

2023 EU-wide Stress Test

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



2023 EU-wide Stress Test: Summary

	Actual		Baseline Scenario			Adverse Scenario	
(mln EUR, %)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	2,483	3,008	3,108	3,270	2,435	2,420	2,406
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-53	34	34	34	-524	25	25
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-180	-260	-226	-203	-1,830	-688	-481
Profit or (-) loss for the year	884	1,055	1,134	1,316	-1,048	14	188
Coverage ratio: non-performing exposure (%)	33.58%	32.65%	31.31%	30.39%	36.86%	36.14%	35.57%
Common Equity Tier 1 capital	7,681	8,403	9,268	10,228	6,225	5,907	5,995
Total Risk exposure amount (all transitional adjustments included)	47,616	48,053	47,829	47,864	50,386	50,576	51,121
Common Equity Tier 1 ratio, %	16.13%	17.49%	19.38%	21.37%	12.35%	11.68%	11.73%
Fully loaded Common Equity Tier 1 ratio, %	15.66%	17.31%	19.38%	21.37%	11.48%	11.43%	11.73%
Tier 1 capital	8,656	9,378	10,243	11,203	7,200	6,882	6,970
Total leverage ratio exposures	130,146	130,146	130,146	130,146	130,146	130,146	130,146
Leverage ratio, %	6.65%	7.21%	7.87%	8.61%	5.53%	5.29%	5.36%
Fully loaded leverage ratio, %	6.49%	7.15%	7.88%	8.62%	5.18%	5.19%	5.36%
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. %	15.30%	16.88%	18.92%	20.96%	11.31%	11.25%	11.52%

IFRS 9 transitional arrangements?	Yes (static and dynamic)
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2023 EU-wide Stress Test: Credit risk IRB

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-	IRB	FI	88	A-	IRB	F-	-IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ration Stage 3
	(min EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	,
	Institutions	0	0	5,433	0	0	0	821		548	33	0	0	0	0	
	Corporates	0	0	19,399	1,402	0	0	16,558		12,130	6,868	1,395	37	156	437	31.34
	Corporates - Of Which: Specialised Lending	0	0	880	50	0	0	751		686	65	44	2	4	17	37.42
	Corporates - Of Which: SME	0	0	9,529	672	0	0	7,209	0	4,938	4,572	672	18	89	221	32.90
	Retail	41,565		0	0	10,531	398	0	0	37,567	3,998	742	52	64	222	29.97
	Retail - Secured on real estate property	37,836	472	0	0	8,122	289	0	0	34,237	3,599	472	17	35	88	18.66
Bank of Ireland Group plc	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
parik or freiand group pic	Retail - Secured on real estate property - Of Which: non-SME	37,836		0	0	8,122	289	0	0	34,237	3,599	472	17	35	88	18.66
	Retail - Qualifying Revolving	1,275		0	0	315	19	0	0	1,247	29	29	5	4	9	31.16
	Retail - Other Retail	2,454	241	0	0	2,094	89	0	0	2,083	371	241	30	25	125	51.98 52.16
	Retail - Other Retail - Of Which: SME	1,673	204	0	0	991	73	0	0	1,442	232	204	23	16	107	
	Retail - Other Retail - Of Which: non-SME	781	37	0	0	1,103	17	0	0	642	139	37	7	8	19	50.96
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	41,565	742	24,833	1,402	10,531	398	17,379	0	50,245	10,900	2,137	89	221	660	30.86

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-	IRB	Fi	IRB	A-	IRB	F-1	RB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(min ELR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	578	0	0	0	56	0	121	0	0	0	0	0	
	Corporates	0	0	10,545	628	0	0	8,619	0	6,111	4,270	621	20	91	200	32.19%
	Corporates - Of Which: Specialised Lending	0	0	448	43	0	0	295	0	424	14	38	1	1	16	42.17%
	Corporates - Of Which: SME	0	0	6.890	327	0	0	5.323	0	3.589	3.283	327	14	69	126	38.61% 37.54%
	Retail	25,602	530	0	0	7,372	211	0	0	22,723	2,879		42	47	199	37.54%
	Retail - Secured on real estate property	21,872	260	0	0	4,963	103	0	0	19,393	2,479	260	6	19	65	24.87%
IRELAND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
IKELAND	Retail - Secured on real estate property - Of Which: non-SME	21,872	260	0	0	4,963	103	0	0	19,393	2,479	260	6	19	65	24.87%
	Retail - Qualifying Revolving	1,275	29	0	0	315	19	0	0	1,247	29	29	5	4	9	31.16%
	Retail - Other Retail	2,454		0	0	2,094	89	0	0	2,083	371		30	25	125	
	Retail - Other Retail - Of Which: SME	1,673	204	0	0	991	73	0	0	1,442	232	204	23	16	107	52.16%
	Retail - Other Retail - Of Which: non-SME	781	37	0	0	1,103	17	0	0	642	139	37	7	8	19	50.96%
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	
	TRR TOTAL	25,602	530	11.123	628	7.372	211	8.675	0	28,955	7.149	1.151	62	139	399	34.66%

									Actual 31/12/2022*							
			Evnoeu	re values			Dirk avnor	ure amounts	31/12/2022*							
			IRB		IRB	A-I		F-1					Stock of	Stock of	Stock of	
		A-	IKB	I	IKB	A-1	IKB	F	КВ	Stage 1	Stage 2	Stage 3	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	(min EUR, %)		Delauted	Horr deladred	Derosited	Non deladed		HOIT GUIDANCO	Denumen				Схрозите	exposure		
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	j -
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	J -
	Institutions	0	0	621	0	0	0	178		287		0	0	0		<i>)</i> -
	Corporates	0	0	5,390	544	0	0	4,113	0	3,432	1,769	544	6	29	146	5 26.87%
	Corporates - Of Which: Specialised Lending	0	0	400	7	0	0	422	0	250	41	7	1	3	1	9.94%
	Corporates - Of Which: SME	0	0	1,810	287	0	0	1,363	0	767	1,043	287	3	17	81	28.37%
	Retail	15,870	209	0	0	3,129	184	0	0	14,762	1,108	209	10	17	23	3 11.06%
	Retail - Secured on real estate property	15,870	209	0	0	3,129	184	0	0	14,762	1,108	209	10	17	23	3 11.06%
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	j -
ONLIED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	15,870	209	0	0	3,129	184	0	0	14,762	1,108	209	10	17	23	11.06%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	j -
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	j -
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	j -
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	j -
	Equity	0	0			0	0			0	0	0	0	0	0	1-
	Securitisation															
	Other non-credit obligation assets	0	0	,		0	0	_		0	0	0	0	0	- 0	j -
	IRB TOTAL	15,870	209	6,011	544	3,129	184	4,291	0	18,481	2,877	753	16	46	169	22.49%

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Notes



2023 EU-wide Stress Test: Credit risk IRB

												Baseline Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			
					Stock of	Stock of	Stock of					Stock of	Stock of	Stock of					Stock of	Stock of	Stock of	
		Stage 1	Stage 2	Stage 3	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3
		exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	(min EUR, %) Central banks	0	0	0	0	0	0		0	0	0	0	0	0	-	0			0	0	0	
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	Institutions Corporates	548	6,772	1,740	0		0	45.00% 31.86%	548 12,034		2,082	0	0	0	45.00%	547 11,912	6,137	2.344	0	0	0	45.00%
	Corporates - Of Which: Specialised Lending	11,881 680	62	53	2	4	20	37.11%	673	60	62	2	3	23	31.73% 36.91%	666	58	71	2	3	26	31.48% 36.75%
	Corporates - Of Which: SME	4,879	4,454		14	57	266	31.28%	4,917	4,246	1,019	14	49	305	29.94%	4,860	4,157		14		339	29.12%
	Retail - Secured on real estate property	37,280 34,025	3,819 3,449	1,209	53	49	341	28.20% 18.72%	36,984 33,795	3,696 3.343	1,628	54	37	412	25.33% 16.30%	36,695 33,579	3,611 3,274	2,002	53	34	490	24.00% 14.99%
Beats of Indeed Course als	Retail - Secured on real estate property - Of Which: SME	34,023	3,449	0.54	0	0	130	- 10.7270	33,793	3,343	1,170	0	0	0	- 10.30%	33,379	3,279	1,454	0	0	0	- 14.5576
Bank of Ireland Group plc	Retail - Secured on real estate property - Of Which: non-SME	34,025	3,449	834	25	27	156	18.72%	33,795		1,170	21	21	191	16.30%	33,579	3,274	1,454	21	20	218	14.99%
	Retail - Qualifying Revolving Retail - Other Retail	1,231	23	50	8	3	24	48.11%	1,217		67	9	1	33	50.00%	1,200	20	84	9	1	43	51.35%
	Retail - Other Retail - Of Which: SME	2,023 1,393	347	325 270	20	18	161	49.46% 48.81%	1,971 1,351	332 204	391	29	15	188	48.11% 47.04%	1,915	316	379	23	19	174	47.28% 45.86%
	Retail - Other Retail - Of Which: non-SME	630	132	55	5	6	29	52.63%	621	128	68	7	5	36	53.18%	609	124	84	6	5	45	53.62%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0		0		0			0	
	Securitisation Other non-credit obligation assets	_					_					-	_		l .				_			
	IRB TOTAL	49,709	10.624	2,949	101	166	895	30.36%	49,565	10.006	3,710	93	133	1.073	28,93%	49,154	9,781	4,347	92	111	1,219	28.03%
					31/12/2023 Stock of	Stock of	Stock of	Coverage Ratio -				Baseline Scenario 31/12/2024 Stock of	Stock of	Stock of	Coverage Ratio -				31/12/2025 Stock of	Stock of	Stock of	Coverage Ratio -
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central governments	0	0	0	0	0	0		0	0	0	0	0	0		0			0	0	0	
	Institutions	121	0	0	0	0	0	45.00%	121	0	0	0	0	0	45.00%	121	0	0	0	0	0	45.00%
	Corporates	5,972	4,209	820	23	69	263	32.09%	6,086		1,010	19	53	319	31.56%	6,020	3,824	1,158	19	42	360	31.05%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	421 3,543	3,196	41	10	1	17	41.48% 34.63%	418 3,597	14 3,020	45 581	1	1 20	18	40.93% 32.33%	415 3,553	2,955	48	1	1	20	40.46% 31.01%
	Retail	22,562	2,774	796	34	37	258	32,48%	22.401	2,706		39	30	304	29.65%	22,221	2,648	1.263	38	28	353	27.97%
	Retail - Secured on real estate property	19,307	2,404	421	6	16	74	17.51%	19,213	2,353	566	6	14	82	14.50%	19,105	2,311	715	6	13	91	12.70%
IRELAND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0				0	0	0	0	0	
11125115	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	19,307 1,231	2,404	421	6	16	74	17.51% 48.11%	19,213 1,217	2,353	566	6	14	82	14.50% 50.00%	19,105	2,311	715	6	13	91	12.70% 51.35%
	Retail - Other Retail	2,023	347	325	20	18	161	49.46%	1,971	332	391	24	15	188	48.11%	1,915	316	464	23	14	219	47.28%
	Retail - Other Retail - Of Which: SME	1,393	215	270	15	12	132	48.81%	1,351	204	323	17	10	152	47.04%	1,306	192	379	16	9	174	45.86%
	Retail - Other Retail - Of Which: non-SME	630	132	55	5	6	29	52.63%	621	128	68		5	36	53.18%	609	124	84	6	5	45	53.62%
	Equity Securitisation		0	0	0	0	0	-	0		0	0	0	0	-	0	0		0	0	0	
	Other non-credit obligation assets	0	0	0	0	0	0	_	0	0	0			0		0				0	0	
	IRB TOTAL	28,655	6,983	1,616	57	106	522	32.28%	28,608	6,612	2,034	59	83	622	30.60%	28,361	6,471	2,421	58	71	713	29.44%
	ı											Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR. %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	n	n	0	0	n	0		n	0	n	0	n	n		n	n		0	n	0	
	Central governments	ő	0	ő	ő	0	ő	-	0	ő	0	ő	ő	0	-	ő	0	Ö	ő	0	ő	
	Institutions	287	0	0	0	0	0	45.00%	287	0	0	0	0	0	45.00%	287	0	- 0	0	0		45.00%
	Corporates Corporates - Of Which: Specialised Lending	3,371 247	1,761	613	12	18	169	27.59%	3,440		697	9	16	195	27.96%	3,413	1,578	754	9	12	211	28.02%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	247 758	39 1,016	12	1 3	10	90	21.60% 27.79%	243 746		17 361	1 2	3	98	26.10% 27.12%	239 737	37	390	1 2	2 8	104	28.47% 26.70%
	Retail	14,637	1,034	408	19	12	82	20.10%	14,502	990		15	7	108	18.10%	14,394			15	6	127	17.31%
	Retail - Secured on real estate property	14,637	1,034	408	19	12	82	20.10%	14,502	980	597	15	7	108	18.10%	14,394	954	731	15	6	127	17.31%
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	14,637	1,034	408	19	12	82	20.10%	14,502	980	597	15	7	108	18.10%	14,394	954	731	15	6	127	17.31%

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth



2023 EU-wide Stress Test: Credit risk IRB

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min PLR %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks		0		0	0			0	0	0	0	0	0		0	0			0	0	
	Central governments		0	0	0	0	0		0	0	0	0	0	0		0	0			0	0	
	Institutions	548	33	1	0	0	0	51.75%	547	33	2	0	0	1	51.75%	546	33	2		0	1	51.75%
	Corporates	4,063	14,284	2,046	40	754	783	38.28%	4,886	12,636	2,871	60	661	1,136	39.58%	7,069	9,618	3,706	81	432	1,510	40.75%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1,898	7.211	1.073	3	4	20	37.92% 36.12%	673 2,275	6,338	1,569	3	4	24	38.28% 35.88%	2,751	58 5,450	1.982	3	4	27	38.55% 35.88%
	Retail			1,543	153	247	300 457	29.60%	33.965			120	190	726	27.44%	33,330	5,293	3,685	120	130	942	
	Retail - Secured on real estate property	34,505 31,832	6,260 5,382	1,094	74	159	201	18.37%	31,331	5,043	1,934	83	121	324	16.75%	30,747	4,761	2,801	71	93	445	25.60% 15.90%
Bank of Ireland Group plc	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0		0	0	0	0	0	0		0	0	0		0	0	
bank of freiand Group pic	Retail - Secured on real estate property - Of Which: non-SME	31,832	5,382	1,094	74	159	201	18.37%	31,331		1,934	83	121	324	16.75%	30,747	4,761	2,801	71	93	445	15.90%
	Retail - Qualifying Revolving	1,188	49	67	26	8 en	37	54.91%	1,160		115	16	4	68	59.00%	1,140	23	141	14	2	85	60.26%
	Retail - Other Retail - Other Retail - Of Which: SME	1,485	829 406	381	53 40	80	219	57.35% 57.07%	1,474	625 343	596 454	40	65	334	56.02% 54.97%	1,443	508	743	35		413	55.54% 54.20%
	Retail - Other Retail - Of Which: non-SME	316	423	78	14	38	1/3	58.46%	393	282	142	12	27	85	59 38%	422	290	183	12	16	109	59.62%
	Equity	3.0	0	0	0	0	0	- 30.40%	0	0	0	0	0	0	-	0	0	0		0	0 -	
	Securitisation											_										
	Other non-credit obligation assets		0	0	0	0	0	-	0	0	0		0	0		0	0	0		0	0	
	IRB TOTAL	39,116	20,577	3,589	194	1,001	1,240	34.55%	39,398	18,366	5,518	198	851	1,863	33.76%	40,945	14,944	7,393	202	568	2,455	33.20%
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks					0			0		0	^		0			0			0		
	Central governments		0	0	0	0	0		0	0	0	0	0	0		0	0			0	0	
	Institutions	12	0	0	0	0	0	51.75%	121	0	0	0	0	0	51.75%	120	0	0		0	0	51.75%
	Corporates	2,468	7,542	992	27	388	368	37.11%	2,812		1,477	36	330	562	38.04%	3,311	5,747	1,943	35	236	755	38.87%
	Corporates - Of Which: Specialised Lending	42:	14	41	1	1	17	41.85%	418		45	1	1	19	41.61%	415	14	48	1	1	20	41.41%
	Corporates - Of Which: SME Retail	1,492	5,093 3.814	613	18	197	232	37.86% 36.28%	1,716 21.073	4,509 3,427	974 1.632	21	169	359	36.86% 34.13%	1,960 20,716	3,953	1,286	21		471	36.60% 31.11%
	Retail - Secured on real estate property	18,62	2,935	569	22	105	114	19.98%	18,439		921	36	78	155	16.86%	18,133	2,604	1 396	31	62	211	15.15%
TOTI AND	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0		0	0	
IRELAND	Retail - Secured on real estate property - Of Which: non-SME	18,623	2,935	569	22	105	114	19.98%	18,439		921	36	78	155	16.86%	18,133	2,604	1,396	31	62	211	15.15%
	Retail - Qualifying Revolving	1,188	49	67	26		37	54.91%	1,160		115	16	- 4	68	59.00%	1,140	23	141	14		85	60.26%
	Retail - Other Retail - Of Which: SME	1,485	829 406	381	53			57.35%	1,474			40	65	334	56.02%	1,443	508	743	35		413	55.54% 54.20%
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	1,168	406	304	40 14	42	173	57.07% 58.46%	1,081		454	27	39	249	54.97% 59.38%	1,022	296	560	24	26	303	54.20% 59.62%
	Faulty	310	1 123	/8	0	30	10	30,4070	373	202	142	12	- 27	03	39.30%	922	212	103		10	109	39.0279
	Securitisation		Ů	Ĭ					Ů	·			Ĭ						· ·	Ĭ	, i	
	Other non-credit obligation assets		0	0	0	0	0	-	0	0	0	0	0	0		0	0	0		0	0 -	
	IRB TOTAL	23,889	11,355	2,010	127	581	737	36.69%	24,005	10,139	3,110	128	478	1,119	35.99%	24,148	8,883	4,224	120	341	1,465	34.68%
					31/12/2023							Adverse Scenario 31/12/2024						ı	31/12/2025			
	(min EUR. %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks		0	0	0	0	0		0	0	0	0	0	0	-	0	0	0		0	0	
	Central banks Central governments		0	0	0	0	0		0	0	0	0	0	0		0	0	0		0	0 -	
	Central banks Central governments Institutions	28	0	0 0	0	0	0	51.75%	0 0 286		0 0 1	0	0	0 0	51.75%	0 0 286	0	0	0	0	0 - 1	51.75%
	Central banks Central governments Institutions Corporates	28: 1,15: 24:	0 0 0 3,916	0 0 0 675	0 0 0 8	0 0 0 154 3	0 0 0 235	34.73%	1,431	0 0 3,443	0 0 1 871	0 0 0 11	0 0 0 152	0 0 0 320	36.76%	0 0 286 2,067 239	0 0 0 2,611	0 0 1 1,067	0 0	0 0 0 110	0 - 0 - 1 412	38.63%
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending	28: 1,15- 24: 28:	0 0 3,916 39 1.440	0 0 0 675 12	0 0 0 8 8 2	0 0 0 154 3 41	0 0 0 235 3			3,443	0 0 1 871 17 481	0 0 0 11 2 4	0 0 0 152 3	0 0 0 320 5		0 0 286 2,067 239 454	0 0 0 2,611 37	0 0 1 1,067 22 ccs	14	0 0 0 110 3 24	0 - 0 - 1 412 7	38.63% 31.95%
	Central banks Central governments Institutions Corporates	247 281 13,129	39 1,440 2,431	519	52	3 41 54	87	34.73% 23.79%	1,431 243 448 12,816	3,443 38 1,167 2,258	17 481 1,004	0 0 0 11 2 4	0 0 152 3 3 33	0 0 320 5 164 168	36.76% 29.13% 34.09% 16.72%	239 454 12,540	37 1,084 2,146	22 558 1,392	3		0 - 0 - 1 412 7 191 233	38.63% 31.95% 34.24% 16.72%
	Central preventments Corporates Corporates Corporates Corporates Corporates of Whole: Specialized Landing Corporates of	247	39 1,440	519		3 41 54	87	34.73% 23.79% 33.77%	1,431 243 448	3,443 38 1,167 2,258	17 481 1,004	0 0 11 2 4 46	0 0 152 3 3 33 42 42	0 0 320 5 164 168	36.76% 29.13% 34.09%	239 454	37 1,084	22 558 1,392	1		0 - 0 - 1 1 412 7 7 191 233 233	38.63% 31.95% 34.24%
UNITED KINGDOM	Central avenuements Central avenuements Institutions Corporate - Of Which: Sensitive Lending Corporates - Of Which: Sensitive Lending Katali	247 281 13,129	39 1,440 2,431 2,431 0	519	52	3 41 54 54	87	34.73% 23.79% 33.77% 16.72%	1,431 243 448 12,816	3,443 38 1,167 2,258 2,258 0	17 481 1,004 1,004 0	0 0 11 2 4 46 46		0 0 320 5 164 168 168	36.76% 29.13% 34.09% 16.72%	239 454 12,540	37 1,084 2,146	22 558 1,392	3	31 0	0 - 0 - 1 1 412 7 7 191 233 233 0 0	38.63% 31.95% 34.24% 16.72%

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth



2023 EU-wide Stress Test: Credit risk STA Bank of Ireland Group plc

							Actual					
							31/12/2022	•				
		Exposure	values	Risk exposu	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	37,571		0	0	37.570	0	0	6	0	0	0.00%
	Central governments	5.194		258	0	4.199	0	0	9	0	0	0.00%
	Regional governments or local authorities	109		10	0	48	1	0	0	0	0	0.00%
	Public sector entities	367		32	0	117	0	0	0	0	0	0.00%
	Multilateral Development Banks	530			0	0	0			0	0	0.00%
	International Organisations	159			0	0	0			0	0	0.00%
	Institutions	81		22	0	81	0			0	0	0.00%
	Corporates	4.668		4.245	126	3.557	1.062	188	14	24	88	46,64%
	of which: SME	2.905		2.483	88	2.268	597	131	12	20	64	48.86%
	Retail	4,445	63	3,278	66	4,298	217	145	69	5	82	56.69%
Bank of Ireland Group plc	of which: SME	653	26	434	27	628	29	51	3	1	25	48.84%
	Secured by mortgages on immovable property	0		0	0	0	0	0	0	0	0	0.00%
	of which: SME	0		0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	179		268	0	179	0	0	0	0	0	0.00%
	Covered bonds	0		0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	4		53	0	4	0	0	0	0	0	0.00%
	Equity	883		2,002	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	2,814		1,925	0	0	0	0	0	0	0	0.00%
	Standardised Total	57,005	162	12,093	192	50,053	1,280	333	98	30	170	51.02%

							Actual					
							31/12/2027	2*				
		Exposure	: values	Risk exposi	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)		Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	33.158		0	0	33.157	0	0	- 5	0	0	0.00%
	Central governments	3.992		103	0	3.761	0		1	0	0	0.00%
	Regional governments or local authorities	48		10	0	48			0	0	0	0.00%
	Public sector entities	63		32	0	64	0		0	0		0.00%
	Multilateral Development Banks	0		0	0	0	0		0	0	0	0.00%
	International Organisations	0		0	0	0	0		0	0	0	0.00%
	Institutions	26		11	0	26	0		0	0	0	0.00%
	Corporates	3.442	68	3.097	92	2.594	807		12	16	61	47.41%
	of which: SME	2.527	55	2.181	74	2.022	472	106	10	14	51	
	Retail	1,305	19	979	19	1,309	0	43	8	0	24	
IRELAND	of which: SME	322	6	241	6	323	0	15	2	0	9	62.14%
	Secured by mortgages on immovable property	0		0	0	0	0		0	0	0	0.00%
	of which: SME	0		0	0	0	0		0	0	0	0.00%
	Items associated with particularly high risk	133		199	0	133	0		0	0	0	0.00%
	Covered bonds	0			0	0	0		0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0		0	0	0	0.00%
	Collective investments undertakings (CIU)	4		53	0	4	- 0		0	0	0	0.00%
	Equity	794		1,913	0	0	0		0	0	0	0.00%
	Securitisation											
	Other exposures	1,737		1,294	0	0	- 0		0	0	0	0.00%
	Standardised Total	44,704	87	7.689	111	41.094	808	173	26	16	85	49.31%

							Actual					
							31/12/2022	•				
		Exposure	values	Risk exposu	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	3,708	0	0	0	3,708	0	0	0	0	0	0.00%
	Central governments	411	0	85	0	385	0	0	8	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	33	0	7	0	33	0	0	0	0	0	0.00%
	Corporates	848	13	771	15	598	245	25	2	8	13	49.64%
	of which: SME	377	12	300	14	244	125	24	2	6	12	50.74%
	Retail	3,140	43	2,300	47	2,989	217	102	61	5	58	57.39%
UNITED KINGDOM	of which: SME	331	20	193	21	304	29	36	1	1	15	43.14%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	89	0	89	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	1,077	0	631	0	0	0	0	0	0	0	0.00%
	Standardised Total	9,305	56	3,883	62	7,713	463	127	72	14	71	55.84%

2023 EU-wide Stress Test: Credit risk STA Bank of Ireland Group plc

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks	37,569					0	0.00%	37.568	- 1	1	0	0	0	0.00%	37.567	1	1				
	Central governments	4.193	0	6	2		2	40,00%	4,188	0	12	2	0	5	40.00%	4.182	0	17	2	0	7	40.
	Regional governments or local authorities	48	1	0	0		0	40,00%	48	- 1		0	0	0	40.00%	47	1	0		0	(40.
	Public sector entities	117	0	0	0		0	40,00%	117	0		0	0	0	40.00%	116	0	0		0		40.1
	Multilateral Development Banks	0	0	0	0		0	0.00%	0	0		0	0	0	0.00%	0	0	0		0		0.
	International Organisations	0	0	0	0		0	0.00%	0	0		0	0	0	0.00%	0	0	0		0		
	Institutions	81	0	0	0		0	45,00%	81	0		0	0	0	45.00%	81	0	0		0		45.1
	Corporates	3,485	1.029	292	13	15	109	37,36%	3,463	955	388	11	13	130	33.52%	3,394	927	486	- 11	12	148	30.
	of which: SME	2,204	569	222	9	14	81	36,56%	2.152	540	304	9	12	98	32.12%	2,090	515	391	9	11	113	28.1
	Retail	4,175	242	244	50	6	132	54.10%	4,102	214	345	44	6	185	53.56%	4,019	204	438	43	5	230	52.
Bank of Ireland Group plc	of which: SME	617	29	62	1	1	26	42.58%	609	27	71	1	1	28	39.06%	597	27	84	1	1	30	35.
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.0
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.0
	Items associated with particularly high risk	174	0	5	3	0	3	54.01%	168	0	10	2	0	6	54.01%	164	0	15	2	0		54.1
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.0
	Collective investments undertakings (CIU)	4	0	0	0	0	0	0.00%	4	0	0	0	0	0	44.96%	4	0	0	0	0		44.5
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.0
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		41.0
	Standardised Total	49.846	1.273	548	68	21	246	44.98%	49,739	1.171	756	60	19	325	43.01%	49.575	1.133	958	58	17	393	41.0

												Baseline Scenari	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	33.156	0		0			0.00%	33.155	- 1	- 1		0	0	0.00%	33.155		1	0			0.009
	Central governments	3,755	0	6	2			40.00%	3,750	0	11		2 0	4	40.00%	3,744		17	2		<u> </u>	7 40.009
	Regional governments or local authorities	48	1		0			40.00%	48		0		0	0	40.00%	47					1	0 40.009
	Public sector entities	63	0					40,00%	63				0	0	40,00%	63	-	0				0 40.009
	Multilateral Development Banks	0	0		0			0.00%	0	0	0		0	0	0.00%	. 0		0				0.009
	International Organisations	0	0		0			0.00%	0	0	0		0	0	0.00%	0		0	0			0.009
	Institutions	26	0		0			45.00%	26	0	0		0	0	45.00%	26	- 1	0			1	0 45.009
	Corporates	2,533	788	206		11	73	35.02%	2,484	769	276		7 10	84	30,27%	2,426	75	352	7	- 9	, 94	4 26.599
	of which: SME	1,965	455	180	6	10	6	34.62%	1,920		242	- 6	5 9	72	29.71%	1,866	423	312	6		J 8*	1 25.989
	Retail	1,289	0	63	2		27	42.05%	1,275	0	78		2 0	29	36.97%	1,255	- 1	97	2		J 3.*	1 31.999
IRELAND	of which: SME	316	0	22			10	44.54%	312	0	27		0	10	37.69%	305	- 1	34			. 10	0 30.529
	Secured by mortgages on immovable property		0		0			0.00%	0	0	0		0	0	0.00%	. 0	- 1	0			1	0.009
	of which: SME		0		0			0.00%	0	0	0		0	0	0.00%	. 0	- 1	0				0.009
	Items associated with particularly high risk	129	0		2			54.01%	125	0			2 0	4	54.01%	122	- 1	11	2		, <u>f</u>	6 54.019
	Covered bonds		0					0.00%					0		0.00%	. 0	-	0				0.009
	Claims on institutions and corporates with a ST credit assessment		0		0			0.00%	0	0	0		0	0	0.00%	. 0	- 1	0				0.009
	Collective investments undertakings (CIU)	- 4	0		0			0.00%	- 4	0	0		0	0	44.96%	4	- 1	0				0 44.989
	Equity		0		0			0.00%		0	0		0		0.00%	0		0				0.009
	Securitisation																				4	4
	Other exposures		0					0.00%	- 0	0	0		0	0	0.00%	0		0			4	0.009
	Standardised Total	41,003	790	282	13	11	104	36.89%	40,930	772	374	13	10	121	32.38%	40,843	755	478	13	9	137	7 28.729

												Baseline Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	3,708			0			0.00%	3,708	0		0	0	0	0.00%	3,708	0		0	0	0	0.00%
	Central governments	385						40.00%	385	0		0	0	0	40.00%	384	0		0	0	0	40.00%
	Regional governments or local authorities	0						0.00%	0	0		0	0	0	0.00%	0	0		0	0	0	0.00%
	Public sector entities	0						0.00%	0	0		0	0	0	0.00%	0	0		0	0	0	0.00%
	Multilateral Development Banks	0						0.00%	0	0		0	0	0	0.00%	0	0		0	0	0	0.00%
	International Organisations	0						0.00%	0	0		0	0	0	0.00%	0	0		0	0	0	0.00%
	Institutions	33						45.00%	33	0		0	0	0	45.00%	33	0		0	0	0	45.00% 45.00% 38.75% 39.93% 58.44% 38.59%
	Corporates	589	237	47	4	4	20	43.41%	613	185	7:	4	4	28	40.23%	604	174	90	3	3	35	38.75%
	of which: SME	238	114	42	3	- 4	19	44.71%	230	101	62	3	3	26	41.40%	223	92	75	3	3	31	39.93%
	Retail	2,885	242	181	48	6	106	58.29%	2,828	213	267	41	6	156	58.38%	2,764	203	341	40	5	199	58.44%
UNITED KINGDOM	of which: SME	300	28	40			17	41.47%	297	27	45	1	1	18	39.84%	293	26	50	1	1	19	38.59%
	Secured by mortgages on immovable property	0						0.00%	0	0		0	0	0	0.00%	0	0		0	0	0	0.00%
	of which: SME	0			0			0.00%	0	0		0	0	0	0.00%	0	0		0	0	0	0.00%
	Items associated with particularly high risk	0						0.00%	0	0		0	0	0	0.00%	0	0		0	0	0	0.00%
	Covered bonds	0			0			0.00%	0	0		0	0	0	0.00%	0	0		0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0			0			0.00%	0	0		0	0	0	0.00%	0	0		0	0	0	0.00%
	Collective investments undertakings (CIU)	0			0			0.00%	0	0		0	0	0	0.00%	0	0		0	0	0	0.00%
	Equity	0			0			0.00%	0	0		0	0	0	0.00%	0	0		0	0	0	0.00%
	Securitisation																					
	Other exposures	0			0			0.00%	0	0		0	0	0	0.00%	0	0		0	0	0	0.00%
	Standardised Total	7,600	474	228	52	10	126	55.23%	7,566	399	338	45	9	184	54.56%	7,492	378	432	44	8	235	0.00% 54.29%

2023 EU-wide Stress Test: Credit risk STA Bank of Ireland Group plc

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposur
	Central banks	37,569	0	0	0	0	0	0.00%	37.568	- 1	- 1	0	0	0	0.00%	37,567	1	- 1	0	0		
	Central governments	4,190	0	9	3	0	4	40.00%	4,182	0	17	3	0	7	40.00%	4,174	0	25	3	0	10	40
	Regional governments or local authorities	48	1	0	0	0	0	40.00%	47	1	0	0	0	0	40.00%	47	1	0	0	0		40.
	Public sector entities	117	0	0	0			40,00%	116			0	0		40,00%	116	0	1		0		40.1
	Multilateral Development Banks		0	0	0			0.00%	0	0		0	0	0	0.00%	0	0	0		0		0.1
	International Organisations		0	0	0			0.00%	0	0		0	0	0	0.00%	0	0	0		0		0.0
	Institutions	81	0	0	0			51,75%	81	0		0	0	0	51,75%	81	0	0		0		51.7
	Corporates	1.661	2,728	417	46	97	186	44,61%	1.676	2.415	716	35	75	306	42,79%	1.938	1.935	933	30	55	395	42.
	of which: SME	1.541	1.127	328	45	64	146	44,64%	1,499		574	34	43	243	42,30%	1.464	787	745	29	33	310	41.5
	Retail	3,513	870	277	107	28	152	54.69%	3,443	684	534	95	24	274	51.32%	3,335	546	779	83	21	387	7 49.5 1 31.8
Bank of Ireland Group plc	of which: SME	543	95	70	4	3	29	41.52%	521	85	101	4	3	35	34.71%	506	72	130	3	3	41	31.8
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.0
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.0 0.0 3 54.0
	Items associated with particularly high risk	174	0	5	3	0	3	54.01%	168	0	10	2	0	6	54.01%	164	0	15	2	0		54.0
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.0
	Collective investments undertakings (CIU)	4	0	0	0	0	0	45.00%	4	0	0	0	0	0	45.00%	4	0	0	0	0		45.0
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.0
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.0
	Standardised Total	47,356	3,600	710	159	125	344	48.53%	47,286	3,100	1.279	135	99	593	46,38%	47,427	2.483	1.756	119	76	800	45.5

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	33,156	0	0		0	0	0.00%	33.155	1		0	0	0	0.00%	33.155	1		0	0		0.00%
	Central governments	3,752	0	9	3		4	40.00%	3,745	0	16	3		7	40.00%	3,737	0	24	3			40.00%
	Regional governments or local authorities	48	1	0	0		0	40.00%	47	1		0	0		40.00%	47	1	0	0		-	40.00%
	Public sector entities	63	0	0				40,00%	63	0		0			40,00%	63	0		0			40.00%
	Multilateral Development Banks	0	0	0	0		0	0.00%	0	0		0			0.00%	0	0	0	0		-	0.00%
	International Organisations	0	0	0	0		0	0.00%	0	0		0	0		0.00%	0	0	0	0		-	0.00%
	Institutions	26			0		0	51.75%	26	0		0		0	51.75%	26	0	0	0			51.75%
	Corporates	1,470	1.761	299	41	45	123	41.23%	1.486	1.527	517	30	33	201	38,92%	1.649	1.210	671	26	27	25	38.14%
	of which: SME	1,430	913	256	41	36	107	41.82%	1,388	762	451	30	26	178	39.47%	1,355	659	586	25	22	223	38.75%
TO 50 1 1 1 10	Retail	1,266		87	17		34	39.63%	1,192	0	160	17		51	31.75%	1,123	0	229	14		61	29.57%
IRELAND	of which: SME	312	0	27	2		11	40.22%	294		44	1	0	12	28.21%	281	0	57	1		14	24.07%
	Secured by mortgages on immovable property	0	0	0	0		0	0.00%	0	0		0	0		0.00%	0	0	0	0		-	0.00%
	of which: SME	0	0	0	0		0	0.00%	0	0		0	0		0.00%	0	0	0	0		-	0.00%
	Items associated with particularly high risk	129		3			2	54.01%	125	0		2		4	54.01%	122	0	11	2		-	54.01%
	Covered bonds				0			0.00%				0			0.00%	0	0		0			0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0		0	0.00%	0	0		0	0		0.00%	0	0	0	0		-	0.00%
	Collective investments undertakings (CIU)	- 4			0		0	45.00%	- 4	0		0		0	45.00%	4	0	0	0			45.00%
	Equity	0			0		0	0.00%	0	0		0			0.00%	0	0		0		-	0.00%
	Securitisation																					
	Other exposures	0			0		0	0.00%		0		0		0	0.00%	0	0	0	0			0.00%
	Standardised Total	39,914	1,763	398	63	45	163	40.93%	39,844	1,529	703	52	33	263	37.44%	39,926	1,213	936	44	27	339	36.23%

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	3,708		1				0.00%	3,708	0		0	0) (0.00%	3,708	0		0	0		0.009
	Central governments	385		1			0	40.00%	384	0		1 0	0) (40.00%	384	0			0		1 40.009
	Regional governments or local authorities	0		1			0	0.00%	0	0		0	0) (0.00%	0	0			0		0.009
	Public sector entities	0		1			0	0.00%	0	0		0	0) (0.00%	0	0			0		0.009
	Multilateral Development Banks	0		1			0	0.00%	0	0		0	0) (0.00%	0	0			0		0.009
	International Organisations	0		1			0	0.00%	0	0		0	0) (0.00%	0	0			0		0.009
	Institutions	33		1			0	51.75%	33	0		0	0) (51.75%	33	0			0		0 51.759
	Corporates	190	596	5 8		3	8 45	54.50%	189		15	1 4	27	7 79	52.40%	284	384	201	4	16	10	3 51.599
	of which: SME	110	213	7		28	39	54.76%	109		12	3 4	17	7 65	52.59%	108	127	159	4	11	8	2 51.709
	Retail	2,247	870	19:	9	28	117	61.51%	2,251		37	4 78	24	1 223	59.71%	2,212	546	550	69	21	31	9 57.929
UNITED KINGDOM	of which: SME	231	95	40			18	42.28%	227	85	5	7 3	3	23	39.69%	225	72	72	2	3	2	7 37.869
	Secured by mortgages on immovable property	0		0			0	0.00%	0	0	-	0 0	0	0	0.00%	0	0		0	0		0.009
	of which: SME	0		0			0	0.00%	0	0	-	0 0	0	0	0.00%	0	0		0	0		0.009
	Items associated with particularly high risk	0		0			0	0.00%	0	0	-	0 0	0	0	0.00%	0	0		0	0		0.009
	Covered bonds	0		0			0	0.00%	0	0	-	0 0	0	0	0.00%	0	0		0	0		0.009
	Claims on institutions and corporates with a ST credit assessment	0		0			0	0.00%	0	0	-	0 0	0	0	0.00%	0	0		0	0		0.009
	Collective investments undertakings (CIU)	0		0			0	0.00%	0	0	-	0 0	0	0	0.00%	0	0		0	0		0.009
	Equity	0		1				0.00%	0	0		0 0	0) (0.00%	0	0					0.009
	Securitisation																					
	Other exposures	0		0			0	0.00%	0	0	-	0 0	0	0	0.00%	0	0		0	0		0.009
	Standardised Total	6,563	1,466	274	95	66	163	59.36%	6,565	1,211	520	5 82	51	303	57.56%	6,620	930	752	73	37	42	56.199

^{*} Stade 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stades as of 1 January 2023 as per Methodolog



2023 EU-wide Stress Test: Credit risk COVID-19 IRB Bank of Ireland Group plc

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposur	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)		F-IRB	A-198	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates		30		5	27	21		2		0	0	0	1	173%
	Composition - Of Which: Spacialised Lending		0	0		0	0		0	0	0	0	0		
	Corporates - Of Which: SME		30	0	- 5	27	21	2	2	- 1		0	0	1	172.88%
	Retail	97		15		94	75	3	2				1		301.89%
Bank of Ireland	Retail - Secured on real estate property	0	0	0		0	0		0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: SME					0					0	0	0		
Group plc	Retail - Secured on real estate property - Of Which: non-	0		0		0	0	0	0			0	0		
Group pic	Retail - Qualifying Revolving	0	0	0		0	0		0	0	0	0	0		
	Retail - Other Retail	97	0	15	0	94	75	3	2	1	1	2	1	3	301.89%
	Retail - Other Retail - Of Which: SME	97	0	15	0	94	75	3	2			2		3	301.89%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	touty	_													
	Securitisation														
	Other non-credit obligation assets	_													
	IRB TOTAL	97	30	15	5	120	96	5	4	2	- 1	2	2		255.76%

								Public guara	intees - Actual						
								31/1	2/2022						
		Exposus	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio
	(min EUR, %)	A-188	F-IRB	A-DEB	FIRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure 2006 2
	Central banks														
	Central governments														
	Institutions														
	Corporates		30	0	5	27	21	2	2	1	0	0	0	1	173%
	Corporates - Of Which: Specialised Landing														
	Corporates - Of Which: SME														
	Retail	97	0	15		94	75	3	2			2	- 1	3	302%
	Retail - Secured on real estate property														
IRFI AND	Retail - Secured on real estate property - Of Which: SME														
INCOMINE	Retail - Secured on real estate property - Of Which: non-				0	0	0		0			0	0	0	
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
		67	20	16		130			-	-	- 1	- 1	-	-	16696

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(min EUR, %)		F-IRB		F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure 2008 2
	Central banks														
	Central governments														
	Institutions														
	Corporates	0	ô	0	0	0						0	0		
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0		0	0		- 6		0	0	0	0	0	
	Retail - Secured on real estate property														
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME														
ONLIED KINGDOM		0	0	0	0	0	0		0	0		0	0		
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets									_					
	IRS TOTAL	•	0	0	0	0			0			0	0		

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

AMMWIIIDE															Bank o	f Ireland G	roup plc														
																	- Baseline Scenar	io													
			Stage 1		Stage 2	31/12	/2023 Stage 3						Stage 1		State 2	31/1	2/2024 Stage 3						Stage 1		Stage 2	31/1	2/2025 Stage 3				
	(min BJR, %)	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure
	Central banks Central sovernments Institutions		amount		ameunt		amount						amsons		amount		amount						amount		amount		amount				
	INSTITUTION Corporates Corporates Corporates Corporates Corporates Corporates Of Which: SME	26	6 3		2	1	٥	۰	0	1	89%	25	3	2	2	2	1	0		2	70%	25	3	2	2	3	1		٥	2	59%
Bank of Ireland	Retail - Secured on real estate property	85	9 13		2	6	1	2	0	5	97%	86	12	2	2	9	2	2	0	7	77%	81	12	2	2	14	2	2	0	9	68%
Group plc	Rital - Secured on real estate process - Of Which: SME Rital - Secured on real estate process - Of Which: non- Retall - Qualifying Revolving																														
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																														
	Equity Court Nation Other non-credit obligation assets																														
	IRS TOTAL	15	9 15		4	2	1	2	0	3	193.33%	19	15	5	1 4	3	2	2	۰	5	186.21%	18	14	4	3	4	3	2		8	201.66%
						31/12	/2023										- Baseline Scenar 2/2024	io								31/1	2/2025				
		Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(min BuR, %)	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central banks Central covernments Institutions																														
	Corporates Corporates - Of Which: Socialised Lending	26	6 3	,	2	- 1	۰	٥		- 1	89%	25	3	2	2	2	- 1	0		2	70%	25	3	2	2	3	- 1		٥	2	59%
	Corcovius - Of Which: SHE Retail Retail Retail - Secured on real estate property	85	9 13		2	6	1	2	0	5	97%	86	12	2	2	9	2	2	0	7	77%	81	12	2	2	14	2	2	0	9	68%
IRELAND	Patel - Secured on neil estate procesh - Of Which: SME Rotal - Secured on neil estate procesh - Of Which: non- Retall - Qualifying Revolving		0 0						0	0			0	۰		۰		0	0	0					0		0	0		0	
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																														
	Equity Securities to a Other non-credit obligation assets																														
	Other non-credit oblication assets IRB TOTAL	15	9 15	,	4	2	1	2	0	3	193%	19	15	5	4	3	2	2	0	5	186%	18	14	4	3	4	3	2	0	8	202%
															-		- Baseline Scenar	io													
			Stage 1		Stage 2	31/12	Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1		Stage 2		2/2024 Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1		Stage 2		2/2025 Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -
	(min BUR. %)	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central banks Central covernments		miroutik		annun.		amount						announc		anoon		amount						anoun		#IIIO2IIC		Allroalit				
	Institutions Corporates Corporates - Of Which: Specialised Lendins		0 0		0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	-	0	٥	0	0	0	0	0	0	0	
	Corporates - Of Which: SME Retail - Secured on real estate property		0 0		0	0	0	0	0	0		0	0	0		0	0	0	0	0	-		0	0	0	0	0	0	0	0	
UNITED KINGDOM			0 0		0	0	0		0	0		0	0	0		0	0	0	0	0		0		0	0	0	0	0	0	0	
	Retail - Other Retail Retail - Other Retail - Of Which: SME																														
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	Other non-credit obligation assets IRB TOTAL		0 0						0																0	0				0	

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

															Bank o	f Ireland Gr	oup pic														
																Public guarantees	- Adverse Scenari	lo .													
						31/1	/2023									31/12	/2024									31/12	1/2025				
		Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for		Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		werage Ratio -
	(min BUR, %)	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	guaranteed amount	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	guaranteed amount	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
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	Institutions Corporatus										77%										500								=		634
	Corporates Corporates - Of Whith: Specialized Landina Corporates - Of Whith: SME		_					Ů			//%	- 13	-		,			Ů			20%			10	,						33%
	Retail Retail - Secured on real estate property	86	6 13		2	9	- 1	5	0	7	84%	77			6	19	2	4	0	13	69%	70		- 1	4	27	4	3		17	64%
Bank of Ireland	Retail - Secured on real eatate property - Of Which: SME Retail - Secured on real eatate property - Of Which: non-																												_		
Group plc	Retail - Qualifying Revolving Retail - Other Retail																												=		
	Rutal - Other Rutal - Of Which: SME																												_		
	Retail - Other Retail - Of Which: non-SME Equity Securitiestion																												=		
	Other non-credit obligation assets IRB TOTAL	,							-		334.55%			- ,,						12	325.91%	-,,							=	17	266.81%
	IND TOTAL		y 15				-	9			334.55%		,			- 1	,			- 12	323.91%		,				•			17	200.01%
																Public guarantees	- Adverse Scenari	lo .													
						31/1	/2023									31/12	/2024									31/12	1/2025				
		Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3	Coverage Ratio -	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3	sverage Ratio - Stage 3
	(min BJR, %)	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	guaranteed amount	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
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	Corporates - Of Which: SME Retail	86	6 13		2		1	5	0	7	84%	77	8		6	19	2	4	0	13	60%	70		1	4	27	4	3	0	17	64%
IRELAND	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																														
INCO WID	Rutal - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving	-	0				۰	۰	0	0				٥	٥	٥	0	0	0			۰				0					
	Retail - Other Retail Retail - Other Retail - Of Which: SME																														
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	Securitization Other non-credit obligation assets		1																										\rightarrow		
	IRB TOTAL	15	9 15		4	2	1	- 6	2	- 6	335%	11	,	- 11	,	4	3	5	1	12	326%	- 11	,			- 6	5	4	1	17	267%
																Public guarantees	- Adverse Scenari	io													
						31/1	/2023										/2024									31/1	:/2025				
		Stage 1	Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of		Stage 2 exposure, of which		Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	werage Ratio -
		exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed	Stage 2 exposure	guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	(min BJR, %) Control banks		amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure	
	Central governments Institutions																												=		
	Corporates Corporates - Of Which: Socialised Lending		0 0	-		0				0			0					0	0										0	0 -	
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LINITED KINGOON	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																														
UNITED KINGDOM	Retail - Secured on real estate process - Of Which: non- Retail - Qualifying Revolving		0 0			0			0	0	-	0	0	۰	0		0	0	0	0			۰		0	0				0 -	
	Retail - Other Retail Retail - Other Retail - Of Which: SME																														
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EBA BURGHAN BANKING AUTHORITY

2023 EU-wide Stress Test: Credit risk COVID-19 STA Bank of Ireland Group plc

				_			Public guara	ntees - Actual					
								1/2022					
					Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	
	(min ELE	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage I Stage exposu
	Central banks									exposite	едраше	espoisie	
	Central governments												
	Recional covernments or local authorities Public sector entities												-
	Public sector entities Multilateral Development Banks		-		-								-
	International Grasnisations												
	Institutions												
	Corporates of which: 128			1	1	0	0	0		0	0	0	
Bank of Ireland	Retail												
	of which: SPE					0	0	0 0				ő	
Group plc	Corunal hy mortosous on immovable nonesty			0		0	0	0				0	
	of which: non-SME Stems associated with particularly high risk					0	0	0		0			-
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Easity												_
	Securitisation Other exposures												
	Other exposures Standardised Total			,	,								ļ.
							Public guara	ntees - Actual					
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			1		Stage 1		Stage 2		Stage 3				
				Stage 1	exposure, of which	Stage 2	exposure, of which	Stage 3	exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage
		Exposure values	Risk exposure amounts	exposure		exposure		exposure		Stage 1	Stage 2	Stage 3	Stage
	(min EU)	%)			guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	екров
	Control hanks												
	Central governments												
	Regional governments or local authorities												
	Public sector antities Multilateral Development Sanks		-		-								-
	International Organisations												
	Institutions												
	Corporates			-	1	0	0	0					
	of which: SAC	-		0		0	0				0		
IRELAND	Retail of which: SME												
IRELAND	Secured by mortgages on immovable property						0						
	of which: non-SME						0						
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collection investments undertakings (CBI) Equity												-
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	Standardised Total		0	-	1	0	0	0	0	0	0	0	
							Public guara	ntees - Actual					
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					Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	
									exposure, of	acock of	provisions for		Coverage
			Risk exposure	Stage 1	exposure, of	Stage 2	exposure, of	Stage 3	exposure, or	provisions for		provisions for	
		Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	which	Stage 1	Stage 2	Stage 3	Stage
	(min tue		Risk exposure amounts	Stage 1 exposure	exposure, of	Stage 2 exposure	exposure, of	Stage 3 exposure	which guaranteed	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage
	Central banks		Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which	Stage 3 exposure	which	Stage 1	Stage 2	Stage 3	Stage
	Central banks Central covernments Deviaged experiments or local authorities		Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which	Stage 3 exposure	which	Stage 1	Stage 2	Stage 3	Stage
	Central banks Central covernments Revised covernments or local authorities Revised covernments or local authorities		Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which	Stage 3 exposure	which	Stage 1	Stage 2	Stage 3	Stage
	Central banks Central deverments Beninad operaments or local authorities Public sector entities Hultilateral Development Sarks		Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which	Stage 3 exposure	which	Stage 1	Stage 2	Stage 3	Stage
	Central bards Central dovernments Sentral dovernments Sentral dovernments or local authorities Public sector enthiss Huttlateral Development Sente Enternational Constitution		Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which	Stage 3 exposure	which	Stage 1	Stage 2	Stage 3	Steg- expos
	Central banks Central deverments Beninad operaments or local authorities Public sector entities Hultilateral Development Sarks		amounts	элисция	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	which guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	expos
	Central avanta Central avantamenta or forci authorities Recinal ancestementa or forci authorities Recinal ancestementa or forci authorities Multilatural Development Earlie Multilatural Development Earlie Multilatural Development Earlie Extraction Development Earlie Extraction Development Earlie Extraction Development Earlie Extraction Development	60	amounts 0	епромите	exposure, of which guaranteed	exposure	exposure, of which guaranteed	exposure	which guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	espos
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JNITED KINGDOM	Central leaves Central securities Central securities Policie securities Central securitie	96) 6 6 6	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed	0 0	exposure, of which guaranteed	exposure G G	which guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	expos
JNITED KINGDOM	Control Name Control State Control Con	96) 6 6 6	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed	0 0	exposure, of which guaranteed	exposure G G	which guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	expos
UNITED KINGDOM	Control Association Control Contro	96) 6 6 6	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed	0 0	exposure, of which guaranteed	exposure G G	which guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	expos
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JNITED KINGDOM	Control Association Control Co	96) 6 6 6	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed	0 0	exposure, of which guaranteed	exposure G G	which guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	expos
UNITED KINGDOM	Control March 2014 (Control March 2014) (Control Ma	96) 6 6 6	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed	0 0	exposure, of which guaranteed	exposure G G	which guaranteed guaranteed	Stage 1 exposers	Stage 2 exposure	Step 3 exposure	

2023 EU-wide Stress Test: Credit risk COVID-19 STA Bank of Ireland Group plc

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Part							31/1	2/2023										12/2024									31/1	/2025				
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Part			exposure	which guaranteed	exposure	which guaranteed	exposure scade 3	which guaranteed	Stage 1	Stage 2	Stage 3	Stage 3 exposure	exposure	which guaranteed	exposure	which guaranteed	exposure 2008s 2	which guaranteed	Stage 1	Stage 2	Stage 3	Stage 3 exposure	exposure scage 1	which guaranteed	exposure	which guaranteed	exposure acade a	which guaranteed	Stage 1	Stage 2	Stage 3	Coverage Rat Stage 3 exposure
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Paris		Collective investments undertakings (CIU)	_	+	1	+	-							-		-		-	+	-												
Part																														-	-	
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2023 EU-wide Stress Test: Credit risk COVID-19 STA Bank of Ireland Group plc

RELIAN SHAPE																																	
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This column			t e																														
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Table Tabl		Securitisation Other exposures		-										-																			
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Paris				osure	which guaranteed	exposure	which ouaranteed	exposure	which	Stage 1	Stage 2	Stage 3	Stage 3 exposure	exposure 5 tage 1	which guaranteed	exposure	which quaranteed	exposure	which guaranteed	Stage 1	Stage 2	Stage 3	Stage 3 exposure	exposure	which guaranteed	exposure	which quaranteed	exposure	which guaranteed	Stage 1	Stage 2	Stage 3	Stage 3 exposure
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2023 EU-wide Stress Test: Securitisations

		Actual	Baseline Scenario					
	(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
	SEC-IRBA	4,220						
	SEC-SA	0						
Exposure values	SEC-ERBA	1,046						
	SEC-IAA	0						
	Total	5,266						
	SEC-IRBA	1,242	1,242	1,329	1,465	1,397	1,769	2,254
	SEC-SA	0	0	0	0	0	0	0
REA	SEC-ERBA	179	195	214	234	218	295	377
REA	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	1,421	1,437	1,542	1,699	1,615	2,064	2,631
Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0



2023 EU-wide Stress Test: Risk exposure amounts

	Actual				ı	Adverse scenario	0	
(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025	
Risk exposure amount for credit risk	42,047	42,514	42,291	42,325	44,359	44,736	45,416	
Risk exposure amount for securitisations and re-securitisations	1,421	1,437	1,542	1,699	1,615	2,064	2,631	
Risk exposure amount other credit risk	40,626	41,077	40,748	40,626	42,745	42,672	42,785	
Risk exposure amount for market risk	588	588	588	588	601	600	601	
Risk exposure amount for operational risk	4,827	4,827	4,827	4,827	4,827	4,827	4,827	
Other risk exposure amounts	123	123	123	123	276	276	276	
Total risk exposure amount	47,585	48,053	47,829	47,864	50,063	50,439	51,121	
Total Risk exposure amount (transitional)	47,616	48,053	47,829	47,864	50,386	50,576	51,121	
Total Risk exposure amount (fully loaded)	47,585	48,053	47,829	47,864	50,063	50,439	51,121	



		IFRS 9 first implementation	Actual	Baseline Scenario				Adverse Scenario	D	
	(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025	
А	OWN FUNDS		10,128	10,850	11,715	12,675	8,854	8,536	8,624	
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		7,681	8,403	9,268	10,228	6,225	5,907	5,995	
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		1,534	1,534	1,534	1,534	1,534	1,534	1,534	
A.1.1.1	of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0	
A.1.2	Retained earnings		10,230	10,963	11,751	12,667	9,105	9,043	9,154	
A.1.3	Accumulated other comprehensive income		-1,701	-1,701	-1,701	-1,701	-2,191	-2,191	-2,191	
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-6	-6	-6	-6	-184	-184	-184	
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-895	-895	-895	-895	-1,207	-1,207	-1,207	
A.1.3.3	Other OCI contributions		-800	-800	-800	-800	-800	-800	-800	
A.1.4	Other Reserves		609	609	609	609	609	609	609	
A.1.5	Funds for general banking risk		0	0	0	0	0	0	0	
A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0	
A.1.7	Adjustments to CET1 due to prudential filters		-5	-5	-5	-5	-5	-5	-5	
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-8	-8	-8	-8	-8	-8	-8	
A.1.7.2	Cash flow hedge reserve		31	31	31	31	31	31	31	
A.1.7.3	Other adjustments		-27	-27	-27	-27	-27	-27	-27	
A.1.8	(-) Intangible assets (including Goodwill)		-981	-965	-858	-675	-965	-858	-675	
A.1.8.1	of which: Goodwill (-)		-298	-298	-298	-298	-298	-298	-298	
A.1.8.2	of which: Software assets (-)		-619	-603	-496	-313	-603	-496	-313	
A.1.8.3	of which: Other intangible assets (-)		-65	-65	-65	-65	-65	-65	-65	
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-1,002	-862	-708	-547	-1,451	-1,446	-1,365	
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-165	-255	-360	-448	0	0	0	
A.1.11	(-) Defined benefit pension fund assets		-625	-625	-625	-625	-286	-286	-286	
A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0	
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0	



			IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		-10	-10	-10	-10	-10	-10	-10
	A.1.14.1	of which: from securitisation positions (-)		-10	-10	-10	-10	-10	-10	-10
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		-132	-54	0	0	-287	-285	-265
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures		0	-11	-58	-270	-3	-38	-206
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		-174	-174	-174	-174	-174	-174	-174
	A.1.20	CET1 capital elements or deductions - other		-127	-127	-127	-127	-127	-127	-127
	A.1.21	Amount subject to IFRS 9 transitional arrangements		-98	-73	-73	-73	-725	-625	-434
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	81	81	81	81	81	81	81	81
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		23	23	23	23	23	23	23
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		18	31	31	31	40	40	40
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		12	0	0	0	944	802	528
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	283	241	158
	A.1.22	Transitional adjustments		231	86	0	0	476	140	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		30	0	0	0	331	140	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		30	0	0	0	331	140	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
	A.1.22.2	Other transitional adjustments to CET1 Capital		200	86	0	0	145	0	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		200	86	0	0	145	0	0
	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0



			IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		975	975	975	975	975	975	975
	A.2.1	Additional Tier 1 Capital instruments		975	975	975	975	975	975	975
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		8,656	9,378	10,243	11,203	7,200	6,882	6,970
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		1,472	1,472	1,472	1,472	1,654	1,654	1,654
	A.4.1	Tier 2 Capital instruments		1,632	1,632	1,632	1,632	1,632	1,632	1,632
	A.4.2	Other Tier 2 Capital components and deductions		-160	-160	-160	-160	23	22	23
	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0
	В	TOTAL RISK EXPOSURE AMOUNT		47,585	48,053	47,829	47,864	50,063	50,439	51,121
TOTAL RISK EXPOSURE AMOUNT	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		30	0	0	0	322	137	0
	C.1	Common Equity Tier 1 Capital ratio		16.13%	17.49%	19.38%	21.37%	12.35%	11.68%	11.73%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		18.18%	19.52%	21.42%	23.41%	14.29%	13.61%	13.63%
	C.3	Total Capital ratio		21.27%	22.58%	24.49%	26.48%	17.57%	16.88%	16.87%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		7,451	8,317	9,268	10,228	5,749	5,767	5,995
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		8,426	9,292	10,243	11,203	6,724	6,742	6,970
	D.3	TOTAL CAPITAL (fully loaded)		9,897	10,764	11,715	12,675	8,378	8,396	8,624



			IFRS 9 first implementation	Actual	Baseline Scenario				Adverse Scenario	
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	E.1	Common Equity Tier 1 Capital ratio		15.66%	17.31%	19.38%	21.37%	11.48%	11.43%	11.73%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		17.71%	19.34%	21.42%	23.41%	13.43%	13.37%	13.63%
	E.3	Total Capital ratio		20.80%	22.40%	24.49%	26.48%	16.74%	16.64%	16.87%
	H.1	Total leverage ratio exposures (transitional)		130,146	130,146	130146	130146	130146	130146	130146
	H.2	Total leverage ratio exposures (fully loaded)		129,915	129,915	129915	129915	129915	129915	129915
Leverage ratios (%)	H.3	Leverage ratio (transitional)		6.65%	7.21%	7.87%	8.61%	5.53%	5.29%	5.36%
	H.4	Leverage ratio (fully loaded)		6.49%	7.15%	7.88%	8.62%	5.18%	5.19%	5.36%
	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.27%	1.14%	1.14%	1.14%	1.14%	1.14%	1.14%
Transitional combined	P.3	O-SII buffer		1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
buffer requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer		4.27%	5.14%	5.14%	5.14%	5.14%	5.14%	5.14%
	R.1	Pillar 2 capital requirement		2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
	R.1.1	of which: CET1		1.27%	1.27%	1.27%	1.27%	1.27%	1.27%	1.27%
	R.1.2	of which: AT1		0.42%	0.42%	0.42%	0.42%	0.42%	0.42%	0.42%
Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.25%	10.25%	10.25%	10.25%	10.25%	10.25%	10.25%
, i	R.2.1	of which: CET1		5.77%	5.77%	5.77%	5.77%	5.77%	5.77%	5.77%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		14.52%	15.39%	15.39%	15.39%	15.39%	15.39%	15.39%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		10.04%	10.91%	10.91%	10.91%	10.91%	10.91%	10.91%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		7,173						
Memorandum items	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17			7,960	8,858	9,818	5,626	5,642	5,849
related to the application of IFRS-17 for banks with insurance subsidiaries or	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS-		46,891						
participations	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17			47,162	46,804	46,839	49,756	50,128	50,757
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		15.30%	16.88%	18.92%	20.96%	11.31%	11.25%	11.52%



2023 EU-wide Stress Test: P&L

	Actual					Adverse scenario	
(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	2,483	3,008	3,108	3,270	2,435	2,420	2,406
Interest income	3,041	6,120	6,010	5,472	7,818	7,694	6,772
Interest expense	-558	-3,111	-2,903	-2,202	-5,368	-4,999	-3,800
Dividend income	64	64	64	64	48	48	48
Net fee and commission income	404	404	404	404	283	283	283
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-53	34	34	34	-524	25	25
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					159		
Other operating income not listed above, net	272	45	39	24	15	39	24
Total operating income, net	3,169	3,555	3,648	3,796	2,416	2,815	2,786
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-180	-260	-226	-203	-1,830	-688	-481
Other income and expenses not listed above, net	-1,950	-2,052	-2,093	-2,014	-2,084	-2,108	-2,036
Profit or (-) loss before tax from continuing operations	1,039	1,243	1,329	1,578	-1,498	20	268
Tax expenses or (-) income related to profit or loss from continuing operations Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	-155 0	-189	-195	-262	449	-6	-81
Profit or (-) loss for the year	884	1,055	1,134	1,316	-1,048	14	188
Amount of dividends paid and minority interests after MDA-related adjustments	427	322	345	400	76	76	76
Attributable to owners of the parent net of estimated dividends	458	733	788	916	-1,125	-63	112
Memo row: Impact of one-off adjustments		81	81	81	81	81	81
Total post-tax MDA-related adjustment		0	0	0	0	0	0
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17		1,055	1,134	1,316	-1,048	14	188



2023 EU-wide Stress Test: Major capital measures and realised losses

(min EUR)	
Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0