



## 2024 EU-wide Transparency Exercise

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

The information on Collateral valuation - loans and advances 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, therefore this bank is not required to report it to the EBA.

2024 EU-wide Transparency Exercise

Key Metrics

Bank of Ireland Group plc

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	7,620	7,636	7,542	7,520	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	7,599	7,599	7,527	7,511	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	8,595	8,611	8,517	8,495	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	8,574	8,574	8,502	8,486	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	10,076	10,091	10,003	10,482	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	10,055	10,054	9,988	10,473	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	52,691	52,556	52,951	52,187	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	52,670	52,519	52,936	52,177	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	14.46%	14.53%	14.24%	14.41%	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	14.43%	14.47%	14.22%	14.39%	(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	16.31%	16.38%	16.08%	16.28%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.28%	16.33%	16.06%	16.26%	(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	19.12%	19.20%	18.89%	20.09%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.09%	19.14%	18.87%	20.07%	(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	131,140	134,192	133,285	134,565	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	6.55%	6.42%	6.39%	6.31%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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### Leverage ratio

Bank of Ireland Group plc

		(min EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	8,595	8,611	8,517	8,495	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	8,488	8,492	8,502	8,486	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	131,140	134,192	133,285	134,565	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	131,034	134,074	133,269	134,555	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.55%	6.42%	6.39%	6.31%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.48%	6.33%	6.38%	6.31%	[A.2]/[B.2]	

		(in EUR, %)						
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	10,876	10,091	10,003	10,482	C01.00 (0010,0010)	Articles 41(1) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	9,629	7,806	7,842	7,526	C01.00 (0010,0010)	Article 36 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,513	1,505	1,494	1,465	C01.00 (0010,0010)	Articles 36(1) paragraph (a) and (b), 27 to 29, 36(1) paragraph (f) and 42 of CRR
	A.1.2	Retained earnings	10,424	10,301	10,359	10,248	C01.00 (0010,0010)	Articles 36(1) paragraph (c), 36(2) and 36(3) paragraph (1) of CRR
	A.1.3	Accumulated other comprehensive income	-1,577	-1,731	-1,594	-1,544	C01.00 (0010,0010)	Articles 41(10), 36(1) paragraph (e) and 38(1) paragraph (1) of CRR
	A.1.4	Other Reserves	220	349	395	417	C01.00 (0010,0010)	Articles 41(17) and 36(1) paragraph (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C01.00 (0010,0010)	Articles 41(1), 36(1) paragraph (f) and 36(3) paragraph (1) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C01.00 (0010,0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	19	14	17	4	C01.00 (0010,0010)	Articles 32 to 35 and 38(1) paragraph (1) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,025	-971	-1,060	-1,139	C01.00 (0010,0010) - C 01.00 (0040,0010)	Articles 41(1), 36(1) paragraph (b) and 37 of CRR; Articles 41(1), 36(1) paragraph (b) and 37 paragraph (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	-654	-818	-759	-666	C01.00 (0010,0010)	Articles 36(1) paragraph (c) and 39 of CRR
	A.1.10	(-) RRS shortfall of credit risk adjustments to expected losses	-148	-153	-142	-122	C01.00 (0010,0010)	Articles 36(1) paragraph (d), 40 and 130 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-696	-583	-657	-670	C01.00 (0010,0010)	Articles 41(10), 36(1) paragraph (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00 (0010,0010)	Articles 41(2), 36(1) paragraph (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00 (0010,0010)	Articles 36(1) paragraph (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-9	-14	-14	-15	C01.00 (0010,0010) - C 01.00 (0040,0010) - C 01.00 (0040,0010)	Articles 42(6), 36(1) paragraph (h) and 80 to 91 of CRR; Article 36(1) paragraph (h), 34(1) paragraph (b), 24(1) paragraph (b) and 29 of CRR; Articles 36(1) paragraph (h) and 37(2) of CRR; Article 36(1) paragraph (i), 131(1) of CRR and Article 36(1) paragraph (i) and 122(1) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-9	-14	-14	-15	C01.00 (0010,0010)	Articles 36(1) paragraph (h), 24(1) paragraph (b), 24(1) paragraph (b) and 25(1) 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	C01.00 (0010,0010)	Articles 42(7), 36(1) paragraph (i), 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	C01.00 (0010,0010)	Articles 36(1) paragraph (c) and 39 of CRR; Article 40(1) paragraph (a) and 40(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C01.00 (0010,0010)	Articles 42(7), 36(1) paragraph (i), 45, 46, 47, 49(1) paragraph (b), 49(1) to (3), and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C01.00 (0010,0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C01.00 (0010,0010)	Articles 36(1) paragraph (m) and Article 67 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00 (0010,0010)	Articles 36(1) paragraph (n) and Article 120(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00 (0010,0010)	Articles 36(1) paragraph (o) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	-187	-255	-243	-342	C01.00 (0010,0010)	Article 3 of CRR
	A.1.20	CET1 Capital elements or deductions - other	-166	-127	-168	-128	C01.00 (0010,0010)	-
	A.1.21	Transitional adjustments	406	118	15	9	WA1 (1.1.6 - 1.1.9 - 1.1.10)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (-)	0	0	0	0	C01.00 (0010,0010)	Articles 43(1) to (5), and 48 to 67 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+)	0	0	0	0	C01.00 (0010,0010)	Articles 479 and 483 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	106	118	15	9	C01.00 (0010,0010)	Articles 480 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	975	975	975	975	C01.00 (0010,0010)	Article 41 of CRR
	A.2.1	Additional Tier 1 Capital instruments	975	975	975	975	C01.00 (0010,0010) - C 01.00 (0010,0010)	-
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C01.00 (0010,0010)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (0010,0010) - C 01.00 (0010,0010) + C 01.00 (0010,0010) + C 01.00 (0010,0010) - C 01.00 (0010,0010)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00 (0010,0010) - C 01.00 (0010,0010) + C 01.00 (0010,0010) - C 01.00 (0010,0010)	-	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	8,595	8,811	8,517	8,495	C01.00 (0010,0010)	Article 34 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,481	1,480	1,486	1,967	C01.00 (0010,0010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	1,641	1,640	1,646	2,147	C01.00 (0010,0010) - C 01.00 (0010,0010)	-	
A.4.2	Other Tier 2 Capital components and deductions	-160	-160	-160	-180	C01.00 (0010,0010) - C 01.00 (0010,0010) + C 01.00 (0010,0010) - C 01.00 (0010,0010) + C 01.00 (0010,0010) - C 01.00 (0010,0010)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C01.00 (0010,0010) - C 01.00 (0010,0010) + C 01.00 (0010,0010) - C 01.00 (0010,0010)	-	
B	TOTAL RISK EXPOSURE AMOUNT	52,691	52,556	52,951	52,187	C01.00 (0010,0010)	Articles 92(3), 95, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included	21	37	15	9	C01.00 (0010,0010)	-	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.46%	14.53%	14.24%	14.41%	CA1(1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.31%	16.38%	16.08%	16.23%	CA1(2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.11%	19.20%	18.89%	20.09%	CA1(3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	7,513	7,517	7,527	7,511	A.1.A.12.A.1.3+MIN(A.2.A.1.A.2.1-A.4+MIN(A.2.A.2.A.2.1+0))	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.27%	14.31%	14.22%	14.39%	CR 1(1) (A.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	21	37	15	9	C01.00 (0010,0010)	-
	F	Adjustments to AT1s due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0010,0010)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0010,0010)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	21	37	15	9	C01.00 (0010,0010)	-

(2) The fully loaded CET1 ratio is an internal calculation based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulator 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 formulae 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 disclosures

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Overview of Risk exposure amounts

Bank of Ireland Group plc

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	44,661	43,571	43,657	42,814	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 (r0490, c0010)
Of which the standardised approach	15,127	14,788	14,540	14,068	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	18,027	16,689	17,134	16,144	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	11,508	12,095	11,983	12,602	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>	582	631	603	623	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 (r0490, c0010)
Credit valuation adjustment - CVA	143	197	176	177	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0480, c0010)
Securitisation exposures in the banking book (after the cap)	1,374	1,681	1,680	1,934	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	270	230	238	243	C 02.00 (r0520, c0010)
Of which the standardised approach	270	230	238	243	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, c0010)*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	5,037	5,896	5,896	5,896	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	5,037	5,896	5,896	5,896	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	623	350	700	500	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	52,691	52,556	52,951	52,187	

<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.

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P&L

Bank of Ireland Group plc

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	4,437	6,130	1,683	3,379
Of which debt securities income	70	100	30	62
Of which loans and advances income	2,860	3,904	1,037	2,088
Interest expenses	1,668	2,418	757	1,544
(Of which deposits expenses)	290	437	156	330
(Of which debt securities issued expenses)	276	375	105	225
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	2	5	5
Net Fee and commission income	342	476	128	264
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	-21	-3	-5
Gains or (-) losses on financial assets and liabilities held for trading, net	97	150	96	146
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-47	-108	-70	-97
Gains or (-) losses from hedge accounting, net	3	-3	0	0
Exchange differences [gain or (-) loss], net	2	5	3	3
Net other operating income /(expenses)	41	59	12	28
<b>TOTAL OPERATING INCOME, NET</b>	<b>3,192</b>	<b>4,273</b>	<b>1,096</b>	<b>2,179</b>
(Administrative expenses)	1,270	1,726	515	961
(Cash contributions to resolution funds and deposit guarantee schemes)	94	120	53	11
(Depreciation)	161	221	62	123
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	8	17	4	17
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	1	7	-3	2
(Other provisions)	7	10	7	15
Of which pending legal issues and tax litigation <sup>1</sup>	0	-1	0	0
Of which restructuring <sup>1</sup>	0	-5	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)	195	418	43	46
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	196	418	43	46
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	0	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	75	123	8	38
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	-8	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>1,538</b>	<b>1,885</b>	<b>428</b>	<b>1,059</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>1,312</b>	<b>1,588</b>	<b>355</b>	<b>874</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>1,312</b>	<b>1,588</b>	<b>355</b>	<b>874</b>
Of which attributable to owners of the parent	1,306	1,582	353	874

<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."

2024 EU-wide Transparency Exercise  
Total Assets: fair value and impairment distribution  
Bank of Ireland Group plc

(m€ EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	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	29,677				32,032				30,377				32,385				IAS 1.54 (i)	
Financial assets held for trading	2,577	12	2,559	6	2,052	75	1,997	20	2,147	172	1,968	8	2,043	181	1,873	9	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	537	37	36	464	498	35	7	456	495	40	8	446	490	42	8	440	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)(iii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	3,897	3,897	0	0	3,988	3,988	0	0	3,938	3,938	0	0	3,715	3,715	0	0	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	89,193				87,255				88,660				89,627				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	2,358	0	2,358	0	2,338	0	2,338	0	2,037	0	2,037	0	1,803	0	1,803	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	-710				-124				-251				-297				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets <sup>1</sup>	5,173				5,155				5,273				5,343					
<b>TOTAL ASSETS</b>	<b>132,702</b>				<b>133,234</b>				<b>132,676</b>				<b>135,108</b>				IAS 1.8(a), K1.6	

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

(m€ EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References					
Breakdown of financial assets by instrument and by counterparty sector <sup>1</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>			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									
Financial assets at fair value through other comprehensive income	Debt securities	3,899	0	0	-1	0	0	3,989	0	0	-1	0	0	3,939	0	0	-1	0	0	3,716	0	0	-1	0	0	0	0	0	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	0	0	0	0	0	Annex V Part 1.32, 44(b)
Financial assets at amortised cost	Debt securities	5,489	1	0	-1	0	0	5,760	1	0	-1	0	0	6,031	1	0	-1	0	0	6,019	0	0	-1	0	0	6,019	0	0	0	0	Annex V Part 1.31, 44(b)
	Loans and advances	68,575	13,552	2,797	-150	-378	-841	67,623	12,578	2,364	-181	-422	-612	68,909	12,360	2,506	-180	-407	-699	71,448	10,963	2,317	-190	-355	-715	71,448	10,963	2,317	-190	-355	Annex V Part 1.32, 44(b)

<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.

## 2024 EU-wide Transparency Exercise

### Breakdown of liabilities

Bank of Ireland Group plc

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	2,864	2,147	2,054	2,114	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	920	1,063	1,067	1,069	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	115,543	115,822	115,242	118,133	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	3,443	2,448	2,516	2,515	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-2,843	-1,115	-1,446	-1,636	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	124	130	122	123	IAS 37.10; IAS 1.54(l)
Tax liabilities	57	55	39	58	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	110	117	123	119	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>120,218</b>	<b>120,667</b>	<b>119,717</b>	<b>122,495</b>	<b>IAS 1.9(b); IG 6</b>
<b>TOTAL EQUITY</b>	<b>12,484</b>	<b>12,566</b>	<b>12,959</b>	<b>12,613</b>	<b>IAS 1.9(c), IG 6</b>
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>132,702</b>	<b>133,234</b>	<b>132,676</b>	<b>135,108</b>	<b>IAS 1.IG6</b>

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



2024 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 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		6,209	4,490	4,483	4,552	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	3	1	3	3	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	94	103	83	74	Annex V.Part 1.31
Deposits	Central banks	2,675	2,657	2,460	2,245	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	1,203	1,156	1,133	1,241	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,071	993	981	1,106	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	878	664	586	603	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	299	185	187	298	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	5,428	5,498	5,360	5,523	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	4,373	4,347	4,097	4,421	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	38,777	39,106	37,098	38,322	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	37,719	37,555	35,540	36,237	ECB/2013/33 Annex 2.Part 2.9.1
	Households	55,392	55,021	55,464	56,441	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	50,451	49,515	49,220	49,538	Annex V.Part 1.42(f), 44(c)
Debt securities issued		9,491	10,409	11,276	11,912	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		1,650	1,635	1,616	2,140	Annex V.Part 1.37
Other financial liabilities		2,620	2,374	2,931	2,916	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>122,769</b>	<b>121,480</b>	<b>120,878</b>	<b>123,831</b>	

2024 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 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023										
Traded Debt Instruments	146	138	0	0	0	0						0	0	0	0								
Of which: General risk	146	138	0	0	0	0						0	0	0	0								
Of which: Specific risk	3	0	0	0	0	0						0	0	0	0								
Equities	113	7	0	0	0	0						0	0	0	0								
Of which: General risk	4	2	0	0	0	0						0	0	0	0								
Of which: Specific risk	9	5	0	0	0	0						0	0	0	0								
Foreign exchange risk	106	84	0	0	0	0						0	0	0	0								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
<b>Total</b>	<b>270</b>	<b>230</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 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024										
Traded Debt Instruments	127	163	0	0	0	0						0	0	0	0								
Of which: General risk	125	161	0	0	0	0						0	0	0	0								
Of which: Specific risk	2	2	0	0	0	0						0	0	0	0								
Equities	19	14	0	0	0	0						0	0	0	0								
Of which: General risk	6	5	0	0	0	0						0	0	0	0								
Of which: Specific risk	12	9	0	0	0	0						0	0	0	0								
Foreign exchange risk	93	67	0	0	0	0						0	0	0	0								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
<b>Total</b>	<b>238</b>	<b>243</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 CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350(3) (c) and 364(2) (a) CRD), which instead are included in the RWA OI1 template.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		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>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Consolidated data	(INCL. %)								
	Central governments or central banks	20,097	20,097	240		21,020	21,027	221	
	Regional governments or local authorities	297	297	121		296	292	162	
	Public sector entities	391	464	31		399	437	29	
	Multilateral Development Banks	226	226	0		237	462	0	
	International Organisations	229	229	0		214	214	0	
	Institutions	123	128	22		82	121	28	
	Corporates	7,098	4,548	4,131		7,487	4,104	3,746	
	of which: SME	5,388	3,268	2,959		5,662	3,484	3,486	
	Retail	6,191	3,194	3,026		5,679	4,052	3,599	
	Secured by mortgages on immovable asset	902	871	495		1,299	1,051	667	
	of which: SME	7,086	4,282	2,482		6,887	4,874	2,486	
	of which: SME	0	0	0		0	0	0	
	Excesses in default	540	205	222	221	496	299	227	301
	Excesses associated with particular high risk	276	205	208		280	218	227	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Claims on institutions and corporates with a 1T credit assessment	0	0	0		0	0	0		
Collective Investments Underlying (CIU)	774	774	1,097		658	658	1,098		
Equity	0	0	0		0	0	0		
Other exposures	3,617	3,617	3,370		3,701	3,701	2,463		
Standardised Total <sup>4</sup>	30,893	19,277	19,277	367	33,893	19,462	14,492	361	

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

<sup>2</sup> Exposure value does not include the securitisation portion unless in the results prior to the 2012 exercise.

<sup>3</sup> Only the most relevant categories are disclosed. These have been subject over the life-cycle. Coverage of counterparty covering up to 50% of total original exposure or Top 10 countries linked by original exposure, calculated as of last quarter.

<sup>4</sup> Starting from the 2022 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of country.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		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>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
IRELAND	(INCL. %)								
	Central governments or central banks	20,097	20,097	130		21,493	22,050	92	
	Regional governments or local authorities	169	169	10		168	169	49	
	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	21	45	23		1	30	13	
	Corporates	3,092	3,393	3,059		3,944	3,252	3,253	
	of which: SME	4,738	2,559	2,223		4,822	2,541	2,247	
	Retail	2,186	1,229	1,286		2,124	1,699	1,238	
	Secured by mortgages on immovable property	431	361	271		426	351	263	
	of which: SME	7,098	6,599	2,448		6,848	6,829	2,392	
	Excesses in default	373	240	221	122	331	198	209	102
	Excesses associated with particular high risk	298	194	221		235	198	221	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Claims on institutions and corporates with a 1T credit assessment	0	0	0		0	0	0		
Collective Investments Underlying (CIU)	679	679	2,096		639	639	2,192		
Equity	0	0	0		0	0	0		
Other exposures	1,748	1,748	1,428		1,911	1,911	1,214		
Standardised Total <sup>4</sup>	28,962	17,923	17,923	367	32,993	17,911	13,714	362	

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

<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		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>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
UNITED KINGDOM	(INCL. %)								
	Central governments or central banks	3,604	4,009	77		3,929	4,110	82	
	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	6	29	9		6	29	9	
	Corporates	1,251	814	742		1,138	677	621	
	of which: SME	624	347	275		565	307	247	
	Retail	3,092	3,442	3,282		3,741	3,252	3,253	
	Secured by mortgages on immovable asset	452	312	185		443	302	402	
	of which: SME	146	93	69	62	144	93	109	43
	Excesses in default	0	0	0		0	0	0	
	Excesses associated with particular high risk	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		
Claims on institutions and corporates with a 1T credit assessment	0	0	0		0	0	0		
Collective Investments Underlying (CIU)	117	117	117		79	79	79		
Equity	0	0	0		0	0	0		
Other exposures	3,211	3,211	3,211		3,222	3,222	3,222		
Standardised Total <sup>4</sup>	3,611	4,038	4,038	367	3,939	4,139	4,139	362	

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

<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		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>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
UNITED STATES	(INCL. %)								
	Central governments or central banks	420	420	36		421	421	43	
	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		0	0	0	
	Corporates	19	20	20		19	19	19	
	of which: SME	11	11	11		11	11	11	
	Retail	8	9	9		8	9	9	
	Secured by mortgages on immovable asset	15	15	15		15	15	15	
	of which: SME	0	0	0		0	0	0	
	Excesses in default	1	1	1	1	1	1	1	0
	Excesses associated with particular high risk	65	49	75		65	49	75	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Claims on institutions and corporates with a 1T credit assessment	0	0	0		0	0	0		
Collective Investments Underlying (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>4</sup>	421	421	421	367	422	422	422	362	

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

<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		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>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
FRANCE	(INCL. %)								
	Central governments or central banks	150	150	0		151	151	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	311	311	0		323	323	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	189	189	189		211	211	211	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	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	
	Excesses in default	0	0	0	0	0	0	0	0
	Excesses associated with particular high risk	0	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		
Claims on institutions and corporates with a 1T credit assessment	0	0	0		0	0	0		
Collective Investments Underlying (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>4</sup>	461	461	461	367	474	474	474	362	

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

<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	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>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(HOLDING %)								
<b>Consolidated data</b>	33,867	36,055	225		37,519	37,838	305	
Central governments or central banks	306	306	30		306	306	30	
Regional governments or local authorities	394	402	39		421	405	28	
Public sector entities	273	456	28		273	451	26	
Multilateral Development Banks								
International Organisations	311	311	0		310	310	0	
Institutions	217	266	42		217	212	78	
Corporates	7,264	3,947	3,584		6,541	3,477	3,121	
of which: SME	5,395	2,704	2,395		4,914	2,747	2,392	
Retail	1,865	4,683	3,198		1,552	4,611	3,142	
of which: SME	1,344	1,963	876		1,308	1,971	887	
Secured by mortgages on immovable property	6,763	6,764	2,364		6,697	6,692	2,311	
of which: SME								
Exposures in default	651	272	298	165	0	0	0	165
Exposures in default	778	318	328		768	328	328	
Items associated with particular high risk	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	
Claims on institutions and corporates with a ST credit assessment	0	0	115		0	0	117	
Collective investments undertakings (CIU)	751	751	1,686		751	751	1,724	
Equity	0	0	0		0	0	0	
Other exposures	3,323	3,323	2,548		3,452	3,463	2,477	
Standardised Total <sup>4</sup>	63,272	37,758	14,620	347	63,268	38,793	14,920	324

(1) Original exposure, unless 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) Exposure Value does not include the securitisation portfolio unless the results pertain to the 2024 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.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	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>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(HOLDING %)								
<b>IRELAND</b>	21,275	22,176	27		21,459	21,074	189	
Central governments or central banks	176	176	17		176	176	17	
Regional governments or local authorities	17	15	25		19	15	26	
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	14	65	29		22	339	64	
Corporates	18,713	12,113	12,709		18,713	12,214	12,528	
of which: SME	4,846	2,481	2,177		4,440	2,472	2,185	
Retail	2,244	1,703	1,277		2,244	1,703	1,279	
of which: SME	955	384	295		914	313	313	
Secured by mortgages on immovable property	4,729	4,716	1,351		4,568	4,362	1,297	
of which: SME	0	0	0		0	0	0	
Exposures in default	284	178	189	99	305	192	208	99
Exposures in default	211	302	248		222	268	252	
Items associated with particular high risk	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	
Claims on institutions and corporates with a ST credit assessment	0	0	115		0	0	117	
Collective investments undertakings (CIU)	9	9	115		9	9	117	
Equity	468	468	1,023		468	468	1,023	
Other exposures	1,864	1,864	1,420		1,770	1,770	1,422	
Standardised Total <sup>4</sup>	21,275	22,176	14,620	374	21,770	21,793	14,920	366

(1) Original exposure, unless 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 but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	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>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(HOLDING %)								
<b>UNITED KINGDOM</b>	3,352	3,359	86		4,369	4,322	72	
Central governments or central banks	0	0	0		0	0	0	
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	23	23	23		23	23	23	
Corporates	1,024	643	593		1,005	527	478	
of which: SME	324	366	317		306	374	325	
Retail	3,049	3,083	2,318		3,209	3,290	2,063	
of which: SME	809	866	362		794	851	374	
Secured by mortgages on immovable property	14	14	1		14	14	1	
of which: SME	0	0	0		0	0	0	
Exposures in default	331	87	101	63	331	87	101	74
Exposures in default	0	0	0		0	0	0	
Items associated with particular high risk	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	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	84	84	84		84	84	84	
Equity	0	0	0		0	0	0	
Other exposures	1,023	1,023	599		1,022	1,022	1,045	
Standardised Total <sup>4</sup>	3,352	3,359	142	63	4,369	4,322	142	64

(1) Original exposure, unless 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 but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	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>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(HOLDING %)								
<b>UNITED STATES</b>	0	0	0		0	0	0	
Central governments or central banks	0	0	0		0	0	0	
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	7	7	1		7	7	1	
Corporates	0	1	1		0	1	1	
of which: SME	0	1	1		0	1	1	
Retail	0	2	2		0	2	2	
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	1	1	1	0	1	1	1	0
Exposures in default	64	58	76		74	58	82	
Items associated with particular high risk	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	
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	
Standardised Total <sup>4</sup>	0	0	0	0	0	0	0	0

(1) Original exposure, unless 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 but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	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>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(HOLDING %)								
<b>FRANCE</b>	320	320	0		0	0	0	
Central governments or central banks	0	0	0		0	0	0	
Regional governments or local authorities	320	320	0		319	319	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	160	160	0		16	16	3	
Corporates	111	94	94		111	111	30	
of which: SME	0	0	0		0	0	0	
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	
Exposures in default	0	0	0		0	0	0	
Items associated with particular high risk	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	
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	
Standardised Total <sup>4</sup>	320	320	0	0	0	0	0	0

(1) Original exposure, unless 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 but includes general credit risk adjustments.

	IRB Approach											
	As of 30/09/2023						As of 31/12/2023					
	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated					
<b>Consolidated data</b>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Central banks and central governments</b>	5,880	0	5,553	758	0	0	0	0	5,792	0	5,704	775
<b>Institutions</b>	26,133	1,312	21,154	17,738	0	597	24,252	1,004	19,334	16,466	0	561
<b>Corporates</b>	1,844	42	979	855	0	36	867	23	715	654	0	24
<b>Corporates - Of which: Specialised Lending</b>	16,528	594	9,852	7,387	0	279	10,650	490	9,235	7,214	0	263
<b>Retail</b>	47,230	1,049	46,359	11,508	634	515	41,772	961	44,852	12,895	641	472
<b>Retail - Secured on real estate property</b>	41,080	744	40,151	9,377	564	242	41,629	681	40,851	9,761	520	251
<b>Retail - Secured on real estate property - Of which: SME</b>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Retail - Secured on real estate property - Of which: non-SME</b>	41,080	744	40,151	9,377	564	242	41,629	681	40,851	9,761	520	251
<b>Retail - Qualifying Revolving</b>	2,803	48	1,421	376	19	48	2,795	53	1,430	342	17	46
<b>Retail - Other Retail</b>	3,267	258	2,788	1,955	111	226	3,248	227	2,737	1,972	106	395
<b>Retail - Other Retail - Of which: SME</b>	2,487	209	1,950	1,094	65	176	2,472	163	1,888	1,002	63	147
<b>Retail - Other Retail - Of which: non-SME</b>	880	48	873	861	46	50	876	44	869	880	43	47
<b>Equity</b>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Other non-credit-obligation assets</b>	0	0	0	0	0	0	0	0	0	0	0	0
<b>IRB Total<sup>b</sup></b>	<b>75,047</b>	<b>1,364</b>	<b>73,807</b>	<b>19,051</b>	<b>1,191</b>	<b>773</b>	<b>67,971</b>	<b>1,027</b>	<b>66,638</b>	<b>19,238</b>	<b>1,117</b>	<b>747</b>

(1) Original exposure, unless 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 disclosed includes the Securitisation position unless in the results prior to the 2019 exercise.  
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

	IRB Approach											
	As of 30/09/2023						As of 31/12/2023					
	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated					
<b>IRELAND</b>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Central banks and central governments</b>	989	0	987	28	0	0	989	0	983	28	0	0
<b>Institutions</b>	13,619	726	11,378	8,865	0	335	12,567	536	10,368	8,195	0	247
<b>Corporates</b>	586	42	527	320	0	27	327	23	276	188	0	8
<b>Corporates - Of which: Specialised Lending</b>	7,818	398	7,007	5,372	0	189	6,749	238	6,702	5,224	0	149
<b>Retail</b>	31,130	695	28,369	7,803	254	415	31,641	554	28,914	8,473	296	377
<b>Retail - Secured on real estate property</b>	24,084	384	24,080	5,372	122	145	25,080	279	24,731	6,159	174	138
<b>Retail - Secured on real estate property - Of which: SME</b>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Retail - Secured on real estate property - Of which: non-SME</b>	24,084	384	24,080	5,372	122	145	25,080	279	24,731	6,159	174	138
<b>Retail - Qualifying Revolving</b>	2,792	47	1,421	376	19	48	2,724	52	1,430	342	17	46
<b>Retail - Other Retail</b>	3,264	254	2,788	1,955	111	223	3,238	224	2,737	1,972	106	193
<b>Retail - Other Retail - Of which: SME</b>	2,476	209	1,950	1,094	65	176	2,462	162	1,888	1,002	63	147
<b>Retail - Other Retail - Of which: non-SME</b>	876	48	873	861	46	48	876	42	869	880	43	46
<b>Equity</b>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Other non-credit-obligation assets</b>	0	0	0	0	0	0	0	0	0	0	0	0
<b>IRB Total<sup>b</sup></b>	<b>14,698</b>	<b>773</b>	<b>14,025</b>	<b>14,251</b>	<b>122</b>	<b>145</b>	<b>13,580</b>	<b>537</b>	<b>12,951</b>	<b>14,314</b>	<b>147</b>	<b>285</b>

(1) Original exposure, unless 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											
	As of 30/09/2023						As of 31/12/2023					
	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated					
<b>UNITED KINGDOM</b>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Central banks and central governments</b>	597	0	592	172	0	0	641	0	636	191	0	0
<b>Institutions</b>	6,295	219	5,807	4,485	0	99	6,211	145	5,121	3,876	0	85
<b>Corporates</b>	439	0	426	497	0	3	457	0	422	470	0	3
<b>Corporates - Of which: Specialised Lending</b>	1,603	17	1,480	1,460	0	17	1,497	2	1,495	1,296	0	34
<b>Retail</b>	15,997	436	15,877	3,578	378	96	15,999	389	15,643	3,587	342	91
<b>Retail - Secured on real estate property</b>	15,982	434	15,877	3,578	378	96	15,955	387	15,641	3,587	342	91
<b>Retail - Secured on real estate property - Of which: SME</b>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Retail - Secured on real estate property - Of which: non-SME</b>	15,982	434	15,877	3,578	378	96	15,955	387	15,641	3,587	342	91
<b>Retail - Qualifying Revolving</b>	5	0	0	0	0	0	5	0	5	0	0	0
<b>Retail - Other Retail</b>	10	2	0	0	0	2	9	2	0	0	0	1
<b>Retail - Other Retail - Of which: SME</b>	8	1	0	0	0	1	8	1	0	0	0	1
<b>Retail - Other Retail - Of which: non-SME</b>	2	1	0	0	0	1	1	1	0	0	0	0
<b>Equity</b>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Other non-credit-obligation assets</b>	0	0	0	0	0	0	0	0	0	0	0	0
<b>IRB Total<sup>b</sup></b>	<b>12,491</b>	<b>675</b>	<b>12,094</b>	<b>8,233</b>	<b>378</b>	<b>96</b>	<b>12,494</b>	<b>387</b>	<b>11,866</b>	<b>8,233</b>	<b>342</b>	<b>91</b>

(1) Original exposure, unless 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											
	As of 30/09/2023						As of 31/12/2023					
	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated					
<b>UNITED STATES</b>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Central banks and central governments</b>	37	0	34	0	0	0	63	0	61	14	0	0
<b>Institutions</b>	2,648	230	2,330	2,328	0	95	2,459	231	2,167	2,388	0	101
<b>Corporates</b>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Corporates - Of which: Specialised Lending</b>	946	145	872	803	0	75	865	178	796	657	0	65
<b>Retail</b>	36	3	33	11	1	1	44	2	33	14	1	1
<b>Retail - Secured on real estate property</b>	33	3	33	11	1	1	33	2	33	14	1	1
<b>Retail - Secured on real estate property - Of which: SME</b>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Retail - Secured on real estate property - Of which: non-SME</b>	33	3	33	11	1	1	33	2	33	14	1	1
<b>Retail - Qualifying Revolving</b>	1	0	0	0	0	0	1	0	0	0	0	0
<b>Retail - Other Retail</b>	1	0	0	0	0	0	1	0	0	0	0	0
<b>Retail - Other Retail - Of which: SME</b>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Retail - Other Retail - Of which: non-SME</b>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Equity</b>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Other non-credit-obligation assets</b>	0	0	0	0	0	0	0	0	0	0	0	0
<b>IRB Total<sup>b</sup></b>	<b>2,684</b>	<b>233</b>	<b>2,363</b>	<b>2,328</b>	<b>1</b>	<b>96</b>	<b>2,503</b>	<b>233</b>	<b>2,167</b>	<b>2,388</b>	<b>1</b>	<b>101</b>

(1) Original exposure, unless 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											
	As of 30/09/2023						As of 31/12/2023					
	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated					
<b>FRANCE</b>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Central banks and central governments</b>	2,127	0	2,127	177	0	0	2,111	0	2,111	184	0	0
<b>Institutions</b>	790	18	566	648	0	10	826	3	582	677	0	8
<b>Corporates</b>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Corporates - Of which: Specialised Lending</b>	56	0	33	19	0	0	55	0	32	19	0	0
<b>Retail</b>	3	1	3	1	0	0	3	0	3	1	0	0
<b>Retail - Secured on real estate property</b>	3	1	3	1	0	0	3	0	3	1	0	0
<b>Retail - Secured on real estate property - Of which: SME</b>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Retail - Secured on real estate property - Of which: non-SME</b>	3	1	3	1	0	0	3	0	3	1	0	0
<b>Retail - Qualifying Revolving</b>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Retail - Other Retail</b>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Retail - Other Retail - Of which: SME</b>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Retail - Other Retail - Of which: non-SME</b>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Equity</b>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Other non-credit-obligation assets</b>	0	0	0	0	0	0	0	0	0	0	0	0
<b>IRB Total<sup>b</sup></b>	<b>2,127</b>	<b>18</b>	<b>1,563</b>	<b>1,825</b>	<b>0</b>	<b>10</b>	<b>2,114</b>	<b>3</b>	<b>1,583</b>	<b>1,825</b>	<b>0</b>	<b>8</b>

(1) Original exposure, unless 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											
		As of 31/03/2024						As of 30/06/2024					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
(in EUR, %)													
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	5,750	0	5,703	789	0	0	0	5,634	795	0	0	0
	Corporates	24,370	1,070	19,711	16,853	0	537	23,555	850	17,618	15,887	0	660
	Corporates - Of Which: Specialised Lending	788	24	718	648	0	21	565	22	798	751	0	24
	Corporates - Of Which: SME	18,779	555	9,453	7,378	0	313	18,433	515	9,533	7,833	0	311
	Retail	48,975	987	45,945	11,563	633	483	50,179	971	47,575	12,802	632	865
	Retail - Secured on real estate property	42,784	690	41,340	9,838	530	234	43,589	693	41,335	10,221	533	222
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	42,784	690	41,340	9,838	530	234	43,589	693	41,335	10,221	533	222
	Retail - Qualifying Revolving	2,801	56	1,411	344	19	54	2,823	57	1,432	344	19	49
	Retail - Other Retail	3,363	232	2,795	2,003	95	196	3,451	222	2,837	2,037	90	216
Retail - Other Retail - Of Which: SME	2,473	177	1,992	1,390	51	148	2,485	178	1,999	1,399	54	151	
Retail - Other Retail - Of Which: non-SME	890	45	883	903	39	47	915	48	908	928	35	65	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>3</sup>													

(1) Original exposure, unless 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 table prior to the 2013 exercise;  
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of country pair covering up to 2% of total original exposure in Top 10 countries ranked by original exposure, calculated as of last quarter

		IRB Approach											
		As of 31/03/2024						As of 30/06/2024					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
(in EUR, %)													
IRELAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	407	0	408	59	0	0	448	0	408	59	0	0
	Corporates	12,580	530	15,582	8,306	0	281	12,690	424	15,483	8,581	0	298
	Corporates - Of Which: Specialised Lending	225	24	284	176	0	8	210	22	278	164	0	20
	Corporates - Of Which: SME	6,833	228	6,873	5,249	0	198	7,093	277	6,926	5,711	0	180
	Retail	12,206	545	29,475	8,581	298	388	13,289	575	30,897	9,111	297	404
	Retail - Secured on real estate property	26,148	299	25,229	6,234	141	141	27,122	299	26,858	6,230	140	140
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	26,148	299	25,229	6,234	141	141	27,122	299	26,858	6,230	140	140
	Retail - Qualifying Revolving	2,708	14	1,431	344	19	53	2,703	15	1,432	344	19	47
	Retail - Other Retail	3,352	220	2,781	2,003	95	194	3,366	220	2,817	2,037	90	214
Retail - Other Retail - Of Which: SME	2,564	176	2,092	1,390	48	148	2,477	176	2,098	1,399	54	150	
Retail - Other Retail - Of Which: non-SME	888	44	883	903	39	46	913	45	908	928	35	63	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

(1) Original exposure, unless 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 table prior to the 2013 exercise;  
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of country pair covering up to 2% of total original exposure in Top 10 countries ranked by original exposure, calculated as of last quarter

		IRB Approach											
		As of 31/03/2024						As of 30/06/2024					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
(in EUR, %)													
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	670	0	666	192	0	0	670	0	665	192	0	0
	Corporates	8,170	189	9,153	3,838	0	88	8,927	129	9,294	3,845	0	89
	Corporates - Of Which: Specialised Lending	447	0	420	451	0	3	542	0	503	556	0	4
	Corporates - Of Which: SME	1,253	63	1,234	1,237	0	85	1,554	13	1,584	1,232	0	25
	Retail	16,539	395	16,433	3,387	334	93	16,790	388	16,677	3,437	331	79
	Retail - Secured on real estate property	16,495	392	16,415	3,387	334	91	16,726	386	16,677	3,437	331	78
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	16,495	392	16,415	3,387	334	91	16,726	386	16,677	3,437	331	78
	Retail - Qualifying Revolving	19	2	0	0	0	0	1	0	1	0	0	1
	Retail - Other Retail	7	1	0	0	0	1	7	1	0	0	0	1
Retail - Other Retail - Of Which: SME	1	1	0	0	0	1	1	0	0	0	0	1	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

(1) Original exposure, unless 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 table prior to the 2013 exercise;  
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of country pair covering up to 2% of total original exposure in Top 10 countries ranked by original exposure, calculated as of last quarter

		IRB Approach											
		As of 31/03/2024						As of 30/06/2024					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
(in EUR, %)													
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	65	0	60	14	0	0	67	0	41	19	0	0
	Corporates	2,511	238	2,238	2,736	0	129	1,892	242	1,617	1,951	0	138
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	874	183	813	763	0	89	787	180	717	765	0	89
	Retail	42	2	30	12	1	1	44	2	33	12	1	0
	Retail - Secured on real estate property	12	0	30	12	1	0	14	0	33	12	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	30	12	1	0	14	0	33	12	1	0
	Retail - Qualifying Revolving	3	0	0	0	0	0	3	0	0	0	0	0
	Retail - Other Retail	1	0	0	0	0	0	1	0	0	0	0	0
Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	1	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

(1) Original exposure, unless 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 table prior to the 2013 exercise;  
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of country pair covering up to 2% of total original exposure in Top 10 countries ranked by original exposure, calculated as of last quarter

		IRB Approach											
		As of 31/03/2024						As of 30/06/2024					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
(in EUR, %)													
FRANCE	Central banks and central governments	2	0	2	0	0	0	2	0	2	0	0	0
	Institutions	948	3	655	761	0	9	780	7	430	494	0	6
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	111	0	49	36	0	0	114	0	33	14	0	0
	Retail	3	0	3	1	0	0	3	0	3	1	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	3	0	3	1	0	0	3	0	3	1	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

(1) Original exposure, unless 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 table prior to the 2013 exercise;  
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of country pair covering up to 2% of total original exposure in Top 10 countries ranked by original exposure, calculated as of last quarter













2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Bank of Ireland Group plc

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Carrying amount	Notional amount		Carrying amount	Notional amount	Nominal
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Other Central and eastern Europe countries non EEA																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Middle East																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Latin America and the Caribbean																
[ 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	0
	<b>Total</b>	<b>295</b>	<b>295</b>	<b>69</b>	<b>0</b>	<b>105</b>	<b>121</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>2</b>

**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.

Middle East: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

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 Barthelemy, 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, The Democratic Republic Of The Congo, 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, United Republic Of Tanzania, 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 eGAAP













2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Bank of Ireland Group plc

As of 30/06/2024

(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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Other Central and eastern Europe countries non EEA																	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Middle East																	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Latin America and the Caribbean																	
[ 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	0	0
		91	91	92	92	91	39	0	0	0	0	0	0	0	0	0	0	0
		2	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		15	15	4	0	12	0	0	0	0	0	0	0	0	0	0	0	0
		254	254	84	0	94	110	0	0	0	0	0	0	0	0	0	0	0
		14	14	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		376	376	156	0	105	116	0	0	0	0	0	0	0	0	0	0	2

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 Barthelemy, 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, The Democratic Republic Of The Congo, 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, United Republic Of Tanzania, 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 e4.

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

2024 EU-wide Transparency Exercise  
Performing and non-performing exposures  
Bank of Ireland Group plc

	As of 30/09/2023										As of 31/12/2023											
	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>					
	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 <sup>3</sup>				Of which Stage 3 <sup>3</sup>	Of which Stage 3 <sup>3</sup>	Of which Stage 3 <sup>3</sup>	Of which Stage 3 <sup>3</sup>			Of which Stage 3 <sup>3</sup>	Of which Stage 3 <sup>3</sup>								
min EUR																						
Cash balances at central banks and other demand deposits	29,346	0	0	0	0	0	0	0	0	0	0	31,732	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	9,425	0	0	0	0	0	2	0	0	0	0	9,784	0	0	2	0	0	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
General governments	5,238	0	0	0	0	0	1	0	0	0	0	5,497	0	0	1	0	0	0	0	0	0	0
Credit institutions	4,108	0	0	0	0	0	1	0	0	0	0	4,214	0	0	0	0	0	0	0	0	0	0
Other financial corporations	60	0	0	0	0	0	0	0	0	0	0	57	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	21	0	0	0	0	0	0	0	0	0	0	20	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	85,454	272	2,996	2,901	2,797	526	849	841	1,433	83,085	240	2,537	2,452	2,364	597	625	612	1,298				
Central banks	1,015	0	0	0	0	0	0	0	0	0	0	1,033	0	0	0	0	0	0	0	0	0	0
General governments	57	0	0	0	0	0	0	0	0	43	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	2,004	0	0	0	0	0	0	0	0	735	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1,098	3	3	3	3	0	2	2	0	808	0	2	2	2	0	1	1	0				
Non-financial corporations	27,972	105	1,792	1,778	1,769	321	574	572	981	27,012	64	1,468	1,450	1,449	379	405	404	522				
of which: small and medium-sized enterprises	15,855	96	962	950	948	186	309	308	428	15,250	60	788	771	770	250	224	224	288				
of which: Loans collateralised by commercial immovable property	9,922	40	652	652	645	119	140	140	432	9,313	4	582	580	578	192	193	193	263				
Households	53,308	361	1,202	1,119	1,105	186	274	267	852	53,450	180	1,096	1,000	953	213	219	207	774				
of which: Loans collateralised by residential immovable property	47,183	119	991	910	895	94	155	149	817	47,508	149	925	859	773	93	154	143	749				
of which: Credit for consumption	6,450	45	257	256	217	104	121	121	70	6,268	37	180	179	147	119	67	67	64				
DEBT INSTRUMENTS other than HFT	124,228	272	2,996	2,901	2,797	532	849	841	1,433	124,602	240	2,537	2,452	2,364	604	625	612	1,298				
OFF-BALANCE SHEET EXPOSURES	18,401		188	188	188	50	6	4	0	19,290		190	190	189	54	7	2	0				

<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 expected 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 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.

<sup>4</sup> For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporarily F 18.00 / F 18.00), 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 FREDP 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>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.



2024 EU-wide Transparency Exercise

Forborne exposures

Bank of Ireland Group plc

	As of 30/09/2023						As of 31/12/2023					
	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>1</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 collateral and financial guarantees received on non-performing exposures with forbearance measures
(min 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)	3,945	1,603	559	457	1,863	610	3,659	1,306	405	299	1,832	547
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	2	1	1	1	0	0	2	0	0	0	0	0
Non-financial corporations	3,433	1,305	483	386	1,444	395	3,180	1,040	343	241	1,424	343
of which: small and medium-sized enterprises	1,719	546	225	166	1,187		1,644	413	164	98	1,159	
Households	510	298	75	70	419	216	478	266	62	57	408	204
DEBT INSTRUMENTS other than HFT	3,945	1,603	559	457	1,863		3,659	1,306	405	299	1,832	
Loan commitments given	373	93	4	1	0	0	371	75	5	2	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

<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.

2024 EU-wide Transparency Exercise

Forborne exposures

Bank of Ireland Group plc

	As of 31/03/2024						As of 30/06/2024						
	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	
(mIn EUR)													
Cash balances at central banks and other demand deposits	0	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	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
Loans and advances (including at amortised cost and fair value)	3,573	1,376	418	332	1,779	643	3,553	1,177	435	351	1,790	495	
Central banks	0	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	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1	1	0	0	0	0	1	0	0	0	0	0	0
Non-financial corporations	3,076	1,095	354	271	1,355	427	3,039	887	373	292	1,351	269	
of which: small and medium-sized enterprises	1,526	488	159	111	1,082		1,457	429	159	117	1,047		
Households	495	280	65	60	424	216	513	289	62	58	439	225	
DEBT INSTRUMENTS other than HFT	3,573	1,376	418	332	1,779		3,553	1,177	435	351	1,790		
Loan commitments given	320	57	4	2	0	0	328	31	4	2	0	0	
QUALITY OF FORBEARANCE <sup>2</sup>													
Loans and advances that have been forborne more than twice <sup>2</sup>	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0						

(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.

**2024 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 Bank of Ireland Group plc

(min EUR)	As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount		Of which: non-performing 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-performing 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-performing 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-performing 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	1,707	108	105	1,707	63	0	1,746	86	84	1,746	51	0	1,791	82	80	1,791	52	0	1,799	85	83	1,799	56	0
B Mining and quarrying	92	1	1	92	1	0	101	1	1	101	2	0	152	1	1	152	1	0	146	1	1	146	2	0
C Manufacturing	4,875	239	229	4,875	146	0	4,837	266	249	4,837	121	0	4,571	293	249	4,571	141	0	4,517	249	249	4,517	227	0
D Electricity, gas, steam and air conditioning supply	440	0	0	440	0	0	445	1	1	445	0	0	482	1	1	482	4	0	555	1	1	555	4	0
E Water supply	100	0	0	100	2	0	101	0	0	101	2	0	100	0	0	100	2	0	100	0	0	100	2	0
F Construction	223	57	57	223	20	0	156	19	19	156	0	0	358	21	21	358	13	0	354	19	18	354	11	0
G Wholesale and retail trade	2,338	88	88	2,338	56	0	2,271	58	58	2,271	44	0	2,243	65	65	2,243	44	0	2,225	67	67	2,225	53	0
H Transport and storage	601	125	125	601	63	0	612	67	67	612	39	0	679	65	65	679	35	0	669	65	65	669	42	0
I Accommodation and food service activities	1,564	168	165	1,564	68	0	1,516	117	114	1,516	34	0	1,541	111	108	1,541	35	0	1,623	83	81	1,623	34	0
J Information and communication	370	0	0	370	9	0	355	35	35	355	11	0	350	36	36	350	18	0	367	61	61	367	21	0
K Financial and insurance activities	27	0	0	27	0	0	46	0	0	46	0	0	47	0	0	47	0	0	52	0	0	52	0	0
L Real estate activities	8,178	470	467	8,178	229	0	7,664	453	430	7,664	291	0	7,782	424	424	7,782	296	0	7,668	429	429	7,668	394	0
M Professional, scientific and technical activities	775	37	36	775	36	0	792	29	28	792	18	0	780	35	35	780	20	0	711	36	36	711	20	0
N Administrative and support service activities	3,203	79	77	3,203	84	0	3,220	86	84	3,220	76	0	3,145	84	82	3,145	78	0	2,961	91	89	2,961	82	0
O Public administration and defence, compulsory social security	2	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	455	1	1	455	7	0	450	1	1	450	6	0	455	1	1	455	7	0	463	1	1	463	9	0
Q Human health services and social work activities	1,523	226	226	1,523	74	0	1,590	217	217	1,590	58	0	1,432	197	196	1,432	53	0	1,537	38	38	1,537	36	0
R Arts, entertainment and recreation	390	40	40	390	19	0	353	13	13	353	13	0	364	12	12	364	11	0	354	11	10	354	10	0
S Other services	437	15	15	437	18	0	432	30	30	432	14	0	467	22	22	467	33	0	529	16	16	529	21	0
Loans and advances	27,872	1,792	1,778	27,872	895	0	27,812	1,468	1,460	27,812	794	0	27,389	1,665	1,592	27,389	839	0	27,120	1,362	1,351	27,120	824	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.08.01), 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.