



## 2022 EU-wide Transparency Exercise

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

## 2022 EU-wide Transparency Exercise

### Key Metrics

Bank of Ireland Group plc

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	7,447	7,896	7,676	7,577	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	7,196	7,736	7,581	7,554	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	8,422	8,871	8,651	8,552	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	8,171	8,711	8,556	8,529	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	10,018	10,340	10,135	10,048	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9,891	10,241	10,092	10,024	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
<b>Risk exposure amounts</b>						
Total risk exposure amount	48,917	46,386	46,500	47,330	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	48,748	46,265	46,431	47,303	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.22%	17.02%	16.51%	16.01%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.76%	16.72%	16.33%	15.97%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.22%	19.12%	18.60%	18.07%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.76%	18.83%	18.43%	18.03%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	20.48%	22.29%	21.80%	21.23%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.29%	22.14%	21.74%	21.19%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	133,594	135,360	133,623	135,382	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	6.30%	6.55%	6.47%	6.32%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



## 2022 EU-wide Transparency Exercise

### Leverage ratio

Bank of Ireland Group plc

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

		(in EUR, %)						
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION	
OWN FUNDS Transitional period	<b>A</b>	<b>OWN FUNDS</b>	<b>10,018</b>	<b>10,340</b>	<b>10,135</b>	<b>10,048</b>	C.01.00 (0050,0050)	Articles 4(18) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>7,447</b>	<b>7,896</b>	<b>7,676</b>	<b>7,577</b>	C.01.00 (0020,0050)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,535	1,535	1,535	1,527	C.01.00 (0030,0050)	Articles 26(1) points (a) and (b), 27 to 29, 30(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	9,140	9,227	9,573	9,826	C.01.00 (0130,0050)	Articles 26(1) points (c), 26(2) and 30(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-1,822	-1,582	-1,235	-994	C.01.00 (0190,0050)	Articles 4(50), 26(1) point (e) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	521	521	650	609	C.01.00 (0200,0050)	Articles 4(17) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C.01.00 (0210,0050)	Articles 4(12), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C.01.00 (0220,0050)	Article 81 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	29	37	13	-1	C.01.00 (0250,0050)	Articles 52 to 55 and 56, 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-527	-515	-568	-902	C.01.00 (0280,0050) + C.01.00 (0290,0050)	Articles 4(13), 26(1) point (d) and 37 of CRR, Articles 4(15), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences not of associated DTAs	-1,070	-1,071	-1,052	-1,066	C.01.00 (0370,0050)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	0	0	0	-35	C.01.00 (0380,0050)	Articles 36(1) points (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-459	-607	-950	-1,149	C.01.00 (0390,0050)	Articles 4(20), 26(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C.01.00 (0400,0050)	Articles 4(22), 26(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C.01.00 (0440,0050)	Article 36(1) point (b) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-9	-9	-7	-3	C.01.00 (0460,0050) + C.01.00 (0460,0050) + C.01.00 (0470,0050) + C.01.00 (0471,0050) + C.01.00 (0472,0050)	Articles 4(36), 36(1) point (k) (i) and (ii) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (ii) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(8) of CRR and Article 36(1) point (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-9	-9	-7	-3	C.01.00 (0460,0050)	Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C.01.00 (0480,0050)	Articles 4(27), 26(1) point (h), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C.01.00 (0490,0050)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-149	-173	-114	-98	C.01.00 (0500,0050)	Articles 4(27), 26(1) point (i), 43, 45, 47, 48(1) point (b), 4(1) (3) and 71 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C.01.00 (0510,0050)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C.01.00 (0510,0050)	Articles 36(1) point (m) and Article 470 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C.01.00 (0514,0050)	Articles 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C.01.00 (0520,0050)	Article 36(1) point (l) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-192	-355	-347	-255	C.01.00 (0524,0050)	Article 3 of CRR
	A.1.20	CET1 capital elements or deductions - other	-126	-126	-148	-138	C.01.00 (0520,0050)	-
	A.1.21	Transitional adjustments	575	514	326	258	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 48(3) to (5), and 481 and 487 of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	575	514	326	258	C.01.00 (0520,0050)	Articles 469 to 472, 478 and 481 of CRR	
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>975</b>	<b>975</b>	<b>975</b>	<b>975</b>	C.01.00 (0530,0050)	Article 41 of CRR	
A.2.1	Additional Tier 1 Capital instruments	975	975	975	975	C.01.00 (0540,0050) + C.01.00 (0570,0050)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C.01.00 (0570,0050)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C.01.00 (0600,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C.01.00 (0660,0050) + C.01.00 (0660,0050) + C.01.00 (0670,0050)	-	
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>8,422</b>	<b>8,871</b>	<b>8,651</b>	<b>8,552</b>	C.01.00 (0510,0050)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>1,596</b>	<b>1,469</b>	<b>1,485</b>	<b>1,495</b>	C.01.00 (0570,0050)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	1,604	1,595	1,602	1,628	C.01.00 (0570,0050) + C.01.00 (0690,0050)	-	
A.4.2	Other Tier 2 Capital components and deductions	-35	-99	-91	-150	C.01.00 (0590,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050)	-	
A.4.3	Tier 2 transitional adjustments	27	-27	-25	17	C.01.00 (0680,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
OWN FUNDS REQUIREMENTS	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>48,817</b>	<b>46,386</b>	<b>46,500</b>	<b>47,330</b>	C.01.00 (0010,0050)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	242	201	121	80	C.01.00 (0010,0040)	-
	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>15.22%</b>	<b>17.02%</b>	<b>16.51%</b>	<b>16.01%</b>	CA1 (X)	-
CAPITAL RATIOS (%) Transitional period	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>17.22%</b>	<b>19.12%</b>	<b>18.60%</b>	<b>18.07%</b>	CA1 (Y)	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>20.48%</b>	<b>22.29%</b>	<b>21.80%</b>	<b>21.23%</b>	CA2 (X)	-
	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>6,873</b>	<b>7,382</b>	<b>7,350</b>	<b>7,319</b>	CA1-A.1.13-A.1.21-MINA.2-A.1.13-A.1.21-A.1.13-MINA.4-A.1.13-A.1.13-A.1.13	-
Memo Items	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>14.12%</b>	<b>15.98%</b>	<b>15.85%</b>	<b>15.49%</b>	(B.1)/(E-B.1)	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	251	160	94	24	C.01.00 (0440,0050)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-125	-61	-51	0	C.01.00 (0440,0050)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	169	121	69	27	C.01.00 (0440,0040)	-

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formula stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure.

## 2022 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

Bank of Ireland Group plc

	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	42,705	39,592	39,815	40,247	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	12,196	12,189	12,278	12,508	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	17,963	16,167	16,384	16,624	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	12,546	11,236	11,153	11,116	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	823	842	725	674	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	159	189	146	132	C 02.00 (r0640, c0010)
Settlement risk	1	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	671	1,228	1,232	1,426	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	323	283	330	296	C 02.00 (r0520, c0010)
Of which the standardised approach	323	283	330	296	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	4,234	4,251	4,251	4,554	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	4,234	4,251	4,251	4,554	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	48,917	46,386	46,500	47,330	

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

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

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

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

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

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

**2022 EU-wide Transparency Exercise**  
**Total Assets: fair value and impairment distribution**

Bank of Ireland Group plc

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

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

(m€ EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References		
	Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>					
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets			
Financial assets at fair value through other comprehensive income	Debt securities	9,642	0	0	-3	0	0	0	9,555	0	0	-3	0	0	6,228	0	0	-2	0	0	5,034	0	0	-1	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities	6,097	3	0	-1	0	0	0	6,033	3	0	-1	0	0	5,235	3	0	-1	0	0	4,980	3	0	-1	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	60,131	16,759	4,067	-195	-622	-1,236	64,023	12,438	4,184	-171	-416	-1,347	63,961	11,884	3,871	-176	-411	-1,260	64,974	10,276	4,047	-138	-356	-1,356	Annex V.Part 1.32, 44(a)	

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

<sup>(2)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

## 2022 EU-wide Transparency Exercise

### Breakdown of liabilities

Bank of Ireland Group plc

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Financial liabilities held for trading	1,165	1,246	1,587	2,149	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	1,203	1,167	1,103	972	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	116,309	117,689	118,130	119,616	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	777	1,001	1,489	2,203	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	155	-8	-820	-1,514	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	451	359	290	238	IAS 37.10; IAS 1.54(l)
Tax liabilities	27	35	37	25	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	24	33	29	37	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>120,112</b>	<b>121,523</b>	<b>121,843</b>	<b>123,726</b>	<b>IAS 1.9(b);IG 6</b>
<b>TOTAL EQUITY</b>	<b>10,689</b>	<b>11,358</b>	<b>11,869</b>	<b>12,071</b>	<b>IAS 1.9(c), IG 6</b>
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>130,800</b>	<b>132,880</b>	<b>133,712</b>	<b>135,797</b>	<b>IAS 1.IG6</b>

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



## 2022 EU-wide Transparency Exercise

### Breakdown of liabilities

Bank of Ireland Group plc

(mln EUR)

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

## 2022 EU-wide Transparency Exercise

### Market Risk

Bank of Ireland Group plc

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT		
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(min EUR)																								
	As of 30/09/2021	As of 31/12/2021	As of 30/09/2021										As of 31/12/2021											
Traded Debt Instruments	265	146	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	225	146	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	40	0	0	0	0	0						0	0	0	0							0	0	
Equities	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	58	138	0	0	0	0						0	0	0	0							0	0	
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0	
<b>Total</b>	<b>323</b>	<b>283</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
	As of 31/03/2022	As of 30/06/2022	As of 31/03/2022										As of 30/06/2022											
Traded Debt Instruments	203	172	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	185	170	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	18	2	0	0	0	0						0	0	0	0							0	0	
Equities	0	7	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	0	1	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	0	5	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	127	118	0	0	0	0						0	0	0	0							0	0	
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0	
<b>Total</b>	<b>330</b>	<b>296</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	

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





### 2022 EU-wide Transparency Exercise

#### Credit Risk - Standardised Approach

Bank of Ireland Group plc

		Standardised Approach						
		As of 31/03/2022				As of 30/06/2022		
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
Consolidated data	Central governments or central banks	43,724	44,162	281		45,879	46,299	263
	Regional governments or local authorities	238	237	11		227	99	10
	Public sector entities	365	442	44		367	457	50
	Multilateral Development Banks	480	577	0		477	600	0
	International Organisations	99	99	0		96	96	0
	Institutions	0	24	13		28	86	28
	Corporates	7,511	4,706	4,371		7,419	4,606	4,178
	Retail	4,909	2,746	2,294		4,815	2,208	2,499
	of which: SME	5,670	4,663	3,427		5,655	4,723	3,478
	Secured by mortgages on immovable property	998	742	487		950	717	475
	of which: SME	0	0	0		0	0	0
	Exposures in default	502	250	232	232	474	230	261
	Items associated with particularly high risk	172	128	152		174	129	193
	Covered bonds	0	0	0		0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0
	Collective investments undertakings (CIU)	0	0	0		0	0	0
	Equity	910	910	2,074		863	863	2,013
Other exposures	2,430	2,430	2,703		2,891	2,891	2,042	
<b>Standardised Total<sup>4</sup></b>	<b>63,183</b>	<b>58,913</b>	<b>13,368</b>	<b>390</b>	<b>64,563</b>	<b>64,084</b>	<b>13,599</b>	

(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 counterparties includes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.  
(3) Only the most relevant countries are disclosed. These have been selected under the following risk. Countries of counterparties covering up to 95% of total original exposure or top 10 countries ranked by original exposure, disclosed in full per quarter.  
(4) Standardised Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		Standardised Approach						
		As of 31/03/2022				As of 30/06/2022		
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
IRELAND	Central governments or central banks	39,552	39,661	173		39,677	39,794	133
	Regional governments or local authorities	181	98	11		180	52	10
	Public sector entities	12	89	44		10	100	50
	Multilateral Development Banks	0	0	0		0	0	0
	International Organisations	0	0	0		0	0	0
	Institutions	0	34	0		0	0	0
	Corporates	5,632	3,458	3,104		5,684	3,482	3,138
	Retail	4,234	2,319	1,977		4,225	2,490	2,166
	of which: SME	3,792	3,330	957		3,770	3,335	1,003
	Secured by mortgages on immovable property	443	330	248		430	335	252
	of which: SME	0	0	0		0	0	0
	Exposures in default	0	0	0	113	0	0	0
	Items associated with particularly high risk	138	104	156		135	103	154
	Covered bonds	0	0	0		0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0
	Collective investments undertakings (CIU)	0	0	0		0	0	0
	Equity	804	804	1,969		790	790	1,938
Other exposures	1,570	1,570	1,220		1,735	1,735	1,403	
<b>Standardised Total<sup>4</sup></b>				<b>174</b>			<b>157</b>	

(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 counterparties includes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.  
(3) Only the most relevant countries are disclosed. These have been selected under the following risk. Countries of counterparties covering up to 95% of total original exposure or top 10 countries ranked by original exposure, disclosed in full per quarter.  
(4) Standardised Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		Standardised Approach						
		As of 31/03/2022				As of 30/06/2022		
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
UNITED KINGDOM	Central governments or central banks	5,643	5,560	89		4,703	5,500	94
	Regional governments or local authorities	1	0	0		0	0	0
	Public sector entities	0	0	0		0	0	0
	Multilateral Development Banks	0	0	0		0	0	0
	International Organisations	0	0	0		0	0	0
	Institutions	0	0	0		0	0	0
	Corporates	1,482	931	868		1,324	801	716
	Retail	822	789	348		660	445	331
	of which: SME	3,877	3,332	2,429		3,885	3,388	2,477
	Secured by mortgages on immovable property	555	412	229		528	382	222
	of which: SME	0	0	0		0	0	0
	Exposures in default	0	0	0	0	0	0	0
	Items associated with particularly high risk	127	67	83	59	131	69	91
	Covered bonds	0	0	0		0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0
	Collective investments undertakings (CIU)	0	0	0		0	0	0
	Equity	106	106	104		75	75	75
Other exposures	84	84	92		117	117	93	
<b>Standardised Total<sup>4</sup></b>				<b>151</b>			<b>132</b>	

(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 counterparties includes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.  
(3) Only the most relevant countries are disclosed. These have been selected under the following risk. Countries of counterparties covering up to 95% of total original exposure or top 10 countries ranked by original exposure, disclosed in full per quarter.  
(4) Standardised Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		Standardised Approach						
		As of 31/03/2022				As of 30/06/2022		
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
UNITED STATES	Central governments or central banks	214	215	25		215	217	26
	Regional governments or local authorities	0	0	0		0	0	0
	Public sector entities	0	0	0		0	0	0
	Multilateral Development Banks	0	0	0		0	0	0
	International Organisations	0	0	0		0	0	0
	Institutions	0	0	0		7	7	1
	Corporates	0	0	0		0	0	0
	Retail	2	1	1		2	1	1
	of which: SME	0	0	0		0	0	0
	Secured by mortgages on immovable property	0	0	0		0	0	0
	of which: SME	0	0	0		0	0	0
	Exposures in default	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0
	Collective investments undertakings (CIU)	0	0	0		0	0	0
	Equity	0	0	0		0	0	0
Other exposures	0	0	0		0	0	0	
<b>Standardised Total<sup>4</sup></b>				<b>0</b>			<b>0</b>	

(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 counterparties includes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.  
(3) Only the most relevant countries are disclosed. These have been selected under the following risk. Countries of counterparties covering up to 95% of total original exposure or top 10 countries ranked by original exposure, disclosed in full per quarter.  
(4) Standardised Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		Standardised Approach						
		As of 31/03/2022				As of 30/06/2022		
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
FRANCE	Central governments or central banks	160	160	0		155	155	0
	Regional governments or local authorities	0	0	0		0	0	0
	Public sector entities	287	287	0		282	282	0
	Multilateral Development Banks	0	0	0		0	0	0
	International Organisations	0	0	0		0	0	0
	Institutions	0	0	0		14	14	0
	Corporates	48	37	37		49	39	39
	Retail	0	0	0		0	0	0
	of which: SME	0	0	0		0	0	0
	Secured by mortgages on immovable property	0	0	0		0	0	0
	of which: SME	0	0	0		0	0	0
	Exposures in default	0	0	0	0	0	0	0
	Items associated with particularly high risk	3	2	4		3	2	4
	Covered bonds	0	0	0		0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0
	Collective investments undertakings (CIU)	0	0	0		0	0	0
	Equity	0	0	0		0	0	0
Other exposures	0	0	0		0	0	0	
<b>Standardised Total<sup>4</sup></b>				<b>0</b>			<b>0</b>	

(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 counterparties includes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.  
(3) Only the most relevant countries are disclosed. These have been selected under the following risk. Countries of counterparties covering up to 95% of total original exposure or top 10 countries ranked by original exposure, disclosed in full per quarter.  
(4) Standardised Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



IRB Approach table for Consolidated data, As of 30/09/2021 and As of 31/12/2021. Columns include Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions, and Value adjustments and provisions.

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects). (2) IRB Total does not include the Securitisation position unless in the results prior to the 2015 exercise. (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

IRB Approach table for IRELAND, As of 30/09/2021 and As of 31/12/2021. Columns include Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions, and Value adjustments and provisions.

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

IRB Approach table for UNITED KINGDOM, As of 30/09/2021 and As of 31/12/2021. Columns include Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions, and Value adjustments and provisions.

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

IRB Approach table for UNITED STATES, As of 30/09/2021 and As of 31/12/2021. Columns include Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions, and Value adjustments and provisions.

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

IRB Approach table for FRANCE, As of 30/09/2021 and As of 31/12/2021. Columns include Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions, and Value adjustments and provisions.

(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).



















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

Bank of Ireland Group plc

As of 31/12/2021

(min EUR)		Direct exposures												Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
€ 0 - 3M € 3M - 1Y € 1Y - 2Y € 2Y - 3Y € 3Y - 5Y € 5Y - 10Y € 10Y - more Total	Africa															
€ 0 - 3M € 3M - 1Y € 1Y - 2Y € 2Y - 3Y € 3Y - 5Y € 5Y - 10Y € 10Y - more Total	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		26	26	0	0	26	0	0	0	0	0	0	0	0	0	0
		42	42	0	0	42	0	0	0	0	0	0	0	0	0	0
		56	56	0	0	56	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		124	124	0	0	124	0	0	0	0	0	0	0	0	0	0

**Notes and definitions**

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

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

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

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

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

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

**Regions:**

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

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

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

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

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

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

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

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













## 2022 EU-wide Transparency Exercise

### General governments exposures by country of the counterparty

Bank of Ireland Group plc

As of 30/06/2022

(min EUR)		Direct exposures													Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
	Africa															
	Others															
		142	142	10	0	132	0	0	0	0	0	0	0	0	0	0

**Notes and definitions**

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

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

2022 EU-wide Transparency Exercise  
Performing and non-performing exposures  
Bank of Ireland Group plc

	As of 30/09/2021										As of 31/12/2021											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>(2)</sup>			On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>(2)</sup>		On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>									
			Of which: defaulted	Of which Stage 3			Of which Stage 3			Of which defaulted			Of which Stage 3		Of which Stage 3							
<b>Cash balances at central banks and other demand deposits</b>	29,074	0	0	0	0	11	0	0	0	31,119	0	0	0	0	11	0	0	0	0			
<b>Debt securities (including at amortised cost and fair value)</b>	15,786	0	0	0	0	4	0	0	0	15,636	0	0	0	0	4	0	0	0	0			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
General governments	10,853	0	0	0	0	2	0	0	0	10,841	0	0	0	0	2	0	0	0	0			
Credit institutions	4,947	0	0	0	0	1	0	0	0	4,799	0	0	0	0	1	0	0	0	0			
Other financial corporations	63	0	0	0	0	0	0	0	0	62	0	0	0	0	0	0	0	0	0			
Non-financial corporations	23	0	0	0	0	0	0	0	0	24	0	0	0	0	0	0	0	0	0			
<b>Loans and advances (including at amortised cost and fair value)</b>	81,582	154	4,199	4,176	4,067	817	1,258	1,236	2,170	81,318	256	4,317	4,295	4,184	588	1,373	1,347	2,098	2,098			
Central banks	1,232	0	0	0	0	0	0	0	0	1,263	0	0	0	0	0	0	0	0	0			
General governments	37	0	0	0	0	1	0	0	0	82	0	0	0	0	1	0	0	0	0			
Credit institutions	1,167	0	0	0	0	1	0	0	0	1,237	0	0	0	0	1	0	0	0	0			
Other financial corporations	1,411	0	3	3	3	11	1	1	0	1,306	0	4	4	4	8	1	1	1	0			
Non-financial corporations	28,209	114	2,099	2,091	2,015	538	776	754	641	28,436	208	2,278	2,269	2,194	385	845	820	677	677			
of which: small and medium-sized enterprises	16,904	83	1,711	1,711	1,650	388	629	609	607	16,875	162	1,794	1,781	1,719	281	668	646	651	651			
of which: Loans collateralised by commercial immovable property	9,989	54	967	961	903	167	338	318	588	11,085	151	1,309	1,308	1,244	148	491	468	468	631			
Households	49,481	39	2,048	2,082	2,049	266	481	481	1,539	48,974	48	2,035	2,022	1,994	192	526	524	1,428	1,428			
of which: Loans collateralised by residential immovable property	44,032	18	1,893	1,890	1,857	139	375	375	1,503	43,535	23	1,824	1,822	1,791	88	422	422	1,389	1,389			
of which: Credit for consumption	5,827	21	257	244	212	123	109	109	76	5,807	26	261	250	219	101	113	113	72	72			
<b>DEBT INSTRUMENTS OTHER THAN MPT</b>	126,442	154	4,199	4,176	4,067	832	1,258	1,236	2,170	128,073	256	4,317	4,295	4,184	602	1,373	1,347	2,098	2,098			
<b>OFF-BALANCE SHEET EXPOSURES</b>	16,123		118	117	117	78	1	1	0	16,162		144	141	141	42	6	6	6	6			

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

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

<sup>(3)</sup> Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

<sup>(4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the PFRSP framework (Annexes F 10.00 / F 10.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2012/163 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRSP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2022 EU-wide Transparency Exercise  
Performing and non-performing exposures  
Bank of Ireland Group plc

	As of 31/03/2022											As of 30/06/2022														
	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Collaterals and financial guarantees received on non-performing exposures		
	Of which performing but past due > 30 days and <=90 days	Of which non-performing <sup>(2)</sup>					On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>					Of which performing but past due > 30 days and <=90 days	Of which non-performing <sup>(2)</sup>					On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>						
		Of which: defaulted	Of which Stage 3					Of which: defaulted	Of which Stage 3			Of which: defaulted		Of which Stage 3												
<b>Cash balances at central banks and other demand deposits</b>	35,196	0	0	0	0	0	14	0	0	0	0	0	38,376	0	0	0	0	0	0	0	15	0	0	0	0	0
<b>Debt securities (including at amortised cost and fair value)</b>	11,809	0	0	0	0	0	2	0	0	0	0	0	10,069	0	0	0	0	0	0	0	2	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	7,268	0	0	0	0	0	1	0	0	0	0	0	6,039	0	0	0	0	0	0	0	1	0	0	0	0	0
Credit institutions	4,138	0	0	0	0	0	1	0	0	0	0	0	3,951	0	0	0	0	0	0	0	1	0	0	0	0	0
Other financial corporations	60	0	0	0	0	0	0	0	0	0	0	0	45	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	22	0	0	0	0	0	0	0	0	0	0	0	22	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	80,376	150	3,995	3,979	3,871	585	1,286	1,260	1,940	1,940	79,687	180	4,178	4,160	4,047	493	1,386	1,356	1,956	15	6	6	6	6	6	
Central banks	1,195	0	0	0	0	0	0	0	0	0	1,185	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	60	0	0	0	0	0	1	0	0	0	101	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	1,349	0	0	0	0	0	1	0	0	0	1,546	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1,392	0	3	3	3	8	1	1	0	0	1,267	1	4	4	4	7	1	1	1	0	7	1	1	1	0	0
Non-financial corporations	28,686	97	2,079	2,073	1,994	383	774	748	620	620	28,945	125	2,316	2,308	2,229	322	845	816	714	28	6	6	6	6	6	
of which: small and medium-sized enterprises	16,734	64	1,622	1,621	1,557	275	583	568	589	589	16,977	82	1,997	1,997	1,934	221	627	603	542	1	1	1	1	1	1	1
of which: Loans collateralised by commercial immovable property	10,869	37	1,150	1,150	1,086	133	466	384	372	372	10,887	31	1,239	1,239	1,177	84	442	418	458	0	0	0	0	0	0	0
Households	47,686	52	1,912	1,902	1,873	192	511	511	1,320	1,320	46,842	54	1,868	1,848	1,814	162	539	539	1,241	0	0	0	0	0	0	0
of which: Loans collateralised by residential immovable property	42,171	27	1,712	1,710	1,681	89	408	407	1,293	1,293	41,159	25	1,658	1,656	1,622	78	439	438	1,213	0	0	0	0	0	0	0
of which: Credit for consumption	5,875	26	246	238	210	103	111	111	64	64	6,038	29	246	238	208	85	109	109	66	0	0	0	0	0	0	0
<b>DEBT INSTRUMENTS other than HFT</b>	127,981	150	3,995	3,979	3,871	601	1,286	1,260	1,940	1,940	128,322	180	4,178	4,160	4,047	510	1,386	1,356	1,956	0	0	0	0	0	0	0
<b>OFF-BALANCE SHEET EXPOSURES</b>	15,956		137	134	134	39	7	7	0	0	17,460		197	193	193	34	6	6	6	0	0	0	0	0	0	0

(1) For the definition of non-performing exposures please refer to Article 474(3) of Regulation (EU) No 575/2013 (CRD).  
(2) 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.  
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.  
(4) 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 PFRSP Annexes (Annexes F, 18.02 / F 19.02), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same sign (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRSP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.  
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



## 2022 EU-wide Transparency Exercise

### Forborne exposures

Bank of Ireland Group plc

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

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

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

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

2022 EU-wide Transparency Exercise

Forborne exposures

Bank of Ireland Group plc

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

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

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

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

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

(mln EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>
A Agriculture, forestry and fishing	1,696	122	121	1,696	64	0	1,716	120	119	1,716	54	0	1,783	122	120	1,783	52	0	1,697	114	114	1,697	51	0
B Mining and quarrying	180	1	1	180	3	0	184	15	15	184	2	0	131	1	1	131	2	0	115	14	14	115	2	0
C Manufacturing	4,360	76	76	4,239	102	0	4,380	119	119	4,257	83	0	4,603	118	118	4,477	92	0	5,029	244	244	4,907	142	0
D Electricity, gas, steam and air conditioning supply	351	3	3	351	3	0	304	4	4	304	4	0	346	4	4	346	4	0	345	4	4	345	4	0
E Water supply	144	0	0	144	1	0	108	0	0	108	0	0	77	0	0	77	1	0	78	0	0	78	1	0
F Construction	245	51	35	245	26	0	265	50	50	265	16	0	309	54	54	309	31	0	267	75	75	267	38	0
G Wholesale and retail trade	2,358	107	107	2,358	88	0	2,234	109	109	2,234	26	0	2,325	103	103	2,325	71	0	2,299	78	78	2,299	58	0
H Transport and storage	989	128	128	989	67	0	910	151	151	910	67	0	938	139	139	938	71	0	927	148	148	927	65	0
I Accommodation and food service activities	1,815	237	237	1,815	111	0	1,759	241	241	1,759	109	0	1,710	239	239	1,710	103	0	1,732	245	245	1,732	84	0
J Information and communication	324	1	1	324	7	0	346	1	1	346	4	0	323	1	1	323	4	0	328	1	1	328	4	0
K Financial and insurance activities	46	0	0	46	4	0	33	0	0	33	4	0	46	0	0	46	3	0	89	0	0	89	3	0
L Real estate activities	9,182	1,082	1,078	9,182	573	0	9,121	1,078	1,071	9,121	569	0	9,020	926	922	9,020	476	0	9,116	877	869	9,116	488	0
M Professional, scientific and technical activities	646	15	15	646	19	0	705	27	27	705	18	0	719	26	26	719	19	0	767	36	36	767	23	0
N Administrative and support service activities	2,724	117	111	2,724	109	0	2,832	145	144	2,832	101	0	2,920	146	146	2,920	108	0	3,146	171	171	3,146	108	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	431	1	1	431	6	0	404	1	1	404	4	0	430	1	1	430	4	0	471	1	1	471	4	0
Q Human health services and social work activities	1,624	43	43	1,624	67	0	1,762	69	69	1,714	57	0	1,595	70	70	1,595	54	0	1,506	197	197	1,506	48	0
R Arts, entertainment and recreation	494	62	62	494	38	0	492	59	59	492	37	0	465	44	44	465	34	0	451	38	38	451	32	0
S Other services	862	62	51	862	26	0	856	88	88	824	24	0	868	86	85	860	29	0	590	73	73	590	13	0
Loans and advances	28,202	7,099	7,069	28,056	1,313	0	28,436	7,278	7,269	28,232	1,230	0	28,686	7,079	7,073	28,552	1,157	0	28,045	7,316	7,308	28,043	1,167	0

<sup>(1)</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

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

(m€ EUR)	As of 31/09/2021					As of 31/12/2021					As of 31/03/2022					As of 30/06/2022				
	Performing		Of which past due > 30days <= 90 days	Non-performing		Performing		Of which past due > 30days <= 90 days	Non-performing		Performing		Of which past due > 30days <= 90 days	Non-performing		Performing		Of which past due > 30days <= 90 days	Non-performing	
				Unlikely to pay that are not past due or past due <= 90 days					Unlikely to pay that are not past due or past due <= 90 days					Unlikely to pay that are not past due or past due <= 90 days					Unlikely to pay that are not past due or past due <= 90 days	
Gross carrying amount	81,582	77,383	154	4,199	1,625	81,318	77,001	256	4,317	2,171	80,376	76,381	150	3,995	1,833	79,887	75,709	180	4,178	2,098
Of which secured	62,208	59,229	81	2,879	1,346	61,419	58,466	177	2,953	1,331	60,104	57,387	74	2,716	1,132	59,146	56,210	65	2,936	1,330
Of which secured with immovable property	54,021	51,160	72	2,860	1,102	53,905	50,997	171	3,008	1,454	52,512	49,728	57	2,784	1,198	52,046	49,149	56	2,898	1,320
Of which instruments with LTV higher than 60% and lower or equal to 80%	22,863	22,164		699	346	21,025	20,315		710	521	20,360	19,691		669	413	19,765	19,008		757	518
Of which instruments with LTV higher than 80% and lower or equal to 100%	4,618	4,171		447	110	3,177	2,948		229	96	2,949	2,326		223	79	2,289	2,093		196	50
Of which instruments with LTV higher than 100%	1,705	771		934	115	2,126	1,115		1,011	287	1,734	883		851	167	1,663	844		819	178
Accumulated impairment for secured assets	1,106	343	0	763	140	1,030	220	0	810	274	969	233	0	736	203	1,000	185	0	815	244
Collateral																				
Of which value capped at the value of exposure	56,613	54,457	67	2,156	992	55,438	53,364	162	2,074	1,039	54,401	52,490	69	1,911	913	53,377	51,451	59	1,926	999
Of which immovable property	52,624	50,503	64	2,121	977	51,396	49,369	152	2,027	1,013	50,140	48,268	58	1,872	891	49,129	47,247	46	1,882	981
Of which value above the cap	57,198	55,404	0	1,794	1,222	60,053	57,962	0	2,091	1,352	61,049	59,062	26	1,987	1,239	61,378	59,490	18	1,889	1,327
Of which immovable property		55,404	0	1,793	1,221	60,079	57,988	0	2,091	1,352	61,075	59,088	26	1,987	1,239	61,378	59,490	18	1,888	1,327
Financial guarantees received	989	974	7	15	5	1,618	1,594	6	24	4	1,344	1,315	6	29	4	1,310	1,280	5	30	3
Accumulated partial write-off	-352	0	0	-352	-136	-354	0	0	-354	-178	-354	0	0	-354	-162	-355	0	0	-355	-178

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