

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



Key Metrics

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	7,447	7,896	7,676	7,577	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	7,196	7,736	7,581	7,554	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	8,422	8,871	8,651	8,552	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	8,171	8,711	8,556	8,529	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	10,018	10,340	10,135	10,048	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9,891	10,241	10,092	10,024	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	48,917	46,386	46,500	47,330	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	48,748	46,265	46,431	47,303	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.22%	17.02%	16.51%	16.01%	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	14.76%	16.72%	16.33%	15.97%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.22%	19.12%	18.60%	18.07%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.76%	18.83%	18.43%	18.03%	(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	20.48%	22.29%	21.80%	21.23%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.29%	22.14%	21.74%	21.19%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	133,594	135,360	133,623	135,382	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	6.30%	6.55%	6.47%	6.32%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	8,422	8,871	8,651	8,552	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	7,848	8,357	8,325	8,294	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	133,594	135,360	133,623	135,382	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	133,019	134,847	133,298	135,124	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.30%	6.55%	6.47%	6.32%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.90%	6.20%	6.25%	6.14%	[A.2]/[B.2]	



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			As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	10,018	10,340	10,135	10,048	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying		,	,	-	C 01.00 (10010,0010)	Article 50 of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	7,447 1,535	7,896 1,535	7,676 1,535	7,577 1,527	C 01.00 (r0030,c0010)	
		instruments)						Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	9,140	9,727	9,573	9,826	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-1,822	-1,582	-1,235	-994		Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	521	521	650	609	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	29	37	13	-1	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-527	-515	-568	-902	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CDR.
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1,070	-1,071	-1,052	-1,066	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	-35	C 01.00 (+0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-459	-607	-950	-1,149	C 01.00 (r0390,c0010)	Articles 4(199), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-9	-9	-7	-3	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (8) (i) and 89 to 91 of GRH, Articles 36(1) point (8) (i), 243(1) point (9), 344(1) point (9) and 358 of GRH, Articles 36(1) point (6) (ii) and 376(5) of GRH, Articles 36(1) point (8) (iv) and 153(8) of GRH, Articles 36(1) point (8) (iv) and 153(4) of GRH.
	A.1.14.1	Of which: from securitisation positions (-)	-9	-9	-7	-3	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 0s.00 (r0480,c00s0)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-149	-173	-114	-98	C 01.00 (r0500,±0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-192	-355	-347	-255	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-126	-126	-148	-138	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	575	514	326	258	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	575	514	326	258	C 01.00 (r0520,±0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	975	975	975	975	C 01.00 (r0530,±0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	975	975	975	975	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,±0010)	
	A2.3	Other Additional Tier J Capital components and deductions	0	0	0	0	C ds. 00 (rd690,c0010) + C 01.00 (rd700,c0010) + C 01.00 (rd710,c0010) + C 01.00 (rd740,c0010) + C ds. 00 (rd744,c0010) + C 01.30 (rd746,c0011)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	8,422	8,871	8,651	8,552	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,596	1,469	1,485	1,495	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,604	1,595	1,602	1,628	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A4.2	Other Tiler 2 Capital components and deductions	-35	-99	-91	-150	$ \begin{array}{c} C\ 05.00\ (r0910,c0010)+C\ 01.00\\ (r0020,c0010)+C\ 01.00\ (r0930,c0010)+C\\ c\ 01.00\ (r0950,c0010)+C\ 01.00\ (r0950,c0010)\\ +C\ 01.00\ (r0955,c0010)+C\ 01.00\\ (r0970,c0010)+C\ 01.00\ (r0974,c0010)+C\\ 01.00\ (r0978,c0010) \end{array} $	
	A.4.3	Tier 2 transitional adjustments	27	-27	-25	17	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	48,917	46,386	46,500	47,330	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	242	201	121	80	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.22%	17.02%	16.51%	16.01%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	17.22%	19.12%	18.60%	18.07%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	20.48%	22.29%	21.80%	21.23%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	6,873	7,382	7,350	7,319	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.01.0)]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.12%	15.98%	15.85%	15.49%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	251	160	94	24	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-125	-61	-51	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	169	121	69	27	C 05.01 (r0440,c0040)	
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⁽¹⁾ The fully baded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.

Full visided CET1 capital ratio estimation is based on the formulae stated in column "CORP" CODE" — does note that this mich lead to differences to full visided CET1 capital ratios calculated between the carried columns and the carried columns and the carried columns are calculated by the carricolation basis as in the PRINT 3 disclosure



Overview of Risk exposure amounts

		RW	/As		
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	42,705	39,592	39,815	40,247	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, c0220, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0040, c0260, c020) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0260, s002)
Of which the standardised approach	12,196	12,189	12,278	12,508	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	17,963	16,167	16,384	16,624	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	12,546	11,236	11,153	11,116	C 02.00 (r0310, r0010) - [C 08.01 (r0040, r0260, s001) + C 08.01 (r0050, r0260, s001) + C 08.01 (r0060, r0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	823	842	725	674	C 07.00 (10090, c0220, 5001) + C 07.00 (10110, c0220, 5001) + C 07.00 (10130, c0220, 5001) + C 08.01 (10040, c0226, 5002) + C 08.01 (10050, c0226), c0202) + C 08.01 (10040, c0226, 5002)
Credit valuation adjustment - CVA	159	189	146	132	C 02.00 (r0640, c0010)
Settlement risk	1	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	671	1,228	1,232	1,426	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	323	283	330	296	C 02.00 (r0520, c0010)
Of which the standardised approach	323	283	330	296	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, c9601)*12.5+C 20.00 (r0010;c0450)*12.5+HAX(C 24.00(r0010, c0090);C 24.00(r0010, c0100);C 24.00(r0010, c0110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	4,234	4,251	4,251	4,554	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	4,234	4,251	4,251	4,554	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	48,917	46,386	46,500	47,330	

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

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



2022 EU-wide Transparency Exercise P&L Bank of Ireland Group plc

(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	1,942	2,653	640	1,293
Of which debt securities income	67	88	17	32
Of which loans and advances income	1,794	2,401	594	1,225
Interest expenses	313	420	102	225
(Of which deposits expenses)	62	85	16	35
(Of which debt securities issued expenses)	140	196	56	117
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	3	3	60	60
Net Fee and commission income	258	352	80	175
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	7	59	85
Gains or (-) losses on financial assets and liabilities held for trading, net	135	159	-8	-65
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-70	-62	29	102
Gains or (-) losses from hedge accounting, net	1	3	4	6
Exchange differences [gain or (-) loss], net	-1	-2	0	1
Net other operating income /(expenses)	23	31	9	21
TOTAL OPERATING INCOME, NET	1,994	2,724	771	1,452
(Administrative expenses)	1,084	1,459	366	762
(Cash contributions to resolution funds and deposit guarantee schemes)	70	78	58	69
(Depreciation)	183	237	50	111
Modification gains or (-) losses, net	1	1	0	4
(Provisions or (-) reversal of provisions)	34	32	-2	19
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-20	-52	-2	-8
(Other provisions)	54	84	0	28
Of which pending legal issues and tax litigation ¹	0	1	0	0
Of which restructuring ¹	0	-96	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-28	-142	14	55
(Financial assets at fair value through other comprehensive income)	0	0	-1	-1
(Financial assets at amortised cost)	-28	-142	16	56
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	10	-1	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	44	115	-85	-105
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	1	2	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	687	1,179	201	335
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	603	1,058	176	268
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	603	1,058	176	268
Of which attributable to owners of the parent	595	1,050	173	264

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 To IFRS compliance banks "zero" in cell "increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	21			As of 31	/12/2021			As of 31,	/03/2022			As of 30	06/2022				
		Fi	air value hierar	chy		Fa	ir value hieran	chy		Fa	air value hierar	chy		Fair value hierarchy		Fair value hierarchy			
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References		
Cash, cash balances at central banks and other demand deposits	29,412				31,491				35,534				38,760				IAS 1.54 (i)		
Financial assets held for trading	1,187	102	1,056	29	1,170	20	1,076	74	1,529	18	1,502	9	2,055	29	2,008	17	IFRS 7.8(a)(ii);IFRS 9.Appendix A		
Non-trading financial assets mandatorily at fair value through profit or loss	677	0	42	636	727	0	42	685	714	0	41	673	653	3	44	606	IFRS 7.8(a)(ii); IFRS 9.4.1.4		
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5		
Financial assets at fair value through other comprehensive income	9,640	9,640	0	0	9,552	9,552	0	0	6,226	6,226	0	0	5,032	5,032	0	0	IFRS 7.8(h); IFRS 9.4.1.2A		
Financial assets at amortised cost	85,059				84,804				83,163				82,484				IFRS 7.8(f); IFRS 9.4.1.2		
Derivatives – Hedge accounting	481	0	481	0	482	0	482	0	756	0	756	0	1,324	0	1,324	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26		
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-43				-84				-267				-400				IAS 39.89A(a); IFRS 9.6.5.8		
Other assets ¹	4,386				4,739				6,057				5,888						
TOTAL ASSETS	130,800				132,880				133,712				135,797				IAS 1.9(a), IG 6		

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

(min	EUR)		ı	As of 30/09/20	21					As of 31	/12/2021					As of 31	/03/2022					As of 30,	06/2022			
		Gross carryi	ng amount ⁽²⁾		Accur	nulated impairn	nent ⁽²⁾	Gross	carrying amou	ınt ⁽²⁾	Accum	nulated impairn	nent ⁽²⁾	Gros	s carrying amou	ınt ⁽²⁾	Accur	nulated impairs	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accum	ulated impairm	ient ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other		9,642	0	0	-3	0	0	9,555	0	0	-3	0	0	6,228	0	0	-2	0	0	5,034	0	0	-1	0	0	Annex V.Part 1.31, 44(b)
comprehensive income		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at		6,097	3	0	-1	0	0	6,033	3	0	-1	0	0	5,235	3	0	-1	0	0	4,980	3	0	-1	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	60,131	16,759	4,067	-195	-622	-1,236	64,023	12,438	4,184	-171	-416	-1,347	63,961	11,884	3,871	-176	-411	-1,260	64,974	10,276	4,047	-138	-356	-1,356	Annex V.Part 1.32, 44(a)

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

⁽P) 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.



Breakdown of liabilities

Bank of Ireland Group plc

(mln EUR)

		Carrying	g amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	1,165	1,246	1,587	2,149	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	1,203	1,167	1,103	972	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	116,309	117,689	118,130	119,616	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	777	1,001	1,489	2,203	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	155	-8	-820	-1,514	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	451	359	290	238	IAS 37.10; IAS 1.54(I)
Tax liabilities	27	35	37	25	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	24	33	29	37	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	120,112	121,523	121,843	123,726	IAS 1.9(b);IG 6
TOTAL EQUITY	10,689	11,358	11,869	12,071	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	130,800	132,880	133,712	135,797	IAS 1.IG6

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



Breakdown of liabilities

Bank of Ireland Group plc

(mln EUR)

			Carrying	amount		1
Breakdown of financial liabili	ties by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		1,917	2,187	3,000	4,343	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	2	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	25	60	76	7	Annex V.Part 1.31
	Central banks	12,897	12,692	11,325	11,296	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	1,229	1,226	1,270	1,408	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	997	1,018	1,126	1,218	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,125	760	1,224	1,338	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	976	633	993	977	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	6,844	7,257	7,127	7,448	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	5,430	5,944	5,882	6,326	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	32,425	33,689	33,127	34,566	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	31,049	32,557	32,066	33,221	ECB/2013/33 Annex 2.Part 2.9.1
	Households	50,321	50,551	50,224	50,243	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	42,874	43,628	44,291	45,049	Annex V.Part 1.42(f), 44(c)
Debt securities issued		10,080	10,517	12,425	11,398	Annex V.Part 1.37, Part 2.98
Of which: Subo	ordinated Debt securities issued	1,998	1,996	1,976	1,996	Annex V.Part 1.37
Other financial liabilities		2,590	2,162	2,511	2,891	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		119,454	121,103	122,309	124,940	



2022 EU-wide Transparency Exercise Market Risk

Bank of Ireland Group plc

									iii or ir ciuric													
	SA					I	M									IN						
			VaR (Memoran	dum item)	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memor	andum item)	STRESSED VaR (A	Memorandum item)	INCREI DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE	RISKS CAPITA FOR CTP		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30	/09/2021									As of 31/1	2/2021					
Traded Debt Instruments	265	146	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	225 40	146 0	0	0	0	0							0	0	0	0						
Equities	0	o o	ő	ő	0	ŏ							ő	o o	0	ő						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk Foreign exchange risk	0 58	138	0	0	0	0							0	0	0	0						
Commodities risk	0	0	ő	ő	0	ŏ							ő	o o	0	ő						
Total	323	283	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2022	As of 30/06/2022				As of 31,	/03/2022									As of 30/0	6/2022					
Traded Debt Instruments	203	172	0	0	0	0							0	0	0	0						
Of which: General risk	185	170	0	0	0	0							0	0	0	0						
Of which: Specific risk	18	2	0	0	0	0							0	0	0	0						
Equities	0	7	0	0	0	0							0	0	0	0						
Of which: General risk	0	1	0	0	0	0							0	0	0	0						
Of which: Specific risk Foreign exchange risk	0 127	5 118	0	0	0	0							0	0	0	0						
Commodities risk	0	0	ŏ	ŏ	ő	ŏ							ŏ	ő	ő	ő						
Total	330	296	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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



Bank of Ireland Group plc

					Standardisc	ed Approach								
		As of 30/09/2021 As of 31/12/2021												
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions					
	(min EUR, %)													
	Central governments or central banks Regional governments or local authorities	42,009 217	42,007 78	292		43,679	44,136 117	275 16						
	Public sector entities	368	358	0		374	450	43						
	Multilateral Development Banks	616	616	0		603	693	0						
	International Organisations	104	104	0		103	103	0						
	Institutions	0	147	70		0	34	16						
	Corporates	7,387	4,530	4,082		7,500	4,617	4,182						
	of which: SME	4,865	2,676	2,229		4,937	2,743	2,324						
	Retail	6,056 1.334	5,339 1.083	3,870 678		5,508 983	4,510 730	3,310 475						
Consolidated data	of which: SME Secured by mortoages on immovable property	1,334	1,083	6/8		983	/30	4/5						
	of which: SMF			0										
	Franciures in default	481	241	320	227	489	237	300	23					
	Items associated with particularly high risk	162	120	180		152	113	170						
	Covered bonds	0	0	0		0	0	0						
	Claims on institutions and commercials with a ST credit assessment	0	0	0		0	0	0						
	Collective investments undertakings (CIU)			0		. 0								
	Eoulty	874 1.911	874 1.911	2,006 1.410		935 2,531	935 2.531	2,138 1.796						
	Other exposures	1,911	1,911	1,410	421	62.107	2,531 58,475	1,795						
	Standardised Total ²	(a) Original exposure, unlike Ex							392					

Output approxy, units Epones web, a reported offers taking in the account any effect of a to credit convention factors or coeffs risk indigation beforespace (e.g. substitution effects).

(5) Substitudinal Soil and sear or tricked the Succioning postors units in the Spot to the 302 deepsile.

(**Only the most select coortion are disclosed. These base been selected under the following size: Countries of counterparty covering up to 59% of total original exposure or Top 10 countries ranked by original calculation of select segments.

		Standardised Approach								
			As of 30,	09/2021			As of 31,	/12/2021		
	(min EUR. *%)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	Central governments or central banks	33.974	33,973	151		34,729	34.895	144		
	Regional governments or local authorities	216	78	24		232	57,053	16		
	Public sector entities	10		0		10	86	43		
	Multilateral Development Banks	0	ō	i o		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	0	147	70		0	34	16		
	Corporates	5,502	3,287	2,925		5,656	3,438	3,084		
	of which: SME	4,155	2,269	1,907		4,271	2,349	2,011		
	Retail	1,742	1,322	991		1,706	1,242	931		
IRELAND	of which: SME	424	313	234		408	295	221		
INCO IIIO	Secured by mortoages on immovable property	0	0	0		0	0			
	of which: SME	0 318	161	213	121	0 315	0 153	197	112	
	Exposures in default Items associated with particularly high risk	124	92	139	121	119	123	135	112	
	Covered bands	114		139		110	0	133		
	Claims on institutions and corporates with a ST credit assessment	0	0	o o		0	0	0		
	Collective investments undertakings (CIU)	o o	ŏ	l ő		0	ů o	l ő		
	Equity	781	781	1.913		829	829	2,032		
	Other exposures	1,590	1,590	1,236		1,675	1,675	1,310		
	Standardised Total ²				187				177	

		(a) Your whole adjustments and professional great from the community and								
					Standardise	d Approach				
			As of 30/	09/2021			As of 31/	12/2021		
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	Central governments or central banks	4,704	4,703	109		5,843	6,189	105		
	Regional governments or local authorities	1		0		1	0	0		
	Public sector entities Multilateral Development Banks	0		0		0		0		
	Multilateral Development Banks International Organisations	ů		0		0	0			
	Institutions	ő		o o		0	0	ů		
	Corporates	1.443	921	836		1.443	925	843		
	of which: SME	665	406	321		639	392	311		
	Retail	4,314	4,017	2,879		3,801	3,268	2,379		
UNITED KINGDOM	of which: SME	909	770	444		574	435	254		
UNITED KINGDOM	Secured by mortgages on immovable property	0	0	0		0	0	0		
	of which: SME	0	0	0		0	0	0		
	Exposures in default	155	74	98	72	129	67	84	61	
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds			0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0		0		0	0	0		
	Collective investments undertakings (CIU)			0		106	106	106		
	Equity Other avacuum	320	320	173		856	100	486		

Contract conversation of contract bands Contract				Standardised Approach							
Contract conversation of contract bands Contract				As of 30,	09/2021			As of 31	/12/2021		
Contrad concentration or contrad to contrad to basis Augustical procession for local administration of contradictions Augustical procession of contradictions		(min 600 min)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	UNITED STATES	Control decommendar or control selection And States and or middle And States and or middle And States and or middle And States and Control selection Control selection And States and States And States and States And States and States And States and States and States and States And States and States and States and States and States Encourage to effort and States	771 0 0 0 0 0 4 4 4 0 0 0 0 0 0 0 0 0 0 0	771 0 0 0 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0	29 0 0 0 0 1 1 1 0 0 0 0 0 3 8 0 0 0 0 0 0 0 0 0 0 0 0 0	0	518 0 0 0 0 0 3 3 3 0 0 0 0 0 0 0 0 0 0 0	518 0 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	25 0 0 0 0 1 1 1 0 0 0 0 0 0 2 2 2 0 0 0 0	0	

		(2) Total value adjustments and provisors per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds inductions related to the exposures, but includes general credit risk adjustments.							
					Standardis	ed Approach			
			As of 30,	09/2021			As of 31	/12/2021	
		Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(min EUR, %) Central governments or central banks	461	461	0		460	460	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	296	296	0		295	295	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0		0		0	0	0	
	Institutions								
	Corporates of which: SMF	,	13	13		,	12	12	
	or which: SME Retail	0		0		0			
	of which: SME	0		0		ů ů		0	
FRANCE	Secured by mortgages on immovable property	ō	ō	ō		ō	0	i i	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	2	3	0	0	2	3	
	Items associated with particularly high risk	3	2	4		2	2	4	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0		0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0			
	Equity	0		U		0	0	0	
	Other exposures Standardised Total ²			0				0	

EBA 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach Bank of Ireland Group ptc

				Standardise	d Approach			
		As of 30,	09/2021			As of 31,	12/2021	
	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
Canal of consensation of control to the Canal of the Canal of Cana	1,121 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,132 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0	1,118 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,118 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

		exposures, but includes general credit resk adjustments.							
					Standardisc	d Approach			
			As of 30	/09/2021			As of 31,	/12/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 6	Control overmentate or centrol stanks Revisional overmentate or centrol stanks Revisional overmentate or local admirities Revisional overmentate Revisional overse description Revisional descr	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total ²				0				0

		exposures, but includes general credit risk adjustments.							
					Standardisc	d Approach			
			As of 30	/09/2021			As of 31	/12/2021	
	(min FIE %).)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 7	Central devertements or central subside a decisional observations or local authorities and control of the contr	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

***Original exposure, unlike Exposure value, is reponsed before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (u.p. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitation exposures, additional valuation adjustments (AVAs) and other own funds inductions related to the

		exposures, but includes gene	exposures, but includes general credit risk adjustments.							
					Standardise	d Approach				
			As of 30,	/09/2021			As of 31	/12/2021		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments as provisions ²	
	(min EUR, %) Central governments or central banks			0		0	0			
	Regional governments or local authorities	i i	ō	0		0	0		1	
	Public sector entities		0	0		0	0	0	1	
	Multilateral Development Banks	9	0	0		0	0		1	
	International Organisations Institutions			0		0		i i	1	
	Corporates	i i	ō	0		0	0		1	
	of which: SME		0	0		0	0	0	1	
Country of	Retail of which: SME			0		0	0		1	
	Secured by mortgages on immovable property		1 .	0		0				
Counterpart 8	of which: SME	i i	ō	0		0	0		1	
	Exposures in default		0	0	0	0	0	0		
	Items associated with particularly high risk	9	0	0		0	0		1	
	Covered bonds Claims on institutions and corporates with a ST credit assessment		1 :	0		0				
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		1 8	0		0				
	Equity	i i	0	0		0	0			
	Other exposures			0		0				
	Standardized Total ²									

					Standardisc	d Approach			
			As of 30	/09/2021			As of 31,	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(min EUR, %) Central governments or central banks					0	0		
	Regional governments or local authorities	ů				0	0	0	
	Public sector entities	ō				ō	ō	0	
	Multilateral Development Banks	0		0		0	0	0	
	International Organisations	0		0		0	0	0	
	Institutions	0		0		0	0	0	
	Corporates	0		0		0	0	0	
	of which: SME	0		0		0	0	0	
Country of	Retail	0				0	0		
	of which: SME	0	9	0		0	0	0	
Counterpart 9	Secured by mortoages on immovable property	0				U	U	0	
	of which: SME Exposures in default	0				0	0		
	Items associated with particularly high risk	0			- C	0	0		
	Covered bonds	0				o o	0		
	Claims on institutions and corporates with a ST credit assessment	ō	i i	i i		ō	ō	0	
	Collective investments undertakings (CIU)	0		0		0	0	0	
	Equity	0		0		0	0	0	
	Other exposures	0		0		0	0	0	
	Standardised Total ²								

		exposures, but includes gene	ral credit risk adjustments.						
					Standardisc	d Approach			
			As of 30	/09/2021			As of 31,	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	0		0		0	0	0	
	Public sector entities	i i		0		0	i i	ō	
	Multilateral Development Banks	0		0		0	0	0	
	International Organisations	0		0		0	0	0	
	Institutions	0		0		0	0	0	
	Corporates	0		0		0	0	0	
	of which: SME	0		0		0	0	0	
Country of	Retail	0	9	0		0	0	0	
	of which: SME Secured by mortgages on immovable property	0		0		0	0	0	
Counterpart 10	of which: SME	0		0		0	0		
	Franciures in default	0		0	0	0	0	ů	
	Items associated with particularly high risk	i i		0		0	i i	ō	
	Covered bonds	0		0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0		0		0	0	0	
	Collective investments undertakings (CIU)	0		0		0	0	0	
	Equity	0		0		0	0	0	
	Other exposures	0		0		0	0	0	
	Chandroffeed Total ²								



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardise	od Annroach			
			As of 31,	03/2022			As of 30	(06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments am provisions
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	43,724 236 365	44,162 107 442	288 11 44		45,879 227 367	46,299 99 457	261 10 50	
	Public sector entities Multilateral Development Banks	480	577	**		477	600	30	
	International Organisations	99	99	ő		96	96	ő	
	Institutions	0	34	13		38	86	28	
	Corporates	7,511	4,706	4,271		7,410	4,606	4,176	
	of which: SME	4,909	2,716	2,294		4,915	2,908	2,499	
	Retail	5,670	4,663	3,427		5,655	4,723	3,478	
Consolidated data	of which: SME Secured by mortgages on immovable property	998	742	487		950	717	475	
	Secured by mortgages on immovable property of which: SMF						0	0	
	Exposures in default	502	250	325	237	471	230	294	2
	Items associated with particularly high risk	172	128	192		171	129	193	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and cornorates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU)	0	0	0		4	4	54	
	Eoulty	910 2,434	910 2.434	2,074 1,703		865 2.891	865 2.891	2,013 2.042	
	Other exposures Standardised Total ²	2,434 62,103	2,434 58.512	1,703	390	64.551	61.084	12,599	34
	Standardised Total	(1) Original exposure, unlike Ex							34.

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

		calculated as of last quarter							
					Standardisc	d Approach			
			As of 31,	03/2022			As of 30,	06/2022	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
IRELAND	Control deversaments or control sealor Seminori conversaments or control sealor Seminori conversaments Seminori conversament Calminori controlization and conversament conversament Seminori	36,552 185 12 0 0 0 5,632 4,234 1,792 443 0 0 330 138 0 0 0	36,687 55 56 99 0 0 24 3,458 2,316 1,330 30 0 0 169 104 0 0 0	175' 114 444 45 0 0 133 3,105 1,977 298 0 0 223 155 0 0 0 1,968	115	39,677 180 100 100 100 100 100 100 100 100 100	39,794 52,700 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	133 10 0 0 0 20 3,138 2,166 1,001 252 0 0 186 154 0 0 0 54 8	
Ì	Other exposures Standardised Total ²	1,570	1,570	1,229	174	1,735	1,735	1,403	157

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	/03/2022			As of 30,	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %) Central governments or central banks	5.645	5,966	88		4,768	5,068	94	
	Central governments or central banks Regional governments or local authorities	3,043	3,900			4,700	3,000	24	
	Public sector entities	â	0	0		0	0	0	
	Multilateral Development Banks	ō	ō	i i		ō	ō	0	
	International Organisations	0	0			0	0	0	
	Institutions	0	0	0		11	11	2	
	Corporates	1,482	931	848		1,324	801	716	
	of which: SME	652	398	316		660	416	331	
	Retail	3,877	3,332	2,429		3,885	3,388	2,477	
UNITED KINGDOM	of which: SME	555	412	239		520	382	222	
ONLIED KINGDOM	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME						0	0	
	Exposures in default	127	67	85	59	131	69	91	62
	Items associated with particularly high risk	u u	U	0		0	U	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0				0	0	
l	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0				0	0	
	Equity	106	106	106		75	75	75	
I	Other exposures	864	864	474		1.157	1.157	639	
	Standardised Total ²				151				132

		(a) role trace inclusions and promotion per contray or contrapacty excesses role excesses expensions, auditorial registerrates (virtual and contrate resident registerrates). Expensions, but includes general credit risk adjustments.												
					Standardise	d Approach								
			As of 31,	/03/2022		As of 30/06/2022								
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²					
	(min EUR, %) Central governments or central banks	214	215	25		215	217	26						
	Regional governments or local authorities	0	0	0		0	0	0						
	Public sector entities	0	0	0		0	0	0						
» I	Multilateral Development Banks International Organisations	0	0				0	0						
	Institutions	o o	0			7	2	ı ı						
	Corporates	2	1	1		ź	i	i						
	of which: SME	2	i	i		2	i	1						
	Retail	0	0	0		0	0	0						
UNITED STATES	of which: SME	0	0	0		0	0	0						
UNTIED STATES	Secured by mortgages on immovable property	0	0	0		0	0	0						
	of which: SME	0	0	0		0	0	0						
	Exposures in default	0	0	0	0	0	0	0						
	Items associated with particularly high risk	31	21	32		33	24	36						
	Covered bonds	u o	U	0		0	U	0						
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0				0							
	Collective investments undertakings (CIU) Equity	0	0				0							
	Other exposures	0	0	ů		0	0	0						
	Construction of Table 2	Ů		·				, and the second						

		occourse, but includes commerced much mix adhatments.											
					Standardise	ed Approach							
			As of 31	/03/2022			As of 30	/06/2022					
	(mh EUR. %))	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²				
FRANCE	Central conversaments or central basine. Residual conversaments or local astroloties. of article 1992. Residual conversaments or local astroloties. of article 1992. Residual conversaments or local astroloties. of article 1992. Residual conversaments or local astroloties. Conversal basin conversaments or local astroloties. Conversal basin. Conversal	166 0 0 287 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	150 287 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	155 0 282: 0 0 0 15 49 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	155 282 282 0 0 15 15 39 0 0 0 0 0 0 0 0	0 0 0 0 3 3 39 0 0 0 0 0 0 0					
	Standardised Total ²	(1) Original exposure, unlike E			0								



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	Bank of Ireland Group plc								
					Standardise	d Approach			
			As of 31,	/03/2022			As of 30	/06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
SPAIN	Canifa discommenta er canifa labata finale canifacia del administrativa finale canifacia del administrativa finale canifacia del canifacia finale canifacia del canifacia finale	1,046 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,046 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		994 a a a a a a a a a a a a a a a a a a	994 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0
	Standardised Total ²				0				0
		Original exposure, unlike Ex Total value adjustments are exposures, but includes general.	d provisions per country of co						
					Standardise	d Approach			

		(2) Total value adjustments and provisions per country of counterparty endudes those for securification exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exocures, but includes general credit risk adjustments.												
					Standardise	d Approach								
			As of 31	/03/2022			As of 30,	(06/2022						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²					
	(min EUR, %) Central governments or central banks													
	Central governments or central banks Regional governments or local authorities	0		i i			0	0						
	Public sector entities	0	0	ō		0	0	0						
	Multilateral Development Banks	0	0	0		0	0	0						
	International Organisations	0	0	0		0	0	0						
	Institutions	0	0	0		0	0	0						
	Corporates	0	0				0	0						
	of which: SME Retail	0	0				0	0						
Country of	of which: SME	ů ů	i i	i i		0	0	0						
Counterpart 6	Secured by mortgages on immovable property	o o		ō		i i	0	ō						
Counterpart	of which: SME	0	0	0		0	0	0						
	Exposures in default	0	0	0	0	0	0	0						
	Items associated with particularly high risk	0	0	0		0	0	0						
	Covered bonds	0	0				0	0						
	Claims on institutions and corporates with a ST credit assessment	0	0				0	0						
	Collective investments undertakings (CIU) Equity	0		1			0	0						
	Other exposures		l å	1 .			0	1 0						
	Outer economics	Ů						·						

		coposures, but includes gener		anapaty encodes order for se	arramon espanares, acastoria	varance aquatimina (Alika)	and delet dell lands reducted	is realize to the	
					Standardise	d Approach			
			As of 31,	/03/2022			As of 30,	06/2022	
	(min EUR, 16)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 7	Control overcomments or commission of the second conversation of local authorities Public sector entities Public sector entities International Observations International Observational Observations International Observatio	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	°

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

(2) Total value adjustments and provisions per country of counterparty endudes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds induction related to the

		(2) Told value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general coeff risk adjustments.											
		esponent, con mostes gene	a Otok III. asjasirina.		Standardise	d Approach							
			As of 31	/03/2022			As of 30	/06/2022					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
Country of Counterpart 8	Come of conversation or control to the Come No. Control conversation or local administration Public sector estitics Public sector estitics Public sector estitics Composition Composi	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0				
	Standardised Total ²				0								

		excesses, but includes consent credit risk advaturents. Standardised Approach												
					Standardise	d Approach								
			As of 31	/03/2022			As of 30	/06/2022						
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
Country of Counterpart 9	Central coveraments for central shashed Sectional coveraments for central shashed Sectional coveraments and Sectional coveraments Sectional Sectional coveraments Sectional	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0					
	Other exposures Strandardiced Total ²	Ů			0			·						

					Standardise	d Approach			
			As of 31,	03/2022			As of 30,	06/2022	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of	s critical state of the state o	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

Bank of Ireland Group plc

		IRB Approach																				
				As of	0/09/2021			As of 31/12/2021														
		Original Exposure Exposure Risk exposure amount Adjustments adjustments adjustments and and						Original I	Exposure ¹	Exposure Value ¹			Value adjustment									
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provision									
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0									
	Institutions	5,504	0	5,417	1,210 17.515	0	1	5,457	0 1.783	5,373 20.373	1,234 15.715	0	1									
	Corporates Corporates - Of Which: Specialised Lending	26,965 1.022	1,633 73	21,618 975	17,515 821	0	1,018	25,615 1.008	71	20,373	15,/15 820	0	972 28									
	Corporates - Of Which: SME	12.020	1.284	11.198	7.386	0	741	11.864	1.319	10.889	7.117	0	729									
	Retail	51.452	2.171	49.091	12.546	1.371	843	49,571	2.112	47.094	11.236	1.321	836									
	Retail - Secured on real estate property	45.713	1,876	45.129	10.109	1,224	605	43,730	1,804	43,209	8.835	1,180	610									
	Retail - Secured on real estate property - Of Which: SME	9.874	718	9.935	2.143	486	215	9,477	690	9,536	1.948	471	210									
Consolidated data	Retail - Secured on real estate property - Of Which: non-S	35,839	1,158	35,195	7,966	738	390	34,253	1,114	33,672	6,887	709	401									
	Retail - Qualifying Revolving	2,641	48	1,245	297	21	18	2,647	46	1,255	290	19	17									
	Retail - Other Retail	3,098	247	2,716	2,139	126	220	3,194	262	2,631	2,111	122	208									
	Retail - Other Retail - Of Which: SME	2,392	222	2,014	1,183	113	191	2,473	236	1,914	1,129	110	180									
	Retail - Other Retail - Of Which: non-SME	706	25	703	956	13	29	721	26	717	982	12	28									
	Equity	0	0	0	0	0		0	0	0	0	0										
	Other non credit-obligation assets				0						0											
	IRB Total ²				31,270						28,185	31,270 28,185										

(J) unignital exposure, unitsia. Exposure value, is reported before taking into account any effect due to credit conversion facts (2) IBB Total does not include the Securitization position unitsis in the results prior to the 2019 exercise. (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counter as of last quarter

							IRB Ap	proach					
				As of	0/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments			Exposure			Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0 381	0	0 375	0 50	0	0	0 354	0	0	0 42	0	0
	Corporates	12,889	766	10,545	7,680	0	498	12,944	813	10,464	7,611	0	492
	Corporates - Of Which: Specialised Lending	448	54	408	234	0	8	426	52	389	219	0	9
	Corporates - Of Which: SME	8,119	599	7,751	5,318	0	408	8,031	640	7,451	5,097	0	408
	Retail Retail - Secured on real estate property	29,143 23,428	1,359 1.067	26,828 22,866	8,161 5.725	654 507	592 388	28,030 22,213	1,328	25,574 21.688	7,119 4.718	633 491	736 512
	Retail - Secured on real estate property - Of Which: SME	3.734	314	3.734	879	129	121	3,499	299	3,498	714	125	163
IRELAND	Retail - Secured on real estate property - Of Which: non-Sh	19,694	753	19,133	4,846	379	267	18,714	725	18,190	4,003	366	349
	Retail - Qualifying Revolving	2,630	48	1,245	297	21	17	2,635	45	1,255	290	19	17
	Retail - Other Retail	3,085	244	2,716	2,139	126	187	3,182	259	2,631	2,111	122	206
	Retail - Other Retail - Of Which: SME	2,382 703	220 24	2,014 703	1,183 956	113 13	160 27	2,464 717	235	1,914	1,129 982	110 12	179 27
	Retail - Other Retail - Of Which: non-SME Equity	703	24	703	956	13	2/	717	24	717	982	12	0
	Other non credit-obligation assets					, i					-		
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	595	0	592	237	0	0	618	0	615	248	0	0
	Corporates	7,386	728	6,352	4,379	0	357	7,381	789	6,350	4,288	0	379
	Corporates - Of Which: Specialised Lending	499	0	492	530	0	4	510	0	503	549	0	3
	Corporates - Of Which: SME	2,252	599	2,677	1,549	0	283	2,196	606	2,683	1,553	0	299
	Retail	22,147	790	22,110	4,321	705	116	21,412	763	21,400	4,080	679	92
	Retail - Secured on real estate property	22,132	788	22,110	4,321	705	115	21,397	762	21,400	4,080	679	91
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME		398	6,179	1,255	355	55	5,961	387	6,021	1,228	344	44
ONTIED KINGDOM	Retail - Secured on real estate property - Of Which: non-	16,013	390	15,931	3,066	350	59	15,436	375	15,379	2,852	335	47
	Retail - Qualifying Revolving	5	0	0	0	0	0	5	0	0	0	0	0
	Retail - Other Retail	10	2	0	0	0	1	9	2	0	0	0	1
	Retail - Other Retail - Of Which: SME	8	1	0	0	0	1	8	1	0	0	0	1
	Retail - Other Retail - Of Which: non-SME	2	1	0	0	0	0	2	1	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

UNITED STATES

							IRB Ap	proach					
				As of :	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,382	0	1,380	201	0	0	1,396	0	1,396	207	0	0
	Corporates	1,014		783	976 0	0	15	780	0	499	618	0	9
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			18	10	0	0		0	18	12		0
	Retail	6		10	10	0	0		0	4	12	0	0
	Retail - Secured on real estate property			-	1		0	4		4	;		0
	Retail - Secured on real estate property - Of Which: SME	í	0	í		0	0		0	0	i i	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-Sh	4	ō	4	1	ō	ō	4	ō	4	1	ō	ō
	Retail - Qualifying Revolving	0		0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

Bank of Ireland Group plc

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	• • • • • • • • • • • • • • • • • • • •		Of which: defaulted	provisions		Of which: defaulted	-		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	240	0	236	110	0	0	256	0	252	116	0	0
	Corporates	382	0	296	338	0	5	183	0	170	187	0	2
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	16	0	1	1	0	0	1	0	1	1	0	0
	Retail	7	1	6	2	1	1	6	1	6	2	1	1
	Retail - Secured on real estate property	6	1	6	2	1	1 0	6	1 0	6	2	1	1 0
SPAIN	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sh	1		1			0	5		5			0
517414	Retail - Secured on real estate property - Ut which: non-Si Retail - Qualifying Revolving	5	1	5	2	1	0	5	1 0	5	2	1	0
	Retail - Other Retail					0	0		0	0		0	0
	Retail - Other Retail - Of Which: SME					0	0		0	0		0	0
	Retail - Other Retail - Of Which: non-SME			0	0	0	0	0	0	0			0
	Equity			0						0			0
	Other non credit-obligation assets		_			Ů	Ů	_	Ů			- i	<u> </u>
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	• • • • • • • • • • • • • • • • • • • •		Of which: defaulted	provisions		Of which: defaulted	-		Of which: defaulted	provisions
		inks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Corporates - Of Which: SME			0		0			0				0
	Retail		0	0	0	0	0	0	0	0	0	0		0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 6		Retail - Secured on real estate property - Of Which: SME			0		0	0		0				0
country or counterpart o		Retail - Secured on real estate property - Of Which: non-Si Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		0
		Retail - Other Retail	0		0	0	0	0		0	0	0		0
		Retail - Other Retail - Of Which: SME	0		0	0	0	0		0	0	0		0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0		0	0	0		0
	Equity	Retail - Other Retail - OF WINGS Hull-SHE	0	0	0			0		0	0			0
		credit-obligation assets							-	ů				

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

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
			Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	S .	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0		0	0	0	0	0	0
		0	0	0	0	0		0	0	0	0	0	0
		0		0	0	0			0		0	0	0
				0		0			0				
		0		0	0	0		0	0	0	0	0	0
				0	0	0					0		0
						0							0
		0		0	0	0		0	0		0	0	
	ning			0	0	0			0		0		0
	CANAL CAMPANA CHE			0	0	0			0		0		0
				0	0	0			0	0	0	0	0
	Netal * Of Wilds Hull-SHE			0		0		0	0			0	0
Other non credit-obligation assets		_			_				- U				
	Central banks and central government Institutions Corporates Corporates - Of Which: Spe Corporates - Of Which: Spe Corporates - Of Which: Spe Retail - Secured on read = Retail - Secured Retail - Qualifying Secured Retail - Qualifying Secured Retail - Other Reta	Corporates - Of Which: Spondings Landing Corporates - Of Which: Spondings Retail - Spondings - Of Which: Spondings Retail - Sponding - Of Which: Spondings Retail - Spondings Resolving Retail - Other Retail Retail - Other Retail - O	Control broke and central governments Corporates Corporates: Of Which Socialized Lending Retail - Social of Intel State property Retail - Social of Intel State property Retail - Social of Intel Lending Lending Lending Retail - College College College College College Retail - College College College College College Retail - College Retail - Of Which: SHE Sealing Retail - College Retail - Of Which: SHE Sealing College College College College College College College Retail - College Retail - Of Which: Into SHE Sealing Officer non credit collegation assets:	Composition of control generations (Composition of Composition of	Central hasks and central generatives. (nin EUA, %) Control hasks and central generatives. Composition Composit	Control hasts and certain government2	Central hasks and central generatives Cent	As of 30/09/2021 Vibration As of 30/09/2021 Vibration Vi	Control basis and central generalization Control basis and centr	Ac of 30(95)/2021	As of 30/09/2011 As of 30/09	As of 39/09/2021	As of 30/09/2021 As of 30/09/2021 As of 31/12/2021

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks	and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0
		orporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		orporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
	,	etail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0
country or counterpart o		Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0		0			0	0	0
		etail - Qualifying Revolving etail - Other Retail	0	0	0	0	0	0	0	0	0	0		0
	•	Retail - Other Retail Retail - Other Retail - Of Which: SME			0		0	0		0	0			
					0		0	0		0				0
	Facilities.	Retail - Other Retail - Of Which: non-SME	0			0	0	0	0	0	0	0		0
	Equity	lit-obligation assets		0	0	0	0	0	0	0	0		0	
	IRB Total	ne-obligation assets												

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

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments
		(min EUR. %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporat		0	0	0	0	0	0		0		0		0
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			0		0	0		0				0
	Retail	Corporates - Ut Which: SME	0	0	0	0	0	0		0	0	0		
	roccum	Retail - Secured on real estate property			0		0	0		0	0	0		ő
		Retail - Secured on real estate property - Of Which: SME	0		0		0	0		0	0	0		, i
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: non-Sh		0	0	0	0	0	o o	0	0	ů .	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	ō	0	ō	ō	ō	ō	ō	ō	ō	0	ō	ō
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other no	n credit-obligation assets												
	IRB Tota													

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

Corporates - Of W. Retail Retail - Secured Retail				As of 3	0/09/2021								
testitutions Corporates - Or W Corporates - Or W Retail Corporates - Or W Retail Security Country of Counterpart 10	d	Ordered Experiment Palue Ordered Experiment Value Ordered Experiment Or											
testitutions Corporates - Or W Corporates - Or W Retail Corporates - Or W Retail Security Country of Counterpart 10		Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
Institutions Corporates - Or W Corporates - Or W Retail Country of Counterpart 10 Country of Counterpart 10	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
Corporates Corporates - Of W Retail Retail - Security Country of Counterpart 10 Country of Counterpart 10	l governments	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of W Retail Retail - Secured Country of Counterpart 10 Retail - Secured Retail - Secured		0	0	0	0	0	0	0	0	0	0	0	0
Retail Corporates - Of W Retail Retail - Secured Retail - Secured		0	0	0	0	0	0	0	0	0	0	0	0
Retail Retail - Secured Country of Counterpart 10 Retail - Qualifyé Retail - Qualifyé	Of Which: Specialised Lending	0	0	0	0	0	0	0	0		0	0	0
Country of Counterpart 10 Retail - Secured Ret Retail - Qualifyi	Of Which: SME	0	0	0	0	0	0	0	0		0	0	0
Country of Counterpart 10		0	0	0	0	0	0		0			0	0
Country of Counterpart 10 Retail - Qualifyli		0	0	0	0	0	0		0			0	0
Retail - Qualifyi		0	0	0	0	0	0					0	0
Potali - Other P		0	0	0	0	0	0		ů	ů	ů	0	0
	or Retail	0	0	0	0	0	ů i	0	ı ö	ő	ň	0	0
	Retail - Other Retail - Of Which: SME	0	ō	0	ō	0	ō	ō	0	ō	i i	0	ō
	Retail - Other Retail - Of Which: non-SME	0	0	o	0	0	ō		, o			0	ō
Equity	Total - Core Total - Of Which, Har-Sric	0	ō	ō	ō	0	ō	ō	0	0	0	ō	ō
Other non credit-obligation a	on assets												
IRB Total													

UNITED KINGDOM

2022 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Bank of Ireland Group plc

		•						IRB Ap	proach					
					As of	31/03/2022					As of 3	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments
		(min EUR, %)		Of which: defaulted	· unoc		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		5,268	0	5,209	1,029	0	1	5,019	0	4,967	928	0	1
	Corporati	Corporates - Of Which: Specialised Lending	25,453 955	1,576	20,432	16,008 777	0	899	26,350 930	1,865	21,178 897	16,278 747	0	883
		Corporates - Of Which: SME	11.625	1.146	10.705	7.136	0	632	11.691	1.138	10.905	7.178	0	603
	Retail	curpulates - or willor: SHE	48.273	2.073	45.783	11.153	1,294	835	47,531	1,130	44,926	11.116	1.194	015
	Processing .	Retail - Secured on real estate property	42,400	1.768	41,874	8.709	1.157	606	41,585	1,627	40,954	8 624	1.062	577
		Retail - Secured on real estate property - Of Which: SME	9.096	674	9.152	1.931	460	207	8,681	626	8.733	1.838	424	207
Consolidated data		Retail - Secured on real estate property - Of Which: non-Si	33,304	1,095	32,723	6,778	697	399	32,904	1,001	32,221	6,786	638	369
		Retail - Qualifying Revolving	2,656	46	1,251	304	20	18	2,670	47	1,279	320	20	28
		Retail - Other Retail	3,217	258	2,658	2,139	117	211	3,276	255	2,692	2,171	112	211
		Retail - Other Retail - Of Which: SME	2,486	231	1,930	1,136	104	181	2,523	225	1,943	1,135	95	183
		Retail - Other Retail - Of Which: non-SME	732	27	728	1,004	13	30	753	30	749	1,036	16	28
	Equity		0	0	0	0	0		0	0	0	0	0	
	Other nor	r credit-obligation assets				0						0		
	IRB Total	2				28,189						28,322		

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

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

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

							IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	386	0	379	48	0	0	413	0	403	49	0	0
	Corporates - Of Which: Specialised Lending	12,866 411	761 50	10,489	7,733 214	0	497	12,997 384	931 47	10,769	7,821 202	0	467 8
	Corporates - Of Which: SME	7,840	614	7.296	5.044	0	394	7.710	620	7.532	202 5.191		361
	Retail	28.061	1.282	25.562	7.154	599	734	28.433	1.156	25.846	7,292	537	695
	Retail - Secured on real estate property	22,211	981	21,654	4.710	462	507	22,511	858	21,874	4.801	405	458
	Retail - Secured on real estate property - Of Which: SME	3.474	282	3,473	704	115	160	3,427	244	3,427	684	98	150
IRELAND	Retail - Secured on real estate property - Of Which: non-Si		699	18.180	4.006	348	347	19.084	614	18.447	4.116	307	309
	Retail - Qualifying Revolving	2.645	46	1.251	304	20	18	2,659	47	1.279	320	20	28
	Retail - Other Retail	3.205	255	2.658	2.139	117	209	3,263	251	2.692	2.171	112	209
	Retail - Other Retail - Of Which: SME	2,477	230	1,930	1,136	104	180	2,513	224	1,943	1,135	95	182
	Retail - Other Retail - Of Which: non-SME	728	25	728	1,004	13	29	749	27	749	1,036	16	27
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	25	0	25	6	0	0	30	0	29	7	0	0
	Corporates	2,299	69	2,030	2,245	0	46	2,511	139	2,172	2,247	0	60
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	762	41	698	437	0	11	857	58	791	460	0	16
	Retail	46	9	44	15	5	4	46	8	43	15	5	4
	Retail - Secured on real estate property	44	8	44	15	5	4	44	8	43	15	5	4
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	7	3	7	3	1	2	8	3	8	3	1	2
ONLIED STATES	Retail - Secured on real estate property - Of Which: non-Si	36	5	36	12	3	2	36	5	36	12	3	2
	Retail - Qualifying Revolving	2	0	0	0	0	0	1	0		0	0	0
	Retail - Other Retail	1	0					1	1			0	0
	Retail - Other Retail - Of Which: SME	1	0	0			0	1	0		0	0	0 1
	Retail - Other Retail - Of Which: non-SME		0	0			0	0	0				0
	Equity	0	0		0		0	0	0	0	0	0	0
	Other non credit-obligation assets IRB Total												_

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

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,434	0	1,434	181	0	0	1,377	0	1,377	168	0	0
	Corporates	702	0	461	563	0	8	810	31	571	634	0	19
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	0	0	17	8	0	0	17	0	30	21		0
		5	0	4	1	0	0	5	0	5	1	0	
	Retail - Secured on real estate property	4	0	4	1		0	5	0	5	1	0	0
FRANCE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0
11011102	Retail - Secured on real estate property - Of Which: non-St	1	0	4	0	0	0	4		1 1	1		0
	Retail - Qualifying Revolving Retail - Other Retail		0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail - Of Which: SME		0		0		0	0			0		0
			0		0	0	0	0			0		0
	Retail - Other Retail - Of Which: non-SME Equity		0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	_	Ů				-						
1	IRB Total												

Credit Risk - IRB Approach Bank of Ireland Group plc

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	· ince		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	238	0	234	81	0	0	218	0	217 157	73	0	0
	Corporates	178	0	153 0	177	0	4	203	0	157	189	0	2
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	10	0	10	10		0	10		10	0	0	0
	Retail	- 10	1	5	2		,	- 6	2	- 10	2	1	1
	Retail - Secured on real estate property		1	5	,		,	-	2	-	2	1	1
	Retail - Secured on real estate property - Of Which: SME	1	ô	í	ô	ō	ô	1	ô	1	ô	ô	ô
SPAIN	Retail - Secured on real estate property - Of Which: non-SI	4	1	4	2	1	0	4	1	4	2	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments
	(min ELR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	0	0	0	0	0	0	0	0		0		0
		0	0		0	0	0	0			0		0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0
	Retail	0	0		0	0	0	0	0		0		0
	Retail - Secured on real estate property	0	0		0	0	0	0	0		0		0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	o o	0	0	0
Country of Counterpart 6	Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0		0	0	0	0	0	0
	Retail - Qualifying Revolving	ō	ō	ō	0	ō	ō	ō	ō	ō	0	ō	ō
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Origina	l Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0					0			0		
	Corporates		0					0			0		0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0				0			0		0
	Retail		0	0		0		0			0		0
	Retail - Secured on real estate property		0		0			0	0		0	0	0
	Retail - Secured on real estate property - Of Wh	siele SME 0	0				ů	0			0	0	0
Country of Counterpart 7	Retail - Secured on real estate property - Of Wh		0	o o			ů	0			0	0	0
	Retail - Qualifying Revolving	0	0	o o	n n	0	ů	0	0	o o	0	0	0
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME		0	ō		0			0		o	0	0
	Retail - Other Retail - Of Which: non-SME	o o	0	ō	0	0	0	0	0	ō	0	0	ō
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		0	0	0	0	0	0	0	0		0	0	0
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0		0	0	0			0	0
	Retail	Corporates - Ur Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Recam	Retail - Secured on real estate property		0		0		0	0	0				0
		Retail - Secured on real estate property - Of Which: SME	0	0		0	0	0	0	0	0	0		0
Country of Counterpart 8		Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	o o	0	0	0
, ,		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non	credit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0		0	0	0	0
	Corporates - Of Which: SME Retail	0	0		0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property			0			0		0				
		0	0	0			0	0	0		0		0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S	0	0		0	0	0	0		0	0	0	0
,,	Retail - Qualifying Revolving		0	0	0		0	0	0		0		0
	Retail - Other Retail	0	0		0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	ů	0	o o	0	0	0	o o	0	0	0		0
	Equity	ŏ	ı ö	ő	ő	0	ő	ő	ő	l ő	ō	1 0	0
	Other non credit-obligation assets												
	IRB Total												

Country of Counterpart 10



General governments exposures by country of the counterparty

							Bank of Ireland Group p	olc						
							As of 31/12/2021							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Austria													
0 - 3M 3M - 1Y	Belgium	0 0 69 0 0 4 4 0	0 0 69 0 0 84 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	(0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0
[0 - 3M [Bulgaria													
To - 3M	Cyprus													
Total	Czech Republic	0 17 0 0 0 0	0 17 0 0 0 0 0			0 0 0 17 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0			0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((
Total Tota	Denmark	,	17			,	v							Ü
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



General governments exposures by country of the counterparty

						Bank of Ireland Group	pic						
						As of 31/12/2021							
					Direc	t exposures							
(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
(Non-derivative financial a	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	ı negative fair value	Off-balance sh	eet exposures	
ty Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)									Naminal	Descriptions	Risk weighted exposure amount
			of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	FIUVISIUIS	
Finland													
France	28 11	3 283 1 111 0 0					000000000000000000000000000000000000000	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0
Germany													
Croatia													
Greece													
Hungary		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000	0 0 0 0 0	0	0 0 0 0	0 0 0 0 0		
Ireland	1,32 4 58	5 1,325 7 4 584			0 0 0 434 0 0 669 0 425 0 1,077	381 302 13 2 900 3,507		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 116 0 0 0 1 1 0		12
Italy	1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
Latvia	2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0	0 0 0 0	0 0 0 0		
	Finland France Germany Creatia Greece Hungary Ireland	Total gross carrying amount of non-derivative financial assets Finland Finland France 27 28 29 21 20 21 21 21 21 21 21 21 22 22 23 24 25 27 25 25 26 27 27 28 28 29 20 20 21 20 20 21 21 20 20 20 21 21 21 21 21 22 22 22 23 24 25 27 27 28 28 29 20 20 20 21 20 20 20 20 20 20 20 20 20 20 20 20 20	Country / Region Total gross carrying amount of non-derivative financial assets Total carrying amount of non-derivative financial assets Country / Region Region	Country / Region Total gross carrying amount of non-derivative financial assets Finland Finland France Total gross carrying amount of non-derivative financial assets (net of short positions) France Total carrying amount of non-derivative financial assets (net of short positions) of which: Financial assets held for trading France Total carrying amount of non-derivative financial assets (net of short positions) of which: Financial assets held for trading Total carrying amount of non-derivative financial assets (net of short positions) France Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short posi	Total gross carrying amount of non- derivative financial assets. Total carrying amount of another positions) Total carrying amount of another positions assets of which: Financial assets and the positions of another positions assets and the positions of another positions assets and the positions and the positions assets and the positions assets and the positions assets and the positions assets and the positions asset	(min EUR) Country / Region Total grows carrying amount of non-derivative financial assets by accounting portfolio asset for the derivative financial assets and derivative financial assets by accounting portfolio assets and derivative financial assets by accounting portfolio assets and derivative financial assets by accounting portfolio assets and derivative financial assets and	(min EUR) Country / Region Total gross carrying amount of non- derivative financial assets by accounting portfolio Total gross carrying amount of non- derivative financial assets by accounting portfolio Total gross carrying amount of non- derivative financial assets by accounting portfolio Total gross carrying amount of non- derivative financial assets by accounting portfolio Total gross carrying amount of non- derivative financial assets by accounting portfolio Total gross carrying amount of non- derivative financial assets by accounting portfolio Total gross carrying amount of non- derivative financial assets by accounting portfolio Total gross carrying amount of non- derivative financial assets by accounting portfolio Total gross carrying amount of non- derivative financial assets by accounting portfolio Total gross carrying amount of non- derivative financial assets by accounting portfolio Total gross carrying amount of non- derivative financial assets by accounting portfolio Total gross carrying amount of non- derivative financial assets by accounting portfolio Total gross carrying amount of non- derivative financial assets by accounting portfolio Total gross carrying amount of non- derivative financial assets by accounting portfolio Total gross carrying amount of non- derivative financial assets by accounting portfolio Total gross carrying amount of non- derivative financial assets by accounting portfolio Total gross carrying amount of non- derivative financial assets by accounting portfolio Total gross carrying amount of non- derivative financial assets by accounting portfolio Total gross carrying amount of non- derivative financial assets by accounting portfolio Total gross carrying amount of non- derivative financial assets by accounting portfolio Total gross carrying amount of non- derivative financial assets by accounting port of non- derivative financial assets by accounting portfolio Total gross carrying amount of non- derivative financial assets by accounting port of non- de	Country / Bragina Total group carrying amount of normalization financial assets by accounting particles. Total group carrying amount of normalization financial assets by accounting particles. Total group carrying amount of normalization financial assets by accounting particles. Total group carrying amount of normalization financial assets by accounting particles. Total group carrying amount of normalization financial assets by accounting particles. Total group carrying amount of normalization financial assets by accounting particles. Total group carrying amount of normalization financial assets by accounting particles. Total group carrying amount of normalization financial assets by accounting particles. Total group carrying amount of normalization financial assets by accounting particles. Total group carrying amount of normalization financial assets by accounting particles. Total group carrying amount of normalization financial assets by accounting particles. Total group carrying amount of normalization financial assets by accounting particles. Total group carrying amount of normalization financial assets by accounting particles. Total group carrying amount of normalization financial assets by accounting particles. Total group carrying amount of normalization financial assets by accounting particles. Total group carrying amount of normalization financial assets by accounting particles. Total group carrying amount of normalization financial assets by accounting particles. Total group carrying amount of normalization financial assets by accounting particles. Total group carrying amount of normalization financial assets by accounting particles. Total group carrying amount of normalization financial assets by accounting particles. Total group carrying amount of normalization financial assets by accounting particles. Total group carrying amount of normalization financial assets and account of normalization financial assets and account of normalization financial assets and account of normalizat	Country Region Total groups amount of nor household for training and training and training and training and training amount of nor household for training and training am	Country September Septem	The first of gene serving amount of medical motion flored gene serving amount of general motion flored general	Triangle Triangle	Part Part



General governments exposures by country of the counterparty

							Bank of Ireland Group	olc						
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
					Non-derivative financial as	ssets by accounting portfolic		Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)									Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Noniniai	FIUVISIUIS	
[0 - 3M [Lithuania	44	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 43 43	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
[0 - 3M [Luxembourg													
[0 - 3M [[3M - 1Y [f 1Y - 2Y] f 2Y - 3Y [f 3Y - 5Y] f 5Y - 10Y [f 10Y - more Total f 0 - 3M [Malta													
[0 - 3M [Netherlands													
0 - 3M 13M - 1Y 14Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 110Y - more Total	Poland	7.7	0 0 9 9 0 0 2 72 72 27 108	(0 0 9 0 0 72 72 27 0 108	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Portugal	2 2 26 7 5 5	0 0 0 8 28 0 5 75 5 5 0			0 0 0 28 0 260 75 50 0 0	0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [Romania													
[0 - 3M [Slovakia													
[0 - 3M [Slovenia	66 3.3 7.7	0 0 5 6 6 6 7 7 3 7 7 7 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1	(0 0 0 66 0 0 0 37 70 0 174	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		



General governments exposures by country of the counterparty

							Bank of Ireland Group p	olc						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance si	heet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Spain	22 51 64 1,175		0 0 0 0 0 60 0	0 0 0 0 0	() () () () () () () () () () () () () (000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
[0 - 3M [Sweden													
[0 - 3M [United Kingdom	15:3	0	000000000000000000000000000000000000000	0 0 0 0 0		0 60 0 0 0 155 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 1 0 0 0 0	0	0
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

							Bank of Ireland Group p	olc						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0 - 3M [u.s.		1 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
[0 - 3M [] 3M - 1Y [] 1Y - 2Y [] 1Y - 2Y [] 2Y - 3Y [] 3Y - 5Y [] 1SY - 10Y [] 10Y - more Total	China													
Total Tota	Switzerland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M	Middle East													
[0 - 3M [] 3M - 1Y [] 1Y - 2Y [] 1Y - 2Y [] 2Y - 3Y [] 3Y - 5Y [] 5Y - 10Y [] 10Y - more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

Bank of Ireland Group plc

							Bank of Ireland Group p	pic						
							As of 31/12/2021	l						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ice sheet	
					Non-derivative financial as	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	h negative fair value	Off-balance si	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Africa													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Others	0 2.6 0 42 56	0 0 5 2 2 42 42 5 5 6 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		
	[0-3M] [3M-1Y] [1Y-2Y] [1Y-3Y] [3Y-3Y] [3Y-3Y] [3M-1X] [3M-1X] [3M-1X] [3Y-5Y] [3Y-5Y]	Country / Region Regio	Total gross carrying amount of non-derivative financial assets Total gross carrying amount of non	Total gross carrying amount of non- derivative financial assets	Total gross carrying amount of non-derivative financial assets Total gross carrying amount of non-derivative financial assets (net of short positions) Of which: Financial assets held for trading Total carrying amount of non-derivative financial assets (net of short positions) Of which: Financial assets held for trading Of which: Financial assets held for trading	Total gross carrying amount of non-derivative financial assets Total gross carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) of which: Financial assets desynated at fair value through profit or loss Total (a - 3Mf (a)	residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio assets for which: Financial assets by accounting portfolio assets for which: Financial assets of which: Financial assets of which: Financial assets and far value through profit or loss 10 - 3M 1	(min EUR) Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Of which: Financial assets at fair value through profit or loss of which: Financial assets at fair value through profit or loss If a - 3M I 13 + 3 + 17 13 + 37	(min EUR) Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with portfolio assets of which: Financial assets by accounting portfolio assets of which: Financial assets of which: Financial assets of which: Financial assets are always positions) As of 31/12/2021 Direct exposures Non-derivative financial assets by accounting portfolio assets of which: Financial assets of which: Financial assets of which: Financial assets are always positions) Of which: Financial assets are always profit or loss are always profit or	(min EUR) (min EUR)	Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with positive fair value Derivatives with positive	Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with positive fair value Derivatives with negative fair value Derivative fair value Derivatives with negative fair value Derivative fair value Derivatives with negative fair value Derivatives with	Country Region Total carrying amount of nedicivative financial assets by accounting portfolio Country Region Total carrying amount of nedicivative financial assets by accounting portfolio Country Region Total carrying amount of nedicivative financial assets Country Region Total carrying amount of nedicivative financial assets Country Region Total carrying amount of nedicivative financial assets Country Region Total carrying amount of nedicivative financial assets Country Region Total carrying amount of nedicivative financial assets Country Region Country Region Total carrying amount of nedicivative financial assets Country Region Country Region Country Region Total carrying amount of nedicivative financial assets Country Region Retrievable financial assets Region Retrievable financial assets Country Region Retrievable financial assets Region Region Retrievable financial assets Region Re	Country Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Country Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Country Region Total gross carrying amount of non-derivative financial assets Country Region Total gross carrying amount of non-derivative financial assets Country Region Total gross carrying amount of non-derivative financial assets Country Region Total gross carrying amount of non-derivative financial assets Country Region Total gross carrying amount of non-derivative financial assets Country Region Total gross carrying amount of non-derivative financial assets Country Region Total gross carrying amount of non-derivative financial assets Country Region Total gross carrying amount of non-derivative financial assets Country Region Total gross carrying amount of non-derivative financial assets Country Region Total gross carrying amount of non-derivative financial assets Country Region Total gross carrying amount of non-derivative financial assets Country Region Total gross carrying amount of non-derivative financial assets Country Region Total gross carrying amount of non-derivative financial assets Country Region Total gross carrying amount of non-derivative financial assets Country Region Total gross carrying amount of non-derivative financial assets Country Region Region

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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 Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
- (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



General governments exposures by country of the counterparty

							Bank of Ireland Group p	лс						
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Austria													
Total	Belgium	(() () ()	0 0 0 0 0 0 0 0 0 8 5 8 5 8	0 0 0 0 0		(((((((((((((((((((0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y	Bulgaria	3												J
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Cyprus													
[0 - 3M [Czech Republic		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0			0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0
[0 - 3M 1 1 1 1 1 1 1 1 1	Denmark													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



General governments exposures by country of the counterparty

							Bank of Ireland Group p	olc						
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli	` 	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
			positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Finland													
[0 - 3M [France	(9 9 153 192 (0 436	0 2 192 0 0	0 0 0 0 0	0	(9) 153 (19) (436	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
[0 - 3M [Germany													
[0 - 3M [Croatia													
[0 - 3M [Greece													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hungary		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 5 0 5	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((0
[0 - 3M [Ireland	31 31 2 83 83,144 2,14 2,24 4,319	1 1 2 2 2 5 836 3 3,139	0 0 0 0 7 7	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	((((13	0 313 1 2 836 3,126 20 4,297	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 130 0 0 0 0	(((10
[0 - 3M [Italy	((((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	((((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0
[0 - 3M [Latvia			0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0



General governments exposures by country of the counterparty

							Bank of Ireland Group	pic						
							As of 30/06/2022	2						
						D <u>ire</u> c	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
	(IIIII EOR)												neet exposures	
												OII-Datatice St	ieet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Lithuania	000000000000000000000000000000000000000	0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	((((((((0
[0 - 3M [Luxembourg													
[0 - 3M [Malta													
[0 - 3M [Netherlands													
[0 - 3M [Poland	0 0 0 3	0 0 0 0 0 3 3	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	((((((0
[0 - 3M [Portugal	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	((((((0
0 - 3M	Romania											J		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Slovakia													
To - 3M	Slovenia	000000000000000000000000000000000000000	0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0



General governments exposures by country of the counterparty

							Bank of Ireland Group p	olc						
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfoli		Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance sl	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)									Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [Spain	2 2 6 452 522 6	0		0 0 0 0 0	(((45) 52; (994	000000000000000000000000000000000000000	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
[0 - 3M [Sweden													
[0 - 3M [United Kingdom	55 6 6 144 149	59 0 0 0 0 0 0 0 0 0 140 0 0 140 0 198	000000000000000000000000000000000000000	0		59 0 0 0 140 198	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	000000000000000000000000000000000000000	
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

							Bank of Ireland Group p	olc						
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0 - 3M [U.S.		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0)))) 0
[0 - 3M [China													
To - 3M	Switzerland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M	Middle East													
[0 - 3M [] 3M - 1Y [] 1Y - 2Y [] 1Y - 2Y [] 2Y - 3Y [] 3Y - 5Y [] 5Y - 10Y [] 10Y - more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

								Bank of Ireland Group p	olc						
								As of 30/06/2022							
							Direc	t exposures							
		(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
I													Off-balance si	heet exposures	
						Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
	Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
	[0 - 3M] [3M - 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	22 6 44 77 14	0 0 5 26 0 0 40 7 7 7 0	0 0 0 0 0 10		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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 Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (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 nGAMP

Performing and non-performing exposures Bank of Ireland Group plc

					As of 30/09/2021									As of 31/12/2021				
		Gross o	arrying amount/ Nominal amoun	it		Accumulated imp	pairment, accumulated neg dit risk and provisions ^{4,8}	ative changes in fair	Collaterals and		Gross ca	rrying amount/ Nomina	lamount		Accumulated important value due to cres	pairment, accumulated n dit risk and provisions ^{4,8}	egative changes in fair	Collaterals and
		Of which performing but past due >30 days	Of which	h non-performing	r	On performing exposures ²	On non-performi	ing exposures ²	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	y.	On performing exposures ²	On non-perfor	ming exposures ³	financial guarantees received on non- performing exposures
(min EUR)		and <=90 days	Of w	hich: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	29,074		0	0	0	11	0	0		31,119	0	0	0		11			0
Debt securities (including at amortised cost and fair value)	15,78	5 0	0	0	0	4	0	0		15,636		0	0		4			0
Central banks			0	0	0						0	0	0					0
General governments	10,85	9 0		0	0	2				10,841	0	0	0		1			0
Credit institutions	4,84	, ,	0	0	0	1	0			4,709	0	0	0		1			0
Other financial corporations	6	3 0	0	0	0	۰	0			62	0	0	0					0
Non-financial corporations	2	9 0	0	0	0		0			24	0	0	0					0
Loans and advances(including at amortised cost and fair value)	81,582	154	4,199	4,176	4,067	817	1,258	1,236	2,170	81,318	256	4,317	4,295	4,184	586	1,373	1,347	2,098
Central banks	1,23	2 0		0		۰	0	0		1,263	0	0	0					0
General governments	7	, 0		0		1	0	0		82	0	0	0		1			
Credit institutions	1,16	7 0	0	0	0	1	0	6		1,257	0	0	0		1			0
Other financial corporations	1,41	. 0	3	3	3	11	1	1		1,306	0	4	4			3	:	
Non-financial corporations	28,20	9 114	2,099	2,091	2,015	538	776	754	641	28,436	208	2,278	2,269	2,190	385	845	821	677
of which: small and medium-sized enterprises	16,90	6 83	1,715	1,713	1,650	388	629	609	607	16,875	162	1,784	1,783	1,715	281	661	64	653
of which: Loans collateralised by commercial immovable property	9,98	9 54	967	965	903	167	336	316	585	11,085	151	1,309	1,308	1,244	148	49:	461	633
Hausehalds	49,48	5 39	2,098	2,082	2,049	266	481	481	1,529	48,974	48	2,035	2,022	1,990	192	521	521	1,420
of which: Loans collateralised by residential immovable property	44,03	2 18	1,893	1,890	1,857	139	375	375	1,503	43,535	23	1,824	1,822	1,791	88	423	422	1,389
of which: Credit for consumption	5,82	7 21	257	244	212	123	109	109	70	5,807	26	261	250	215	101	11:	113	72
DEBT INSTRUMENTS other than HFT	126,44	154	4,199	4,176	4,067	832	1,258	1,236	2,170	128,073	256	4,317	4,295	4,184	602	1,373	1,347	2,098
OFF-BALANCE SHEET EXPOSURES	16,12	3	118	117	117	78	1	1		16,162		144	141	141	42	: •		. 0

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Performing and non-performing exposures Bank of Ireland Group plc

ſ					As of 31/03/2022									As of 30/06/2022				
		Gross ca	arrying amount/ Nomina	al amount		Accumulated imp	pairment, accumulated no lit risk and provisions ^{4,8}	egative changes in fair	Collaterals and		Gress carr	ying amount/ Nomina	il amount		Accumulated imp	airment, accumulated negativ it risk and provisions ^{4,3}	ve changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing	•	On performing exposures ²	On non-perform	ming exposures ²	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	ř	On performing exposures ²	On non-performing o	exposures ³	financial guarantees received on non- performing exposures
(min EUR.)		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3		۰	of which Stage 3	
Cash balances at central banks and other demand deposits	35,196	6 0	0	0	0	14	0	0	0	38,376		0		0	15	0	0	0
Debt securities (including at amortised cost and fair value)	11,509	9 0	0	0	0	2	0	0	0	10,059				0	2	0	0	0
Central banks		0 0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	7,261	8 0		0	0	1	0	0	0	6,039		0	0	0	1	0	0	
Credit institutions	4,151	8 0		0	0	1	0	0	0	3,951		0	0	0	1	0	0	
Other financial corporations	61	0		0	0	0	0	0	0	45	0	0	0	0	0	0	0	0
Non-financial corporations	2	3 0		0	0	0	0	0	0	22	. 0	0	0	0	0	0	0	
Loans and advances(including at amortised cost and fair value)	80,376	6 150	3,995	3,979	3,871	585	1,286	1,260	1,940	79,887	180	4,178	4,160	4,047	493	1,386	1,356	1,956
Central banks	1,19	5 0		0	0	0	0	0	0	1,185	0	0	0	0	0	0	0	0
General governments	69	9 0		0	0	1	0	0	0	101	. 0	0	0	0	1	0	0	0
Credit institutions	1,34	9 0		0	0	1	0	0	0	1,546	0	0	a a	0	0	0	0	0
Other financial corporations	1,390	2 0	3	3	3	8	1	1	0	1,267	1	4	4	4	7	1	1	0
Non-financial corporations	28,68	6 97	2,079	2,073	1,994	383	774	748	620	28,945	125	2,316	2,308	2,229	322	845	816	714
of which: small and medium-sized enterprises	16,73	4 64	1,622	1,621	1,557	275	583	560	589	16,973	82	1,597	1,597	1,534	221	627	603	542
of which: Loans collateralised by commercial immovable property	10,969	9 37	1,150	1,150	1,086	133	406	384	572	10,887	31	1,239	1,239	1,177	84	442	418	658
Households	47,68	6 52	1,917	1,902	1,873	192	511	511	1,320	46,842	54	1,858	1,848	1,814	162	539	539	1,241
of which: Loans collateralised by residential immovable property	42,17	1 27	1,712	1,710	1,681	89	408	407	1,293	41,159	25	1,658	1,656	1,622	78	439	438	1,213
of which: Credit for consumption	5,87	S 26	246	238	210	103	111	111	64	6,038	29	246	238	208	85	109	109	66
DEBT INSTRUMENTS other than HFT	127,081	1 150	3,995	3,979	3,871	601	1,286	1,260	1,940	128,322	180	4,178	4,160	4,047	510	1,386	1,356	1,956
OFF-BALANCE SHEET EXPOSURES	15,956	6	137	134	134	39	7	7		17,460		197	193	193	34	6	6	

(1) for the distinction of more pulsaring appears pipes rate to Action (AC) of Regulation (10) to \$17,0003 (200) (2) Institution specific with the second of second order to be come to all supports for the result and second or for second order to be second or the second or the second order to be second or the second or the second order to be second or the second or the second order to be second or the second or t

(6) for the co-balance sheet liters, accommission impriments and accommission designed droppes in fer value due to code this a sporting according to the first approximation (impriment is an ground according to the FIRED framework (impriment is an approximation as ground as ground approximation as ground a



Forborne exposures

			As of 30	09/2021					As of 31/	12/2021		
		ring amount of with forbearance	Accumulated i accumulated o value due to c provisions for forbearance m	hanges in fair redit risk and exposures with		ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated i accumulated c value due to c provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	o
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)	6,253	2,696	1,077	906	3,038	1,289	6,122	2,839	1,130	999	2,814	1,234
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	38	1	2	0	1	0	37	1	2	0	1	0
Non-financial corporations	4,775	1,679	804	652	1,929	572	4,704	1,847	822	705	1,801	581
of which: small and medium-sized enterprises	3,090	1,346	615	522	1,611		3,035	1,424	617	544	1,531	
Households	1,440	1,016	271	254	1,108	717	1,381	992	305	294	1,012	652
DEBT INSTRUMENTS other than HFT	6,253	2,696	1,077	906	3,038		6,122	2,839	1,130	999	2,814	
Loan commitments given	469	42	15	0	0	0	509	43	7	1	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice $\ensuremath{^{\mathcal{I}}}$	1,499						1,395					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\rm 3}$	1,136						1,081					

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

⁽²⁾For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-TTS 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.

⁽¹⁾ 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.



Forborne exposures

Bank of Ireland Group plc

			As of 31/	03/2022					As of 30	/06/2022		
		ying amount of with forbearance	Accumulated i accumulated c value due to c	mpairment, changes in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ying amount of with forbearance	Accumulated i accumulated o value due to c	impairment, changes in fair redit risk and r exposures with	Collateral and fina received on ex forbearance	cposures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	o	0	0	0	0	0	o	0	0	o	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	5,650	2,517	1,015	899	2,611	1,077	5,577	2,726	1,037	957	2,735	1,147
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	39	0	5	0	4	0	39	0	5	0	4	0
Non-financial corporations	4,368	1,629	720	619	1,713	513	4,358	1,873	733	668	1,908	625
of which: small and medium-sized enterprises	2,728	1,232	506	451	1,451		2,703	1,239	514	483	1,610	
Households	1,243	888	290	279	894	564	1,180	852	299	289	823	522
DEBT INSTRUMENTS other than HFT	5,650	2,517	1,015	899	2,611		5,577	2,726	1,037	957	2,735	
Loan commitments given	501	51	5	0	0	0	537	99	5	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice $\ensuremath{^{\mathcal{I}}}$	1,132						1,196					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\rm 3}$	942						802					

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

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- 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.



2022 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Bank of Ireland Group pic

Of which Of which loans Indige in far				As of 3	0/09/2021					As of 3	1/12/2021					As of 3	1/03/2022					As of 30	/06/2022		
## Advication: ## April Antonia Profession Application		Gross carry	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carr	rying amount				Accumulated
A Annotatives forestry and features 1,696 122 121 1,696 64 0 1,796 120 119 1,796 54 0 1,798 122 120 1,798 52 0 1,697 114 114 11,697 51 0 1,697 114 114 114 1,697 51 0 1,697 114 114 115 0 1,697 114 114 114 1,697 51 0 1,697 114 114 115 0 1,697 114 114 115 0 1,697 114 114 115 0 1,697 114 114 115 0 1,697 114 114 115 0 1,697 114 114 115 0 1,697 114 114 115 0 1,697 114 114 115 0 1,697 114 114 115 0 1,697 114 114 114 115 0 1,697 114 114 114 115 0 1,697 114 114 115 0 1,697 114 114 114 115 0 1,697 114 114 115 0 1,697 114 114 114 115 0 1,697 114 114 115 0 1,697 114 114 114 115 0 1,697 114 114 114 114 115 0 1,697 114 114 115 0 1,697 114 114 115 0 1,697 114 114 115 0 1,697 114 114 115 0 1,697 114 114 115 0 1,697 114 114 115 0 1,697 114 114 115 0 1,697 114 114 115 0 1,697 114 114 115 0 1,697 114 114 115 0 1,697 114 114 115 0 1,697 114 114 115 0 1,697 114 114 115 0 1,697 114 114 115 0 1,69	(min EUR)		non-	of which:	and advances subject to		changes in fair value due to credit risk on non-performing			of which:	and advances subject to		changes in fair value due to credit risk on non-performing		non-	of which:	and advances subject to		changes in fair value due to credit risk on non-performing		non-	of which:	and advances subject to		negative changes in fair value due to credit risk on non-performing exposures ¹
Second and columnication and																			-,						
Changesturing 4.390 75 75 4.29 192 0 4.380 119 119 4.257 83 0 4.603 118 118 4.477 92 0 0 5.529 244 244 4.697 142 0 0 5.529 246 244 4.697 142 0 0 5.529 246 244 4.697 142 0 0 5.529 246 244 4.697 142 0 0 5.529 246 244 244 4.697 142 0 0 5.529 246 244 244 4.697 142 0 0 5.529 246 244 244 4.697 142 0 0 5.529 246 244 244 246 247 142 0 0 5.529 246 244 244 248 248 248 248 248 248 248 248			122	121		64	0					54	0		122	120		52	0					51	0
Description of the property			1	1 7/		100	0			13		2	0		1 110	1 110		2	0					2	0
South of the state		4,300	/6	/6	4,239	102	U	1,380	119	119	4,25/	83	U	4,003	118	118	4,4//	92	U	5,029	244	244	4,907	142	U
Formation 245 51 55 246 26 0 255 59 59 255 16 0 399 54 54 399 31 0 267 75 75 267 38 0 0 0 0 0 0 0 0 0	supply	351	3	3	351	3	0	304	4	4	304	4	0	346	4	4	346	4	0	345	4	4	345	4	0
Given/scale and press tracks 2.258 107 107 2.258 88 0 2.334 109 109 2.254 76 0 2.235 102 102 2.255 71 0 2.259 78 78 2.259 58 17 17 17 17 17 17 17 1			0	0		1	0		0	0		0	0		0	0		1	0	78	0	0		1	0
H Transcrit and storage 1889 178 178 178 178 1899 67 0 938 179 178 178 178 179 179 179 179 179 179 179 179 179 179			51	35		26	0		50	50		16	0		54	54		31	0		75	75		38	0
Accomposition and food service activations 345 227 227 1,815 111 0 1,759 241 241 1,759 199 0 1,710 229 229 1,7210 110 0 1,732 245 246 247 1,751 1,75		2.258	107	107	2.258	88	0		109	109		76	0	2.325	102	102	2.325	71	0		78	78	2.259	58	0
1 1 334 1 1 334 7 0 340 1 1 340 4 0 372 1 1 372 4 0 339 1 1 339 4 1 1 340 4 0 372 1 1 372 4 0 339 1 1 339 4 1 1 340 4 0 372 1 1 372 4 0 339 1 1 339 4 1 1 340 4 0 372 1 1 1 372 4 0 372 1 1 1 372 4 0 372 1 1 1 372 4 0 372 1 1 1 372 4 0 372 1 1 1 372 4 0 372 1 1 1 1 1 1 1 1 1							0						0						0						0
K Prescribing minimum and expensions 46 0 0 0 46 4 0 33 0 0 33 4 0 46 0 0 0 46 3 0 0 99 0 0 0 99 3 C C C C C C C C C C C C C C C C C			237	237		111	0		241	241		109	0		239	239		103	0		245	245		84	0
Real state activities 9.182 1.092 1.078 9.182 5.72 0 9.111 1.078 1.071 9.121 5.99 0 9.002 9.6 9.22 9.002 9.6 9.22 9.002 9.6 9.116 8.77 8.99 9.116 4.98 9.116 9		334	1	1		7	0		1	1		4	0		1	1	373	4	0	359	1	1		4	0
M Professional, scientific and technical shadows and support service strategies and support service support service strategies and support service			0			4	0		0	0			0		0			3	0	89	0	0	89	3	0
Administrative with the production of the produc		9.182	1.082	1.078	9.182	573	0	9.121	1.078	1.071	9.121	569	0	9.020	926	922	9.020	476	0	9.116	877	869	9.116	488	0
N Administrative and appoint service such as a support service such as a support service such as a support service such as a s		646	15	15	646	19	0	705	27	27	705	18	0	719	26	26	719	19	0	767	36	36	767	23	0
O Public deministration and defence, or 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	N Administrative and support service	2.724	117	111	2.724	109	0	2.832	145	144	2.832	101	0	2.920	146	146	2.920	108	0	3.146	171	171	3.146	108	0
# Education 431 1 1 431 6 0 494 1 1 494 4 0 499 1 1 449 4 0 477 1 1 1 471 4 0 499 1 1 1 499 4 1 1 1 499 4 1 1 1 499 4 1 1 1 499 4 1 1 1 499 4 1 1 1 499 4 1 1 1 499 4 1 1 1 499 4 1 1 1 1	O Public administration and defence,	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Q Human health services and social work 1,624 43 43 1,624 67 0 1,762 69 69 1,714 57 0 1,595 70 70 1,595 54 0 1,596 197 197 1,596 48 0 1,596 197 197 1,596 48 0 1,596 197 197 1,596 48 0 1,596 197 197 1,596 48 0 1,596 197 197 1,596 197		431	1	1	431	6	0	404	1	- 1	404	4	n	430	1	1	430	4	0	471	- 1	1	471	4	0
A Fris referationest and recreation 49H 52 52 51 519 256 0 555 88 88 524 24 0 586 55 850 28 0 550 77 73 750 13 (Q Human health services and social work		43	43	1,624	67	0		69	69	1,714	57	0	1,595	70	70	1,595	54	0	1,506	197	197		48	0
NASS effective filters and processing the state of the st		404	62	62	404	20		402		50	402	27	-	405	44	44	405	24		451	20	20	451	22	0
			52				0		99	39			1 0					29	0		38 73	73		32	0
Trans and advances 28.009 2.009 2.009 2.009 2.009 2.000 2.00		28 209		2.060	28.056		0	28.436	2 220	2 200		1 230	-		2.079	2.073			0	28 945			28.823		0

⁽¹⁾ The Items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of white it reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (01) 2021/951-115 on Supervisory reporting.



2022 EU-wide Transparency Exercise Collateral valuation - Ioans and advances Bank of Ireland Group plc

			As of 31/09/2021					As of 31/12/2021					As of 31/03/2022	2				As of 30/06/2022		
	Loans and advance	es				Loans and advanc	8				Loans and advance	es				Loans and advance	es			
		Performing					Performing					Performing		Non-performing			Performing			
(min EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	81,582	77,383	154	4,199	1,625	81,318	77,001	256	4,317	2,171	80,376	76,381	150	3,995	1,833	79,887	75,709	180	4,178	2,098
Of which secured	62,208	59,229	81	2,979	1,146	61,419	58,466	177	2,953	1,331	60,104	57,387	74	2,716	1,132	59,146	56,210	65	2,936	1,330
Of which secured with immovable property	54,021	51,160	72	2,860	1,102	53,905	50,897	171	3,008	1,454	52,512	49,728	57	2,784	1,198	52,046	49,149	56	2,898	1,320
Of which instruments with LTV higher than 60% and lower or equal to 80%	22,863	22,164		699	346	21,025	20,315		710	521	20,360	19,691		669	413	19,765	19,008		757	518
Of which instruments with LTV higher than 80% and lower or equal to 100%	4,618	4,171		447	110	3,177	2,948		229	96	2,549	2,326		223	79	2,289	2,093		196	50
Of which instruments with LTV higher than 100%	1,705	771		934	115	2,126	1,115		1,011	287	1,734	883		851	167	1,663	844		819	178
Accumulated impairment for secured assets	1,106	343	0	763	140	1,030	220	0	810	274	969	233	0	736	203	1,000	185	0	815	244
Collateral																				
Of which value capped at the value of exposure	56,613	54,457	67	2,156	992	55,438	53,364	162	2,074	1,039	54,401	52,490	69	1,911	913	53,377	51,451	59	1,926	999
Of which immovable property	52,624	50,503	64	2,121	977	51,396	49,369	152	2,027	1,013	50,140	48,268	58	1,872	891	49,129	47,247	46	1,882	981
Of which value above the cap	57,198	55,404	0	1,794	1,222	60,053	57,962	0	2,091	1,352	61,049	59,062	26	1,987	1,239	61,378	59,490	18	1,889	1,327
Of which immovable property	57,198	55,404	0	1,793	1,221	60,079	57,988	0	2,091	1,352	61,075	59,088	26	1,987	1,239	61,378	59,490	18	1,888	1,327
Financial guarantees received	989	974	7	15	5	1,618	1,594	6	24	4	1,344	1,315	6	29	4	1,310	1,280	5	30	3
Accumulated partial write-off	-352	0	0	-352	-136	-354	0	0	-354	-178	-354	0	0	-354	-162	-355	0	0	-355	-178

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.