

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



#### **Key Metrics**

(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
Available capital (amounts)						
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
Risk exposure amounts						
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
Capital ratios						
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,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))	
Leverage ratios						
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



#### Leverage ratio

	(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)	
A.2	Tier 1 capital - fully phased-in definition	8,488	8,492	8,502	8,486	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
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)	2015/62 of 10 October 2014 amending CRR
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]	

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			As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	10,076	10,091	10,003	10,482	C 01.00 (r0010,c0010)	Addicions 4(118) and 72 of CFFR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	7,620	7,636	7,542	7,520	C 01.00 (40020,c0010)	Article 50 of CFR
	A1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital	1,513	1,505	1,494	1,468	C 01.00 (r9030,c0010)	Adsches 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	instruments)  Retained earnings	10,424	10,301	10,259	10,248	C 01.00 (r0110,c0010)	Articles 26(1) point (c), 26(2) and 35 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-1,577	-1,731	-1,594	-1,544	C 01.00 (r0180,c0010)	Acticies 4(100), 26(1) point (d) and 36 (1) point (I) of CPR
	_						C 01.00 (0200,c0010)	Acticise 4(117) and 20(1) point (e) of CPR
	A1.4		220	349	391	417	C 01.00 (9210,c0010)	Anticies 4(117) 280 2/0(1) point (8) or Live  Atticies 4(112), 26(1) point (8) and 36 (1) point (8) of CRR
	A1.5							
	A-1.6		0	0	0	0	C 01.00 (r0230,c0010)	Article B4 of CFR
	A:1.7		19	14	17	4	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A-1.8	(-) Intangible assets (including Goodwill)  (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated	-1,025	-971	-1,060	-1,139	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	DILS	-854	-818	-759	-666	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CBR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-148	-153	-142	-122	C 01.00 (r0380,c0010)	Articies 36(1) point (d), 40 and 159 of CRR
	A1.11		-696	-583	-657	-670	C 01.00 (+0390,c0010)	Articles 4(109), 35(1) point (e) and 41 of CRR
	A-1.12		0	0	0	0	C 01.00 (r0420,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13		0	0	0	0	C 01.00 (r0440,c0010)  C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) +	Article 36(1) point (j) of CRR  Articles 4(36), 36(1) point (k) (i) and 80 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1)
	A1.14		-9	-14	-14	-15	C 01.00 [0450,c0010] + C 01.00 [0460,c0010] + C 01.00 [0470,c0010] + C 01.00 [0471,c0010]+ C 01.00 [0472,c0010]	Articles 4(36), 36(1) point (k) (i) and 50 to 51 of CRR; Articles 36(1) point (k) (ii), 34(21) point (b), 244(1 point (b) and 255 of CRR; Articles 36(1) point k) (iii) and 375(1) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1		-9	-14	-14	-45	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment</li> </ul>	0	0	0	0	C 01.00 (±0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CFR
OWN FUNDS	A1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 35(1) point ((; 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
Transitional period	A1.18		0	0	0	0	C 01.00 (r0510,c0010)	Article 45 of CFR
	A.1.18A		0	0	0	0	C 01.00 (40513,c0010)	Article 36(1), point (mt) and Article 47c CRR
	A.1.18B		0	0	0	0	C 01.00 (40514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C		0	0	0	0	C 01.00 (40515,c0010)	Article 36(1), point (I) CRR
	A-1.19		-187	-255	-243	-342	C 01.00 (r0524,c0010)	Acticle 3 CRR
	A-1-20		-166	-127	-168	-128	C 01.00 (40529,c0010)	+
	A1.21		106	118	15	9	CA1(111.6+111.8+111.26)	-
	A.1.21.1		0	0	0	0	C 01.00 (+9220,c0010)	Articles 480(1) to (3), and 484 to 487 of CRR
	A.1.21.2		0	0	0	0	C 01.00 (+9240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3		106	118	15	9	C 01.00 (r0520,c0010)	Articles 460 to 472, 478 and 481 of CRR
	A.2		975	975	975	975	C 01.00 (+0530,c0010)	Article G1 of CRPR
	A.2.1		975	975	975	975	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2		0	0	0	0	C 01.00 (49720,c0010)	
	A.2.3		0	0	0	0	C 01.00 (+9600,c0010) + C 01.00 (+0700,c0010) + C 01.00 (+0710,c0010) + C 01.00 (+0740,c0010)	
	A2.4		0	0	0	0	+ C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010) C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	8,595	8,611	8,517	8,495	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,481	1,480	1,486	1,987	C 01.00 (4750,c0010)	Article 71 of CFIR
	A4.1	Tier 2 Capital instruments	1,641	1,640	1,646	2,147	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
							C 01.00 (r0910,c0010) + C 01.00 (r0920,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0940,c0010) +	
	A.4.2		-160	-160	-160	-160	C 01.00 (1955,c0010) + C 01.00 (1955,c0010) + C 01.00 (19570,c0010) + C 01.00 (19574,c0010) + C 01.00 (19570,c0010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0900,c0010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	52,691	52,556	52,951	52,187	C 02.00 (r0010,c0010)	Acticies 92(2), 95, 95 and 98 of CRR
	B.1	Of which: Transitional adjustments included	21	37	15	9	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.46%	14.53%	14.24%	14.41%	GA3 (1)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.31%	16.38%	16.08%	16.28%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.12%	19.20%	18.89%	20.09%	GA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	7,513	7,517	7,527	7,511	[A 1-A 1.13-A 1.21+MN[A 2+A 1.13-A 2.2- A 2.4+MN[A 4+A 2.2-A 4.3,0],0]]	
CET1 RATIO (%) Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.27%	14.31%	14.22%	14.39%	[D.1)(6-8.1)	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	21	37	15	9	C 05.01 (r0440,c0010)	
	F	Adjustments to ATI due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	21	37	15	9	C 05.01 (r9440,c0040)	
		ied on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view a				I	l .	



#### Overview of Risk exposure amounts

		RWAs			
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	44,661	43,571	43,657	42,814	C 02.09 (n044, c0110) (C 07.00 (n089, c1220, s001) + C 07.00 (n0110, c1220, s001) + C 07.00 (n0130, c0220, s001) + C 07.00 (n0130, c0220, s001) + C 08.01 (n0400, c2200, s001) + C 08.01 (n0400, c2200, s001) + C 08.01 (n0400, c2200, s002) + C 08.01 (
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 (10080, ct220, s001) + C 07.00 (10110, ct220, s001) + C 07.00 (10130, c0220, s001) + C 08.01 (10040, c0280, s002) +
Credit valuation adjustment - CVA	143	197	176	177	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	1,374	1,681	1,680	1,934	C 02.00 (0470, 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 (0010, c0601)*12.5+C 20.00 (0010,c0450)*12.5+MAX(C 24.00(0010,c0090),C 24.00(0010,c0100),C 24.00(0010,c0100)*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 (0000, 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 (r0820, 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>&</sup>lt;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>&</sup>lt;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.



P&I

(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
TOTAL OPERATING INCOME, NET	3,192	4,273	1,096	2,179
(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 subsidaries, 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 subsidaries, 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
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,538	1,885	428	1,059
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,312	1,588	355	874
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,312	1,588	355	874
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."



#### Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/2023				As of 31	/12/2023			As of 31/0	33/2024			As of 30/0	6/2024		
			Fair value hierarch	y			Fair value hierarchy	,		,	Fair value hierarch	y			air value hierarch	y	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2 Level 3		Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	29,677				32,032				30,377				32,385				IAS 1.54 (I)
Financial assets held for trading	2,577	12	2,559	6	2,092	75	1,997	20	2,147	172	1,968	8	2,043	161	1,873	9	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatority 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)(i); 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(h); IFRS 9.4.1.2A
Financial assets at amortised cost	89,193				87,255				88,660				89,627				IFRS 7.8(f); 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				
TOTAL ASSETS	132,702				133,234				132,676				135,108				IAS 1.9(a), IG 6

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

(min E	EUR)			As of 30/09/20	23					As of 31/:	12/2023					As of 31/	03/2024					As of 30/1	06/2024			
		Gross carry	ring amount <sup>(2)</sup>		Acı	cumulated impairme	nt <sup>(2)</sup>	Gr	oss carrying amour		Accu	imulated impairme	ent <sup>(2)</sup>	Gros	s carrying amount		Acc	umulated impairme	ent <sup>(2)</sup>	Gros	ss carrying amount		Accu	mulated impairm	ent <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</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 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		increase in credit		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 1 Assets without significant increase in credirisk 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 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	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	Annex V.Part 1.31, 44(b)
comprehensive income		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at		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	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	68,575	13,552	2,797	-150	-378	-841	67,633	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	Annex V.Part 1.32, 44(a)

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

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



#### Breakdown of liabilities

Bank of Ireland Group plc

#### (mln EUR)

(min Eori)					•
		Carrying	gamount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
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>t</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(I)
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
TOTAL LIABILITIES	120,218	120,667	119,717	122,495	IAS 1.9(b);IG 6
TOTAL EQUITY	12,484	12,566	12,959	12,613	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	132,702	133,234	132,676	135,108	IAS 1.IG6

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



#### Breakdown of liabilities

Bank of Ireland Group plc

#### (mln EUR)

			Carrying	amount (		1
Breakdown of financial liabilitie	s by instrument and by counterparty sector	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
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
Siloit positions	Debt securities	94	103	83	74	Annex V.Part 1.31
	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)
Danasita	of which: Current accounts / overnight deposits	299	185	187	298	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	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: Subordi	nated 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
OTAL FINANCIAL LIABILITIES		122,769	121,480	120,878	123,831	



Market Risk Bank of Ireland Group plc

	SA						М									IM						
			VaR (Memorani	dum item)	STRESSED VaR	(Memorandum item)	INCREMEN MIGRATION R	ITAL DEFAULT AND ISK CAPITAL CHARGI	ALL PRICE RIS	KS CAPITAL CH.	ARGE FOR CTP		VaR (Memor	andum item)	STRESSED Var (M	femorandum item)			ALL PRICE RIS	KS CAPITAL CH	RGE FOR CTP	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVØRT- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVE)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2023	As of 31/12/2023				As of 30.	/09/2023									As of 31/1	2/2023					
Traded Debt Instruments	149	138	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	146	138	0	0	0	0							0	0	0	0						
Of which: Specific risk  Equities	3 12	0 7	0	0	0	0								0	0	0						
Of which: General risk	4	,	0	0	0	0							ů	0	0	0						
Of which: Specific risk	9	5	0	0	0	0							0	0	0	0						
Foreign exchange risk	109	84	0	0	0	0							0	0	0	0						ı
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	270	230	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2024	As of 30/06/2024				As of 31.	/03/2024									As of 30/0	6/2024					
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 Total	238	243	0	0	0	0							0	0	0	0						
otat	238	243	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

## eba European Banking 2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>4</sup>	Original Exposure <sup>1</sup>	Exposure Value*	Risk exposure amount	Value adjustments and provisions
	(minEUR, %)	35.056	35.407	246		37.620	37.957	221	
	Central dovernments or central banks Regional dovernments or local authorities	35,056	177	240		37,020	37,957	221	
	Public sector entities	391	444	31		325	437	29	
	Multilateral Development Banks	328	524			277	463		
	International Organisations	229	229	0		214	214		
	Institutions	112	135	33		82	111	25	
	Corporates	7,696	4,546	4,131		7,487	4,104	3,740	
	of which: SME	5,365	2,904	2,500		5,462	2,845	2,495	
	Retail	6,101	5,180	3,835		5,879	4,952	3,590	
Consolidated data	of which: SME	902	673	455		1,236	1,053	667	
CONSOURANCE GENE	Secured by mortisales on immovable property	7,046	7,035	2,463		6,887	6,874	2,405	
	of which: SME	540	305	322	224	426	299	327	
	Exposures in default	276	205	322	224	280	210	327	
	Items associated with particularly high risk	2/6	203	300		200	216	327	
	Covered bonds Claims on institutions and corporates with a ST credit assessment					, a	0		
	Collective investments undertakings (CIU)	3	3	33		, a	9	108	
	Equity	774	774	1.097		688	688	1.590	
	Other exposures	3,017	3,017	2,130		3,333	3,333	2,493	
	Standardised Total 2	61,865	57.981	15.237	387	63,953	59,842	14,865	

14 Starting from the 2023 exercise, value adjustements and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterpa
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					Standardised App	proach			
			As of 30/09/2	123			As of 31/	12/2023	
	(minSUR, %)	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Pisk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central sovernments or central banks	30,057	30,203	130		32,498	32,650	92	
	Regional governments or local authorities	169	49	10		168	45	9	
	Public sector entities		62	31		25	58	29	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	21	45	21		1	30	13	
	Corporates	5,902 4,716	3,361 2,555	3,019		5,944 4,852	3,222 2,541	2,915 2,247	
	of which: SME	4,716 2,196	2,505 1,733	2,223 1,300		4,852 2.115	2,541 1,650		
	Retail	2,196 451	1,733	1,300 271		2,115 455	1,650	1,238 263	
IRELAND	of which: SME	7,006	6.995	2,448		6,845	6,835	2.392	
	Secured by mortgages on immovable property of which: SME	7,006	0,395	2,440		0,040	6,630	2,302	
	Exposures in deficult	373	240	251	126	331	196	209	106
	Items associated with particularly high risk	200	154	231	140	215	166	252	200
	Covered bonds			0				0	
	Claims on institutions and corporates with a ST credit assessment	0		0			0		
	Collective investments undertakings (CRII)	3	3	33		9	9	108	
	touty	657	657	1,580		630	610	1,512	
	Other exposures	1,746	1,746	1,410		2,011	2,011	1,714	
	Standardised Total <sup>2</sup>				182				292

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
		Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>2</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(minEUR, %)	3.804	4.005			1926	4.110	82	
	Central sovernments or central banks	3,804	4,008	73		3,926	4,110	82	
	Regional dovernments or local authorities						0		
	Public sector entities			0					
	Multilateral Development Banks International Organisations			0					
		35	35	0		35	38		
	Institutions	1.251	814	742		1,155	677	621	
	Corporates of which: SME	624	347	275		1,155	303	247	
	Retail	3,900	3.642	2,532		3.741	3.297	2,349	
	of which: SME	452	312	185		843	702	403	
UNITED KINGDOM	Secured by mortifiates on immovable property	16	16			15	15	5	
	of which: SME								
	Exposures in default	145	55	60	87	144	91	107	49
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0		0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CRII)	0	0	0		0	0	0	
	Equity	117	117	117		76	76	78	
	Other exposures	1,271	1,271	719		1,322	1,322	779	
	Planetine Total				193				162

					Standardised Ap	nmach			
			As of 30/09/2	012			As of 21	/12/2023	
			A3 01 20/02/2	****			A10132	71172020	
		Original Exposure <sup>1</sup>	Exposure Velue	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(minEUR, %)							42	
	Central governments or central banks Resignal sovernments or local authorities	429	430	36		423	424	42	
	Public sector entities			0			0		
	Multilateral Development Banks			0					
	International Organisations	0	0	0		0	0	0	
	Institutions	7	7	1		6	6	1	
	Corporates	19	20	20		0	1	1	
	of which: SME		1	1			1	1	
	Retail	3	3	2		3	2	2	
UNITED STATES	of which: SME Secured by mortalisis on immovable property								
	of which: SME	í							
	Exposures in default	1	1	1	0	1	1	1	0
	Items associated with particularly high risk	65	49	73		63	48	72	
	Covered bands	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 (CRII)	0		0			0		
	Equity	0	0			0	0	0	
	Other exposures Standardised Total <sup>2</sup>	·		U			U	0	
	Standardised Total								0

		(2) Total value adjustments and provisions per c	ountry of counterparty excludes th	ose for securitisation exposures but	t includes general credit risk adjust	ments.			
					Standardised Ap	proach			
			As of 30/09/2	023			As of 31	/12/2023	
		Original Exposure <sup>5</sup>	Esposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(minEUR, %)								
	Central de uneversation o central submits Austrial de construite de lord authorités Authorités sector authorités Authorités de construités Authorités de Central Maria Authorités de Central de Central Maria Authorités de Centra	120 0 311 0 49 118 0 0	190 0 3111 0 49 109 0 0	0 0 0 0 3 109 0		151 0 322 0 0 37 113 0 2 2	251 0 322 0 0 37 27 0 0	0 0 0 3 27 0	
FRANCE	Secreted by merigine as immensable property of which SSE Exposures in enfants Exposures in enfants Convent deather Convent deather Convent in individual solution and convent as with AST or self-assessment Collection in individual and convent as with AST or self-assessment Collection in individual and collection of the Collection individual and collection	1 0 2 0 0	000000000000000000000000000000000000000	0 0 0 0 0	o	1 0 0 2 0 0	1 0 0 2 0 0 0	0 0 0	

## 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardise	d Approach			
			As of 31/	03/2024			As of 30	06/2024	
	(min DUR, No.)	Original Exposure <sup>6</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions
	Central sovernments or central banks	35,687	36,016	231		37,519	37,838	303	
	Regional governments or local authorities	305	186	10		308	178	9	
	Public sector entities	394	432	28		431	465	26	
	Multilateral Development Banks	278	456	0		281	453	0	
	International Organisations	211	211	0		210	210	0	
	Institutions	217	268	43		97	212	79	
	Corporates	7,264	3,947	3,584		6,541	3,477	3,121	
	of which: SME	5,395	2,758	2,395		4,974	2,747	2,392	
	Retail	5,660 1,314	4,688 1,061	3,398		5,552 1,308	4,611 1,071	3,342	
Consolidated data	of which: SME	1,314	1,061 6.754	678 2.364		1,308	1,071	687 2.311	
	Secured by mortalises on immovable property	6,763	0,734	2,304		0,007	6,602	2,311	
	of which: 534E Exposures in default	455	275	229	166	480	282	305	18
	Items associated with particularly high risk	278	218	326		290	226	339	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment					0			
	Collective investments undertakings (CIU)	9	9	115		9	9	117	
	Equity	731	731	1,686		751	751	1,724	
	Other exposures	3,523	3,523	2,540		3,452	3,452	2,477	
	Standardised Total <sup>2</sup>	61,777	57.716	14,625	347	62.536	58,765	14.153	334

				03/2024			As of 30	106/2024						
	(min DUR. %)	Original Exposure <sup>6</sup>	Exposure Value <sup>1</sup>	Rhik exposure amount		Original Exposure <sup>4</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>					
	Central governments or central banks	31.010	31 170	97		31.489	31 694	189						
	Regional governments or central banks  Regional governments or local authorities						- 44	9						
	Public sector entities	17	55	28		19	53	26						
	Multiluteral Development Sunks			0		0		0						
	International Organisations	0	0	0		0	0	0						
	Institutions	14	65	29		22	138	64						
	Corporates	5,871	3,113	2,799		5,224	2,834	2,528						
	of which: SME	4,846	2,491	2,177		4,440	2,472	2,165						
	Retail	2,194	1,703	1,277		2,193	1,705	1,279						
IDEL AND	of which: SME	505	394	296		514	418	313						
IRELAND	Secured by mortgages on immovable property	6,725	6,716	2,351		6,568	6,563	2,297						
	of which: SME	0	0	0		0	0	0						
	Exposures in default	284	178	188	95	305	192	208	20					
1	Items associated with particularly high risk	211	365	248		222	100	253						
	Covered bonds	0	0	0		0	0	0						
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0						
	Collective investments undertakings (CIU)	9	9	115		2	9	117						
	Equity	648	648	1,602		658	658	1,631						
1	Other exposures	1,894	1,894	1,542		1,770	1,770	1,432						
1	Standardised Total <sup>2</sup>				175				165					

					Standardise	ed Approach			
			As of 31/	03/2024			As of 30	06/2024	
	(min DUF, No	Original Exposure <sup>6</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks Regional governments or local authorities	3,351	3,519	86		4,169	4,322	72	
	Public sector entities	,		0		0	o o		
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	37	37	7		52	52	10	
	Corporates	1,030	643	593		1,005	527	476	
	of which: SME	524 3.439	266 2.981	217		506 3.332	274 2.902	225	
	Retail	3,439	2,981	2,118 382		3,332 794	2,902	2,061 374	
UNITED KINGDOM	of which: SME	14	14	302		794	14	374	
	Secured by mortstates on immovable preparty of which: SME								
	Exposures in default	153	87	101	63	157	81	87	74
	Items associated with particularly high risk		0	0		0		0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
1	Equity	84	84	84		93	93	93	
	Other exposures	1,628	1,628	998		1,682	1,682	1,045	
	Standardised Total <sup>2</sup>				162				161

	(a) total ration august terms area p	remain pri county or country at	, account a control account account	reposures out includes general crea	arrat aquarena.			
				Standardis	ed Approach			
		As of 31	/03/2024			As of 30	/06/2024	
tria D.F. Ni	Original Exposure <sup>b</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
UNITED STATES  UNITED STATES  UNITED STATES  Commonwealth of the state	55.6 6 7 7 6 8 9 9 9	555. 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	43 0 0 0 1 1 1 1 2 2 0 0 1 7 5 0 0 0 0 1 1 1 7 0 0 0 0 0 0 0 0 0 0 0 0	۰	1,252 0 0 0 7 7 0 0 2 2 0 0 1 1 2 4 0 0	1,233 0 0 0 0 7 1 1 2 0 0 5 0 0 0 0 0 0 0 0 7	27 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

Standard Standard Approach   As of \$20.00 2024   Standard Standard Approach   As of \$20.00 2024		(2) Total value adjustments and pr	ovisions per country of counterparts	excludes those for securitisation of	reposures but includes general cred	Strisk adjustments.			
Original Exposures* Disposers Values* Biol exposure arrivales* Disposers Values* Dis					Standardise	ed Approach			
Organic Toponos* Department of Control Toponos* Organic Toponos* Control Toponos* Organic T			As of 31	03/2024			As of 30	/06/2024	
Central questionals or central to extend basis   233   223   0   0   0   0   0   0   0   0   0	Intel DE No.	Original Exposure <sup>6</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
International Constitution Co	Comité amourante or centre lander.  Fordir d'amourante et au d'authorie plant de la consideration de la consideration plant de la consideration de la consideration plant de la consideration de la consideration plant de la cons	0 320 0 0 160	0 320 0 0 350	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 16	0 8 102 8 8 105 106 106 107 107 107 107 107 107 107 107 107 107	0 0 0 0 3 20 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	o

#### Credit Risk - IRB Approach

Bank of Ireland Group n

								IRB Ap	proach					
						30/09/2023								
			Original Exposure Exposure Pick exposure amount Adule adjustments Value Adjustments Value and consistent and co						Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments
		(min EUR, %)		Of which: defaulted	Valle		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
		nks and central governments	0	0	0	0	0	ò	0	0	0	0	0	0
	Institution		5,600	0	5,553	758	0	0	5,752	0	5,704	775	0	0
	Corporates		26,153	1,312	21,156	17,738	0	597	24,252	1,004	19,334	16,466	0	501
		Corporates - Of Which: Specialised Lending	1,044	42	970	805	0	30	802	23	715	654	0	12
			10,628	594	9,852	7,397	0	279	10,050		9,255	7,214	0	283
	Retail	Retail - Secured on real estate property	47,230 41,060	1,049 744	44,359 40,151	11,508 9.177	634 504	515 242	47,772 41,629	961 681	44,852 40.665	12,095 9.781	644 520	472 231
		Retail - Secured on real escate property  Retail - Secured on real estate property - Of Which: SME	41,000	744	40,151	9,177	504	242	41,023	0 0 0 1	40,000	9,761	520	231
Consolidated data		Retail - Secured on real estate property - Of Which: non-SME	41.060	744	40.151	9.177	504	242	41.629	681	40.665	9.781	520	231
		Retail - Qualifying Revolving	2,803	48	1,421	376	19	48	2,795	53	1,430	342	17	46
		Retail - Other Retail	3,367	258	2.788	1.955	111	226	3,348	227	2,757	1.972	106	195
		Retail - Other Retail - Of Which: SME	2.487	209	1.915	1.094	65	176	2.472	183	1.888	1.092	63	147
		Retail - Other Retail - Of Which: non-SME	880	48	873	861	46	50	876	44	869	880	43	47
	Equity		0		0	0	0			0	0	0	0	
	Other non a	credit-obligation assets				0						0		
	IRB Total <sup>2</sup>					30.004						29,336		

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

(2) this because the occurrence produces the occurrenc

							IRB Ap	proach					
				As o	30/09/2023					As of	31/12/2023		
		Original	Original Exposure Table Exposure Value Val				Value adjustments	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments Institutions	595	0	0 587	0 38	0	0	499	0	0 493	0 25	0	. 0
	Corporates	13.619	726	11.378	8.985	0	335	499 12.557	536	493 10.386	25 8.195	0	247
	Corporates - Of Which: Specialised Lending	588	42	527	320	0	27	327	23	275	168	0	247
	Corporates - Of Which: SME	7.016	356	7.007	5.272	0	189	6.749	238	6.701	5.224	0	149
	Retail	31,130	605	28,389	7,903	254	415	31,641	554	28,918	8,473	298	377
	Retail - Secured on real estate property	24,984	304	24,180	5,572	123	145	25,580	279	24,731	6,159	174	138
IRFI AND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
IKELAND	Retail - Secured on real estate property - Of Which: non-SME	24,984	304	24,180	5,572	123	145	25,580	279	24,731	6,159	174	138
	Retail - Qualifying Revolving	2,792	47	1,421	376	19	48	2,724	52	1,430	342	17	46
	Retail - Other Retail	3,354	254	2,788	1,955	111	223	3,336	224	2,757	1,972	106	193
	Retail - Other Retail - Of Which: SME	2,478	208	1,915 873	1,094	65 46	175 48	2,463 873	182 42	1,888	1,092 880	63	147
	Retail - Other Retail - Of Which: non-SME Equity	876	46	873	861	46	48	873	42	869	880	43	46
	Equity Other non-credit-obligation assets	- 0			0								
	IRB Total	_		<b>I</b>									
	INC YOU.				an indicate into assessment case of								

								IRB Ap	proach					
					As o	30/09/2023						31/12/2023		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	imount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
		s and central governments	0		0	0	0	0		0	0	0	0	0
	Institutions		597	0	592	172	0	0	641	0	636	181	0	0
	Corporates		6,595	219	5,807	4,485		98	6,131	145	5,121	3,870		85
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	439 1.602	37	1,889	467 1.460		37	457 1.493	21	422 1.691	1,290		34
	Retail	Corporates - Of Which: SME	1,602	496	1,889	3,578	378	98	1,493	21	1,691	1,290 3,587	342	93
	PRESAR	Retail - Secured on real estate property	15,997	434	15,877	3,578	378	96	15,955	399	15,841	3,567	342	91
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0,007	0	0
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: non-SME	15.982	434	15.877	3.578	378	96	15.955	397	15.841	3.587	342	91
		Retail - Qualifying Revolving	5	0	0	0	0	0	35	1	0	0	0	0
		Retail - Other Retail	10	2	0	0	0	2	9	2	0	0	0	1
		Retail - Other Retail - Of Which: SME	8	1	0	0	0	1	8	1	0	0	0	1
		Retail - Other Retail - Of Which: non-SME	2	1	0	0	0	1	2	1	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non cr	edit-obligation assets												
	IRB Total													

								IRB Ap	proach					
						30/09/2023								
			Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>5</sup>		Of which: defaulted	and provisions
		ks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		37	0	34	8	0	0	63	0	61	14	0	0
	Corporates		2,648	230	2,330	2,526	0	95	2,459	231	2,167	2,586	0	101
			0	0	0	0	0	0	0	0	0	0	0	0
			946	145	872	603	0	26	865	178	796	657	0	66
	Retail		36	3	33	11	1	1	44	2	33	14	1	1
		Retail - Secured on real estate property	33	3	33	11	1	1	33	2	33	14	1	0
UNITED STATES			0	0	0	0	0	0	0	0	0	0	0	0
OIVITED STATES			33	3	33	11	1	1	33	2	33	14	1	0
		Retail - Qualifying Revolving	1	0	0	0	0	0	9	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
		redit-obligation assets												
	IRB Total													

								proach					
							ІКВАР	proacn					
				As of	30/09/2023					Aso	131/12/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Riskexposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0 2.127	0 0	0 2.127	0 177	0	0	0 2.111	0	0 2.111	0 184	0	0
	Corporates	790	18	566	648	0	10	826	3	582	677	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	56	0	33	19	0	0	55	0	32	19	0	0
	Retail	4	1	3	1	0	0	6	0	3	1	0	
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	3		3	1	0	0	3	0	3	1 0	0	
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	3		3	1	0	0	3	0	3	1	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	3	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity	0		0	0	0	0		0	0	0	0	
	Equity Other non credit-obligation assets	0		0		0	0					0	-
	IRB Total												

UNITED KINGDOM

#### 2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Bank of Ireland Group pla

								IRB Ap	proach					
												30/06/2024		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustment
		(min EUR. Yei		Of which:	Vitte		Of which:	and provisions		Of which:	Value		Of which:	and provision
		(min EUR, %) nks and central governments		defaulted	0		defaulted			defaulted		٨	defaulted	
	Central bar		5.750	0	5.703	799	0	0	5.682	0	5.634	795		0
	Corporates		24.370	1.070	19.751	16.853	0	537	23,355	850	17.618	15.887		560
		Corporates - Of Which: Specialised Lending	788	24	719	648	0	11	865	22	796	733		24
		Corporates - Of Which: SME	10.279	555	9.493	7.378	0	303	10.243	515	9.353	7.833	ō	321
	Retail		48,875	967	45,945	11,983	633	483	50,179	971	47,575	12,602	632	485
		Retail - Secured on real estate property	42,704	690	41,749	9,636	520	234	43,950	693	43,326	10,221	523	222
Consolidated data		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data		Retail - Secured on real estate property - Of Which: non-SME	42,704	690	41,749	9,636	520	234	43,950	693	43,326	10,221	523	222
		Retail - Qualifying Revolving	2,808	56	1,411	344	19	54	2,828	57	1,432	344	19	48
		Retail - Other Retail	3,363	222	2,785	2,003	95	196	3,401	222	2,817	2,037	90	216
		Retail - Other Retail - Of Which: SME	2,473	177	1,902	1,100	56	148	2,485	176	1,909	1,109	54	151
		Retail - Other Retail - Of Which: non-SME	890	45	883	903	39	47	915	46	908	928	35	65
	Equity		0	0	0	0	0		0	0	0	0	0	
		credit-obligation assets				0						0		
	IRB Total <sup>2</sup>					29,634						29,284		

							IRB Ap	proach					
				As o	31/03/2024					As o	130/06/2024		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments institutions	0 457	0	0 450	0 30	0		0	0	0 438	0 26	0	0
	Corporates	12,360	530	10.582	8.366	0	261	12.690	424	10.483	8.981		298
	Corporates - Of Which: Specialised Lending	325	24	284	170	0	8	310	22	278	164		20
	Corporates - Of Which: SME	6,935	228	6,873	5,349	0	166	7,095	277	6,993	5,731	0	180
	Retail	32,206	565	29,425	8,581	296	388	33,269	575	30,807	9,111	297	404
	Retail - Secured on real estate property	26,116	291	25,229	6,234	182	141	27,122	300	26,558	6,730	188	143
IRFI AND	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
III.E. III.	Retail - Secured on real estate property - Of Which: non-SME	26,116 2,738	291 54	25,229 1,411	6,234 344	182 19	141 53	27,122 2,757	300 55	26,558 1,432	6,730 344	188 19	143 47
	Retail - Qualifying Revolving Retail - Other Retail	3,352	220	2,785	2.003	95	194	3,390	220	2.817	2.037	90	214
	Retail - Other Retail - Of Which: SME	2.484	176	1902	1.100	56	148	2,310	175	1 909	1.109	54	150
	Batail - Other Batail - Of Which: non-SMF	888	44	883	903	39	46	913	45	908	928	35	63
	Equity		0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

Act	Risk exposure amount Valu	As of 30/06/2024	and the same of th								
Control holds and central process   Control holds   Control hold								As o			
Contract America and control generations   Control   C	adjustm	Exposure	Exposure	Original Exposure		amount	Risk exposure		Exposure <sup>1</sup>	Original	
Number   N	Of which: and provi defaulted	Value*	Of which:		and provisions			Value*			(min EUR, %)
Copuments	0 0 0	0 0	0 0	0	0	0		0	0	0	
Copyration - Off Windows Special Seatoring   0   0   0   0   0   0   0   0   0	10 0 0				0	0			0		
Coponius - Offentisch SPE 874 555 833 793 0 79 787 280 772 Matal Maral - Securel first of affait Specify - Offentisch SPE 2 2 30 12 1 1 44 2 33 3	7 1,951 0 13	1,617 1,951	242 1,617	1,892	129	0		2,238	238	2,511	
Rutal	0 0 0	0 0	0 0	0 1	0	0		0	0	0	
Antal:-Secured on real critical property   22   2   30   12   1   0   34   2   23	765 0 90				70	0			163		
UNITED STATES   Retal-Second or in a decap people", OffWork. 1995   0   0   0   0   0   0   0   0   0	12 1 0				1	1			2		
UNITED STATES Retail - Secured on real estate property - Of Which: non-SME 32 2 30 12 1 0 34 2 33	12 1 0	33 12	2 33	34		1		30	2	32	
Netas - Secured on real estate property - Of Which: mon-SME 32 2 30 12 1 0 34 2 33	0 0 0	0 0	0 0	0		0		0	0	۰	
	12 1 0	33 12	2 33	34		1	12	30	2	32	Netail - Secured on real estate property - Of Which: non-SME
Retail-Other Retail				9		0				9	
				1 1		0				1	
	0 0	0 0	0 0	1 1		0		0	0	1	
Resid - Order Restall - Of Whitch: non-SME 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0											
cquey Other on credit-obligation assets			0 0			0		0	0		
OHER FOR CENT-ORGANIZATION ASSECTED.											
11) Oriented exposure, unible Exposure value, is second before takine into account any effect due to could convenien factors or credit risk minister tachinesses in a.c. substitution off											IRS Total

							IRB Ap	proach					
				As o	131/03/2024					As o	f 30/06/2024		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Emposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, Nij		Of which: defaulted	Value <sup>3</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0		0	0	0	0	0	0	0	0
	Institutions Corporates	2,084 948	0	2,060 655	185 761	0	0	2,009	0	2,005 430	183 494	0	0
	Corporates - Of Which: Specialised Lending	240	3	000	761	0		760	ó	430	424		0
	Corporates - Of Which: SME	111	0	49	36	0	ů i	114	0	33	14		
	Retail	6	0	3	1	0		6	0	3	1		0
	Retail - Secured on real estate property	3	0	3	1	0	0	3	0	3	1	0	0
FRANCE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	1	0	0	3	0	3	1	0	0
	Retail - Qualifying Revolving	3	0	0	0	0	0	3	0	0	0	0	0
	Retail - Other Retail		0	0	0	0		0	0		0		0
	Retail - Other Retail - Of Which: SME		0	0	0	0		0	0	0	0		0
	Retail - Other Retail - Of Which: non-SME Equity					0			0				0
	Other non credit-obligation assets					0		0	0		0		
	IRB Total												



General governments exposures by country of the counterparty

							Bank of Ireland Group pl	С						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[ 0 - 3M[	Austria	0 0 0 0 0 24 24	0 0 0 0 24	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 24 0		0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0		
10 aM     0 aM     3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more	Belgium	.sa 0 0 0 108 108	0 0 0 0 0 0 186 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 129 0	0 0 0 0 0 57	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[ 0 - 3M [	Bulgaria													
[ 0 - 3M [	Сургиз													
[0 - 3M] [3M - 1Y] [17 - 2Y] [27 - 3Y] [37 - 5Y] [57 - 10Y] [107 - more	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Denmark													
[0 - 3M] [1 3M - 1Y] [1 Y - 2Y] [2 Y - 3Y] [3 Y - 5 Y] [5 Y - 10 Y] [10 Y - more Total	Estonia													



General governments exposures by country of the counterparty

								Bank of Ireland Group pl	С						
								As of 31/12/2023							
							Dire	ct exposures							
		(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
													Off-balance sh	eet exposures	
						Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure
Residual Mat		Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[ 0 - 3M[	f f f f	Finland													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-mon	1 1 1	France	6 15) 6 19) 55 77	0 151	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 151 0 0 0 191 0 0 191 53 0 0 0 0 0	0	6	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		
[ 0 - 3M[	f E E	Germany													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-mon	f f f	Croatia													
[ 0 - 3M] [ 3M - 1Y] [ 1Y - 2Y] [ 2Y - 3Y] [ 3Y - 5Y] [ 5Y - 10Y] [ 10Y - mon	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-mon		Hungary													
[0-3M] [3M-1Y] [11'-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-mon	1 1 1	Ireland	112 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 103 0 103	d i	0 0 0 0	13 0 1 830 1,197 1,890 18 3,949		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 132 0 0 0 1 1 133		9
[0-3M]   13M-1Y    11Y-2Y    2Y-3Y    3Y-5Y    5Y-10Y	f f I	italy	4,000	3,549 0 0 0 0 0 0 0 9 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
Total				9	0	il i	0 9	0		0	0	0	0		)



General governments exposures by country of the counterparty

							Bank of Ireland Group pl	c						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	i negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominat	Provisions	amount
[0 - 3M]  13M - 1Y   11Y - 2Y   12Y - 3Y   13Y - 5Y   10Y - more	Latvia													
100   100	Lithuania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Luxembourg													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Malita													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Netherlands													
[0-3M] [3M-1Y] [1Y-2Y] [1Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Poland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Portugal													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania													



General governments exposures by country of the counterparty

							Bank of Ireland Group pl	ic .						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
	(max savy				Non deductive financial as	isets by accounting portfolio		Derivatives with po	rithus fair valus	Darkethor with	n negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held		of which: Financial assets at fair	of which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominat	Provisions	Risk weighted exposure amount
				for trading	profit or loss	comprehensive income	amortised cost	Carrying ansount	Notional amount	Carrying amount	Nouvillat amount			
[ 0 - 3M[   13M - 1Y     11Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more	Stovakia													
[ 0 - 3M[	Slovenia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Spain	21 32 53	0 0 0 0 0 0 0 0 0 1 1 211 8 328 0 9 539	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	0 0 0 211 295 0 506	0		0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[ 3M - 1Y [ 1	Sweden	33	3.5	·		340	33			·		J		
Total   Tota	United Kingdom	13	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 1 131	0 0 0 0		0 0 0 0 0	0 0 0 0 131		0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	
[0-3M[ [3M-1Y[ 11Y-2Y  12Y-3Y  [3Y-5Y  [5Y-10Y[ [10Y-more	Iceland	13	1 131	0		0	131		0	0	0	0	0	0
Total [0-3M[ [3M-1Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [5Y-10Y[ [10Y-more Total	Liechtenstein													
Total	Norway													



General governments exposures by country of the counterparty

							Bank of Ireland Group pl	С						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	i negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[ 0 - 3M[	Australia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Canada													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hong Kong													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	u.s.													
[ 0 - 3M[	China													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Switzerland													
[0-3M] [3M-1Y  [1Y-2Y  [2Y-3Y  [3Y-5Y  [5Y-10Y  [10Y-more Total	Other advanced economies non EEA													



General governments exposures by country of the counterparty

							Bank of Ireland Group pl	С						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with posi	ttive fair value	Derivatives with	n negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M[ [3M-11] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA													
[0.3M] [3M-1Y] [11-2Y] [2Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East													
10131   10 - 3M     13M - 1Y     11 - 2Y     12 - 2Y     13 - 5Y     15Y - 10Y     10Y - more	Latin America and the Caribbean													
[0.3M] [3M-1Y] [11-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
10 - 3M	Others	0 99 0 111 244 0	0 0 39 0 11 244 0 0	0 0 0 0 0 69 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 39 0 11 55 0	0 0 0 0 0 121 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	2

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

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

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

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Montinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittos), Vilgo Islands (Bittos),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

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

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

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



General governments exposures by country of the counterparty

		_						Bank of Ireland Group pl	c						
								As of 30/06/2024							
							Dire	ct exposures							
		(mln EUR)			On balance sh	eet				Derivat	ives		Off balar	nce sheet	
													Off-balance st	neet exposures	
Residual Matur	irity	Country / Region	Total gross carrying amount of non-derivative	Total carrying amount of non- derivative financial assets (net		Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
			financial assets	of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more		Austria	0 0 0 0 2 2 2 3	0 0 0 0 23	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 23	0 0 0	0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0		
[ 10 - 3M] [ 3M - 1Y] [ 1Y - 2Y] [ 2Y - 2Y] [ 3Y - 5Y] [ 5Y - 10Y] [ 10Y - more Total		Belgium	0 0 0 0 0 182 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 127 0 127	0 0 0 0 0 0 55 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0.3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more		Bulgaria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total		Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more		Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more		Denmark													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more		Estonia													



General governments exposures by country of the counterparty

							Bank of Ireland Group pl	С						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance shi	et exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative thrancial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[ 0 - 3M[	Finland													
[ 0 - 3M[	France	1.44 91 7.7	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 146 96 0 0 0 0 242	0 0 0 0 77 0 77	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	9
0 - 3M      3M - 1Y      1M - 2Y      1Y - 2Y      2Y - 3Y      3Y - 5Y	Germany													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Greece													
[ 0 - 3M[	Hungary													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Ireland	11 6 82 21 1,500 1,666 4 4 4,477	0 0 5 1,506 8 1,640	0 0 19 0 26 28 74		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	13 0 826 0 1,506 1,640 18		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 152 0 0 0 1 1 153	0 2 0 0 0 0 0	
Total   Tota	Italy	4,07	4,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	,44 0 0 0 0 0		9 0 0	4,004 0 0 0 0	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	



General governments exposures by country of the counterparty

							Bank of Ireland Group pl	lC						_
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Derivat	ives		Off balan	ce sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)									Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M[   13M - 1Y    1   1   1   2   1   1   1   1   1	Latvia													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Luxembourg													
[ 0 - 3M[	Malta													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Netherlands													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Poland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [5Y-10Y] [10Y-more	Portugal													
[0 - 3M] [1 3M - 1Y] [1 1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Romanila													



General governments exposures by country of the counterparty

							Bank of Ireland Group pl	lc .						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
						ssets by accounting portfolio		Derivatives with pos			n negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	delivative illialiciat assets (liet		Non-derivative imaliciat as	sees by accounting portion		Denvauves with pos	nive iail value	Delivatives with	i negative ian value			Risk weighted exposure amount
			of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Stovakia													
[ 0 - 3M[	Stovenia													
10 - 3M     13M - 11f   13M - 11f   11f - 2f   12f - 3f   13f - 5f   13f - 10f   13f - 10f - 1	Spain	6 6 6 497 33 7	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 497 0 0	0 0 0 0 31 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
[ 0 - 3M[	Sweden													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	United Kingdom	2 6 6 7 133	0 0 0 0 0 0 2 132	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 132	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	
Total  [0 - 3M[ [3 M - 1Y[ [1 Y - 2Y] [2 Y - 3Y] [3 Y - 5 Y] [5 Y - 10 Y] [10 Y - more Total	Iceland	133	132	0	0	0	132	0	0	0	0	0	d	0
Total [0 - 3M] [3 M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Liechtenstein													
[0 - 3M] [1 - 3M] [1 3M - 1Y] [1 1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Norway													



General governments exposures by country of the counterparty

							Bank of Ireland Group pl	c						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance shi	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M[   13M-1Y    11Y-2Y    12Y-3Y    13Y-5Y    15Y-10Y    10Y-more	Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Hong Kong													
[0.3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	u.s.													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China													
10   10   10   10   10   10   10   10	Switzerland													
Total   Tota	Other advanced economies non EEA													



General governments exposures by country of the counterparty

				Bank of Ireland Group plc As of 30/06/2024												
							As of 30/06/2024									
						Dire	ct exposures									
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balan	ce sheet			
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value	Off-balance sh	eet exposures			
														Risk weighted exposure		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount		
[ 0 - 3M[	Other Central and eastern Europe countries non EEA															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [SY - 10Y] [10Y - more	Middle East															
Total  [0.3M[ [3M-11] [17-2Y[ [27-37] [37-57] [57-107] [107-more Total	Latin America and the Caribbean															
1053    0 - 3M    39 - 17    17 - 27    17 - 27    18 - 57    18 - 57    18 - 107    107 - more	Africa															
10-3Mf [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Others	6 9 9 1 1 1 25- 14	0 0 0 91 2 2 15 15 14 14 14 15 376	0 0 52 2 4 84 14		0 0 0 39 0 12 54 0 0 105 105 105 105 105 105 105 105 105	0 0 0 0 0 116 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		2		

#### 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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

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

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

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Montinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittos), Vilgo Islands (Bittos),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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.

(?) 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 eQ4.

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



#### Performing and non-performing exposures

					As of 30/09/2023									As of 31/12/2023				
		Gros:	s carrying amount/ Nominal ar	mount		Accumulated impair credit risk and provis	ment, accumulated negative cha	anges in fair value due to			Gro	ss carrying amount/ Nominal a	mount		Accumulated impairs credit risk and provisi	nent, accumulated negative char ons <sup>4</sup>	nges in fair value due to	
		Of which performing but past due >30 days and <=90 days			On performing exposures	On non-perform	ning exposures <sup>2</sup>	Collaterals and financial guarantees received on non- performing exposures		Of which performing but pass due > 30 days and <=90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performi	ng exposures <sup>3</sup>	Collaterals and financial guarantees received on non- performing exposures	
(min EUR)				Of which: defaulted	Of which Stage 3 <sup>8</sup>			Of which Stage 3 <sup>8</sup>					Of which: defaulted	Of which Stage 3 <sup>8</sup>			Of which Stage 3 <sup>8</sup>	
Cash balances at central banks and other demand deposits	29,348	0	0	0		0	5 0		0 0	31,73	2 (		0		0 5	0		0
Debt securities (including at amortised cost and fair value)	9,425	0	0			0	2 0			9,78-			۰		0 2	0		•
Central banks	0	0	0			0	0		0				0		0 0	0		
General governments	5,238	0	0			0	1 0		0	5,49			0		0 1	0		0
Credit institutions	4,106	0	0			0	1 0		0	4,21			0		0 1	0		0
Other financial corporations	60	0	0			0	0		0	5			0		0 0	0		0
Non-financial corporations	21	0	0			0	0		0	21			0		0 0	0		0
Loans and advances(including at amortised cost and fair value)	85,454	272	2,996	2,901	2,793	7 52	6 849	84	1 1,433	83,08	245	2,537	2,452	2,36	4 597	625	61	1,298
Central banks	1,015	0	0			0	0		0	1,03	3		0		0 0	0		0
General governments	57	0	0			0	0		0	4	3		0		0 0	0		0
Credit institutions	2,004	0	0			0	0		0	73	5		0		0 0	0		0
Other financial corporations	1,098	3	3	3		3	6 2	:	2 0	80	3 (		2		2 6	1		1 0
Non-financial corporations	27,972	105	1,792	1,778	1,769	9 32	1 574	57	2 581	27,01	2 64	1,468	1,450	1,44	19 379	405	40	4 522
of which: small and medium-sized enterprises	15,855	96	962	950	948	8 18	6 309	30	8 428	15,25	60	788	771	77	250	224	22	3 389
of which: Loans collateralised by commercial immovable property	9,922	49	652	652	643	3 11	9 140	14	0 433	9,31	3 6	582	580	57	192	103	10	3 383
Households	53,308	163	1,202	1,119	1,025	5 19	8 274	26	7 852	53,45	185	1,066	1,000	91	3 212	219	20	7 776
of which: Loans collateralised by residential immovable property	47,183	118	991	910	816	6 9	4 155	14	9 817	47,50	146	925	859	77	13 93	154	14	1 745
of which: Credit for consumption	6,450	45	257	256	217	7 10	4 121	12	1 76	6,26	37	180	179	14	17 119	67	6	7 64
DEBT INSTRUMENTS other than HFT	124,228	272	2,996	2,901	2,793	7 53	2 849	84	1 1,433	124,60	2 245	2,537	2,452	2,36	4 604	625	61	1,298
OFF-BALANCE SHEET EXPOSURES	18,403		188	188	188	8 5	0 6		6 0	19,20	3	156	159	15	9 54	7		9

<sup>(1)</sup> For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRR)

institutions apportises the unumbative amount of expected cried takes since in milk acceptance in mining contract in the contract and acceptance in the con

For the ex-balance sheet home, accommistated impairments and accommistated impairments and accommission in a supariment for the accommission in th

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 perior



#### Performing and non-performing exposures

Bank of Ireland Group plc

Í					As of 31/03/2024									As of 30/06/2024				
		Gross	carrying amount/ Nominal ar	nount		Accumulated impair credit risk and provis	nent, accumulated negative ch	nanges in fair value due to			Gros	s carrying amount/ Nominal an	ount		Accumulated impairs credit risk and provis	ment, accumulated negative cha	nges in fair value due to	
		Of which performing but past due >30 days and <90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-perform	ming exposures <sup>2</sup>	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-perform	ing exposures <sup>2</sup>	Collaterals and financial guarantees received on non- performing exposures
(min EUR)				Of which: defaulted	Of which Stage 3 <sup>8</sup>			Of which Stage 3 <sup>8</sup>			, , , , , , , , , , , , , , , , , , , ,		Of which: defaulted	Of which Stage 3 <sup>8</sup>			Of which Stage 3 <sup>8</sup>	
Cash balances at central banks and other demand deposits	30,025	0	0	0			i 0		0 0	32,05	7 0	0	0			0		0
Debt securities (including at amortised cost and fair value)	10,005	0	0			:			0 0	9,77	2 0	0	0		0 :	0		
Central banks		0	0	0			0		0 0		0 0	0	0		0 (	0		0 0
General governments	5,630	0	0	0					0 0	5,37	9 0	0	0		0 :	. 0		o 0
Credit institutions	4,300	0	0	0					0 0	4,32	9 0	0	0		0 :	. 0		o 0
Other financial corporations	55	0	0	0			0		0 0	4	3 0	0	0			0		o 0
Non-financial corporations	20	0	0	0			0		0 0	2	1 0	0	0		0 (	0		0 0
Loans and advances(including at amortised cost and fair value)	84,283	258	2,641	2,597	2,506	57	710	69	9 1,360	85,22	8 295	2,415	2,402	2,31	7 53:	724	71	5 1,191
Central banks	960	0	0	0			0		0 0	92	3 0	0	0		0 (	0		0 0
General governments	42	0	0	0			0		0 0	4	0 0	0	0		0 :	. 0		0 0
Credit institutions	942	0	0	0					0 0	1,24	4 0	0	0		0 (	0		0
Other financial corporations	821	. 0	3	3		3		ı	1 0	93	9 0	2	2		2 4	1		1 0
Non-financial corporations	27,389	76	1,565	1,552	1,551	37	468	46	7 594	27,12	93	1,362	1,351	1,35	i1 35:	483	48	2 423
of which: small and medium-sized enterprises	15,488	64	869	858	857	7 24	248	24	7 459	15,55	3 79	829	819	81	8 225	269	26	8 397
of which: Loans collateralised by commercial immovable property	9,391	5	674	670	670	17	123	12	3 446	9,43	1 21	558	558	55	8 149	150	15	0 307
Households	54,128	182	1,073	1,043	953	20	240	23	0 766	54,96	2 202	1,051	1,049	96	17	240	23	2 768
of which: Loans collateralised by residential immovable property	48,207	144	911	881	791	1 8	157	14	7 731	49,05	3 170	886	885	80	6	148	14	0 731
of which: Credit for consumption	6,239	38	200	200	168	11	85		5 65	6,22	1 32	198	198	17	0 110	94	9	4 64
DEBT INSTRUMENTS other than HFT	124,317	258	2,641	2,597	2,506	58-	710	69	9 1,360	127,05	7 295	2,415	2,402	2,31	7 541	724	71	5 1,191
OFF-BALANCE SHEET EXPOSURES	19,125		146	146	146	5			6 0	18,61	8	108	108	10	7 51	5		5 0

(Fig. Fig. 8 a basines and secretary and sec



#### Forborne exposures

l			As of 30/	09/2023					As of 31/	12/2023		
	Gross carrying exposures wit measures					al guarantees received orbearance measures	Gross carryin <sub>i</sub> exposures wit measures	g amount of th forbearance		r exposures with	Collateral and financia on exposures with for	
		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.	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>(</sup>P) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/45-1. TS 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.

(I) 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 (excluding loans and advances classified as held for sale, cash balances at certal balance at certal banks and other demand deposits of the original provisions of the criteria for significance and having a ratio of non-performing loans and advances (excluding loans and advances classified as held for sale, cash balances at certal balance at the control of the provisions of the criteria banks and other demand deposits of the provisions of the criteria for significance and having a ratio of non-performing loans and advances (excluding loans and advances (excluding loans and advances of the criteria for significance and having a ratio of non-performing loans and advances (excluding loans and advances of the criteria for significance and having a ratio of non-performing loans and advances (excluding loans and advances deviced by the loans are constituted by the loans are cons



#### Forborne exposures

Bank of Ireland Group plc

			As of 31/	03/2024					As of 30/	06/2024		
	Gross carryinį exposures wit measures	g amount of th forbearance	Accumulated impa	airment, accumulated ue due to credit risk exposures with	Collateral and financion exposures with fo		Gross carryin; exposures wit measures		Accumulated imp	airment, accumulated ue due to credit risk exposures with	Collateral and financia	
		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	
		Ĭ		0		0		0	0	0	0	9
Debt securities (including at amortised cost and fair value)	0	Ü	U	U	0	0	0	U	U	U	U	8
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)	3,573	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
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	1	1	0	0	0	0	1	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	427	1,457	429	159	117	1,047	
Households	495	280	65	60	424	216	513	289	62	58	439	225
						210						
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>3</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 F18.00 F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/461-115 on Supervisory reporting, However, for the off-balance sheet instruments, he same item ('Accumulated impairment, accumulated ranges in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because in the size is 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 (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or



#### Breakdown of loans and advances to non-financial corporations other than held for trading Bank of Ireland Group plc

ı			As of 2	0/09/2023			As of 31/12/2023 Gross carrying amount								An at 2	1/03/2024					As of 20	/06/2024		
	Gross carry	ing amount	ASUIS	0/05/2023			Gross carn	ána amount	AS UI 3	01/12/2023			Gross carry	ing amount	ASUIS	1/03/2024	1		Gross carry	ing amount	AS 01 30	1706/2024		
	Old 3 Cally	Of which:		Of which loans	†	Accumulated negative changes	Giossian	Of which:		Of which loans		Accumulated negative changes	Glosscally	Of which:		Of which loans	-	Accumulated negative changes	01033 Call)	Of which:		Of which loans	1	Accumulated negative changes
		non- performing		and advances subject to	Accumulated impairment <sup>1</sup>	in fair value due to credit risk on		non- performin		and advances subject to	Accumulated impairment <sup>1</sup>	in fair value due to credit risk on		non- performing		and advances subject to	Accumulated impairment <sup>1</sup>	in fair value due to credit risk on		non- performin		and advances subject to	Accumulated impairment <sup>1</sup>	to credit risk on
(mtn EUR)			of which: defaulted	impairment		non-performing exposures <sup>1</sup>			of which: defaulted	impairment		non-performing exposures <sup>1</sup>			of which: defaulted	impairment		non-performing exposures <sup>1</sup>			of which: defaulted	impairment		non-performing exposures <sup>1</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	330	329	4,875	149	0	4,437	256	249	4,437	121	0	4,571	253	249	4,571	141	0	4,517	216	216	4,517	127	0
D Electricity, gas, steam and air conditioning supply	449	5	5	449	6	0	445	1	1	445	3	0	482	1	1	482	4	0	555	1	1	555	4	0
E Water supply	103	0	0	103	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	9	0	308	21	21	308	13	0	324	19	18	324	11	0
G Wholesale and retail trade	2,308	88	88	2,308	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	881	125	125	881	63	0	832	67	67	832	39	0	879	65	65	879	32	0	889	85	85	889	42	0
I Accommodation and food service activities	1,564	168	165	1,564	58	0	1,516	117	114	1,516	34	0	1,541	111	108	1,541	32	0	1,623	93	91	1,623	34	0
J Information and communication	370	0	0	370	9	0	355	35	35	355	11	0	360	36	36	360	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	433	430	7,664	281	0	7,782	524	524	7,782	296	0	7,568	500	498	7,568	294	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
PEducation	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	1,592	217	217	1,592	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	847	55	55	847	18	0	932	50	50	932	14	0	957	77	77	957	33	0	929	56	56	929	31	0
Loans and advances	27.972	1.792	1.778	27.972	895	0	27.012	1.468	1.450	27.012	784	0	27.389	1.565	1.552	27.389	839	0	27.120	1.362	1.351	27.120	834	0

<sup>&</sup>lt;sup>11</sup>The items' accumulated impairment' and 'accumulated negative changes in fair value due to credit fisk on non-performing exposures' are disclosed with a posible 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 F06.01), which follows a sign convention based on a credit/debit convention, as explained in Anner V. Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting.