<table>
<thead>
<tr>
<th><strong>2022 EU-wide Transparency Exercise</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Bank Name</strong></td>
</tr>
<tr>
<td><strong>LEI Code</strong></td>
</tr>
<tr>
<td><strong>Country Code</strong></td>
</tr>
</tbody>
</table>
### 2022 EU-wide Transparency Exercise

**Key Metrics**

**Bank of Ireland Group plc**

#### Available capital (amounts)

<table>
<thead>
<tr>
<th></th>
<th>As of 30/09/2021</th>
<th>As of 31/12/2021</th>
<th>As of 31/03/2022</th>
<th>As of 30/06/2022</th>
<th>COREP CODE</th>
<th>REGULATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Common Equity Tier 1 (CET1) capital - transitional period</td>
<td>7,447</td>
<td>7,696</td>
<td>7,676</td>
<td>7,377</td>
<td>C 01.00 (R02E,0010)</td>
<td>Article 50 of CRR</td>
</tr>
<tr>
<td>Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied</td>
<td>7,186</td>
<td>7,736</td>
<td>7,581</td>
<td>7,254</td>
<td>C 01.00 (R02E,0010) - C 05.51 (V04H,0032)</td>
<td>Article 50 of CRR</td>
</tr>
<tr>
<td>Tier 1 capital - transitional period</td>
<td>8,422</td>
<td>8,871</td>
<td>8,651</td>
<td>8,452</td>
<td>C 01.00 (K01E,0010)</td>
<td>Article 25 of CRR</td>
</tr>
<tr>
<td>Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition</td>
<td>8,171</td>
<td>8,711</td>
<td>8,590</td>
<td>8,329</td>
<td>C 01.00 (K01E,0010) - C 05.51 (V04H,0032) - C 05.01 (V04H,0042)</td>
<td>Article 25 of CRR</td>
</tr>
<tr>
<td>Total capital - transitional period</td>
<td>10,018</td>
<td>10,340</td>
<td>10,135</td>
<td>10,048</td>
<td>C 01.00 (K01E,0010)</td>
<td>Articles 4(118) and 72 of CRR</td>
</tr>
<tr>
<td>Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied</td>
<td>9,601</td>
<td>10,241</td>
<td>10,092</td>
<td>10,024</td>
<td>C 01.00 (K01E,0010) - C 05.51 (V04H,0032) - C 05.01 (V04H,0042) - C 05.01 (V04H,0030)</td>
<td>Articles 4(118) and 72 of CRR</td>
</tr>
</tbody>
</table>

#### Risk exposure amounts

<table>
<thead>
<tr>
<th></th>
<th>As of 30/09/2021</th>
<th>As of 31/12/2021</th>
<th>As of 31/03/2022</th>
<th>As of 30/06/2022</th>
<th>COREP CODE</th>
<th>REGULATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total risk exposure amount</td>
<td>48,917</td>
<td>46,386</td>
<td>46,500</td>
<td>47,330</td>
<td>C 02.00 (K01E,0010)</td>
<td>Articles 4(118) and 72 of CRR</td>
</tr>
<tr>
<td>Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied</td>
<td>48,748</td>
<td>46,265</td>
<td>46,431</td>
<td>47,303</td>
<td>C 02.00 (K01E,0010) - C 05.01 (V04H,0040)</td>
<td>Articles 4(118) and 72 of CRR</td>
</tr>
</tbody>
</table>

#### Capital ratios

<table>
<thead>
<tr>
<th></th>
<th>As of 30/09/2021</th>
<th>As of 31/12/2021</th>
<th>As of 31/03/2022</th>
<th>As of 30/06/2022</th>
<th>COREP CODE</th>
<th>REGULATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition</td>
<td>15.22%</td>
<td>17.02%</td>
<td>16.51%</td>
<td>16.01%</td>
<td>C 01.00 (K02B,0010)</td>
<td>Article 93(2), 95, 96 and 98 of CRR</td>
</tr>
<tr>
<td>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</td>
<td>14.78%</td>
<td>16.72%</td>
<td>16.23%</td>
<td>15.97%</td>
<td>C 01.00 (K02B,0010) - C 05.51 (V04H,0032) - C 05.01 (V04H,0042)</td>
<td>Articles 4(118) and 72 of CRR</td>
</tr>
<tr>
<td>Tier 1 (as a percentage of risk exposure amount) - transitional definition</td>
<td>17.22%</td>
<td>19.17%</td>
<td>18.69%</td>
<td>18.61%</td>
<td>C 01.00 (K01E,0010)</td>
<td>Article 93(2), 95, 96 and 98 of CRR</td>
</tr>
<tr>
<td>Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied</td>
<td>16.76%</td>
<td>18.83%</td>
<td>18.47%</td>
<td>18.22%</td>
<td>C 01.00 (K01E,0010) - C 05.51 (V04H,0032) - C 05.01 (V04H,0042) - C 05.01 (V04H,0040)</td>
<td>Articles 4(118) and 72 of CRR</td>
</tr>
<tr>
<td>Total capital (as a percentage of risk exposure amount) - transitional definition</td>
<td>20.46%</td>
<td>22.29%</td>
<td>21.80%</td>
<td>21.23%</td>
<td>C 02.00 (K01E,0010) - C 05.51 (V04H,0032) - C 05.01 (V04H,0042) - C 05.01 (V04H,0040)</td>
<td>Articles 4(118) and 72 of CRR</td>
</tr>
<tr>
<td>Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied</td>
<td>20.29%</td>
<td>22.14%</td>
<td>21.74%</td>
<td>21.19%</td>
<td>C 02.00 (K01E,0010) - C 05.51 (V04H,0032) - C 05.01 (V04H,0042) - C 05.01 (V04H,0040) - C 05.01 (V04H,0030)</td>
<td>Articles 4(118) and 72 of CRR</td>
</tr>
</tbody>
</table>

#### Leverage ratios

<table>
<thead>
<tr>
<th></th>
<th>As of 30/09/2021</th>
<th>As of 31/12/2021</th>
<th>As of 31/03/2022</th>
<th>As of 30/06/2022</th>
<th>COREP CODE</th>
<th>REGULATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital</td>
<td>133,594</td>
<td>135,360</td>
<td>133,623</td>
<td>135,382</td>
<td>C 47.00 (K03E,0010)</td>
<td>Article 429 of the CRR; Delegated Regulation (EU) 2015/82 of 10 October 2014 amending CRR</td>
</tr>
<tr>
<td>Leverage ratio - using a transitional definition of Tier 1 capital</td>
<td>6.36%</td>
<td>6.59%</td>
<td>6.47%</td>
<td>6.52%</td>
<td>C 47.00 (K03E,0010)</td>
<td>Article 429 of the CRR; Delegated Regulation (EU) 2015/82 of 10 October 2014 amending CRR</td>
</tr>
</tbody>
</table>
## 2022 EU-wide Transparency Exercise

### Leverage ratio

**Bank of Ireland Group plc**

<table>
<thead>
<tr>
<th></th>
<th>As of 30/09/2021</th>
<th>As of 31/12/2021</th>
<th>As of 31/03/2022</th>
<th>As of 30/06/2022</th>
<th>COREP CODE</th>
<th>REGULATION</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>A.1</strong> Tier 1 capital - transitional definition</td>
<td>8,422</td>
<td>8,871</td>
<td>8,651</td>
<td>8,552</td>
<td>C 47.00 (r0320,c0010)</td>
<td>Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR</td>
</tr>
<tr>
<td><strong>A.2</strong> Tier 1 capital - fully phased-in definition</td>
<td>7,848</td>
<td>8,357</td>
<td>8,325</td>
<td>8,294</td>
<td>C 47.00 (r0310,c0010)</td>
<td></td>
</tr>
<tr>
<td><strong>B.1</strong> Total leverage ratio exposures - using a transitional definition of Tier 1 capital</td>
<td>133,594</td>
<td>135,360</td>
<td>133,623</td>
<td>135,382</td>
<td>C 47.00 (r0300,c0010)</td>
<td></td>
</tr>
<tr>
<td><strong>B.2</strong> Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital</td>
<td>133,019</td>
<td>134,847</td>
<td>133,298</td>
<td>135,124</td>
<td>C 47.00 (r0290,c0010)</td>
<td></td>
</tr>
<tr>
<td><strong>C.1</strong> Leverage ratio - using a transitional definition of Tier 1 capital</td>
<td>6.30%</td>
<td>6.55%</td>
<td>6.47%</td>
<td>6.32%</td>
<td>[A.1]/[B.1]</td>
<td></td>
</tr>
<tr>
<td><strong>C.2</strong> Leverage ratio - using a fully phased-in definition of Tier 1 capital</td>
<td>5.90%</td>
<td>6.20%</td>
<td>6.23%</td>
<td>6.14%</td>
<td>[A.2]/[B.2]</td>
<td></td>
</tr>
</tbody>
</table>
### Capital Ratios (%)

#### CET1 Ratio (%)

<table>
<thead>
<tr>
<th>Requirement</th>
<th>CET1 Capital</th>
<th>Memo items</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>A.1.2</strong></td>
<td>10,048</td>
<td>10,048</td>
</tr>
<tr>
<td><strong>A.1.21.3</strong></td>
<td>8,871</td>
<td>8,871</td>
</tr>
<tr>
<td><strong>A.1.21.2</strong></td>
<td>8,651</td>
<td>8,651</td>
</tr>
<tr>
<td><strong>A.1.14.1</strong></td>
<td>7,638</td>
<td>7,638</td>
</tr>
<tr>
<td><strong>A.1.18C</strong></td>
<td>7,249</td>
<td>7,249</td>
</tr>
<tr>
<td><strong>A.1.17</strong></td>
<td>7,200</td>
<td>7,200</td>
</tr>
<tr>
<td><strong>A.1.16</strong></td>
<td>7,134</td>
<td>7,134</td>
</tr>
<tr>
<td><strong>A.1.15</strong></td>
<td>7,116</td>
<td>7,116</td>
</tr>
<tr>
<td><strong>A.1.12</strong></td>
<td>7,095</td>
<td>7,095</td>
</tr>
<tr>
<td><strong>A.1.10</strong></td>
<td>7,081</td>
<td>7,081</td>
</tr>
<tr>
<td><strong>A.2.1</strong></td>
<td>7,061</td>
<td>7,061</td>
</tr>
<tr>
<td><strong>A.2.2</strong></td>
<td>7,061</td>
<td>7,061</td>
</tr>
<tr>
<td><strong>A.2</strong></td>
<td>7,061</td>
<td>7,061</td>
</tr>
<tr>
<td><strong>A.1.19</strong></td>
<td>7,042</td>
<td>7,042</td>
</tr>
<tr>
<td><strong>A.1.18</strong></td>
<td>7,042</td>
<td>7,042</td>
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<tr>
<td><strong>A.1.17</strong></td>
<td>7,039</td>
<td>7,039</td>
</tr>
<tr>
<td><strong>A.1.16</strong></td>
<td>7,038</td>
<td>7,038</td>
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<tr>
<td><strong>A.1.15</strong></td>
<td>7,037</td>
<td>7,037</td>
</tr>
<tr>
<td><strong>A.1.12</strong></td>
<td>7,036</td>
<td>7,036</td>
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<tr>
<td><strong>A.1.10</strong></td>
<td>7,035</td>
<td>7,035</td>
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<tr>
<td><strong>A.1.9</strong></td>
<td>7,034</td>
<td>7,034</td>
</tr>
<tr>
<td><strong>A.1.6</strong></td>
<td>7,033</td>
<td>7,033</td>
</tr>
<tr>
<td><strong>A.1.2</strong></td>
<td>7,032</td>
<td>7,032</td>
</tr>
<tr>
<td><strong>B.1</strong></td>
<td>7,032</td>
<td>7,032</td>
</tr>
<tr>
<td><strong>B</strong></td>
<td>7,032</td>
<td>7,032</td>
</tr>
<tr>
<td><strong>A.4.3</strong></td>
<td>7,031</td>
<td>7,031</td>
</tr>
<tr>
<td><strong>A.4.1</strong></td>
<td>7,031</td>
<td>7,031</td>
</tr>
<tr>
<td><strong>A.3</strong></td>
<td>7,031</td>
<td>7,031</td>
</tr>
<tr>
<td><strong>A.2</strong></td>
<td>7,031</td>
<td>7,031</td>
</tr>
<tr>
<td><strong>A.1</strong></td>
<td>7,031</td>
<td>7,031</td>
</tr>
<tr>
<td><strong>F</strong></td>
<td>7,031</td>
<td>7,031</td>
</tr>
<tr>
<td><strong>F</strong></td>
<td>7,031</td>
<td>7,031</td>
</tr>
</tbody>
</table>

#### 2022 EU-wide Transparency Exercise

**Capital**

#### Tier 1 Capital (net of deductions and after transitional adjustments)

- **Common Equity Tier 1 Capital**
  - **transitional adjustments**
  - **Additional Tier 1 transitional adjustments**
- **Other Tier 1 transitional adjustments**
- **Tier 1 transitional adjustments**
- **Tier 1 Capital properties**
- **Total Capital**
- **Other Additional Tier 1 Capital components and deductions**
- **Other Non-CET1 capital properties**
- **Total Non-CET1 capital**
- **Additional Tier 1 Capital instruments
  - **CET1 Capital**

#### Tier 2 Capital (net of deductions and after transitional adjustments)

- **Common Equity Tier 2 Capital**
- **Tier 2 transitional adjustments**
- **Tier 2 Capital properties**
- **Total Tier 2 Capital**
- **Other Tier 2 Capital components and deductions**

---

**Supplementary Information**

- **Articles 469 to 472, 478 and 481 of CRR**
- **CA3 {1}**
- **CA3 {2}**
- **CA3 {3}**

---

**Notes**

1. The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital items not fully loaded are not included in this calculation. Any own funds that are not fully loaded are therefore not taken into account in this calculation.

2. The capital ratios are calculated using the relevant standardised methodology and the relevant supervisory reporting dataset.
<table>
<thead>
<tr>
<th>RWAs</th>
<th>As of 30/09/2021</th>
<th>As of 31/12/2021</th>
<th>As of 31/03/2022</th>
<th>As of 30/06/2022</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Credit risk (excluding CCR and Securitisations)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Of which the standardised approach</td>
<td>42,705</td>
<td>39,592</td>
<td>39,815</td>
<td>40,247</td>
</tr>
<tr>
<td>Of which the foundation IRS (FIRB) approach</td>
<td>12,196</td>
<td>12,189</td>
<td>12,278</td>
<td>12,508</td>
</tr>
<tr>
<td>Of which the advanced IRS (AIRB) approach</td>
<td>17,963</td>
<td>16,167</td>
<td>16,384</td>
<td>16,624</td>
</tr>
<tr>
<td>Of which the equity IRS</td>
<td>12,546</td>
<td>11,236</td>
<td>11,153</td>
<td>11,116</td>
</tr>
<tr>
<td><strong>Counterparty credit risk (CCR, excluding CVA)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Of which the standardised approach</td>
<td>323</td>
<td>283</td>
<td>330</td>
<td>286</td>
</tr>
<tr>
<td>Of which the standardised approach</td>
<td>323</td>
<td>283</td>
<td>330</td>
<td>286</td>
</tr>
<tr>
<td>Of which the standardised approach</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Settlement risk</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Securitisation exposures in the banking book (after the cap)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Of which securitisations and resecuritisations in the trading book</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Large exposures in the trading book</strong></td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Operational risk</strong></td>
<td>4,234</td>
<td>4,251</td>
<td>4,251</td>
<td>4,554</td>
</tr>
<tr>
<td>Of which basic indicator approach</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Of which standardised approach</td>
<td>4,234</td>
<td>4,251</td>
<td>4,251</td>
<td>4,554</td>
</tr>
<tr>
<td>Of which advanced measurement approach</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Other risk exposure amounts</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>48,917</td>
<td>46,386</td>
<td>46,500</td>
<td>47,330</td>
</tr>
</tbody>
</table>

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.
<table>
<thead>
<tr>
<th></th>
<th>As of 30/09/2021</th>
<th>As of 31/12/2021</th>
<th>As of 31/03/2022</th>
<th>As of 30/06/2022</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest income</td>
<td>1,942</td>
<td>2,653</td>
<td>640</td>
<td>1,293</td>
</tr>
<tr>
<td>Of which:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Debt securities income</td>
<td>67</td>
<td>85</td>
<td>16</td>
<td>35</td>
</tr>
<tr>
<td>Loans and advances income</td>
<td>1,794</td>
<td>2,401</td>
<td>594</td>
<td>1,225</td>
</tr>
<tr>
<td>Interest expenses</td>
<td>313</td>
<td>420</td>
<td>102</td>
<td>225</td>
</tr>
<tr>
<td>Of which:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deposits expenses</td>
<td>62</td>
<td>88</td>
<td>17</td>
<td>32</td>
</tr>
<tr>
<td>Debt securities issued expenses</td>
<td>145</td>
<td>126</td>
<td>36</td>
<td>111</td>
</tr>
<tr>
<td>Other expenses on share capital requirements on demand</td>
<td>1</td>
<td>2</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Loan provision</td>
<td></td>
<td></td>
<td>96</td>
<td></td>
</tr>
<tr>
<td>Net fee and commission</td>
<td>268</td>
<td>247</td>
<td>37</td>
<td>175</td>
</tr>
<tr>
<td>Of which:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Volume-based or diminution of financial assets and liabilities net measured at fair value through profit or loss, and of non-financial assets</td>
<td>16</td>
<td>30</td>
<td>15</td>
<td>15</td>
</tr>
<tr>
<td>Income or losses on financial assets held for trading, net</td>
<td>135</td>
<td>220</td>
<td>96</td>
<td>96</td>
</tr>
<tr>
<td>Income or losses on financial assets and liabilities at fair value through profit or loss, net</td>
<td>78</td>
<td>117</td>
<td>225</td>
<td>225</td>
</tr>
<tr>
<td>Income or losses from changes in fair value, net</td>
<td>1</td>
<td>2</td>
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<tr>
<td>Other income or losses (gain or (loss) on)</td>
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<td>2</td>
<td>3</td>
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<tr>
<td>Operating income, net</td>
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<td>2,724</td>
<td>771</td>
<td>1,452</td>
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<tr>
<td>Operating expenses</td>
<td>1,084</td>
<td>1,459</td>
<td>366</td>
<td>762</td>
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<td>Administrative expenses</td>
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<td>Cash contributions to resolution funds and deposit guarantee schemes</td>
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<td>Depreciation</td>
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<td>Modification gains or (-) losses, net</td>
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<td>Impairment or (-) reversal of impairments on financial assets not measured at fair value through profit or loss</td>
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<td>Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets</td>
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<td>Gain on sale of assets</td>
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<td>Of which reclassification into profit or loss</td>
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<td>Other expenses on share capital requirements on demand</td>
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<td>1,459</td>
<td>366</td>
<td>762</td>
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<td>Operating income, net</td>
<td>2,094</td>
<td>2,724</td>
<td>771</td>
<td>1,452</td>
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<td>Profit or loss from continuing operations</td>
<td>687</td>
<td>1,179</td>
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<td>Profit or loss from discontinued operations</td>
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<tr>
<td>Profit or loss for the year</td>
<td>687</td>
<td>1,179</td>
<td>201</td>
<td>335</td>
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<th>As of 31/03/2022</th>
<th>As of 30/06/2022</th>
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<td>Profit or loss for the year</td>
<td>687</td>
<td>1,179</td>
<td>201</td>
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<td>Profit or loss for the year</td>
<td>687</td>
<td>1,179</td>
<td>201</td>
<td>335</td>
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</table>

**Notes:**
- For IFRS compliance banks “zero” in cell “increases or (-) decreases of the fund for general banking risks, net” must be read as “n.a.”
### Bank of Ireland Group plc

#### As of 31/12/2021

*References:

- IAS 1.54 (i)
- IAS 39.89A (a); IFRS 9.6.5.8
- IFRS 7.8(a)(i); IFRS 9.4.1.5
- IFRS 9.4.1.4
- IFRS 7.8(a)(ii); IFRS 9.4.1.4
- IAS 1.9(a), IG 6
- Annex V.Part 1.31, 44(b)
- Annex V.Part 1.32, 44(a)
- Annex V.Part 1.31, 44(b)
- Annex V.Part 1.32, 44(a)
- Annex V.Part 1.32, 44(a)
- Annex V.Part 1.32, 44(a)
- Annex V.Part 1.32, 44(a)

#### Financial assets held at amortised cost

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<tr>
<th>Asset Class</th>
<th>Stage 1</th>
<th>Stage 2</th>
<th>Stage 3</th>
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</thead>
<tbody>
<tr>
<td>Debt securities</td>
<td>60,135</td>
<td>34,144</td>
<td>4,983</td>
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<tr>
<td>Loans and advances</td>
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<td>2,068</td>
<td>1,269</td>
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#### Financial assets at fair value through other comprehensive income

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<th>Stage 2</th>
<th>Stage 3</th>
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#### Financial assets at fair value through profit or loss

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<th>Stage 2</th>
<th>Stage 3</th>
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</thead>
<tbody>
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<td>Debt securities</td>
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<td>1,653</td>
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<tr>
<td>Loans and advances</td>
<td>1,324</td>
<td>776</td>
<td>64</td>
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</table>

#### Total financial assets

85,059

#### References

1. Mortgages, which are IFRS 9 specific, i.e. which are not applicable for PPE reporting tables, are considered in the position "Other assets".
## 2022 EU-wide Transparency Exercise

**Breakdown of liabilities**

**Bank of Ireland Group plc**

(€m EUR)

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<th>LIABILITIES:</th>
<th>Carrying amount</th>
<th>References</th>
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<td>As of 31/12/2021</td>
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<tr>
<td>Financial liabilities held for trading</td>
<td>1,165</td>
<td>1,246</td>
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<td>TRADING FINANCIAL LIABILITIES</td>
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<tr>
<td>Financial liabilities designated at fair value through profit or loss</td>
<td>1,203</td>
<td>1,167</td>
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<td>FINANCIAL LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS</td>
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<tr>
<td>Financial liabilities measured at amortised cost</td>
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<td>117,689</td>
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<td>NON-TRADING DERIVATIVE FINANCIAL LIABILITIES MEASURED AT A COST-BASED METHOD</td>
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<td>Derivatives – Hedge accounting</td>
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<td>PROVISIONS</td>
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<tr>
<td>Liabilities included in disposal groups classified as held for sale</td>
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<td>Haircuts for trading liabilities at fair value</td>
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<td>TOTAL LIABILITIES</td>
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<td>121,523</td>
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<td>TOTAL EQUITY</td>
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<td>11,358</td>
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<tr>
<td>TOTAL EQUITY AND TOTAL LIABILITIES</td>
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<td>132,880</td>
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</table>

(1) Portfolios which are non-GAAP specific, i.e. which are not applicable for IFRS reporting banks
### 2022 EU-wide Transparency Exercise

#### Breakdown of liabilities

**Bank of Ireland Group plc**

<table>
<thead>
<tr>
<th>Instrument</th>
<th>As of 30/09/2021</th>
<th>As of 31/12/2021</th>
<th>As of 31/03/2022</th>
<th>As of 30/06/2022</th>
<th>References</th>
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</thead>
<tbody>
<tr>
<td><strong>Derivatives</strong></td>
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<tr>
<td>Equity instruments</td>
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<td>IAS 32.11; ECB/2013/33 Annex 2 Part 2.4.5</td>
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<td>3,000</td>
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<td><strong>Short positions</strong></td>
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<tr>
<td>Equity instruments</td>
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<td>IFRS 9.BA.7(a); CRR Annex II</td>
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<td>60</td>
<td>76</td>
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<td>Central banks</td>
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<td>11,296</td>
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<tr>
<td>of which: Current accounts / overnight deposits</td>
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<td>0</td>
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<td>ECB/2013/33 Annex 2 Part 2.9.1</td>
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<td>General governments</td>
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<td>1,270</td>
<td>1,408</td>
<td>Annex V Part 1.42(b), 44(c)</td>
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<tr>
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<td>1,018</td>
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<td>633</td>
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<td>43,628</td>
<td>44,291</td>
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<td><strong>Total financial liabilities</strong></td>
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<td>121,103</td>
<td>122,309</td>
<td>124,940</td>
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</table>

**Notes:**
- Debt securities issued: 10,080, 10,517, 12,425, 11,398
- Of which: Subordinated Debt securities issued: 1,998, 1,996, 1,976, 1,995
- Other financial liabilities: 2,590, 2,142, 2,511, 2,891
### Market Risk

#### Bank of Ireland Group plc

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<th>Date</th>
<th>Total Risk Exposure Amount</th>
<th>VaR (Memorandum Item)</th>
<th>STRESSED VaR (Memorandum Item)</th>
<th>Incremental Default and Migration Risk Capital Charge</th>
<th>ALL Price Risk Capital Charge for CTP</th>
<th>Total Risk Exposure Amount</th>
<th>VaR (Memorandum Item)</th>
<th>STRESSED VaR (Memorandum Item)</th>
<th>Incremental Default and Migration Risk Capital Charge</th>
<th>ALL Price Risk Capital Charge for CTP</th>
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</table>

Note: The template does not include CIU positions under the particular approach for position risk in Sec.1 articles 348 (1), 350 (3) c) and 364 (2) a) CRR, instead are included in the RWA OV1 template.
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As of 31/12/2021

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<td></td>
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</tr>
<tr>
<td>Secured by mortgages on immovable property</td>
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</table>

(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) Total 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 credit risk adjustments.

202109
### 2022 EU-wide Transparency Exercise

#### Credit Risk - Standardised Approach

**Consolidated data**

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**Notes:**

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. Total 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

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.

**Additional Exposures:**

- **FRANCE**
- **ITALY**
- **UNITED KINGDOM**
- **UNITED STATES**
- **IRELAND**

**Exposure Value:**

- **Corporates**
- **Institutions**
- **Multilateral Development Banks**
- **Central governments or central banks**
- **Public sector entities**
- **Claims on institutions and corporates with a ST credit assessment**
- **Collective investments undertakings (CIU)**
- **Secured by mortgages on immovable property**
- **Retail**
- **Items associated with particularly high risk**
- **Other exposures**
- **Standardised Total**

**Risk exposure amount**
### 2022 EU-wide Transparency Exercise

#### Credit Risk - Standardised Approach

**Bank of Central Group plc**

<table>
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<tr>
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<th>Exposures as of 31/03/2022</th>
<th>As of 31/03/2022</th>
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</table>

1. For exposures with financial institutions, the value adjustments do not reflect any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
2. Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the 11% risk weight for exposures, but includes general credit risk adjustments.
3. Items associated with particularly high risk, such as exposures in default, are included in general credit risk adjustments where applicable.

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**Counterpart 6**

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**Counterpart 9**

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**Note:**
- Original exposure is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
- IRB Approach
- Risk exposure amount
- Exposures: 1
- Original Exposure
- Of which: defaulted
- Adjustments
- Provisions
- Value: 1
- Defaulted: 1

(1) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.
### EBA Approach

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### Consolidated data

#### Original Exposure

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<th>Corporates - Of Which: Specialised Lending</th>
<th>Corporates (other than SME)</th>
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#### Credit Risk - IRB Approach

- 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 Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

### Ireland

#### Original Exposure

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### United Kingdom

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#### As of 31/03/2022

<table>
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<th>Country</th>
<th>Retail - Other Retail</th>
<th>Retail - Secured on real estate property</th>
<th>Corporates - Of Which: SME</th>
<th>Corporates - Of Which: Specialised Lending</th>
<th>Corporates (other than SME)</th>
<th>Other non credit-obligation assets</th>
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### United States

#### Original Exposure

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#### As of 31/03/2022

<table>
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### France

#### Original Exposure

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#### As of 31/03/2022

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### Country of Counterparty 6

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<th>IRB Approach</th>
<th>Equity</th>
<th>Retail</th>
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<th>Other non credit-obligation assets</th>
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### Country of Counterparty 7

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### Country of Counterparty 9

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### Country of Counterparty 10

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<td>25%</td>
<td>75%</td>
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</tr>
</tbody>
</table>

### Notes

1. Original exposure, while Exposure value, no opted ratios either; in effect, the loan exposure to a credit risk mitigation technique (e.g. securitization).

---

**2022 EU-wide Transparency Exercise**

**Credit Risk - IRB Approach**

**Bank of England Group plc**

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**2022 EU-wide Transparency Exercise**

**Credit Risk - IRB Approach**

**Bank of England Group plc**
<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>Total gross carrying amount of non-derivative financial assets</th>
<th>Total carrying amount of non-derivative financial assets by accounting portfolio</th>
<th>Derivatives with positive fair value</th>
<th>Derivatives with negative fair value</th>
<th>Off-balance sheet exposures</th>
<th>Risk weighted exposure amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>[1Y - 2Y]</td>
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<td></td>
<td></td>
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<tr>
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</table>

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Bank of Ireland Group plc

As of 31/12/2021

<table>
<thead>
<tr>
<th>On balance sheet</th>
<th>Derivatives</th>
<th>Off balance sheet</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct exposures</td>
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</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Non-derivative financial assets
- Held for trading
- Designated at fair value through profit or loss
- Designated at fair value through other comprehensive income
- Other

Carrying amount
National amount
Risk weighted exposure amount
### General governments exposures by country of the counterparty

#### Bank of Ireland Group plc

**As of 31/12/2021**

<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>Total gross carrying amount of non-derivative financial assets</th>
<th>Total carrying amount of non-derivative financial assets</th>
<th>Non-derivative financial assets by accounting portfolio</th>
<th>Derivatives with positive fair value</th>
<th>Derivatives with negative fair value</th>
<th>Off-balance sheet exposures</th>
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</tr>
</tbody>
</table>

**Hungary**

- Total gross carrying amount of non-derivative financial assets: 2,606 (mln EUR)
- Total carrying amount of non-derivative financial assets: 2,549 (mln EUR)
- Non-derivative financial assets by accounting portfolio:
  - Financial assets held for trading: 2,549 (mln EUR)
  - Financial assets at fair value through other comprehensive income: 2,549 (mln EUR)
  - Financial assets at amortised cost: 2,549 (mln EUR)
- Derivatives with positive fair value: 0 (mln EUR)
- Derivatives with negative fair value: 0 (mln EUR)
- Off-balance sheet exposures: 0 (mln EUR)

**Croatia**

- Total gross carrying amount of non-derivative financial assets: 117 (mln EUR)
- Total carrying amount of non-derivative financial assets: 117 (mln EUR)
- Non-derivative financial assets by accounting portfolio:
  - Financial assets held for trading: 117 (mln EUR)
  - Financial assets at fair value through other comprehensive income: 117 (mln EUR)
  - Financial assets at amortised cost: 117 (mln EUR)
- Derivatives with positive fair value: 0 (mln EUR)
- Derivatives with negative fair value: 0 (mln EUR)
- Off-balance sheet exposures: 0 (mln EUR)

**Austria**

- Total gross carrying amount of non-derivative financial assets: 381 (mln EUR)
- Total carrying amount of non-derivative financial assets: 381 (mln EUR)
- Non-derivative financial assets by accounting portfolio:
  - Financial assets held for trading: 381 (mln EUR)
  - Financial assets at fair value through other comprehensive income: 381 (mln EUR)
  - Financial assets at amortised cost: 381 (mln EUR)
- Derivatives with positive fair value: 0 (mln EUR)
- Derivatives with negative fair value: 0 (mln EUR)
- Off-balance sheet exposures: 0 (mln EUR)

**France**

- Total gross carrying amount of non-derivative financial assets: 7,753 (mln EUR)
- Total carrying amount of non-derivative financial assets: 2,359 (mln EUR)
- Non-derivative financial assets by accounting portfolio:
  - Financial assets held for trading: 2,359 (mln EUR)
  - Financial assets at fair value through other comprehensive income: 2,359 (mln EUR)
  - Financial assets at amortised cost: 2,359 (mln EUR)
- Derivatives with positive fair value: 0 (mln EUR)
- Derivatives with negative fair value: 0 (mln EUR)
- Off-balance sheet exposures: 0 (mln EUR)

**Germany**

- Total gross carrying amount of non-derivative financial assets: 448 (mln EUR)
- Total carrying amount of non-derivative financial assets: 448 (mln EUR)
- Non-derivative financial assets by accounting portfolio:
  - Financial assets held for trading: 448 (mln EUR)
  - Financial assets at fair value through other comprehensive income: 448 (mln EUR)
  - Financial assets at amortised cost: 448 (mln EUR)
- Derivatives with positive fair value: 0 (mln EUR)
- Derivatives with negative fair value: 0 (mln EUR)
- Off-balance sheet exposures: 0 (mln EUR)

**Latvia**

- Total gross carrying amount of non-derivative financial assets: 10 (mln EUR)
- Total carrying amount of non-derivative financial assets: 10 (mln EUR)
- Non-derivative financial assets by accounting portfolio:
  - Financial assets held for trading: 10 (mln EUR)
  - Financial assets at fair value through other comprehensive income: 10 (mln EUR)
  - Financial assets at amortised cost: 10 (mln EUR)
- Derivatives with positive fair value: 0 (mln EUR)
- Derivatives with negative fair value: 0 (mln EUR)
- Off-balance sheet exposures: 0 (mln EUR)

**Total**

<table>
<thead>
<tr>
<th>Risk weighted exposure amount</th>
<th>Direct exposures</th>
<th>Derivatives</th>
<th>Off balance sheet exposures</th>
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<td>Nonrisk</td>
<td>Provision</td>
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<tr>
<td>Latvia</td>
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</table>

**Total**

- Total gross carrying amount of non-derivative financial assets: 11,963 (mln EUR)
- Total carrying amount of non-derivative financial assets: 11,963 (mln EUR)
- Non-derivative financial assets by accounting portfolio:
  - Financial assets held for trading: 11,963 (mln EUR)
  - Financial assets at fair value through other comprehensive income: 11,963 (mln EUR)
  - Financial assets at amortised cost: 11,963 (mln EUR)
- Derivatives with positive fair value: 0 (mln EUR)
- Derivatives with negative fair value: 0 (mln EUR)
- Off-balance sheet exposures: 0 (mln EUR)
### Direct exposures

<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>Total gross carrying amount of non-derivative financial assets (net of short positions)</th>
<th>Non-derivative financial assets by accounting portfolio</th>
<th>Derivatives with positive fair value</th>
<th>Derivatives with negative fair value</th>
<th>Off-balance sheet exposures</th>
<th>Risk weighted exposure amount</th>
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<tbody>
<tr>
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</table>

#### Derivatives with negative fair value

- **Total**: 50
- **Notional amount**: 0
- **Nominal exposure amount**: 0
- **Risk weighted exposure amount**: 0

### Off balance sheet

<table>
<thead>
<tr>
<th>Country / Region</th>
<th>Total carrying amount of non-derivative financial assets</th>
<th>Derivatives with negative fair value</th>
<th>Off-balance sheet exposures</th>
<th>Risk weighted exposure amount</th>
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<tbody>
<tr>
<td></td>
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<td>Carrying amount</td>
<td>National amount</td>
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</tbody>
</table>

#### Derivatives with negative fair value

- **Total**: 50
- **Notional amount**: 0
- **Nominal exposure amount**: 0
- **Risk weighted exposure amount**: 0

---

**2022 EU-wide Transparency Exercise**

General governments exposures by country of the counterparty

Bank of Ireland Group plc

As of 31/12/2021
### 2022 EU-wide Transparency Exercise

**General governments exposures by country of the counterparty**

Bank of Ireland Group plc

**As of 31/12/2021**

<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>On balance sheet</th>
<th>Derivatives</th>
<th>Off balance sheet</th>
<th>Risk weighted exposure amount</th>
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</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Total gross carrying amount of non-derivative financial assets</td>
<td>Non-derivative financial assets by accounting portfolios</td>
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<td>of which: financial assets</td>
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<td>designated at fair value</td>
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**Derivatives with positive fair value**

**Derivatives with negative fair value**

**Off-balance sheet exposures**

**Risk weighted exposure amount**
### 2022 EU-wide Transparency Exercise

**General governments exposures by country of the counterparty**

**Bank of Ireland Group plc**

As of 31/12/2021

#### Direct exposures

<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>Total gross carrying amount of non-derivative financial assets</th>
<th>Total carrying amount of non-derivative financial assets (net of amount positions)</th>
<th>Non-derivative financial assets by accounting portfolio</th>
<th>Derivatives with positive fair value</th>
<th>Derivatives with negative fair value</th>
<th>Off-balance sheet exposures</th>
<th>Risk weighted exposure amount</th>
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#### Derivatives

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<th>Total carrying amount of derivative financial assets</th>
<th>Total carrying amount of derivative financial assets (net of amount positions)</th>
<th>Derivatives with positive fair value</th>
<th>Derivatives with negative fair value</th>
<th>Off-balance sheet exposures</th>
<th>Risk weighted exposure amount</th>
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#### Off balance sheet

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<th>Nominal exposure amount</th>
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<td>[10Y - more]</td>
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</table>
# 2022 EU-wide Transparency Exercise
**General governments exposures by country of the counterparty**

**Bank of Ireland Group plc**

As of 31/12/2021

## Direct exposures

<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>Total gross carrying amount of non-derivative financial assets</th>
<th>Total carrying amount of non-derivative financial assets (net of short positions)</th>
<th>Derivatives with positive fair value</th>
<th>Derivatives with negative fair value</th>
<th>Off-balance sheet exposures</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<td>Risk weighted exposure amount</td>
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<td>2Y - 3Y</td>
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<td>1Y - 2Y</td>
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</tr>
</tbody>
</table>

### Notes and definitions:

1. Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 3% of total direct exposures (i.e. reported as a proportion of total gross carrying amount of non-derivative financial assets). Country of residency is only available for institutions that hold non-domestic sovereign exposures of 3% 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 or comparable entities, and do not include exposures to other counterparties with full or partial government guarantees.

3. The balances disclosed are in the financial assets held for trading portfolio after offsetting the cash short positions

4. The exposures reported include the positions towards counterparties (other than sovereigns) on sovereign credit risk (i.e. OSFI financial guarantees) booked in the off-balance sheet portfolio (on-balance sheet).

5. The risk weighted exposure amounts for the exposures are calculated in accordance with the EU-wide Transparency Exercise.

6. Information on non-derivative financial assets held for trading purposes is not included for institutions applying IFRS.

---

Notes and definitions:

- **Risk weighted exposure amount:** The risk weighted amount of non-derivative financial assets is calculated as the sum of the risk weighted amounts of sovereign and other exposures, including any cash short positions.

- **Off-balance sheet exposures:** The exposures reported include the positions towards counterparties (other than sovereigns) on sovereign credit risk (i.e. OSFI financial guarantees) booked in the on-balance sheet portfolio.

- **On-balance sheet:** The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees.

- **Total gross carrying amount:** The total gross carrying amount of non-derivative financial assets is reported as the sum of the gross carrying amounts of non-derivative financial assets held for trading and not held for trading.

- **Total carrying amount:** The total carrying amount of non-derivative financial assets is calculated as the sum of the carrying amounts of non-derivative financial assets held for trading and not held for trading, after offsetting the cash short positions.
### 2022 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

As of 30/06/2022

| Residual Maturity | Country / Region | Total gross carrying amount of non-derivative financial assets | Total carrying amount of non-derivative financial assets (net of initial positions) | Non-derivative financial assets by accounting portfolio | Derivatives with positive fair value | Derivatives with negative fair value | Risk weighted exposure amount | Off-balance sheet exposures | On balance sheet | Direct exposures | Derivatives | Off balance sheet |
|-------------------|------------------|-------------------------------------------------------------|-----------------------------------------------------------------------------|--------------------------------------------------------|---------------------------------|-------------------------------|---------------------------------|---------------------------------|----------------|----------------|-------------|----------------|----------------|
| 3Y - 10Y          | Austria          | 0                                                          | 0                                                                          | 0                                                       | 0                               | 0                             | 0                               | 0                               | 0              | 0              | 0           | 0             | 0             |
| 3Y - 10Y          | Belgium          | 0                                                          | 0                                                                          | 0                                                       | 0                               | 0                             | 0                               | 0                               | 0              | 0              | 0           | 0             | 0             |
| 3Y - 10Y          | Bulgaria         | 0                                                          | 0                                                                          | 0                                                       | 0                               | 0                             | 0                               | 0                               | 0              | 0              | 0           | 0             | 0             |
| 3Y - 10Y          | Cyprus           | 0                                                          | 0                                                                          | 0                                                       | 0                               | 0                             | 0                               | 0                               | 0              | 0              | 0           | 0             | 0             |
| 3Y - 10Y          | Czech Republic   | 0                                                          | 0                                                                          | 0                                                       | 0                               | 0                             | 0                               | 0                               | 0              | 0              | 0           | 0             | 0             |
| 3Y - 10Y          | Denmark          | 0                                                          | 0                                                                          | 0                                                       | 0                               | 0                             | 0                               | 0                               | 0              | 0              | 0           | 0             | 0             |
| 3Y - 10Y          | Estonia          | 0                                                          | 0                                                                          | 0                                                       | 0                               | 0                             | 0                               | 0                               | 0              | 0              | 0           | 0             | 0             |
## 2022 EU-wide Transparency Exercise

### General governments exposures by country of the counterparty

**Bank of Ireland Group plc**

**As of 30/06/2022**

<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>Direct exposures</th>
<th>Derivatives</th>
<th>Off balance sheet</th>
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<tbody>
<tr>
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<td>On balance sheet</td>
<td></td>
<td>Off-balance sheet</td>
</tr>
<tr>
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<td></td>
<td>Non-derivative financial assets</td>
<td>Derivatives with positive fair value</td>
<td>Derivatives with negative fair value</td>
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<td></td>
<td>Total carrying amount of non-derivative financial assets</td>
<td>Carrying amount</td>
<td>Notional amount</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Total carrying amount of non-derivative financial assets (net of short positions)</td>
<td>of which: Financial assets at fair value through profit or loss</td>
<td>of which: Financial assets at fair value through other comprehensive income</td>
</tr>
</tbody>
</table>

### Non-derivative financial assets by accounting portfolio

- **General exposures**
- **Direct exposures**
- **Financial assets held for trading**
- **Financial assets at fair value through profit or loss**
- **Financial assets at fair value through other comprehensive income**
- **Financial assets at revalued cost**

### General governments exposures by country of the counterparty

- **Germany**
- **France**
- **Estonia**
- **Croatia**
- **Austria**
- **Italy**
- **Hungary**
- **Lithuania**

### Risk weighted exposure amount
### 2022 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

**Bank of Ireland Group plc**

**As of 30/06/2022**

#### On balance sheet

<table>
<thead>
<tr>
<th>Resident Maturity</th>
<th>Country / Region</th>
<th>Total gross carrying amount of non-derivative financial assets</th>
<th>Total carrying amount of non-derivative financial assets (net of short positions)</th>
<th>Non-derivative financial assets by accounting portfolio</th>
<th>Derivatives with positive fair value</th>
<th>Derivatives with negative fair value</th>
<th>Risk weighted exposure amount</th>
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#### Off balance sheet

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**Total gross carrying amount of non-derivative financial assets:**

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<th>Total gross carrying amount of non-derivative financial assets</th>
<th>Total carrying amount of non-derivative financial assets (net of short positions)</th>
<th>Non-derivative financial assets by accounting portfolio</th>
<th>Derivatives with positive fair value</th>
<th>Derivatives with negative fair value</th>
<th>Risk weighted exposure amount</th>
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**Total:**

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**Notional amount:**

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**Derivatives with positive fair value:**

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<th>National amount</th>
<th>Carrying amount</th>
<th>National amount</th>
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**Derivatives with negative fair value:**

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**Risk weighted exposure amount:**

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<th>Risk weighted exposure amount</th>
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**Total:**

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**Note:**

- The table provides a summary of exposures for various countries, including non-derivative and derivative financial assets.
- The data is reported as of 30/06/2022.
- The table includes columns for the total gross carrying amount, total carrying amount, non-derivative financial assets by accounting portfolio, and derivative financial assets.
2022 EU-wide Transparency Exercise  
General government exposures by country of the counterparty

Bank of Ireland Group plc  
As of 30/06/2022

<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>Direct exposures</th>
<th>Derivatives</th>
<th>Off balance sheet</th>
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<td>Total gross carrying amount of non-derivative financial assets</td>
<td>Total carrying amount of non-derivative financial assets by accounting portfolio</td>
<td>Non-derivative financial assets designated at fair value through profit or loss</td>
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Total gross carrying amount of non-derivative financial assets:  
- Total carrying amount of non-derivative financial assets:  
- Financial assets designated at fair value through profit or loss:  
- Financial assets designated at fair value through other comprehensive income:  
- Financial assets at amortised cost:  
- Carrying amount:  
- National amount:  
- Non-broad:  
- Provision:

Total carrying amount of non-derivative financial assets (net of short positions)
## 2022 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bank of Ireland Group plc

As of 30/06/2022

<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>On balance sheet</th>
<th>Direct exposures</th>
<th>Derivatives</th>
<th>Off balance sheet</th>
<th>Total carrying amount of non-derivative financial assets (net of short positions)</th>
<th>Non-derivative financial assets by accounting portfolio</th>
<th>Derivatives with positive fair value</th>
<th>Derivatives with negative fair value</th>
<th>Off-balance sheet exposures</th>
<th>Risk weighted exposure amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>3Y - 5Y</td>
<td>Japan</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Total gross carrying amount of non-derivative financial assets</td>
<td>Non-derivative financial assets held for trading</td>
<td>of which: financial assets designated at fair value through profit or loss</td>
<td>of which: financial assets at fair value through other comprehensive income</td>
<td>of which: financial assets at amortised cost</td>
<td>Carrying amount</td>
</tr>
<tr>
<td>5Y - 10Y</td>
<td>U.S.</td>
<td></td>
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<td>5Y - 10Y</td>
<td>China</td>
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<td>10Y - more</td>
<td>Switzerland</td>
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<tr>
<td>0 - 3M</td>
<td>Other advanced economies (non EEA)</td>
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<tr>
<td>6M - 12M</td>
<td>Other advanced economies (non EEA)</td>
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<td></td>
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</tr>
<tr>
<td>1Y - 2Y</td>
<td>Other Central and Eastern European countries (non EEA)</td>
<td></td>
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<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>2Y - 3Y</td>
<td>Middle East</td>
<td></td>
<td></td>
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<td></td>
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<td></td>
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</tr>
<tr>
<td>3Y - 5Y</td>
<td>Latin America and the Caribbean</td>
<td></td>
<td></td>
<td></td>
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</tbody>
</table>
### General governments exposures by country of the counterparty

**2022 EU-wide Transparency Exercise**

**Bank of Ireland Group plc**

**As of 30/06/2022**

#### Direct exposures

<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>Total gross carrying amount of non-derivative financial assets</th>
<th>Total carrying amount of non-derivative financial assets (net of short positions)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>of which: Financial assets held for trading</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>of which: Financial assets designated at fair value through profit or loss</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>of which: Financial assets at fair value through other comprehensive income</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>of which: Financial assets at amortised cost</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Carrying amount</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Notional amount</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Of which: Derivatives with positive fair value</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Of which: Derivatives with negative fair value</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Risk weighted exposure amount</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>National amount</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>National amount</td>
</tr>
</tbody>
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#### Off balance sheet exposures

<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>Total gross carrying amount of non-derivative financial assets</th>
<th>Total carrying amount of non-derivative financial assets (net of short positions)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>of which: Financial assets held for trading</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>of which: Financial assets designated at fair value through profit or loss</td>
</tr>
<tr>
<td></td>
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<td></td>
<td>of which: Financial assets at fair value through other comprehensive income</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>of which: Financial assets at amortised cost</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Carrying amount</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Notional amount</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Of which: Derivatives with positive fair value</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Of which: Derivatives with negative fair value</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Risk weighted exposure amount</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>National amount</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>National amount</td>
</tr>
</tbody>
</table>

#### Notes and definitions

1. Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total direct exposures and non-derivatives. Country of residence is only available for institutions that hold non-domestic sovereign exposures of 5% 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 or comparable business areas, and do not include exposures to other counterparties with full or partial government guarantees.

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

4. The exposure reported include the positions in general government counterparties that have a sovereign risk (i.e. not sovereign credit risk). All sovereign exposures are included in the “General governments exposures by country of the counterparty” category of the transparency exercise.

5. The exposure reported include the positions of general government counterparties that have a sovereign risk (i.e. not sovereign credit risk). All sovereign exposures are included in the “General governments exposures by country of the counterparty” category of the transparency exercise.

6. The exposure reported include the positions of general government counterparties that have a sovereign risk (i.e. not sovereign credit risk). All sovereign exposures are included in the “General governments exposures by country of the counterparty” category of the transparency exercise.

7. The exposure reported include the positions of general government counterparties that have a sovereign risk (i.e. not sovereign credit risk). All sovereign exposures are included in the “General governments exposures by country of the counterparty” category of the transparency exercise.

8. Information on non-derivative financial assets by accounting portfolio is not included for institutions applying IFRS.
### 2022 EU-wide Transparency Exercise

#### Performing and non-performing exposures

<table>
<thead>
<tr>
<th>Bank of Ireland Group plc</th>
<th>Performing exposures</th>
<th>Non-performing exposures</th>
<th>Total performing exposures</th>
<th>Non-performing exposures</th>
<th>Impairments on loans</th>
<th>Total impairments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acquired exposures and accumulated negative changes in net book value at initial recognition</td>
<td>(\text{Accumulated impairments on loans} + \text{Accumulated changes in fair value due to credit risk} + \text{Provisions on performing exposures} + \text{Provisions on non-performing exposures} + \text{Impairments on non-performing exposures} )</td>
<td>(\text{Accumulated impairments on loans} + \text{Accumulated changes in fair value due to credit risk} + \text{Provisions on non-performing exposures} + \text{Impairments on non-performing exposures} )</td>
<td>(\text{Accumulated impairments on loans} + \text{Accumulated changes in fair value due to credit risk} + \text{Provisions on non-performing exposures} + \text{Impairments on non-performing exposures} )</td>
<td>(\text{Accumulated impairments on loans} + \text{Accumulated changes in fair value due to credit risk} + \text{Provisions on non-performing exposures} + \text{Impairments on non-performing exposures} )</td>
<td>(\text{Accumulated impairments on loans} + \text{Accumulated changes in fair value due to credit risk} + \text{Provisions on non-performing exposures} + \text{Impairments on non-performing exposures} )</td>
<td>(\text{Accumulated impairments on loans} + \text{Accumulated changes in fair value due to credit risk} + \text{Provisions on non-performing exposures} + \text{Impairments on non-performing exposures} )</td>
</tr>
</tbody>
</table>

#### Off-Balance Sheet Exposures

<table>
<thead>
<tr>
<th>Debt Instruments other than HFT</th>
<th>Loans and advances (including at amortised cost and fair value)</th>
<th>Debt securities (including at amortised cost and fair value)</th>
<th>Cash balances at central banks and other demand deposits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Of which: Credit for consumption</td>
<td>Of which: Loans collateralised by residential immovable property</td>
<td>Of which: Loans collateralised by commercial immovable property</td>
<td>Of which: small and medium-sized enterprises</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>Credit institutions</td>
<td>General governments</td>
<td>Other financial corporations</td>
</tr>
<tr>
<td>Other financial corporations</td>
<td>Non-financial corporations</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Notes:**

1. 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 from June 2021, as it was the case in previous periods.
2. For the on-balance sheet items, accumulated impairments and accumulated changes in fair value due to credit risk and provisions on performing exposures are reported 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 negative changes in fair value due to credit risk and provisions') is reported with a positive sign.
3. Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

**Definitions:**

- Performing exposures: exposures that remain in the performing phase, whereby the borrower is considered current in terms of capitalisation and repayments (i.e. has no arrears beyond 90 days, other than some late fees or small charges, and is not in a formal restructuring in terms of legal protection, i.e. in a formal bankruptcy, or has an equity swap, or a financial guarantee, or has a cross guarantee, or is in an insolvency, or is in a moratorium).
- Non-performing exposures: exposures that are past due 91-180 days or more, or past due more than 180 days or more but not more than 2 years, or past due more than 2 years or more but not more than 3 years, or past due more than 3 years or more but not more than 5 years, or since initial recognition in terms of the capitalisation and repayments (i.e. has some arrears beyond 90 days, other than some late fees or small charges, and is not in a formal restructuring in terms of legal protection, i.e. in a formal bankruptcy, or has an equity swap, or a financial guarantee, or has a cross guarantee, or is in an insolvency, or is in a moratorium).
- Non-performing exposures: exposures that are past due more than 5 years or more, or past due more than 5 years or more but not more than 10 years, or past due more than 10 years or more, or past due more than 10 years or more but not more than 20 years, or past due more than 20 years or more.
## 2022 EU-wide Transparency Exercise

**Performing and non-performing exposures**

**Bank of Ireland Group plc**

### Debt Instruments other than HFT

<table>
<thead>
<tr>
<th>Category</th>
<th>First Quarter 2022</th>
<th>Second Quarter 2022</th>
<th>Third Quarter 2022</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans and advances (including at amortised cost and fair value)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>of which non-performing and &lt;=90 days</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Credit for consumption</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>of which: Loans collateralised by residential immovable property</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Households</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>of which: Loans collateralised by commercial immovable property</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Non-financial corporations</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>of which: small and medium-sized enterprises</strong></td>
<td></td>
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</tr>
<tr>
<td><strong>Other financial corporations</strong></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td><strong>Credit institutions</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>General governments</strong></td>
<td></td>
<td></td>
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</tr>
<tr>
<td><strong>Central banks</strong></td>
<td></td>
<td></td>
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<tr>
<td><strong>Non-financial corporations</strong></td>
<td></td>
<td></td>
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</tr>
<tr>
<td><strong>of which: defaulted</strong></td>
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</tr>
<tr>
<td>Non-financial credit institutions</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Credit institutions</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Other financial credit institutions</td>
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<td></td>
</tr>
<tr>
<td><strong>Total performing exposures</strong></td>
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<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total non-performing exposures</strong></td>
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### Balance Sheet Instruments

<table>
<thead>
<tr>
<th>Category</th>
<th>First Quarter 2022</th>
<th>Second Quarter 2022</th>
<th>Third Quarter 2022</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans and advances (including at amortised cost and fair value)</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>of which non-performing and &lt;=90 days</td>
<td></td>
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<tr>
<td><strong>Credit for consumption</strong></td>
<td></td>
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<td></td>
</tr>
<tr>
<td><strong>of which: Loans collateralised by residential immovable property</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Households</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>of which: Loans collateralised by commercial immovable property</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Non-financial corporations</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>of which: small and medium-sized enterprises</strong></td>
<td></td>
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<td></td>
</tr>
<tr>
<td><strong>Other financial corporations</strong></td>
<td></td>
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</tr>
<tr>
<td><strong>Credit institutions</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>General governments</strong></td>
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<td></td>
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</tr>
<tr>
<td><strong>Central banks</strong></td>
<td></td>
<td></td>
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<tr>
<td><strong>Non-financial corporations</strong></td>
<td></td>
<td></td>
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</tr>
<tr>
<td><strong>of which: defaulted</strong></td>
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<tr>
<td>Non-financial credit institutions</td>
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<td>Credit institutions</td>
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<td></td>
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</tr>
<tr>
<td>Other financial credit institutions</td>
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<tr>
<td><strong>Total performing exposures</strong></td>
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<tr>
<td><strong>Total non-performing exposures</strong></td>
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2022 EU-wide Transparency Exercise
Forborne exposures
Bank of Ireland Group plc

<table>
<thead>
<tr>
<th></th>
<th>As of 30/09/2021</th>
<th>As of 31/12/2021</th>
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</thead>
<tbody>
<tr>
<td>Gross carrying amount of exposures with forbearance measures</td>
<td>6,253</td>
<td>2,696</td>
</tr>
<tr>
<td>Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures</td>
<td>2,077</td>
<td>1,077</td>
</tr>
<tr>
<td>Collateral and financial guarantees received on non-performing exposures with forbearance measures</td>
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<td>906</td>
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<tr>
<td>Gross carrying amount of exposures with forbearance measures</td>
<td>6,122</td>
<td>2,839</td>
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<td>Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures</td>
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<td>999</td>
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<tr>
<td>Collateral and financial guarantees received on non-performing exposures with forbearance measures</td>
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<td>1,234</td>
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</table>

(€m EUR)

<table>
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<th>As of 30/09/2021</th>
<th>As of 31/12/2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash balances at central banks and other demand deposits</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Debt securities (including at amortised cost and fair value)</td>
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<td>0</td>
</tr>
<tr>
<td>Of which non-performing exposures with forbearance measures</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>General governments</td>
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<tr>
<td>Central banks</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Credit institutions</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Of which non-performing exposures with forbearance measures</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Other financial corporations</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Of which non-performing exposures with forbearance measures</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Loans and advances (including at amortised cost and fair value)</td>
<td>6,253</td>
<td>2,696</td>
</tr>
<tr>
<td>Of which non-performing exposures with forbearance measures</td>
<td>2,077</td>
<td>1,077</td>
</tr>
<tr>
<td>General governments</td>
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<td>0</td>
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<tr>
<td>Central banks</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Credit institutions</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Of which non-performing exposures with forbearance measures</td>
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</tr>
<tr>
<td>Other financial corporations</td>
<td>38</td>
<td>1</td>
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<tr>
<td>Of which non-performing exposures with forbearance measures</td>
<td>1</td>
<td>0</td>
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<tr>
<td>Non-financial corporations</td>
<td>4,775</td>
<td>1,679</td>
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<tr>
<td>Of which: small and medium-sized enterprises</td>
<td>3,090</td>
<td>1,346</td>
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<td>Of which non-performing exposures with forbearance measures</td>
<td>3,090</td>
<td>1,346</td>
</tr>
<tr>
<td>Households</td>
<td>1,440</td>
<td>1,016</td>
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<tr>
<td>Of which non-performing exposures with forbearance measures</td>
<td>1,440</td>
<td>1,016</td>
</tr>
<tr>
<td>DEBT INSTRUMENTS other than NFT</td>
<td>6,253</td>
<td>2,696</td>
</tr>
<tr>
<td>Loan commitments given</td>
<td>469</td>
<td>42</td>
</tr>
</tbody>
</table>

QUALITY OF FORBEARANCE

<table>
<thead>
<tr>
<th></th>
<th>As of 30/09/2021</th>
<th>As of 31/12/2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans and advances that have been forborne more than twice</td>
<td>1,499</td>
<td>1,299</td>
</tr>
<tr>
<td>Of which non-performing loans and advances that failed to meet the non-performing exit criteria</td>
<td>1,138</td>
<td>1,081</td>
</tr>
</tbody>
</table>

1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRD 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 FMIIPD framework (regulatory F 36.00 / F 37.02), which follows a sign convention based on a credit/ debit convention, as explained in Annex V, Part I 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 provision) is disclosed consistently with the FMIIPD 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 impaired and non-impaired 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
### Forborne exposures

Bank of Ireland Group plc

As of 31/03/2022

<table>
<thead>
<tr>
<th>Gross carrying amount of exposures with forbearance measures</th>
<th>Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures</th>
<th>Collateral and financial guarantees received for exposures with forbearance measures</th>
<th>Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures</th>
<th>Collateral and financial guarantees received for exposures with forbearance measures</th>
</tr>
</thead>
<tbody>
<tr>
<td>Of which non-performing exposures with forbearance measures</td>
<td>Of which non-performing exposures with forbearance measures</td>
<td>Of which collateral and financial guarantees received for non-performing exposures with forbearance measures</td>
<td>Of which non-performing exposures with forbearance measures</td>
<td>Of which collateral and financial guarantees received for non-performing exposures with forbearance measures</td>
</tr>
<tr>
<td>Cash balances at central banks and other demand deposits</td>
<td>0 0 0 0 0 0 0 0 0 0 0 0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Debt securities (including at amortised cost and fair value)</td>
<td>0 0 0 0 0 0 0 0 0 0 0 0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Central banks</td>
<td>0 0 0 0 0 0 0 0 0 0 0 0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>General governments</td>
<td>0 0 0 0 0 0 0 0 0 0 0 0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Credit institutions</td>
<td>0 0 0 0 0 0 0 0 0 0 0 0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other financial corporations</td>
<td>0 0 0 0 0 0 0 0 0 0 0 0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>0 0 0 0 0 0 0 0 0 0 0 0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loans and advances (including at amortised cost and fair value)</td>
<td>5,650 2,517 1,015 899 2,611 1,077 5,577 2,726 1,037 957 2,735 1,147</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Central banks</td>
<td>0 0 0 0 0 0 0 0 0 0 0 0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>General governments</td>
<td>0 0 0 0 0 0 0 0 0 0 0 0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Credit institutions</td>
<td>0 0 0 0 0 0 0 0 0 0 0 0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other financial corporations</td>
<td>0 0 0 0 0 0 0 0 0 0 0 0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>0 0 0 0 0 0 0 0 0 0 0 0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>DEBT INSTRUMENTS other than HFT</td>
<td>5,650 2,517 1,015 899 2,611 1,077 5,577 2,726 1,037 957 2,735 1,147</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loan commitments given</td>
<td>501 51 5 0 0 0 537 99 5 0 0 0</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### QUALITY OF FORBEARANCE

| Loans and advances that have been forborne more than twice | 1,132 | 1,190 |
| Loans and advances that failed to meet the non-performing and criteria | 942 | 805 |

---

1. Forborne exposure are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and 2 CRR have been applied.
2. For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a debit/credit convention, as explained in Annex II, Part 1 paragraphs 13 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (accumulated impairments, accumulated change 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 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.
## Breakdown of loans and advances to non-financial corporations other than held for trading

<table>
<thead>
<tr>
<th>Bank of Ireland Group plc</th>
<th>2022 EU-wide Transparency Exercise</th>
</tr>
</thead>
</table>

### Breakdown of loans and advances to non-financial corporations other than held for trading:

<table>
<thead>
<tr>
<th>Gross carrying amount</th>
<th>Loans and advances</th>
<th>R Arts, entertainment and recreation</th>
<th>F Construction</th>
<th>G Wholesale and retail trade</th>
<th>M Professional, scientific and technical</th>
<th>Impairment charged to profit or loss</th>
<th>Impairment charged to profit or loss (including impairment charged to profit or loss in respect of group's own securitisation activities)</th>
</tr>
</thead>
<tbody>
<tr>
<td>All loans and advances</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>As of 30/09/2021</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Of which:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Notes:**

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 presented with a positive sign if, and only if, the amount of the impairment charged to profit or loss is greater than zero. Following this sign convention, information is presented with a positive sign if, and only if, the amount of the impairment charged to profit or loss is greater than zero.

2. The amount of impairment charged to profit or loss is reported according to the EBA/3 format (Classification 23.12), which follows a ring structure based on a ring/dedicated account, as required in Annex II, Part 3 paragraphs 10 and 11 of Regulation (EU) 648/2014 (FDI) on transparency requirements.
### 2022 EU-wide Transparency Exercise

**Collateral valuation - loans and advances**

**Bank of Ireland Group plc**

*As of 31/09/2021*  
*As of 31/12/2021*  
*As of 31/03/2022*  
*As of 30/06/2022*

#### Loans and advances

<table>
<thead>
<tr>
<th>Category</th>
<th>Secured</th>
<th>Collateral</th>
<th>Accrued interest</th>
<th>Overdue</th>
<th>Overdue</th>
<th>Overdue</th>
<th>Overdue</th>
<th>Overdue</th>
<th>Overdue</th>
<th>Overdue</th>
<th>Overdue</th>
<th>Overdue</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans</td>
<td>56,506</td>
<td>47,405</td>
<td>4,499</td>
<td>146</td>
<td>165</td>
<td>1,353</td>
<td>1,933</td>
<td>5,933</td>
<td>6,933</td>
<td>9,933</td>
<td>12,933</td>
<td>15,933</td>
</tr>
<tr>
<td>Advances</td>
<td>1,036</td>
<td>831</td>
<td>105</td>
<td>1,036</td>
<td>831</td>
<td>105</td>
<td>1,036</td>
<td>831</td>
<td>105</td>
<td>1,036</td>
<td>831</td>
<td>105</td>
</tr>
</tbody>
</table>

#### Non-performing loans and advances

<table>
<thead>
<tr>
<th>Category</th>
<th>Non-performing</th>
<th>Overdue</th>
<th>Overdue</th>
<th>Overdue</th>
<th>Overdue</th>
<th>Overdue</th>
<th>Overdue</th>
<th>Overdue</th>
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<td>15,933</td>
</tr>
<tr>
<td>Advances</td>
<td>1,036</td>
<td>831</td>
<td>105</td>
<td>1,036</td>
<td>831</td>
<td>105</td>
<td>1,036</td>
<td>831</td>
<td>105</td>
<td>1,036</td>
<td>831</td>
<td>105</td>
</tr>
</tbody>
</table>

#### Secured collateral

<table>
<thead>
<tr>
<th>Category</th>
<th>Secured with immovable property</th>
<th>Collateral</th>
<th>Accrued interest</th>
<th>Overdue</th>
<th>Overdue</th>
<th>Overdue</th>
<th>Overdue</th>
<th>Overdue</th>
<th>Overdue</th>
<th>Overdue</th>
<th>Overdue</th>
<th>Overdue</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans</td>
<td>56,506</td>
<td>47,405</td>
<td>4,499</td>
<td>146</td>
<td>165</td>
<td>1,353</td>
<td>1,933</td>
<td>5,933</td>
<td>6,933</td>
<td>9,933</td>
<td>12,933</td>
<td>15,933</td>
</tr>
<tr>
<td>Advances</td>
<td>1,036</td>
<td>831</td>
<td>105</td>
<td>1,036</td>
<td>831</td>
<td>105</td>
<td>1,036</td>
<td>831</td>
<td>105</td>
<td>1,036</td>
<td>831</td>
<td>105</td>
</tr>
</tbody>
</table>

#### Financial guarantees received

<table>
<thead>
<tr>
<th>Category</th>
<th>Financial guarantees received</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans</td>
<td>989</td>
</tr>
<tr>
<td>Advances</td>
<td>974</td>
</tr>
</tbody>
</table>

---

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