	**530**	**12,635**	**590**	**14,683**	**0**	59,776	8,911	1,277	123	309	375	29.39%

* Restated 31/12/2024:

RowNum		(mln EUR, %)															
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
22	IRELAND	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
23		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
24		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
25		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
26		Institutions			441	0			30	0	30	0	0	0	0	0	-
27		Corporates	0	0	11,452	264	0	0	7,861	0	7,492	3,749	261	37	124	91	35.04%
28		Corporates - Of Which: Specialised Lending	0	0	362	26	0	0	225	0	233	103	22	1	3	8	36.49%
29		Corporates - Of Which: SME general corporates	0	0	7,330	207	0	0	4,803	0	5,070	2,222	207	26	78	60	29.23%
30		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
31		Retail	32,546	412			9,274	263			30,827	1,559	386	52	61	124	32.07%
32		Retail - Secured by residential estate property	28,466	264			7,092	174			27,185	1,122	238	12	24	51	21.61%
33		Retail - Qualifying Revolving	1,440	29			308	19			1,394	46	29	6	7	10	35.07%
34		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
35		Retail - Other Retail	2,640	118			1,874	71			2,249	391	118	34	31	62	52.36%
36		Retail - Other Retail - Of Which: SME	1,726	91			978	43			1,504	221	91	20	16	47	51.82%
37		Retail - Other Retail - Of Which: non-SME	914	27			896	28			744	169	27	14	15	15	54.15%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
39		Equity	0	0			0	0			0	0	0	0	0	0	-
40		Securitisation															
41		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
42		TOTAL	**32,546**	**412**	**11,893**	**264**	**9,274**	**263**	**7,891**	**0**	38,350	5,308	647	89	185	215	33.27%

RowNum		(mln EUR, %)															
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
43	UNITED KINGDOM	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
44		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
45		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
46		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
47		Institutions			759	0			218	0	458	0	0	0	0	0	-
48		Corporates	0	0	3,883	112	0	0	2,850	0	2,366	1,339	112	12	52	24	21.78%
49		Corporates - Of Which: Specialised Lending	0	0	496	0	0	0	501	0	277	123	0	1	11	0	-
50		Corporates - Of Which: SME general corporates	0	0	1,638	47	0	0	1,051	0	1,119	513	47	6	19	8	17.07%
51		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
52		Retail	16,772	362			3,327	325			15,657	1,115	362	12	18	47	12.93%
53		Retail - Secured by residential estate property	16,772	362			3,327	325			15,657	1,115	362	12	18	47	12.93%
54		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
55		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
56		Retail - Other Retail	0	0			0	0			0	0	0	0	0	0	-
57		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
58		Retail - Other Retail - Of Which: non-SME	0	0			0	0			0	0	0	0	0	0	-
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
60		Equity	0	0			0	0			0	0	0	0	0	0	-
61		Securitisation															
62		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
63		TOTAL	**16,772**	**362**	**4,642**	**112**	**3,327**	**325**	**3,068**	**0**	18,480	2,454	474	24	69	71	15.02%

2025 EU-wide Stress Test: Credit risk IRB

Bank of Ireland Group plc

RowNum		(mln EUR, %)	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Bank of Ireland Group plc	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
2		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
3		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
4		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
5		Institutions	1,562	34	1	0	0	0	45.00%	1,562	34	1	0	0	1	45.00%	1,561	33	2	0	0	1	45.00%
6		Corporates	12,523	4,970	871	42	158	319	36.67%	11,930	5,261	1,173	42	173	411	35.05%	11,321	5,560	1,482	40	198	506	34.14%
7		Corporates - Of Which: Specialised Lending	524	202	36	1	14	13	35.52%	520	193	49	1	13	17	35.07%	488	213	61	1	14	21	34.81%
8		Corporates - Of Which: SME general corporates	6,617	2,699	552	25	94	171	31.00%	6,325	2,798	745	25	102	225	30.19%	5,912	3,015	941	23	118	280	29.70%
9		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
10		Retail	45,772	3,002	1,229	64	124	277	22.55%	45,014	3,283	1,705	61	143	382	22.40%	44,339	3,460	2,204	58	159	490	22.25%
11		Retail - Secured by residential estate property	42,410	2,440	925	16	54	124	13.41%	41,886	2,648	1,242	16	60	149	11.99%	41,421	2,776	1,578	16	63	175	11.09%
12		Retail - Qualifying Revolving	1,284	98	88	24	28	45	51.75%	1,210	111	149	23	30	80	53.35%	1,140	119	211	22	31	114	54.22%
13		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
14		Retail - Other Retail	2,077	464	216	25	41	108	49.75%	1,918	525	315	22	53	154	48.77%	1,777	564	416	20	64	201	48.36%
15		Retail - Other Retail - Of Which: SME	1,400	260	157	17	19	73	46.60%	1,305	289	222	15	25	99	44.44%	1,216	312	289	14	32	125	43.33%
16		Retail - Other Retail - Of Which: non-SME	677	204	60	9	22	35	58.03%	613	236	92	7	28	55	59.19%	561	253	127	6	33	76	59.77%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
18		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
19		Securitisation																					
20		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
21		TOTAL	59,857	8,006	2,101	107	282	597	28.41%	58,506	8,579	2,880	104	316	794	27.56%	57,221	9,054	3,689	98	357	998	27.04%

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	IRELAND	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
23		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
24		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
25		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
26		Institutions	30	0	0	0	0	0	45.00%	30	0	0	0	0	0	45.00%	30	0	0	0	0	0	45.00%
27		Corporates	7,829	3,208	464	25	94	148	31.93%	7,475	3,381	645	26	107	199	30.87%	7,070	3,597	834	24	124	253	30.33%
28		Corporates - Of Which: Specialised Lending	238	95	25	0	4	9	36.06%	238	92	28	0	4	10	35.68%	236	92	31	0	4	11	35.35%
29		Corporates - Of Which: SME general corporates	5,224	1,924	351	18	61	98	27.79%	4,982	2,032	485	18	69	132	27.19%	4,641	2,234	625	17	83	168	26.87%
30		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
31		Retail	30,336	1,757	679	57	97	217	31.94%	29,810	1,985	977	54	114	310	31.71%	29,317	2,161	1,294	51	128	406	31.40%
32		Retail - Secured by residential estate property	26,974	1,195	375	8	27	64	17.03%	26,682	1,350	513	9	30	77	14.96%	26,399	1,478	668	9	33	91	13.62%
33		Retail - Qualifying Revolving	1,284	98	88	24	28	45	51.75%	1,210	111	149	23	30	80	53.35%	1,140	119	211	22	31	114	54.22%
34		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
35		Retail - Other Retail	2,077	464	216	25	41	108	49.75%	1,918	525	315	22	53	154	48.77%	1,777	564	416	20	64	201	48.36%
36		Retail - Other Retail - Of Which: SME	1,400	260	157	17	19	73	46.60%	1,305	289	222	15	25	99	44.44%	1,216	312	289	14	32	125	43.33%
37		Retail - Other Retail - Of Which: non-SME	677	204	60	9	22	35	58.03%	613	236	92	7	28	55	59.19%	561	253	127	6	33	76	59.77%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
40		Securitisation																					
41		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
42		TOTAL	38,195	4,966	1,143	83	191	365	31.94%	37,316	5,367	1,621	80	220	509	31.38%	36,417	5,758	2,129	75	253	659	30.98%

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	UNITED KINGDOM	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
44		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
45		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
46		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
47		Institutions	457	0	0	0	0	0	45.00%	457	0	0	0	0	0	45.00%	457	0	0	0	0	0	45.00%
48		Corporates	2,605	1,037	175	8	32	55	31.54%	2,445	1,143	230	8	33	73	31.87%	2,339	1,193	285	7	36	91	32.09%
49		Corporates - Of Which: Specialised Lending	283	107	11	1	10	4	34.25%	280	100	21	1	9	7	34.25%	249	122	30	1	10	10	34.25%
50		Corporates - Of Which: SME general corporates	1,145	454	80	4	15	21	26.07%	1,104	464	111	4	16	31	27.63%	1,058	481	140	4	16	40	28.44%
51		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
52		Retail	15,347	1,241	545	7	27	60	10.92%	15,116	1,295	723	7	29	72	9.89%	14,935	1,295	904	7	31	83	9.21%
53		Retail - Secured by residential estate property	15,347	1,241	545	7	27	60	10.92%	15,116	1,295	723	7	29	72	9.89%	14,935	1,295	904	7	31	83	9.21%
54		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
55		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
57		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
58		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
60		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
61		Securitisation																					
62		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
63		TOTAL	18,410	2,278	721	15	59	115	15.93%	18,018	2,437	953	15	62	145	15.19%	17,731	2,489	1,189	14	66	175	14.70%

2025 EU-wide Stress Test: Credit risk IRB

Bank of Ireland Group plc

RowNum		(mln EUR, %)	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Bank of Ireland Group plc	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
2		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
3		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
4		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
5		Institutions	1,562	34	1	0	0	1	51.75%	1,561	33	3	1	0	1	51.75%	1,560	33	5	1	0	2	51.75%
6		Corporates	6,306	10,976	1,083	97	794	525	48.53%	6,532	9,630	2,202	117	668	1,057	48.00%	7,329	7,494	3,541	115	418	1,661	46.92%
7		Corporates - Of Which: Specialised Lending	524	202	36	2	17	13	37.36%	520	193	49	2	15	18	37.71%	488	213	61	1	16	23	37.90%
8		Corporates - Of Which: SME general corporates	3,211	5,988	669	60	438	302	45.11%	3,197	5,274	1,396	76	383	634	45.45%	3,647	3,873	2,348	75	227	1,047	44.58%
9		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
10		Retail	43,256	4,999	1,748	205	329	457	26.15%	41,504	5,299	3,200	182	324	839	26.23%	39,997	5,265	4,741	155	255	1,225	25.84%
11		Retail - Secured by residential estate property	40,242	4,146	1,386	129	191	257	18.55%	38,629	4,580	2,566	126	207	487	18.98%	37,250	4,632	3,893	104	163	751	19.29%
12		Retail - Qualifying Revolving	1,308	85	77	21	28	43	55.89%	1,259	80	131	16	25	77	58.84%	1,224	75	171	17	23	103	60.42%
13		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
14		Retail - Other Retail	1,705	768	285	55	111	157	55.13%	1,616	639	503	40	92	275	54.68%	1,523	558	678	35	70	371	54.78%
15		Retail - Other Retail - Of Which: SME	1,232	382	203	36	51	105	51.56%	1,146	329	342	26	44	170	49.78%	1,067	298	451	23	34	223	49.43%
16		Retail - Other Retail - Of Which: non-SME	474	385	82	19	60	53	63.92%	470	310	161	14	48	105	65.09%	455	260	226	12	35	148	65.44%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
18		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
19		Securitisation																					
20		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
21		TOTAL	51,123	16,008	2,832	302	1,124	983	34.72%	49,597	14,963	5,404	300	992	1,897	35.11%	48,885	12,791	8,287	271	673	2,889	34.86%

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	IRELAND	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
23		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
24		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
25		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
26		Institutions	30	0	0	0	0	0	51.75%	30	0	0	0	0	0	51.75%	30	0	0	0	0	0	51.75%
27		Corporates	3,741	7,154	606	63	477	267	44.05%	4,004	6,157	1,340	76	386	596	44.48%	4,537	4,740	2,224	76	240	972	43.70%
28		Corporates - Of Which: Specialised Lending	238	95	25	0	5	9	36.55%	238	92	28	0	5	10	36.57%	236	92	31	0	5	11	36.58%
29		Corporates - Of Which: SME general corporates	2,506	4,539	454	46	297	187	41.09%	2,578	3,930	992	58	252	416	41.98%	2,938	2,864	1,697	57	151	703	41.42%
30		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
31		Retail	28,713	3,111	948	156	253	326	34.37%	27,698	3,182	1,892	144	239	622	32.89%	26,741	3,069	2,962	124	192	929	31.35%
32		Retail - Secured by residential estate property	25,699	2,259	586	80	115	126	21.46%	24,823	2,463	1,258	88	123	270	21.48%	23,995	2,436	2,114	73	100	454	21.49%
33		Retail - Qualifying Revolving	1,308	85	77	21	28	43	55.89%	1,259	80	131	16	25	77	58.84%	1,224	75	171	17	23	103	60.42%
34		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
35		Retail - Other Retail	1,705	768	285	55	111	157	55.13%	1,616	639	503	40	92	275	54.68%	1,523	558	678	35	70	371	54.78%
36		Retail - Other Retail - Of Which: SME	1,232	382	203	36	51	105	51.56%	1,146	329	342	26	44	170	49.78%	1,067	298	451	23	34	223	49.43%
37		Retail - Other Retail - Of Which: non-SME	474	385	82	19	60	53	63.92%	470	310	161	14	48	105	65.09%	455	260	226	12	35	148	65.44%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
40		Securitisation																					
41		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
42		TOTAL	32,484	10,265	1,555	219	730	593	38.15%	31,733	9,339	3,232	221	626	1,218	37.70%	31,309	7,809	5,186	199	432	1,901	36.65%

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	UNITED KINGDOM	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
44		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
45		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
46		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
47		Institutions	457	0	0	0	0	0	51.75%	457	0	0	0	0	0	51.75%	457	0	1	0	0	0	51.75%
48		Corporates	1,336	2,288	193	18	140	88	45.43%	1,283	2,164	371	22	131	178	47.98%	1,432	1,792	593	22	90	286	48.19%
49		Corporates - Of Which: Specialised Lending	283	107	11	1	12	4	39.25%	280	100	21	1	11	8	39.25%	249	122	30	1	11	12	39.25%
50		Corporates - Of Which: SME general corporates	636	956	87	13	62	38	43.05%	548	945	186	17	63	88	47.34%	629	722	328	17	39	157	47.76%
51		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
52		Retail	14,458	1,881	795	48	76	130	16.41%	13,724	2,111	1,299	38	84	215	16.58%	13,175	2,190	1,768	31	63	295	16.70%
53		Retail - Secured by residential estate property	14,458	1,881	795	48	76	130	16.41%	13,724	2,111	1,299	38	84	215	16.58%	13,175	2,190	1,768	31	63	295	16.70%
54		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
55		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
57		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
58		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
60		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
61		Securitisation																					
62		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
63		TOTAL	16,252	4,169	988	66	215	218	22.08%	15,463	4,274	1,671	60	215	394	23.57%	15,064	3,983	2,362	53	152	581	24.61%

* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.

2025 EU-wide Stress Test: Credit risk STA

Bank of Ireland Group plc

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11
			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1	Bank of Ireland Group plc	Central banks	33,080	0	0	0	33,085	0	0	5	0	0	0.00%
2		Central governments	5,051	0	309	0	4,587	36	0	7	0	0	0.00%
3		Regional governments or local authorities	246	0	10	0	171	10	0	0	1	0	0.00%
4		Public sector entities	444	0	25	0	166	10	0	0	0	0	0.00%
5		Multilateral Development Banks	428	0	0	0	321	31	0	0	0	0	0.00%
6		International Organisations	293	0	0	0	151	0	0	0	0	0	0.00%
7		Institutions	191	0	62	0	78	0	0	0	0	0	0.00%
8		Corporates	3,115	38	2,719	43	2,759	315	56	27	10	18	32.29%
9		of which: Other - SME	2,569	38	2,175	43	2,258	269	56	26	9	18	32.17%
10		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
11		Retail	3,799	59	2,637	66	3,745	90	95	32	5	37	38.53%
12		of which: SME	1,066	23	690	25	1,050	26	41	9	1	18	43.47%
13		Secured by mortgages on immovable property and ADC exposures	6,902	157	2,612	159	6,470	453	185	15	6	28	14.93%
14		of which: Residential immovable property	6,257	124	1,644	124	6,065	193	138	7	-6	14	10.11%
15		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
16		of which: Land, acquisition, development and construction exposures (ADC)	646	33	968	35	405	260	47	8	12	14	29.19%
17		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
18		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
20		Collective investments undertakings (CIU)	9	0	116	0	9	0	0	0	0	0	0.00%
21		Equity	1,040	0	2,210	0	0	0	0	0	0	0	0.00%
22		Securitisation											
23		Other exposures	3,560	0	2,562	0	0	0	0	0	0	0	0.00%
24		TOTAL	**58,156**	**254**	**13,260**	**268**	**51,542**	**946**	**336**	**87**	**24**	**82**	**24.52%**

RowNum		(mln EUR, %)	Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
25	IRELAND	Central banks	28,138	0	0	0	28,142	0	0	4	0	0	0.00%
26		Central governments	4,226	0	192	0	4,115	29	0	1	0	0	0.00%
27		Regional governments or local authorities	49	0	10	0	41	10	0	0	1	0	0.00%
28		Public sector entities	50	0	25	0	40	10	0	0	0	0	0.00%
29		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
30		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
31		Institutions	124	0	48	0	11	0	0	0	0	0	0.00%
32		Corporates	2,384	36	2,039	41	2,098	248	53	23	9	17	31.45%
33		of which: Other - SME	2,322	36	1,980	41	2,043	243	52	23	9	16	31.31%
34		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
35		Retail	1,698	21	1,173	23	1,713	9	32	23	0	11	33.78%
36		of which: SME	430	3	322	3	435	1	7	6	0	4	55.60%
37		Secured by mortgages on immovable property and ADC exposures	6,730	123	2,393	123	6,361	381	137	13	-2	14	10.40%
38		of which: Residential immovable property	6,223	122	1,632	122	6,034	191	136	7	-6	14	10.01%
39		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
40		of which: Land, acquisition, development and construction exposures (ADC)	507	0	761	0	327	190	1	6	4	1	82.19%
41		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
42		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	9	0	116	0	9	0	0	0	0	0	0.00%
45		Equity	913	0	2,051	0	0	0	0	0	0	0	0.00%
46		Securitisation											
47		Other exposures	1,737	0	1,383	0	0	0	0	0	0	0	0.00%
48		TOTAL	**46,060**	**180**	**9,429**	**186**	**42,530**	**687**	**222**	**65**	**8**	**42**	**18.79%**

RowNum		(mln EUR, %)	Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
49	UNITED KINGDOM	Central banks	4,009	0	0	0	4,010	0	0	1	0	0	0.00%
50		Central governments	327	0	78	0	253	7	0	7	0	0	0.00%
51		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
52		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
53		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
54		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
55		Institutions	45	0	9	0	45	0	0	0	0	0	0.00%
56		Corporates	563	2	512	3	532	26	4	4	1	2	44.20%
57		of which: Other - SME	245	2	194	3	215	25	4	3	1	2	44.20%
58		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
59		Retail	2,097	37	1,463	43	2,030	81	63	8	5	26	40.97%
60		of which: SME	636	20	368	21	614	25	34	2	1	14	40.72%
61		Secured by mortgages on immovable property and ADC exposures	151	34	212	35	89	71	47	2	8	13	28.08%
62		of which: Residential immovable property	12	1	4	1	12	1	1	0	0	0	15.84%
63		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
64		of which: Land, acquisition, development and construction exposures (ADC)	138	33	207	34	77	70	46	2	8	13	28.34%
65		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
66		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
67		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
68		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
69		Equity	74	0	74	0	0	0	0	0	0	0	0.00%
70		Securitisation											
71		Other exposures	1,823	0	1,179	0	0	0	0	0	0	0	0.00%
72		TOTAL	**9,088**	**73**	**3,525**	**81**	**6,960**	**185**	**113**	**21**	**15**	**40**	**35.73%**

2025 EU-wide Stress Test: Credit risk STA

Bank of Ireland Group plc

Baseline Scenario

RowNum		(mln EUR, %)	31/12/2025 Stage 1 exposure	31/12/2025 Stage 2 exposure	31/12/2025 Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure	31/12/2025 Stock of provisions for Stage 2 exposure	31/12/2025 Stock of provisions for Stage 3 exposure	31/12/2025 Coverage Ratio - Stage 3 exposure	31/12/2026 Stage 1 exposure	31/12/2026 Stage 2 exposure	31/12/2026 Stage 3 exposure	31/12/2026 Stock of provisions for Stage 1 exposure	31/12/2026 Stock of provisions for Stage 2 exposure	31/12/2026 Stock of provisions for Stage 3 exposure	31/12/2026 Coverage Ratio - Stage 3 exposure	31/12/2027 Stage 1 exposure	31/12/2027 Stage 2 exposure	31/12/2027 Stage 3 exposure	31/12/2027 Stock of provisions for Stage 1 exposure	31/12/2027 Stock of provisions for Stage 2 exposure	31/12/2027 Stock of provisions for Stage 3 exposure	31/12/2027 Coverage Ratio - Stage 3 exposure
			12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
1	Bank of Ireland Group plc	Central banks	33,084	0	0	0	0	0	0.00%	33,084	1	1	0	0	0	0.00%	33,083	1	1	0	0	0	0.00%
2		Central governments	4,576	45	1	0	4	1	40.00%	4,565	55	3	0	1	1	40.00%	4,554	64	5	0	1	2	40.00%
3		Regional governments or local authorities	169	12	0	0	1	0	62.32%	168	13	1	0	1	0	62.48%	158	23	1	0	2	1	62.70%
4		Public sector entities	165	10	2	0	0	1	28.56%	161	12	4	0	1	1	28.60%	158	13	5	0	1	2	28.65%
5		Multilateral Development Banks	314	32	6	1	1	2	28.10%	304	37	11	1	2	3	28.15%	294	41	17	1	2	5	28.21%
6		International Organisations	151	0	0	0	0	0	0.00%	151	0	0	0	0	0	0.00%	151	0	0	0	0	0	0.00%
7		Institutions	78	0	0	0	0	0	45.00%	78	0	0	0	0	0	45.00%	78	0	0	0	0	0	45.00%
8		Corporates	2,751	252	127	14	8	39	30.37%	2,650	293	186	13	10	54	29.24%	2,558	329	244	12	12	70	28.57%
9		of which: Other - SME	2,217	242	123	13	8	37	30.12%	2,141	262	179	12	9	52	28.89%	2,062	287	233	11	11	66	28.14%
10		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
11		Retail	3,701	86	144	9	4	51	35.20%	3,658	88	185	9	5	62	33.60%	3,618	90	223	8	5	73	32.55%
12		of which: SME	1,037	24	55	3	1	22	40.00%	1,022	28	67	3	1	25	37.88%	1,006	32	79	3	2	29	36.31%
13		Secured by mortgages on immovable property and ADC exposures	6,566	264	278	7	7	40	14.33%	6,468	284	356	7	7	50	13.99%	6,344	330	434	7	9	59	13.68%
14		of which: Residential immovable property	5,995	184	217	4	4	21	9.44%	5,917	194	284	4	5	26	9.18%	5,833	210	353	4	5	32	8.99%
15		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
16		of which: Land, acquisition, development and construction exposures (ADC)	571	79	61	3	2	19	31.72%	551	89	72	3	3	24	33.06%	511	119	81	2	4	28	34.06%
17		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
18		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
20		Collective investments undertakings (CIU)	9	0	0	0	0	0	45.00%	9	0	0	0	0	0	45.00%	9	0	0	0	0	0	45.00%
21		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
22		Securitisation																					
23		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
24		TOTAL	51,564	701	559	33	26	132	23.62%	51,296	781	746	30	25	172	23.07%	51,004	890	930	29	31	211	22.64%

Baseline Scenario

RowNum		(mln EUR, %)	31/12/2025 Stage 1 exposure	31/12/2025 Stage 2 exposure	31/12/2025 Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure	31/12/2025 Stock of provisions for Stage 2 exposure	31/12/2025 Stock of provisions for Stage 3 exposure	31/12/2025 Coverage Ratio - Stage 3 exposure	31/12/2026 Stage 1 exposure	31/12/2026 Stage 2 exposure	31/12/2026 Stage 3 exposure	31/12/2026 Stock of provisions for Stage 1 exposure	31/12/2026 Stock of provisions for Stage 2 exposure	31/12/2026 Stock of provisions for Stage 3 exposure	31/12/2026 Coverage Ratio - Stage 3 exposure	31/12/2027 Stage 1 exposure	31/12/2027 Stage 2 exposure	31/12/2027 Stage 3 exposure	31/12/2027 Stock of provisions for Stage 1 exposure	31/12/2027 Stock of provisions for Stage 2 exposure	31/12/2027 Stock of provisions for Stage 3 exposure	31/12/2027 Coverage Ratio - Stage 3 exposure
25	IRELAND	Central banks	28,142	0	0	0	0	0	0.00%	28,141	1	1	0	0	0	0.00%	28,141	1	1	0	0	0	0.00%
26		Central governments	4,106	36	1	0	0	0	40.00%	4,097	44	3	0	0	1	40.00%	4,089	51	4	0	0	2	40.00%
27		Regional governments or local authorities	39	12	0	0	1	0	63.87%	37	13	1	0	1	0	64.07%	27	23	1	0	2	1	64.29%
28		Public sector entities	38	10	2	0	0	0	28.37%	35	12	3	0	1	1	28.40%	32	13	5	0	1	1	28.46%
29		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
30		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
31		Institutions	11	0	0	0	0	0	45.00%	11	0	0	0	0	0	45.00%	11	0	0	0	0	0	45.00%
32		Corporates	2,067	217	115	12	7	34	29.82%	2,002	231	166	11	9	47	28.62%	1,932	252	215	10	10	60	27.83%
33		of which: Other - SME	2,013	212	113	12	7	34	29.66%	1,948	226	164	10	8	47	28.44%	1,879	247	212	10	10	59	27.64%
34		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
35		Retail	1,687	12	55	6	1	19	35.13%	1,666	15	72	5	2	26	35.43%	1,648	18	88	5	2	31	35.53%
36		of which: SME	430	0	13	2	0	6	48.54%	426	0	17	1	0	8	46.42%	423	0	20	1	0	9	45.30%
37		Secured by mortgages on immovable property and ADC exposures	6,458	197	223	7	5	24	10.80%	6,362	221	295	6	6	32	10.90%	6,241	269	368	6	7	40	10.89%
38		of which: Residential immovable property	5,963	183	215	4	4	20	9.38%	5,887	193	281	4	5	26	9.13%	5,803	209	349	4	5	31	8.95%
39		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
40		of which: Land, acquisition, development and construction exposures (ADC)	495	15	8	2	1	4	47.94%	475	28	14	2	1	6	46.75%	438	61	19	2	2	9	46.39%
41		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
42		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	9	0	0	0	0	0	45.00%	9	0	0	0	0	0	45.00%	9	0	0	0	0	0	45.00%
45		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
46		Securitisation																					
47		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
48		TOTAL	42,558	485	396	25	16	79	19.87%	42,362	537	541	23	18	108	19.93%	42,130	627	682	22	22	135	19.79%

Baseline Scenario

RowNum		(mln EUR, %)	31/12/2025 Stage 1 exposure	31/12/2025 Stage 2 exposure	31/12/2025 Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure	31/12/2025 Stock of provisions for Stage 2 exposure	31/12/2025 Stock of provisions for Stage 3 exposure	31/12/2025 Coverage Ratio - Stage 3 exposure	31/12/2026 Stage 1 exposure	31/12/2026 Stage 2 exposure	31/12/2026 Stage 3 exposure	31/12/2026 Stock of provisions for Stage 1 exposure	31/12/2026 Stock of provisions for Stage 2 exposure	31/12/2026 Stock of provisions for Stage 3 exposure	31/12/2026 Coverage Ratio - Stage 3 exposure	31/12/2027 Stage 1 exposure	31/12/2027 Stage 2 exposure	31/12/2027 Stage 3 exposure	31/12/2027 Stock of provisions for Stage 1 exposure	31/12/2027 Stock of provisions for Stage 2 exposure	31/12/2027 Stock of provisions for Stage 3 exposure	31/12/2027 Coverage Ratio - Stage 3 exposure
49	UNITED KINGDOM	Central banks	4,010	0	0	0	0	0	0.00%	4,010	0	0	0	0	0	0.00%	4,010	0	0	0	0	0	0.00%
50		Central governments	251	9	0	0	4	0	40.00%	249	11	0	0	0	0	40.00%	247	13	0	0	0	0	40.00%
51		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
52		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
53		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
54		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
55		Institutions	45	0	0	0	0	0	45.00%	45	0	0	0	0	0	45.00%	45	0	0	0	0	0	45.00%
56		Corporates	520	31	11	2	1	4	34.61%	489	55	18	2	1	6	32.94%	472	65	26	2	1	8	32.45%
57		of which: Other - SME	204	30	10	1	1	3	35.37%	193	35	15	1	1	5	33.59%	182	40	21	1	1	7	33.02%
58		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
59		Retail	2,011	74	89	4	3	31	35.25%	1,989	72	112	4	3	36	32.43%	1,967	72	135	4	3	41	30.62%
60		of which: SME	607	24	42	2	1	16	37.24%	595	28	50	2	1	18	34.89%	583	32	59	2	2	20	33.13%
61		Secured by mortgages on immovable property and ADC exposures	88	65	54	1	2	16	28.86%	86	62	59	1	2	17	29.37%	84	59	64	1	2	19	29.82%
62		of which: Residential immovable property	12	1	1	0	0	0	14.37%	11	1	1	0	0	0	13.43%	11	1	2	0	0	0	12.71%
63		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
64		of which: Land, acquisition, development and construction exposures (ADC)	76	65	53	1	2	15	29.20%	75	61	58	1	2	17	29.77%	73	59	62	1	2	19	30.26%
65		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
66		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
67		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
68		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
69		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
70		Securitisation																					
71		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
72		TOTAL	6,925	179	154	6	9	51	32.96%	6,869	199	190	6	6	60	31.52%	6,824	209	225	6	6	69	30.60%

2025 EU-wide Stress Test: Credit risk STA

Bank of Ireland Group plc

RowNum		(mln EUR, %)	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Bank of Ireland Group plc	Central banks	33,084	0	0	0	0	0	0.00%	33,084	1	1	0	0	0	0.00%	33,083	1	1	0	0	0	0.00%
2		Central governments	4,576	45	2	1	1	1	40.00%	4,564	54	5	1	1	2	40.00%	4,552	62	9	1	1	3	40.00%
3		Regional governments or local authorities	161	19	1	0	2	0	72.57%	161	19	2	0	2	1	72.40%	162	16	3	0	2	2	72.00%
4		Public sector entities	156	18	3	1	2	1	35.39%	154	15	7	1	1	2	36.08%	153	13	10	0	1	4	36.45%
5		Multilateral Development Banks	288	55	9	2	5	3	35.08%	282	48	22	2	5	8	35.86%	278	40	33	2	3	12	36.24%
6		International Organisations	151	0	0	0	0	0	0.00%	151	0	0	0	0	0	0.00%	151	0	0	0	0	0	0.00%
7		Institutions	78	0	0	0	0	0	51.75%	78	0	0	0	0	0	51.75%	78	0	0	0	0	0	51.75%
8		Corporates	2,042	896	192	66	42	77	40.18%	1,874	848	408	61	42	172	42.08%	1,730	768	632	47	34	268	42.35%
9		of which: Other - SME	1,850	551	181	64	36	73	40.34%	1,665	535	383	60	36	160	41.82%	1,495	494	594	46	29	249	41.94%
10		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
11		Retail	3,589	128	214	43	10	77	36.07%	3,460	117	354	29	9	127	36.00%	3,369	106	456	25	8	163	35.74%
12		of which: SME	997	31	88	11	2	32	36.34%	962	31	124	7	3	44	35.72%	941	30	146	6	3	52	35.80%
13		Secured by mortgages on immovable property and ADC exposures	5,874	877	356	24	53	80	22.43%	5,625	863	620	23	51	141	22.75%	5,477	721	910	23	30	205	22.55%
14		of which: Residential immovable property	5,793	322	281	20	19	38	13.69%	5,546	360	489	20	18	66	13.51%	5,330	348	718	16	13	95	13.28%
15		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
16		of which: Land, acquisition, development and construction exposures (ADC)	81	555	75	4	35	41	55.22%	78	503	130	4	32	75	57.50%	146	373	192	7	16	110	57.26%
17		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
18		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
20		Collective investments undertakings (CIU)	9	0	0	0	0	0	45.00%	9	0	0	0	0	0	45.00%	9	0	0	0	0	0	45.00%
21		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
22		Securitisation																					
23		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
24		TOTAL	50,009	2,039	776	136	116	239	30.84%	49,441	1,964	1,419	117	111	454	32.01%	49,041	1,729	2,055	98	79	658	32.01%

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
25	IRELAND	Central banks	28,142	0	0	0	0	0	0.00%	28,141	1	1	0	0	0	0.00%	28,141	1	1	0	0	0	0.00%
26		Central governments	4,106	36	2	1	1	1	40.00%	4,096	43	5	1	1	2	40.00%	4,086	50	8	1	1	3	40.00%
27		Regional governments or local authorities	31	19	1	0	2	0	73.68%	30	19	2	0	2	1	73.16%	31	16	3	0	2	2	72.65%
28		Public sector entities	30	18	3	1	2	1	35.32%	28	15	7	1	1	2	36.02%	27	13	10	0	1	4	36.40%
29		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
30		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
31		Institutions	11	0	0	0	0	0	51.75%	11	0	0	0	0	0	51.75%	11	0	0	0	0	0	51.75%
32		Corporates	1,765	462	172	61	32	69	40.09%	1,588	452	359	56	31	149	41.65%	1,431	417	551	43	25	230	41.74%
33		of which: Other - SME	1,718	449	170	61	31	68	40.01%	1,543	440	355	55	31	148	41.59%	1,384	409	545	42	25	227	41.69%
34		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
35		Retail	1,621	48	84	30	4	34	40.02%	1,543	48	162	22	4	67	41.61%	1,482	44	227	18	4	93	40.93%
36		of which: SME	427	0	16	6	0	8	49.48%	414	0	30	4	0	14	47.35%	404	0	39	4	0	18	46.71%
37		Secured by mortgages on immovable property and ADC exposures	5,833	752	293	23	41	48	16.49%	5,591	756	532	23	40	96	18.03%	5,430	650	798	21	25	148	18.52%
38		of which: Residential immovable property	5,763	320	278	20	18	38	13.66%	5,518	358	485	20	18	65	13.49%	5,303	346	712	16	13	94	13.26%
39		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
40		of which: Land, acquisition, development and construction exposures (ADC)	69	433	16	3	23	10	66.60%	73	398	47	3	22	31	64.42%	126	305	87	4	11	53	61.58%
41		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
42		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	9	0	0	0	0	0	45.00%	9	0	0	0	0	0	45.00%	9	0	0	0	0	0	45.00%
45		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
46		Securitisation																					
47		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
48		TOTAL	41,548	1,337	555	116	81	153	27.58%	41,038	1,334	1,067	102	80	318	29.85%	40,649	1,191	1,599	83	57	480	30.03%

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
49	UNITED KINGDOM	Central banks	4,010	0	0	0	0	0	0.00%	4,010	0	0	0	0	0	0.00%	4,010	0	0	0	0	0	0.00%
50		Central governments	251	9	0	0	0	0	40.00%	249	11	0	0	0	0	40.00%	247	13	0	0	0	0	40.00%
51		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
52		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
53		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
54		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
55		Institutions	45	0	0	0	0	0	51.75%	45	0	0	0	0	0	51.75%	45	0	0	0	0	0	51.75%
56		Corporates	276	267	19	4	7	7	39.23%	262	258	42	5	7	18	41.99%	269	226	67	4	6	29	43.46%
57		of which: Other - SME	131	101	11	3	5	5	45.30%	122	94	28	5	5	12	44.63%	111	84	49	4	4	22	44.74%
58		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
59		Retail	1,965	79	129	13	6	43	33.50%	1,914	68	191	8	5	60	31.26%	1,884	62	228	7	5	70	30.58%
60		of which: SME	570	31	72	5	2	24	33.28%	548	31	94	3	3	30	32.00%	537	29	107	2	3	34	31.70%
61		Secured by mortgages on immovable property and ADC exposures	23	124	61	1	12	31	51.34%	16	106	85	1	10	45	52.60%	30	70	108	2	5	57	52.70%
62		of which: Residential immovable property	11	1	1	0	0	0	15.05%	10	1	2	0	0	0	14.19%	10	1	3	0	0	0	13.60%
63		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
64		of which: Land, acquisition, development and construction exposures (ADC)	12	123	59	1	12	31	52.20%	6	105	83	1	10	44	53.54%	20	69	105	2	5	56	53.69%
65		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
66		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
67		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
68		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
69		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
70		Securitisation																					
71		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
72		TOTAL	6,570	479	209	18	25	82	39.19%	6,496	444	319	13	22	122	38.36%	6,485	370	404	13	16	156	38.63%

* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.

2025 EU-wide Stress Test: Securitisations

Bank of Ireland Group plc

RowNum		(mln EUR)	1	2	3	4	5	6	7
			Restated	Baseline Scenario			Adverse Scenario		
			31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Exposure values	SEC-IRBA	0						
2		SEC-SA	0						
3		SEC-ERBA	0						
4		SEC-IAA	0						
5		**Total**	**0**						
6	REA	SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	0	0	0	0	0	0	0
8		SEC-ERBA	0	0	0	0	0	0	0
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		**Total**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
12	Impairments	**Total banking book others than assessed at fair value**		**0**	**0**	**0**	**0**	**0**	**0**

2025 EU-wide Stress Test: Risk exposure amounts

Bank of Ireland Group plc

RowNum	(mln EUR)	1 Actual 31/12/2024	2 Restatement CRR3 31/12/2024	3 Baseline scenario 31/12/2025	4 Baseline scenario 31/12/2026	5 Baseline scenario 31/12/2027	6 Adverse scenario 31/12/2025	7 Adverse scenario 31/12/2026	8 Adverse scenario 31/12/2027
1	Risk exposure amount for credit risk	47,677	42,712	42,790	42,730	42,878	47,487	47,269	46,813
2	Risk exposure amount for securitisations and re-securitisations	0	0	0	0	0	0	0	0
3	Risk exposure amount other credit risk	47,677	42,712	42,790	42,730	42,878	47,487	47,269	46,813
4	Risk exposure amount for market risk	507	611	611	611	611	611	611	611
5	Risk exposure amount for operational risk	6,662	7,138	7,138	7,138	7,138	7,138	7,138	7,138
6	Other risk exposure amounts	455	455	455	455	455	530	530	530
7	**Total Risk exposure amount before Output floor**	**55,302**	**50,915**	**50,994**	**50,934**	**51,082**	**55,765**	**55,548**	**55,092**
8	**Unfloored Total Risk exposure amount (transitional)**		**50,915**	**50,994**	**50,934**	**51,082**	**55,765**	**55,548**	**55,092**
9	**Unfloored Total Risk exposure amount (fully loaded)**		**51,717**	**51,796**	**51,736**	**51,884**	**56,568**	**56,350**	**55,894**
10	Standardised Risk exposure amount for credit risk exposures		51,676	51,317	51,078	51,308	51,724	54,188	56,361
11	Standardised Risk exposure amount for market risk exposures		507	507	507	507	507	507	507
12	Standardised Risk exposure amount for operational risk		7,138	7,138	7,138	7,138	7,138	7,138	7,138
13	Other Standardised risk exposure amounts		455	455	455	455	530	530	530
14	**Standardised Total risk exposure amount (S-TREA) for Output floor (transitional)**		**57,038**	**56,679**	**56,440**	**56,669**	**57,161**	**59,625**	**61,798**
15	**Standardised Total risk exposure amount (S-TREA) for Output floor (fully loaded)**		**60,635**	**60,276**	**60,036**	**60,266**	**60,758**	**63,222**	**65,394**
16	**TOTAL RISK EXPOSURE AMOUNT (transitional)**	**55,302**	**50,915**	**50,994**	**50,934**	**51,082**	**55,765**	**55,548**	**55,092**
17	**TOTAL RISK EXPOSURE AMOUNT (fully loaded)**	**55,302**	**51,717**	**51,796**	**51,736**	**51,884**	**56,568**	**56,350**	**55,894**

2025 EU-wide Stress Test: Capital

Bank of Ireland Group plc

RowNum			(mln EUR, %)	1	2	3	4	5	6	7	8	9
				IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
1		A	**OWN FUNDS**		**10,819**	**10,880**	**11,656**	**12,350**	**12,906**	**10,211**	**10,402**	**10,644**
2		A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**		**8,055**	**8,116**	**8,892**	**9,586**	**10,142**	**7,243**	**7,436**	**7,680**
3		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		1,451		1,451	1,451	1,451	1,451	1,451	1,451
4		A.1.1.1	of which: CET1 instruments subscribed by Government		0		0	0	0	0	0	0
5		A.1.2	Retained earnings		10,525		11,208	11,840	12,406	9,987	10,112	10,324
6		A.1.3	Accumulated other comprehensive income		-1,329		-1,329	-1,329	-1,329	-1,658	-1,658	-1,658
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-27		-27	-27	-27	-104	-104	-104
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-657		-657	-657	-657	-909	-909	-909
9		A.1.3.3	Other OCI contributions		-645		-645	-645	-645	-645	-645	-645
10		A.1.4	Other Reserves		413		413	413	413	413	413	413
11		A.1.5	Funds for general banking risk		0		0	0	0	0	0	0
12		A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0	0
13		A.1.7	Adjustments to CET1 due to prudential filters		12	12	12	12	12	12	12	12
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-7	-7	-7	-7	-7	-7	-7	-7
15		A.1.7.2	Cash flow hedge reserve		41		41	41	41	41	41	41
16		A.1.7.3	Other adjustments		-22		-22	-22	-22	-22	-22	-22
17		A.1.8	(-) Intangible assets (including Goodwill)		-1,113		-1,148	-1,130	-1,014	-1,148	-1,130	-1,014
18		A.1.8.1	of which: Goodwill (-)		-300		-300	-300	-300	-300	-300	-300
19		A.1.8.2	of which: Software assets (-)		-813		-848	-830	-715	-848	-830	-715
20		A.1.8.3	of which: Other intangible assets (-)		0		0	0	0	0	0	0
21		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-574	-574	-364	-172	-17	-774	-632	-516
22		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-66	-6	-63	-83	-118	0	0	0
23		A.1.11	(-) Defined benefit pension fund assets		-846		-846	-846	-846	-602	-602	-602
24		A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0		0	0	0	0	0	0
25		A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0		0	0	0	0	0	0
26		A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		-5	-5	-5	-5	-5	-5	-5	-5
27		A.1.14.1	of which: from securitisation positions (-)		-5		-5	-5	-5	-5	-5	-5
28		A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0		0	0	0	0	0	0
29		A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0	0
30		A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0		0	0	0	0	0	0
31	OWN FUNDS	A.1.18	(-) Amount exceeding the 17.65% threshold		0		0	0	0	0	0	0
32		A.1.18A	(-) Insufficient coverage for non-performing exposures		0	0	-25	-153	-398	-21	-113	-312
33		A.1.18B	(-) Minimum value commitment shortfalls		0		0	0	0	0	0	0
34		A.1.18C	(-) Other foreseeable tax charges		0		0	0	0	0	0	0
35		A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		-284		-284	-284	-284	-284	-284	-284
36		A.1.20	CET1 capital elements or deductions - other		-128		-128	-128	-128	-128	-128	-128
37		A.1.21	Amount subject to IFRS 9 transitional arrangements		-86							
38		A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	81	81							
39		A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		23							
40		A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		18							
41		A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0							
42		A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0							
43		A.1.22	Transitional adjustments		0	0	0	0	0	0	0	0
44		A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		0							
45		A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		0							
46		A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0							
47		A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0	0
48		A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0	0
49		A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0	0
50		A.1.22.2.3	of which: due to temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income		0	0	0			0		

2025 EU-wide Stress Test: Capital

Bank of Ireland Group plc

RowNum			(mln EUR, %)	1	2	3	4	5	6	7	8	9
				IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
51		A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		1,068	1,068	1,068	1,068	1,068	1,068	1,068	1,068
52		A.2.1	Additional Tier 1 Capital instruments		1,068	1,068	1,068	1,068	1,068	1,068	1,068	1,068
53		A.2.2	(-) Excess deduction from T2 items over T2 capital		0		0	0	0	0	0	0
54		A.2.3	Other Additional Tier 1 Capital components and deductions		0		0	0	0	0	0	0
55		A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0	0
56		A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
57		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		9,124	9,185	9,961	10,654	11,211	8,311	8,504	8,748
58		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		1,696	1,696	1,696	1,696	1,696	1,900	1,898	1,896
59		A.4.1	Tier 2 Capital instruments		1,856	1,856	1,856	1,856	1,856	1,856	1,856	1,856
60		A.4.2	Other Tier 2 Capital components and deductions		-160	-160	-160	-160	-160	44	42	40
61		A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0	0
62		A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
63	TOTAL RISK EXPOSURE AMOUNT AND OUTPUT FLOOR	B.3	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (transitional)			50,915	50,994	50,934	51,082	55,765	55,548	55,092
64		B.4	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (fully loaded)			51,717	51,796	51,736	51,884	56,568	56,350	55,894
65		B.7	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (transitional)			57,038	56,679	56,440	56,669	57,161	59,625	61,798
66		B.8	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (fully loaded)			60,635	60,276	60,036	60,266	60,758	63,222	65,394
67		B.12	TOTAL RISK EXPOSURE AMOUNT (transitional)		55,302	50,915	50,994	50,934	51,082	55,765	55,548	55,092
68		B.13	TOTAL RISK EXPOSURE AMOUNT (fully loaded)		55,302	51,717	51,796	51,736	51,884	56,568	56,350	55,894
69	CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio (transitional)		14.57%	15.94%	17.44%	18.82%	19.86%	12.99%	13.39%	13.94%
70		C.2	Tier 1 Capital ratio (transitional)		16.50%	18.04%	19.53%	20.92%	21.95%	14.90%	15.31%	15.88%
71		C.3	Total Capital ratio (transitional)		19.56%	21.37%	22.86%	24.25%	25.27%	18.31%	18.73%	19.32%
72	Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		8,055	8,116	8,892	9,586	10,142	7,243	7,436	7,680
73		D.2	TIER 1 CAPITAL (fully loaded)		9,124	9,185	9,961	10,654	11,211	8,311	8,504	8,748
74		D.3	TOTAL CAPITAL (fully loaded)		10,819	10,880	11,656	12,350	12,906	10,211	10,402	10,644
75	CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio (fully loaded)		14.57%	15.69%	17.17%	18.53%	19.55%	12.80%	13.20%	13.74%
76		E.2	Tier 1 Capital ratio (fully loaded)		16.50%	17.76%	19.23%	20.59%	21.61%	14.69%	15.09%	15.65%
77		E.3	Total Capital ratio (fully loaded)		19.56%	21.04%	22.50%	23.87%	24.88%	18.05%	18.46%	19.04%
78	Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		137,013		137,013	137,013	137,013	137,013	137,013	137,013
79		H.2	Total leverage ratio exposures (fully loaded)		137,013		137,013	137,013	137,013	137,013	137,013	137,013
80		H.3	Leverage ratio (transitional)		6.66%	6.70%	7.27%	7.78%	8.18%	6.07%	6.21%	6.39%
81		H.4	Leverage ratio (fully loaded)		6.66%	6.70%	7.27%	7.78%	8.18%	6.07%	6.21%	6.39%
82	Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
83		P.2	Countercyclical capital buffer		1.49%		1.49%	1.49%	1.49%	1.49%	1.49%	1.49%
84		P.3	O-SII buffer		1.50%		1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
85		P.4	G-SII buffer		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86		P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
87		P.6	Combined buffer		5.49%		5.49%	5.49%	5.49%	5.49%	5.49%	5.49%
88	Pillar 2 (%)	R.1	Pillar 2 capital requirement		2.35%	2.35%	2.40%	2.40%	2.40%	2.40%	2.40%	2.40%
89		R.1.1	of which: CET1		1.32%	1.32%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%
90		R.1.2	of which: AT1		0.44%	0.44%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%
91		R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.35%	10.35%	10.40%	10.40%	10.40%	10.40%	10.40%	10.40%
92		R.2.1	of which: CET1		5.82%	5.82%	5.85%	5.85%	5.85%	5.85%	5.85%	5.85%
93		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		15.84%	15.84%	15.89%	15.89%	15.89%	15.89%	15.89%	15.89%
94		R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		11.31%	11.31%	11.34%	11.34%	11.34%	11.34%	11.34%	11.34%
95		R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
96	Shortages	S	AT1/T2 shortages of Pillar 1 and Pillar 2 risk-based requirements as % of total risk exposure amount		0.01%	0.00%	0.00%	0.00%	0.00%	0.03%	0.03%	0.01%

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.

2025 EU-wide Stress Test: P&L

Bank of Ireland Group plc

RowNum	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	**Net interest income**	3,608	3,896	3,935	3,855	3,314	3,424	3,458
2	Interest income	6,575	5,714	5,248	5,097	7,182	6,678	6,302
3	Interest expense	-2,967	-1,829	-1,323	-1,253	-3,879	-3,265	-2,855
4	**Dividend income**	36	36	36	36	18	18	18
5	**Net fee and commission income**	550	529	495	464	383	384	384
6	**Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities**	174	35	35	35	-226	0	0
7	**Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss**					21		
8	**Other operating income not listed above, net**	-19	61	61	60	121	61	60
9	**Total operating income, net**	4,349	4,558	4,563	4,451	3,632	3,886	3,920
10	**Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss**	-87	-197	-285	-304	-1,954	-1,005	-821
11	**Other income and expenses not listed above, net**	-2,443	-2,230	-2,301	-2,346	-2,347	-2,410	-2,424
12	**Profit or (-) loss before tax from continuing operations**	1,819	2,131	1,977	1,801	-669	471	676
13	**Tax expenses or (-) income related to profit or loss from continuing operations**	-289	-326	-307	-308	201	-141	-117
14	**Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)**	0						
15	**Profit or (-) loss for the year**	**1,530**	**1,805**	**1,671**	**1,493**	**-468**	**330**	**559**
16	**Amount of dividends paid and minority interests after MDA-related adjustments**	1,282	1,121	1,038	928	69	205	347
17	**Attributable to owners of the parent net of estimated dividends**	248	683	633	565	-537	125	212
18	Memo row: Impact of one-off adjustments		0	0	0	0	0	0
19	Total post-tax MDA-related adjustment		0	0	0	0	0	0
20	Total assets	136,298						

The total net interest income (NII) is reported after the effect of the aggregate cap in accordance with Section 4.1 of the 2025 EU-wide stress test methodological note and the contribution of held-for-trading instruments in accordance with Section 4.5 of the 2025 EU-wide stress test methodological note.

2025 EU-wide Stress Test: Major capital measures and realised losses

Bank of Ireland Group plc

(mln EUR)

RowNum	Issuance of CET 1 Instruments 01 January to 31 March 2025	1 Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)	0
2	Repayment of CET1 capital, buybacks (-)	0
3	Conversion to CET1 of hybrid instruments (+)	0

RowNum	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2025	Impact on Additional Tier 1 and Tier 2
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

RowNum	Realised losses 01 January to 31 March 2025	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0