

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.



## Leverage ratio

	(min EUR, %)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	8,611	9,124	9,690	9,469	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	8,604	9,124			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	136,407	137,013	138,847	140,957	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	136,400	137,013			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.31%	6.66%	6.98%	6.72%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.31%	6.66%			[A.2]/[B.2]	



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			As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	10,304	10,819	11,384	11,155	C 01.00 (10010,10010)	Articles 4[118] and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	7,544	8,055	8,022	7,970	C 01:00 (:0020;:0010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital	1,453	1,451	1,440	1,413	C 01.00 (10030_c0010)	Articles 26(1) points (a) and (b), 27 to 26, 36(1) point (f) and 42 of CRR
	A.1.2	instruments) Retained earnings	10,229	10,525	10,144	10,119	C 01:00 (:01:01;c0010)	Articles 36(1) point (c), 26(2) and 36 (1) points (s) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-1,396	-1,329	-1,461	-1,580	C 01.00 (10180,c0010)	Articles 4(200), 20(1) point (d) and 26 (1) point (l) of CRR
	A.14		426	413	783	822	C 01:00(0000(c0010)	evicions squadq, asquijacens pip me and or japanes (open tents).  Articles 4(217) and 26(2) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (10210.10010)	Articles 4(212), 20(2) point (f) and 36 (2) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01:00 (:0230;:0010)	Article B4 of CRR
	A.1.7	Adjustments to CETs due to prudential filters	5	12	-1	-3	C 01:00 (K0250;c0010)	Articles 32 to 25 of and 36 (1) point () of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,202	-1,113	-1,145	-1,187	C 01.00 (r0300_c0010) + C 01.00 (r0340_c0010)	Articles 4(112), 36(1) coint (b) and 37 of CRR. Articles 4(115), 36(1) coint (b) and 37 coint (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of	-608	-574	-511	-496	C 01:00 (10370); c0010)	Articles 36(1) point (c) and 38 of CRR
	A1.10	associated DTLs  (-) IRB shortfall of credit risk adjustments to expected losses	-83	-66	-127	-76	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 150 of CRR
	A1.11	(-) this shortian of choict risk adjustments to expect the losses  (-) Defined benefit pension fund assets	-814	-846	-735	-705	C 01:00 (10380); c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A1.12	(-) Defined General person rung assets (-) Reciprocal cross holdings in CET1 Capital	-814	-540	-/35	-743	C 01.00 (90490,0010)	Articles 4(120), s4(1) point (s) and 41 or UKK  Articles 4(122), 30(1) point (g) and 44 of CRR
	A1.13	(-) Reciprocal cross nationings in Cr 12 capital  (-) Excess deduction from AT1 items over AT1 Capital	0	0	0		C 01.00 (r0440,c0010)	Articles 4(12.0), se(s) point (g) and 44 of Lick  Article 34(3) point (g) of CSR
	A1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight	-7	-5	4	-4	C 01.00 (10450),0010] + C 01.00 (10460),0010] + C 01.00 (10470),0010) + C 01.00 (10471,0010] + C 01.00 (10472,0010)	Articles 4(36), 36(3) point (i) (i) and 89 to 91 of CRR; Articles 36(1) point (i) (i), 243(1) point (i), 244(1) point (ii) and 256 of CRR; Articles 36(1) point (ii) (iii) and 256 of CRR; Articles 36(1) point (i) (iv) and
	A1.14.1	(-) Depositions related to assets which can afternatively be subject to a 1230% risk weight  Of which: from securitization positions (-)	-7	-5	4	-4	OH70,c0010) + C 01.00  OH71,c0010 + C 01.00  OH72,c0010  C 01.00  OH60,c0010	point log and and one of CAR, Victoria lace judies is feet affected and point in an authorized and point in judies in the point in judies and Archive and Archive and Spoleties and Archive and Archiv
	A.1.15	Of which: from securitisation positions (-)  (-) Holdings of CETs capital instruments of financial sector entities where the institution does not have a significant investment	0	-5	0	0	C 01:00 (-0480 (-0010)	Articles 36(1) point (0 (0), 249(1) point (b), 244(1) point (b) and 256 of CRR  Articles 4(27), 26(3) point (b), 43 to 46, 49 (2) and (2) and 70 of CRR
	A1.16	have a significant investment  (-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0		C 01.00 (1000Q-0010)	Articles 16(1) point (c) and 2k; Articles 48(1) point (s) and 48(2) of CRR
	A1.17	(-) Deposition DTAX that they on rottine professionary and arise more ample any dimerences  (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a	0	0	0	0	C 01:00 (r000) (r0010)	Articles 44(1) point (c) and 46; Articles 48(1) point (s) and 48(1) or Link  Articles 4(27); 36(1) point (l); 43, 45; 47; 48(1) point (s); 49(1) to (3) and 79 of CR8
OWN FUNDS Transitional period	A1.18	significant investment  (-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (10510.0010)	Article 48 of CR8
	A.1.18A	(-) Amount exceeding the 17.50% interioris (-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01:00 (r0513/c0010)	Article 48 01 CMR  Article 36(51, point (rel) and Article 47c CRR
	A.1.188	(-) insumicient coverage for non-performing exposures  (-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (90514;0010)	Article digit, gener (re) and Article 4/2 CL66  Article 36(1), coint (re) and Article 132/27/CSR
	A1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01:00 (:0515;c0010)	Article 26(1), point (I) CRR
	A1.19	(-) Other toresevative sax criseges (-) Additional deductions of CETI Capital due to Article 3 CRR	-338	-284	-225	-205	C 01:00 (:0524;c0010)	Article 3 CRR
	A.1.20	(-) Additional deductions of CE11 Capital disk to Artical 3 CRN  CET1 capital elements or deductions - other	-338	-128	-136	-128	C 01.00 (r05.9 (r0010)	ATTOR 4 LIST
	A121	Criz capital elements or oecocitions - order  Transitional adjustments	7	-128	-130	-126	CA1{1.1.1.6 + 1.1.1.8 + 1.1.1.26}	•
	A1211	Transitional adjustments due to grandfathered CETs Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 482(1) to GL and 484 to 487 of CRR
	A1212	Transitional adjustments due to additional minority interests: (+/-)	0	0	0		C 01:00 (KD 40) (2010)	Articles 479 and 480 of CRR
	A 1.21.3	Other transitional adjustments to CETs Capital (+/-)	7				C 01.00 (10520-10010)	Articles 469 to 472, 478 and 461 of CSR
	A.2		1,067	1,068	1,668	1,500	C 01.00 (10530,10010)	Article 61 of CRR
	A.2.1		1,067	1,068	1,668	1,500	C 01.00 (10540,r0010) + C 01.00 (10670,r0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (x0720,x0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (\(\cap \text{GERQ}(\cap \text{C01.00}\) + C 01.00 (\(\cap C	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,r0010) + C 01.00 (r0680,r0010) + C 01.00	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	8,611	9,124	9,690	9,469	(0730,c0010) C 01:00 (:0015,c0010)	Article 25 of CRR
	A4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1.693	1.696	1.694	1,686	C 01.00 n0750 x00100	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,853	1,856	1,854	1,846	C 01.00 (+0760,+0010) + C 01.00 (+0890,+0010)	
	A.4.2		-160	-160	-160	-160	$\begin{array}{l} C\ 01.00\   09910\   00101   + C\ 01.00\     09020\   00101   + C\ 01.00\     09020\   00101   + C\ 01.00\   09080\   00101   + C\ 01.00\   09080\   00101   + C\ 01.00\   09080\   00101   + C\ 01.00\   00100\   00100\   + C\ 01.00\   00100\   00100\   + C\ 01.00\   00100\   00100\   + C\ 01.00\   + $	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (10880,c0010) + C 01.00 (10900,c0010) + C 01.00 (10960,c0010)	
	8.1	TOTAL RISK EXPOSURE AMOUNT	53,583	55,302	51,582	52,153	C 02:00 ():00:0(;:00:10)	Articles 92(2), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	8.1	Of which: Transitional adjustments included	7	0			C 05-01 ()-0010(±0040)	
	8.2	TOTAL RISK EXPOSURE AMOUNT - PRE FLOOR			51,582	52,153	C 02:00 ():0036(c:0010)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.08%	14.57%	15.55%	15.28%	CA2 (1)	-
CAPITAL RATIOS (%) Transitional period	C2	TIER 1 CAPITAL RATIO (transitional period)	16.07%	16.50%	18.79%	18.16%	CA2(3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.23%	19.56%	22.07%	21.39%	CA2(5)	
CAPITAL RATIOS (%)	C.4	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period - pre floor)			15.55%	15.28%		
CAPITAL RATIOS (%) Transitional period - pre floor (CRR3)	C.5	TIER 1 CAPITAL RATIO (transitional period - pre floor)			18.79%	18.16%		
	C.6	TOTAL CAPITAL RATIO (transitional period - pre floor)			22.07%	21.39%		
CET1 Capital Fully loaded (CRR2)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	7,537	8,055			[A.1-A.1.12-A.1.21+MIN]A.2+A.1.12-A.2.2-A.2.4+MIN[A.4+A.2.2- A.4.3,0],0]	-
CET1 RATIO (%) Fully loaded (CRR2) <sup>[1]</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.07%	14.57%			[0.1]/[0-0.1]	+
	•	Adjustments to CET1 due to IFRS 9 transitional arrangements	7	0			C 05.01 (10440):0010)	
Memo items	- 1	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0			C 05.01 (19440);20220)	
	- 1	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0			C 05.01 (19440):0030)	
		Adjustments included in RWAs due to IFRS 9 transitional arrangements	7	0			C 05.01 (10440);0040)	
(i) The fully loaded CET1 ratio is an estim	ate calculated	based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory po	nt of view at the reporting date an	e not taken into account in this calc	ulation.			



#### Overview of Risk exposure amounts

		RW	NAS		
(min EUR, %)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>(2)</sup>	44,071	45,108	41,317	41,977	C 0.2.00 (r0040, -00310) - (C 07.00 (r0090, -0.220, -0.01) - C 07.00 (r011.0, -0220, -0.01) - C 07.00 (r013.0, -0220, -0.001) - C 08.01 (r0090, -0.250, -0.250, -0.250, -0.250) - C 08.01 (r0090, -0.250, -0.250, -0.250) - C 08.01 (r0090, -0.250) - C 08.01
Of which the standardised approach	14,296	13,751	13,173	13,509	C 02.00 (r0060, c0010)-[C 07.00 (r0096, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	16,826	17,757	14,174	14,082	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	12,948	13,601	13,970	14,386	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0240, s001) + C 08.01 (r0050, c0240, s001) + C 08.01 (r0060, c0260, s001))
Of which equity IRB	0	0	0	0	C 0 Z 00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>(0)</sup>	754	690	564	632	COT 20 (1999), C2232, 02311 - C37.00 (19313), C2224, 0931 - C37.00 (19313), C2225, 0931 - C 08.01 (1904), C2326, 0931 - C 08.0
Credit valuation adjustment - CVA	170	161	222	265	C 02.00 (10640, c0010)
Settlement risk	0	0	0	1	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	1,871	1,879	1,154	1,252	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk) <sup>(3)</sup>	321	346	242	283	C 02.00 (r9520, c0010) (+C 002.00.a (r755, c010) +C 002.00.a (r7770, c010))
Of which the standardised approach	321	346	242	283	C 02.00 (r9530, c0010)
Of which IMA	0	0	0	0	C 02.00 (19580, c0010) +C 002.00 a (1755, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19:00 (r0010, c0601)*12:5+C 20:00 (r0010,c0450]*12:5+MAN(C 24:00(r0010, c090),C 24:00(r0010,c0100),C 24:00(r0010,c0110))*12:5
Large exposures in the trading book	0	0	0	0	C 02.00 (1988), (2010)
Operational risk	5,896	6,662	7,138	7,138	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0			C 02.00 (r8000, c0010)
Of which standardised approach	5,896	6,662			C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0			C 02.00 (r0620, c0010)
Other risk exposure amounts <sup>(1)</sup>	500	455	945	605	C 02.00 (19830, c0010) + C 02.00 (19890, c0010) - [C 002.00.a (1755, c010) + C 002.00.a (17770, c010)]
Total risk exposure amount pre-floor			51,582	52,153	
Floor adjustment			0	0	C 02.00 (r003s, c0010)
Total	53,583	55,302	51,582	52,153	

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

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

<sup>[8]</sup> In response to changes to the reporting framework, certain RWEA arising from market risks, previously presented under 'Other risk exposure amounts', are presented in the row 'Position, foreign exchange and commodities risks (Market risk)' starting from March 2025.



(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	5,032	6,575	1,391	2,730
Of which debt securities income	93	125	40	101
Of which loans and advances income	3,132	4,167	975	1,935
Interest expenses	2,302	2,967	551	1,063
(Of which deposits expenses)	509	693	194	387
(Of which debt securities issued expenses)	348	470	91	183
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	6	36	0	0
Net Fee and commission income	400	550	147	295
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	-10	44	-1	-3
Gains or (-) losses on financial assets and liabilities held for trading, net	150	174	88	1
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-102	-121	-77	12
Gains or (-) losses from hedge accounting, net	-4	0	-3	0
Exchange differences [gain or (-) loss], net	-6	-3	-4	-11
Net other operating income /(expenses)	41	61	15	31
TOTAL OPERATING INCOME, NET	3,205	4,349	1,006	1,990
(Administrative expenses)	1,420	1,904	553	1,001
(Cash contributions to resolution funds and deposit guarantee schemes)	11	5	11	11
(Depreciation)	186	251	60	122
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	22	237	0	34
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	5	18	-8	4
(Other provisions)	17	219	8	30
Of which pending legal issues and tax litigation <sup>(1)</sup>	0	0	0	0
Of which restructuring <sup>1</sup>	0	-2	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)	34	87	15	132
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	34	87	15	132
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	99	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	67	47	-6	32
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	5	7	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,605	1,819	360	722
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,348	1,530	288	612
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,348	1,530	288	612
Of which attributable to owners of the parent	1,348	1,530	288	612
5. Minimum and State Control of the parent	1,340	1,330	200	012

<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

Bank of Ireland Group plc

(min EUR)		As of 30	/09/2024			As of 31	/12/2024			As of 31/	03/2025			As of 30/	06/2025		
			Fair value hierarch	у			Fair value hierarch	Y			Fair value hierarch	Y			Fair value hierarch	у	
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	31,800				32,601				29,912				27,538				IAS 1.54 (i)
Financial assets held for trading	1,903	169	1,727	8	1,773	161	1,598	15	1,597	121	1,461	15	1,535	125	1,403	8	IFRS 7.8(a)(i);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	490	42	8	440	522	63	9	449	498	61	9	428	480	23	44	413	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	3,744	3,744	0	0	3,398	3,398	0	0	3,316	3,316	0	0	3,230	3,055	175	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	89,761				90,772				92,934				96,560				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	2,080	0	2,080	0	1,873	0	1,873	0	1,745	0	1,745	0	1,910	0	1,910	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	119				118				132				236				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>(1)</sup>	6,166				5,241				5,606				5,777				
	136,062				136,298				135,740				137,266				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	EUR)			As of 3	0/09/2024					As of 31/1	12/2024					As of 31/0	03/2025					As of 30/	06/2025			
		Gr	ross carrying amou	nt <sup>(2)</sup>	Ac	cumulated impairmer	nt <sup>(2)</sup>	Gn	oss carrying amount		Acc	umulated impairmen	1t <sup>(2)</sup>	Gri	oss carrying amount		Acci	ımulated impairme	ent <sup>(2)</sup>	Gro	ss carrying amour	nt <sup>(2)</sup>	Accu	mulated impairme	nt <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>[3]</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit trisk since initial recognition but not credit- impaired	Credit-impaired	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		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	risk since initial	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	initial	Stage 3 c Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other		3,745	0	0	-1	0	0	3,399	0	0	-1	0	0	3,317	0	0	-1	0	0	3,231	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		6,210	0	0	-1	0	0	6,441	0	0	-1	0	0	8,811	0	0	-2	0	0	12,653	0	0	-3	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	71,837	10,637	2,087	-165	-338	-645	72,868	10,590	1,770	-169	-355	-513	73,041	10,037	1,951	-155	-318	-576	73,273	9,613	2,099	-138	-355	-688	Annex V.Part 1.32, 44(a)

18 This table covers IPES 9 specific information and as such only applies for IPES reporting banks.

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



Breakdown of liabilities

Bank of Ireland Group plc

#### (mln EUR)

(IIIIII EUK)					
		Carrying	amount		
LIABILITIES:	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	References
Financial liabilities held for trading	2,071	1,734	1,563	1,693	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>(1)</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	1,074	990	940	850	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	117,707	118,326	117,761	119,686	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method $^{(\!1\!)}$	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	2,223	2,095	1,867	1,632	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-449	-365	-411	-92	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	118	318	310	323	IAS 37.10; IAS 1.54(I)
Tax liabilities	38	57	37	27	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	127	126	75	75	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	122,910	123,281	122,142	124,193	IAS 1.9(b);IG 6
TOTAL EQUITY	13,152	13,017	13,598	13,073	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	136,062	136,298	135,740	137,266	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		
Breakdown of financial liabilities l	by instrument and by counterparty sector	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	References
Derivatives		4,210	3,675	3,306	3,131	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	9	1	2	4	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
SHOLL POSITIONS	Debt securities	75	153	123	190	Annex V.Part 1.31
	Central banks	1,944	1,285	670	660	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	1,265	1,157	1,198	1,177	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,139	1,025	1,061	1,069	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	595	665	826	876	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	291	213	336	304	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	5,149	5,579	6,476	6,644	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	3,877	4,258	4,372	4,667	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	38,828	40,165	39,546	40,641	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	36,256	36,995	36,555	37,466	ECB/2013/33 Annex 2.Part 2.9.1
	Households	56,401	57,031	57,916	58,663	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	48,710	48,874	49,384	49,976	Annex V.Part 1.42(f), 44(c)
Debt securities issued		11,915	11,147	9,255	8,892	Annex V.Part 1.37, Part 2.98
Of which: Subordin	nated Debt securities issued	2,200	1,895	8,856	8,455	Annex V.Part 1.37
Other financial liabilities		2,684	2,286	2,814	2,982	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		123,075	123,145	122,132	123,861	



Market Risk Bank of Ireland Group plc

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	SA					ı	4									IM						
			VaR (Memoran	dum item)	STRESSED VaR (	Memorandum item)	MIGRATIC	AL DEFAULT AND IN RISK CAPITAL HARGE	ALL PRICE RISI	S CAPITAL CHA	RGE FOR CTP		VaR (Memor	andum item)	STRESSED VaR (M	semorandum item)	INCREMENT. AND MIGRA CAPITAL	ATION RISK	ALL PRICE RIS	KS CAPITAL CHA	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 (SVaRt- 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- 1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2024	As of 31/12/2024				As of 30/	09/2024									As of 31/1	2/2024					
Traded Debt Instruments	158	194	0	0	0	0							0	0	0	0						
Of which: General risk	155	189	0	0	0	0							0	0	0	0						
Of which: Specific risk	3	5	0	0	0	0							0	0	0	0						
Equities	12	10	0	0	0	0							0	0	0	0						
Of which: General risk	3	3	0	0	0	0							0	0	0	0						
Of which: Specific risk Foreign exchange risk	8 151	8 142	0	0	0	0							0	0	0	0						
Commodities risk	151	142	0	0	0	0							0	0	0	0						
Total	321	346	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	As of 31/03/2025	As of 30/06/2025		J		As of 31/		Ü	, ,	J. Company	ű	<u> </u>	j	, v		As of 30/0		Ü		, and the second	Ü	
Traded Debt Instruments	114	117	0	0	0	0							0	0	0	0						
Of which: General risk	109	115	0	0	0	0							0	0	0	0						
Of which: Specific risk	4	1	0	0	0	0							0	0	0	0						
Equities	8	11	0	0	0	0							0	0	0	0						
Of which: General risk	2	2	0	0	l ö	0							0	ő	0	0						
Of which: Specific risk	6	9	0	ō	0	0							0	0	0	0						
Foreign exchange risk	120	155	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	242	283	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 CID positions under the particular approach for position risk in Citis (Articles 148(1)), 350 (3) c) and 364 (2) a) (ENI)- For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the origining review of internal models (Article 110 CNI), 350 (1) c) and 364 (2) a) (ENI)- For internal model banks in in the RWIA OVI template.

## 2025 EU-wide Transparency Exercise Credit Risk - Standardised Approach Bank of Ireland Group plc

					Standardise	nd Approach			
			As of 30,	09/2024			As of 31/	12/2024	
		Original Exposure (5)	Exposure Value <sup>(3)</sup>	Risk exposure amount	Value adjustments and provisions (4)	Original Esposure <sup>(4)</sup>	Esposure Value <sup>(q)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(4)</sup>
	(min EUR, 10) Central governments or central banks	37.121	37.425	311		37.846	35,133	300	
	Regional governments or local authorities	312	182			367	246	10	
	Public sector entities	443	475	25		425	444	25	
	Multilateral Development Banks	284	452			258	429	0	
	International Organisations	217	217			293	293	0	
	Institutions	134	208	72		183	191	62	
	Corporates	6,749	3,659	3,280		6,867	3,804	3,409	
	of which: SME	5,132	2,776	2,397		5,215	2,878	2,482	
	Retail	5,516	4,602	3,335		4,660	3,750	2,700	
	of which: SME	1,326	1,093	703		1,328	1,061	683	
Consolidated data	Secured by mortranes on immovable property and ADC exposures	6,432	6,429	2,250		6,256	6,255	2,189	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	455	273	293	174	399	253	268	12
	Items associated with particularly high risk	363	265	397		385	287	430	
	Subordinated debt exposures								
	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	113		9	9	116	
	Equity	790	790	1,791		773	773	1,780	
	Other exposures	3,477	3,477	2,527		3,560	3,560	2,562	
	Standardised Total (F)	62,303	58,466	14,406	320	62,271	58,427	13,860	24

					Standardise	d Approach			
			As of 30,	09/2024			As of 31,	12/2024	
	fortis EUR. 10	Original Exposure <sup>(5)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(4)</sup>	Exposure Value <sup>(4)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
	Central governments or central banks	31,569	31,742	197		32,198	32,373	292	
	Regional governments or local authorities	173	43	9		171	50	10	
	Public sector entities	19	51	25		21	50	25	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	75	150	61		116	124	48	
	Corporates	5,415	2,955	2,627		5,412	2,931	2,587	
	of which: SME	4,586	2,498	2,170		4,660	2,592	2,248	
	Retail	2,192 525	1,727	1,295		2,216 547	1,662	1,246	
1051 1110	of which: SME	525 6395	435 6,392	326 2,237		547 6.219	423 6,218	317 2,176	
IRELAND	Secured by mortgages on immovable property and ADC exposures of which: SME	0,395	0,392	2,237		0,219	0,218	2,176	
	of which: SME Exposures in default	290	195	208	92	264	178	285	
	Items associated with particularly high risk	291	212	315		305	230	345	
	Subordinated debt exposures								
I	Covered bonds						0		
	Claims on institutions and corporates with a ST credit assessment	0		0			0	0	
I	Collective investments undertakings (CIU)	9	9	113		9	9	116	
	Equity	686	686	1,687		699	699	1,706	
I	Other exposures	1,773	1,773	1,456		1,737	1,737	1,383	
	Standardised Total (3)				155				157

					Standardise	d Approach			
			As of 30)	09/2024			As of 31,	12/2024	
	ferin EUR. 50	Original Exposure <sup>(3)</sup>	Exposure Value <sup>(5)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(9)</sup>	Original Exposure <sup>(4)</sup>	Exposure Value <sup>(4)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
	Central appearments or central banks	3.487	3,621	73		4.211	4,329	75	
	Regional governments or local authorities	4,440	2,042	,,		4,220	4,329		
	Public sector entities								
	Multilateral Development Banks								
	International Organisations	0	0			0	0	0	
	Institutions	36	36	7		45	45	9	
	Corporates	1,024	542	492		1,106	706	655	
	of which: SME	517	276	226		526	285	234	
	Retail	3,296	2,872	2,037		2,438	2,085	1,451	
	of which: SME	800	658	377		781	637	365	
UNITED KINGDOM	Secured by morteages on immovable property and ADC exposures	14	14	5		13	13	5	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	161	77	83	82	132	73	81	51
	Items associated with particularly high risk	0	0			0		0	
	Subordinated debt exposures								
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0			۰	0	0	
I	Collective investments undertakings (CIU)		٥			٥	0	0	
ı	Coulty	104	104	104		74	74	74	
I	Other exposures	1,704	1,704	1,071		1,823	1,823	1,179	
	Standardised Total (F)				162				89

					Standardise	ed Approach			
			As of 30,	/09/2024			As of 31	/12/2024	
		Original Exposure <sup>(8)</sup>	Exposure Value <sup>(5)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(4)</sup>	Exposure Value <sup>(6)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
	(min EUR, %)						76		
	Central governments or central banks	0				76	76	0	
	Regional governments or local authorities Public sector entities	325	328			329	328	0	
	Multilateral Development Banks	220							
	International Organisations						0		
	Institutions	15	15	3		16	16	3	
	Corporates	108	81	81		75	38	38	
	of which: SME	0	0	0		0	0	0	
	Retail	2	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
FRANCE	Secured by mortgages on immovable property and ADC exposures	1	1	0		1	1	0	
	of which: SME	0	0	0			0	0	
	Exposures in default	0					0	0	
	Items associated with particularly high risk Subordinated debt exposures	2	2	4		2	2	4	
	Subordinated debt exposures Covered bonds								
	Claims on institutions and corporates with a ST credit assessment						0	0	
	Collective investments undertakings (CIV)						0		
	Equity						0		
	Other exposures	0					0	0	

					Standardise	d Approach							
			As of 30)	09/2024				12/2024					
		Original Exposure (A)	Exposure Value <sup>(5)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(9)</sup>	Original Exposure <sup>60</sup>	Exposure Value <sup>(c)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>				
	(minEUR, %)	1434	1435	17		1.001	1,002	17					
	Central governments or central banks	1,434	1,435	37		1,001	1,002	37					
	Resional sovernments or local authorities Public sector entities	0					0						
	Public sector entities Multilateral Development Banks	0					0						
	International Organisations						0						
	Institutions	7	7	1		7	7	1					
	Corporates		1	1			1	1					
	of which: SME	0	1	1		0	1	1					
	Retail	2	2	1		2	1	1					
	of which: SME	0	0	0		0	0	0					
UNITED STATES	Secured by mortgages on immovable property and ADC exposures	5	5	2		5	5	2					
	of which: SME	0	0	0		0	0	0					
	Exposures in default	1	1	1	0	1	1	1					
	Items associated with particularly high risk	70	51	76		75	55	82					
	Subordinated debt exposures												
	Covered bonds	0	0	0		0	0	0					
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
	Collective investments undertakings (CIU)	0	0	0		0	0	0					
	Equity						0						
	Other exposures					۰							
	Standardised Total (2)	<sup>(2)</sup> Original exposure, unlike Expos			1								

		Original Exposure (F)	As of 30	/09/2024	Standardise	d Approach	Au of 21				
		Original Exposure (4)									
			Esposure Value (5)	Risk exposure amount	Value adjustments and provisions <sup>(4)</sup>	Original Exposure <sup>(4)</sup>	Exposure Value <sup>(4)</sup>	Risk exposure amount	Value adjustments and provisions (2)		
Published and a second and a se	Contemporaries (Contemporaries	7 0 284 227 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7 7 0 0 422 217 217 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 0 0 0 0 25 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 449 293 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 2 24 0 0 0 0 0 0 0 0	0		

19 Orienal exposure, unlike Exposure value, is reported before takine into account any effect due to credit conversion factors or credit risk mitiration techniques (e.e. substitution e
[5] Total value adjustments and provisions per recents of counterparts and other three for securitization expresses but includes several reads this adjustments

		Standardised Approach									
			As of 30,	/09/2024			As of 31,	12/2024			
	ferin CUA. NJ	Original Exposure <sup>(2)</sup>	Exposure Value <sup>(3)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(4)</sup>	Exposure Value <sup>(4)</sup>	Risk exposure amount	Value adjustments and provisions (2)		
	(min EUR, 95)  Central governments or central banks	546	546			275	276				
	Central governments or central banks Regional governments or local authorities	340	340			2/6	2/6	0			
	Public sector entities	0						0			
	Multilateral Development Banks							0			
	International Organisations	0				0	0	0			
	Institutions	0				0	0	0			
	Corporates	1	0	0		0	0	0			
	of which: SME	1	0	0		0	0	0			
	Retail	3	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
SPAIN	Secured by mortgages on immovable property and ADC exposures	1	1	0		1	1	0			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	0	0	0	0	0	0	0			
	Items associated with particularly high risk	0	0	0		0	0	0			
	Subordinated debt exposures										
	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			
	Equity	0		0		0	0	0			
	Other exposures					0		0			
	Standardised Total (F)	(4) Original exposure, unlike Expor									

# | European | Banking | Banking | 2025 EU-wide Transparency Exercise | Credit Risk - Standardized Approach | Bank of Ireland Group pic

		Standardised Approach								
				As of 31/03/2025			As of 30/	06/2025		
		Original Exposure <sup>(3)</sup>	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions <sup>(6)</sup>	Original Exposure (1)	Exposure Value <sup>(3)</sup>	Risk exposure amount	Value adjustments and provisions (II)	
	(min SUR, 10)  Central governments or central banks	36,177	36.442	318		15,991	36.217	105		
	Regional governments or local authorities	390	264	7		443	317			
	Public sector entities	561	588	25		705	741	27		
	Multilateral Development Banks	384	561	0		585	776	0		
	International Organisations	650	650	0		1,182	1,182	0		
	Institutions	176	224	73		180	286	78		
	Corporates	4,916	2,174	2,003		4,713	2,175	2,007		
	of which: SME	4,137	1,700	1,529		4,159	1,889	1,722		
	Retail	4,839	3,940	2,818		4,864	4,018	2,878		
	of which: SME	1,413	1,146	734		1,396	1,143	739		
Consolidated data	Secured by mortzazes on immovable property and ADC exposures	7,330	6,978	2,610		7,388	7,006	2,843		
	of which: SME	148	133	70		155	133	73		
	Exposures in default	450	286	309	149	446	263	290	160	
	Items associated with particularly high risk									
	Subordinated debt exposures	0	0	٥		0	0	0		
	Covered bands	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	10	10	121				120		
	Collective investments undertakings (CIU)	1,177	1.063	2,205		1,227	1,107	2.305		
	Equity	4.137	1,063	2,205		4.049	1,107	2,306		
	Other exposures	4,137 61,208	4,137 57,316	13.266	247		4,049 58.147	11,603	249	
	Standardised Total <sup>(3)</sup>	(1) Original europures unilies Europe		13,266	247	61,782	50,147	13,603	249	

(I) Olgani regouse, units lapoure whise, in special afters table; are secured any effect due to credit committed before or credit call risk registrates chapses (a), substitution effects).
(I) Conducted for Called an ext include the securitations position units and the security of the 200 errors.
(Only the most interest called called these the excluded and the security and Locardess of Construction of Called any of the Called and the security of the construction of the Called and th

					Standardised Approx	<b>kh</b>			
				As of 31/03/2025			As of 30/	06/2025	
	(refe EUR, No	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(9)</sup>	Original Exposure (1)	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(9)</sup>
	Central governments or central banks	30,046	30,207	201		27,304	27,447	190	
	Regional governments or local authorities	162	37	7		163	38		
	Public sector entities	23	50	25		17	53	27	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	98	145	58		21	127	47	
	Corporates	4,067	1,646 1.541	1,507		4,044	1,799	1,663	
	of which: SME	3,762 2,148	1,541	1,403		3,784 2,186	1,721 1,669	1,587 1,228	
	Retail of which: SME	2,146	1,023	1,200 355		2,186	1,669	1,228	
IRELAND	of which: SME Secured by mortgages on immovable property and ADC exposures	7,118	6.795	2,461		7,061	520 6,774	2,635	
IKELAND	of which: SME	105	92	47		7,002	94	45	
	Drienich: Swic Exposures in default	244	162	166	73	244	155	159	85
	Items associated with particularly high risk								-
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bands	0		0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
ı	Collective investments undertakings (CIU)	10	10	121		10	10	120	
ĺ	Equity	1,007	915	1,999		1,057	960	2,126	
	Other exposures	2,119	2,119	1,506		1,991	1,991	1,474	
	Standardised Total (2)				146				142

					Standardised Approx	ĸh						
				As of 31/03/2025			As of 30,	r06/2025				
		Original Exposure (I)	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure (1)	Exposure Value <sup>(4)</sup>	Risk exposure amount	Value adjustments and provisions (P)			
	(min EUR, %) Central sovernments or central banks	3,393	3,493	77		1.955	4.039	71				
	Central governments or central banks Regional governments or local authorities	3,193	3,498	//		3,300	4,039	/1				
	Regional governments or local authorities  Public sector entities	Š										
	Public sector entities  Multilateral Development Banks					0						
	International Organisations			0		0	0	0				
	Institutions	26	56	11		53	53	11				
	Corporates	632	314	282		624	318	286				
	of which: SME	375	159	127		374	168	135				
	Retail	2,667	2,316	1,618		2,655	2,349	1,650				
	of which: SME	804	661	379		762	623	357				
UNITED KINGDOM	Secured by mortzages on immovable property and ADC exposures	127	155	139		244	204	198				
	of which: SME	36	41	23		51	39	27				
	Exposures in default	212	123	141	68	198	108	120	73			
	Items associated with particularly high risk											
	Subordinated debt exposures	0	0	0		0	0	0				
	Covered bands	٥	0			0	0	0				
	Claims on institutions and coroorates with a ST credit assessment	٥	0			0						
	Collective investments undertakings (CIU)	٥	0	0								
	Coulty	77 2.018	77 2.018	1.270		2.058	83 2.058	83 1.276				
	Other exposures  Standardinal Total (2)	2,018	2,018	1,270	29		2,058	1,276	104			

					Standardised Approx	ich			
				As of 31/03/2025			As of 30,	r06/2025	
	(min SUR, NJ	Original Exposure <sup>(1)</sup>	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions <sup>(9)</sup>	Original Exposure (1)	Exposure Value <sup>(5)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
	Central governments or central banks	251	251	0		704	704	0	
	Regional governments or local authorities	0							
	Public sector entities	429	429	0		476	476		
	Multilateral Development Banks	0	0	0		0		0	
	International Organisations	0	0	0		0	0	0	
	Institutions	16	16	3		100	100	20	
	Corporates	75	61	61		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0		0	
	of which: SME	0	0	0		0	0	0	
FRANCE	Secured by mortgages on immovable property and ADC exposures	1	1	0		1	1	0	
	of which: SME			0	_	0			
	Exposures in default Items associated with particularly high risk	0	U	U			U	U	0
	Subordinated debt exposures		0	0			0	0	
ĺ	Suppressed bent exposures Covered bonds			0					
ı	Claims on institutions and corporates with a ST credit assessment								
	Collective investments undertakings (CIU)	0	0	0		0		0	
ı	Equity	2	2	0		0		0	
	Other exposures	0	0	0		0	0	0	
ı	Standardised Total (1)				0				0
		(1) Original exposure uplike Expos	ura value is reported before taki	or into account any effect due to	credit conversion factors or credit risk mitigation techniq	uss (e.e. substitution effects)			

					Standardised Approx	<b>kh</b>						
				As of 31/03/2025			As of 30/	06/2025				
	(min 509. 50	Original Exposure (1)	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions <sup>91</sup>	Original Exposure [1]	Exposure Value <sup>(5)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>			
	Central governments or central banks	1.593	1.593			2.048	2.047					
	Central sovernments or central banks Regional governments or local authorities	1,593	1,593	37		2,048	2,047	43				
	Public sector entities											
	Multifateral Development Banks											
	International Organisations	0	0	0				0				
	Institutions	7	7	1		6	6	1				
	Corporates	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
	Retail	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
UNITED STATES	Secured by mortgages on immovable property and ADC exposures	6	7	3		6	7	2				
	of which: SME	0	1	0		0	1	0				
	Exposures in default	1	1	1	0	1	0	0	0			
	Items associated with particularly high risk											
	Subordinated debt exposures	0	0	0		0	0	0				
	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 (CIU)	0	0	0		0	0	0				
	Equity	91	68	129		87	64	95				
	Other exposures	0	0	0			0					
	Standardised Total (II)				0							



## 2025 EU-wide Transparency Exercise Credit Risk - Standardised Approach Bank of Ireland Group plc

	Ballik Of Irelatio Group pic								
					Standardised Approx	ĸh			
				As of 31/03/2025			As of 30,	r06/2025	
		Original Exposure (4)	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure (1)	Exposure Value <sup>(5)</sup>	Flak exposure amount	Value adjustments and provisions <sup>(2)</sup>
	(min EUR, N)								
	Central governments or central banks	0		0		0	0	0	
	Regional governments or local authorities Public sector entities	0		0		0		0	
	Public sector entities Multilateral Development Banks	184	561	0		585	776	0	
	International Organisations	550	650	0		1,182	1,182	0	
	Institutions		0	0		0,000	0	0	
	Corporates		35	38			37	37	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Other Countries	Secured by mortsages on immovable property and ADC exposures	0	1	0		0	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default		0		0		0		
	Items associated with particularly high risk								
	Subordinated debt exposures	0		0		0		0	
I	Covered bonds Claims on institutions and corporates with a ST credit assessment		0			0			
l	Claims on institutions and corocrates with a ST credit assessment Collective investments undertakings (CIU)	0		0		0		0	
	Control investments unpertaining (CIU)			0		0		0	
l	Other exposures								
	Other E.Editors								

					Standardised Approx	ch .			
				As of 31/03/2025			As of 30,	06/2025	
	finds EUR. 10	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(9)</sup>	Original Exposure (1)	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(9)</sup>
	Central governments or central banks	400	400			680	680		
	Regional governments or local authorities	400	400				0.00		
	Public sector entities		0	0			0	0	
	Multifateral Development Banks	0		0		0		0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
SPAIN	Secured by mortgages on immovable property and ADC exposures	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk								
	Subordinated debt exposures	0	0	0		0	0	0	
	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 (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	٥	0	0			0	0	
	Standardised Total (I)								

Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 30,	09/2024					As of 31/	12/2024		
		Original I	Exposure <sup>(1)</sup>	Exposure Value <sup>(3)</sup>	flisk expo	iure amount	Value adjustments and provisions	Original	Exposure <sup>(2)</sup>	Exposure Value (II)	Risk expo	sure amount	Value adjustmen
	(min EUR, %)		Of which: defaulted						Of which: defaulted			Of which: defaulted	
	Control banks and control encomments (2)	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	5,770	0	5,724	809	0	0	6,117	0	6,068	843	0	
	Corporates	23,588	662	18,120	16,662	0	525	24,593	585	19,062	17,495	0	
	Corporates - Of Which: Specialised Lending	883	24	826	769	0	26	960	26	903	885	0	
	Corporates - Of Which: SME	10,309	463 960	9,417	7,850		314 478	10,794	363	9,940	8,425		
	Retail - Secured on real estate property	51,526 45,240	960 686	48,808 44,506	12,948	639 516	478 221	51,988 45.784	805 629	49,367 45.161	13,601	590 500	
		45,240	080	44,500	10,507	210	221	45,784	629	45,161	11,204	300	
	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	45.240	686	44.506	10.507	516	221	45.784	629	45.161	11.204	500	
Consolidated data	Retail - Qualifying Revolving	2.840	47	1.443	343	19	48	2.852	46	1,454	342	10	
	Retail - Other Retail	3.447	227	2.860	2.097	104	209	3.352	130	2,752	2.056	71	
	Retail - Other Retail - Of Which: SME	2,490	180	1.911	1.112	63	145	2,399	102	1.811	1.078	43	
	Retail - Other Retail - Of Which: non-SME	957	47	949	985	41	64	953	28	941	978	28	
	Equity	0	0	0	0	0	-	0	0	0	0		
	Collective Investments Undertakings (CIU)												
	Other non credit-obligation assets				0						0		
	IRS Total (I)				30.419						31.939		

							IRB Ap	proach					
				As of 30	/09/2024					As of 31/	12/2024		
		Original	Exposure <sup>(1)</sup>	Exposure Value (3)		sure amount	Value adjustments and provisions	Original I	Exposure <sup>(3)</sup>	Exposure Value (1)		sure amount	Value adjustments and provisions
	(min EUR, %)		Of which: defaulted									Of which: defaulted	
	Central banks and central governments [2]	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	426	0	419	26	0	0	448	0	441	29	0	0
	Corporates	13,114	322	10,816	9,275	0	269	14,066	257	11,806	10,050	0	255
	Corporates - Of Which: Specialised Lending	322	24	297	179	0	20	414	26	391	271	0	26
	Corporates - Of Which: SME	7,299	257	7,180	5,883	0	176	7,556	192	7,552	6,215	0	145
	Detail	34,283	576	31,686	9,375	314	396	34,801	436	32,311	9,840	263	306
	Retail - Secured on real estate property	28,078	305	27,384	6,935	191	142	28,676	263	28,105	7,442	173	125
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
IRELAND	Retail - Secured on real estate property - Of Which: non-SME	28,078	305	27,384	6,935	191	142	28,676	263	28,105	7,442	173	125
	Retail - Qualifying Revolving	2,769	46	1,443	343	19	47	2,782	45	1,454	342	19	47
	Retail - Other Retail	3,436	225	2,860	2,097	104	207	3,343	129	2,752	2,056	71	133
	Retail - Other Retail - Of Which: SME	2,481	179	1,911	1,112	63	144	2,392	101	1,811	1,078	43	90
	Retail - Other Retail - Of Which: non-SME	955	46	949	985	41	63	951	27	941	978	28	43
	Equity	0	0	0			0		0			0	
	Collective Investments Undertakings (CIU)											_	
	Other non credit-obligation assets		_										
	IRB Total												

							IRB Ap	proach					
				As of 30,	09/2024					As of 31/	12/2024		
		Original I	xposure <sup>(1)</sup>	Exposure Value (3)	flisk expo	sure amount	Value adjustments and provisions	Original	Exposure <sup>(3)</sup>	Exposure Value (I)	Risk expo	iure amount	Value adjustments and provisions
	(min EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
	Central banks and central governments (2)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	706	0	700	204	0	0	766	0	759	216	0	0
	Corporates	5,906	97	4,387	3,805	0	81	5,495	127	4,041	3,527	0	84
	Corporates - Of Which: Specialised Lending	545	0	512	574	0	6	533	0	500	602	0	12
	Corporates - Of Which: SME	1,535	11	1,565	1,210		23 79	1,756	43	1,690	1,315		28
	Detail	17,114		17,032	3,538	321		17,059	362	16,967	3,725	324	76
	Retail - Secured on real estate property	17,071	375	17,032	3,538	321	78	17,017	361	16,967	3,725	324	76
	Retail - Secured on real estate property - Of Which: SME		0				0						76
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	17,071	375	17,032	3,538	321	78	17,017	361	16,967	3,725	324	76
	Retail - Qualifying Revolving	25	1				0	35	1			-	
	Retail - Other Retail Retail - Other Retail - Of Which: SME	9	1			0	1	7	1	0			1
			1 1		0		1		0				
	Retail - Other Retail - Of Which: non-SME							1					
	Equity		0				0		0				
	Collective Investments Undertakines (CIU) Other non credit-obligation assets												
	Unier non crean-obligation assets IRB Total												
	IND TOTAL												

							IRB Ap	proach					
				As of 30	/09/2024					As of 31/	12/2024		
		Origina	Exposure <sup>(2)</sup>	Exposure Value <sup>(5)</sup>		sure amount	Value adjustments and provisions	Original	Exposure <sup>(5)</sup>	Exposure Value (I)		sure amount	Value adjustments and provisions
	(min EUR, %)		Of which: defaulted						Of which: defaulted			Of which: defaulted	
	Central banks and central governments (2)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,030	0	2,026	189	0	0	2,262	0	2,258	202	0	0
	Corporates	674	8	449	572	0	6	1,139	7	605	728	0	7
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	58	0	22	13	0	0	92	0	21	13	0	0
	Retail	7	0	3	1	0	0	7	0	4	1	0	0
	Retail - Secured on real estate property	3	0	3	1	0	0	4	0	4	1	0	0
	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-	IME 3	0	3	1	0	0	4	0	4	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	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0		
	Collective Investments Undertakines (CIU)												
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of 30/	09/2024					As of 31/	12/2024		
			Original	Exposure <sup>(4)</sup>	Exposure Value (5)	Risk expo	sure amount	Value adjustments and provisions	Original	Exposure <sup>(H</sup>	Exposure Value (II)	Risk exp	osure amount	Value adjustment and provisions
		(min EUR, %)		Of which: defaulted						Of which: defaulted			Of which: defaulted	
		nd central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		28	0	24	6	0	0	51	0	48	9	0	0
	Corporates		1,812	189	1,551	2,004	0	131	1,861	147	1,609	2,143	0	135
			0	0	0	0	0	0	0	0	0	0	0	0
			682	149	618	718	0	91	687	83	623	839	0	70
	Retail		43	2	32 32	12 12	1	0	43 34	2	33	14 14	1	
		Retail - Secured on real estate property		2	32	12	1	0	34	1	33		1	
LINUTED STATES		Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	33	0	32	12		0	34	0	93	0 14		
UNITED STATES		Retail - Secured on real escare property - Or Which: non-swic Retail - Qualifying Revolving	33	0	32	12		0	34	1	33	.0	1	
		Retail - Other Retail		0								0		
		Retail - Other Retail - Of Which: SME		0	0	0	0	0		0	0	0		
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		
	Equity	MEDIT - OTHER MEDIT - OF WHILE, HAT-OME	0	0	0	0	0	0	0	0	ō			
		tments Undertakings (CIU)												
		t-obligation assets												
	IRS Total													

Credit Risk - IRB Approach

Bank of Ireland Group plc

							IRB Ap	proach					
				As of 30,	09/2024					As of 31/	12/2024		
		Original	Exposure <sup>(1)</sup>	Exposure Value (3)	Risk expo	iure amount	Value adjustments and provisions	Original t	exposure (3)	Exposure Value (1)	Risk expo	iure amount	Value adjustments and provisions
	(min EUR, %)		Of which: defaulted									Of which: defaulted	
	Central banks and central governments (1)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0			
	Corporates - Of Which: SME Retail	0	0		0	0	0	0	0	0	0		
	Retail - Secured on real estate property												
	Retail - Secured on real estate property - Of Which: SME	0											
Other Countries	Retail - Secured on real estate property - Of Which: sond Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0		0	0		0
Other Countries	Retail - Qualifying Revolving	0	0	0	0	0	0	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				
	Retail - Other Retail - Of Which: non-SME	0	0		0		0	0					
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)												
	Other non credit-obligation assets												
	IRB Total												

(3) Original exposure, unlike Exposure value, is rep (9) Incl. RGLAs and PSEs from Q1 2025

							IRB Ap	proach					
				As of 30,	09/2024					As of 31/	/12/2024		
		Original	Exposure <sup>(1)</sup>	Exposure Value <sup>(3)</sup>	flisk expo	sure amount	Value adjustments and provisions	Original t	Exposure <sup>(3)</sup>	Exposure Value (I)		sure amount	Value adjustments and provisions
	(min EUR, %)		Of which: defaulted									Of which: defaulted	
	Central banks and central governments (2) Institutions	0 323	0	0 311	0 78	0	0	0 340	0	0 337	0 74	0	0
	Corporates Corporates - Of Which: Specialised Lending	233 0	0	191	229	0	2 0	246 0	0	216 0	243	0	2 0
	Corporates - Of Which: SME Retail	16 6	0	10 3	9	0	0	16 6	0	10 3	10 1	0	0
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	3 0	0	3 0	1 0	0	0	3 0	0	3 0	1 0	0	0
SPAIN	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	3 3	0	3 0	1 0	0	0	3	0	3 0	1 0	0	0
	Retail - Other Retail 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	0	0	0
	Collective Investments Undertakings (CIU) Other non credit-obligation assets												
	IRS Total												

							IR8 Ap	proach			Of which, defaulted 0 0 0 946 0 0 14,640 0 13,646 0 14,646 0 14,646 0 14,646 0 14,646 0 14,646 0 14,716 472 0 0 11,716 472 0 0 11,716 472 0 0 12,716 472 0 0 11,716 472 0 0		
				As of 31,	03/2025					As of 30/	06/2025		
		Original	Exposure [1]	Exposure Value (5)	Risk expo	ure amount	Value adjustments and provisions	Original I	Exposure [4	Exposure Value (1)	Risk expo	sure amount	Value adjustment and provisions
	(min DUR, %)		Of which: defaulted						Of which: defaulted				
	Central hands and central envernments (2)	0	0	0	0	0	0	0	0	0		0	
	Imititutions	6,543	0	6,495	934	0	0	6,852	0	6,811		0	
	Corporates	25,513	625	19,225	13,711	0	486	25,487	733	19,320		0	5
	Corporates - Of Which: Specialised Lending	4,958	270	4,736	3,556	0	190	5,031	300	4,822		0	1
	Corporates - Of Which: SME	7,557	160	6,756	4,114	0	127	7,344	203	6,468		0	1
	Retail	52,798	787	51,135	13,970	599 487	388	53,814	750	51,876			3
	Retail - Secured on real estate property	46,534	606	46,709	11,522	487	204	47,517	588	47,689	11,918	472	3
	Retail - Secured on real estate property - Of Which: SME			0						0	0	0	
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	46,534 2.862	606	46,709 1.437	11,522 354	487 28	204	47,517 2.860	588 23	47,689 1,411			2
	Retail - Qualifying Revolving Retail - Other Retail	3,403	135	2,989	2.093	85	136	3.437	139	2,775			1
	Retail - Other Retail Retail - Other Retail - Of Which: SME	3,403	135	2,989	2,093 1.155	85 46	136	3,437 2.420	139	2,775 1,765			1
	Retail - Other Retail - Of Which: non-SME	978	30	972	938	39	93	1,017	33	1,765	990	43	
	Retail - Other Retail - Of Which: non-SME Equity	7/8	0	,,,,	-38		43		33	010,1	990	1 0	
	Collective Investments Undertakings (CIU)									0			
	Other non credit-obligation assets				ő				Ů	0	0		
	IRB Total <sup>(II</sup>				28.615						29.006		

				As of 31	/03/2025					As of 30)	06/2025		
		Original	Exposure (1)	Exposure Value (1)		sure amount	Value adjustments and provisions	Original t	oposure <sup>(2)</sup>	Exposure Value (1)		sure amount	Value adjustments and provisions
	(min EUR, %)		Of which: defaulted										
	Central banks and central governments (9)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	472	0	465	35	0	0	373	0	366	23	0	0
	Corporates	14,984	259	12,201	8,093	0	223	15,522	267	12,540	8,312	0	232
	Corporates - Of Which: Specialised Lending	3,037	136	3,170	2,218	0	83	3,174	160	3,342	2,315	0	81
	Corporates - Of Which: SME	5,730	92	5,525	3,392	0	85	5,630	91	5,326	3,228	0	87
	Retail	35,633	434	33,938	10,149	282	311	37,053	413	35,089	10,612	297	284
	Retail - Secured on real estate property	29,448	255	29,512	7,701	170	128	30,835	253	30,902	8,144	169	127
	Retail - Secured on real estate property - Of Which: SME	0	0	0		0	0	0	0	0	0	0	0
IRELAND	Retail - Secured on real estate property - Of Which: non-SME		255 46	29,512	7,701	170	128 48	30,835	253	30,902	8,144	169	127
	Retail - Qualifying Revolving Retail - Other Retail	2,792 3,394	134	1,437	2.093	28	48 135	2,790	22 137	1,411 2,775	2.062	41 87	23 133
	Retail - Other Retail - Other Retail - Of Which: SME	2,417	104	2,969	1.155	46	92	2,413	105	1.765	1.072	43	95
	Retail - Other Retail - Of Which: non-SME	976	29	972	938	10	43	1.016	32	1,765	990	44	38
	Retail - Other Retail - Of Which: non-SME Equity	976	29	9/2	938	39	43	1,016	32	1,010	990		38
	Collective Investments Undertakings (CIU)	0	0				0				0	0	
	Other non credit-obligation assets	_			Ů	Ů		Ü	Ů	Ů		Ü	
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenion factors or credit risk mitigation techniques (e.g., substitution effects). (2) Incl. RGLAs and PSEs from Q1 2025

							IRB Ap	proach					
				As of 31/	03/2025					As of 30/	06/2025		
		Original	teposure <sup>(1)</sup>	Exposure Value (2)	Risk expo	sure amount	Value adjustments and provisions	Original E	ixposure <sup>(2)</sup>	Exposure Value (1)	Risk expo	sure amount	Value adjustments and provisions
	(min EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	,
	Central banks and central governments (2)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	857	0	850	244	0	0	903	0	896	264	0	0
	Corporates	5,445	87	3,806	2,806	0	67	4,939	59	3,544	2,613	0	68
	Corporates - Of Which: Specialised Lending	1,075	5	1,235	993	0	15	1,081	4	1,217	976	0	16
	Corporates - Of Which: SME	1,139	17	849	464	314	17	1,065	15	776	436	0	21
	Retail	17,037	348	17,106	3,786		76	16,630	332	16,694	3,738	300	73
	Retail - Secured on real estate property	16,995	346	17,106	3,786	314	75	16,589	331	16,694	3,738	300	72
	Retail - Secured on real estate property - Of Which: SME						0				0	0	
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	16,995 35	346	17,106	3,786	314	75	16,589	331	16,694	3,738	300	72
	Retail - Qualifying Revolving	35	1				0	34		0		0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	8	1				1	7	1	0	0	0	1
			1	0			0	,	1	0	0	0	1
	Retail - Other Retail - Of Which: non-SME												
	Equity	0		0				0	0	0	0	0	0
	Collective Investments Undertakings (CIU) Other non credit-obligation assets												
	IRB Total												

							IR8 Ap	proach					
					/03/2025					As of 30/	06/2025		
		Original	Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk expo	sure amount	Value adjustments and provisions	Original I	Exposure <sup>[4]</sup>	Exposure Value (1)	Risk expo	sure amount	Value adjustments and provisions
	(min EUR, %)	1	Of which: defaulted						Of which: defaulted			Of which: defaulted	
	Central banks and central governments (2)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,190	0	2,187	209	0	0	2,032	0	2,030	201	0	0
	Corporates	1,214	8	639	608	0	9	1,416	14	810	756	0	18
	Corporates - Of Which: Specialised Lending	69	0	18	11	0	0	68	0	18	11	0	0
	Corporates - Of Which: SME	24	0	4	1	0	0	10	0	2	1	0	0
	Retail	7	0	4	1	0	0	6	0	3	1	0	0
	Retail - Secured on real estate property	4	0	4	1	0	0	3	0	3	1	0	0
	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	4	0	4	1	0	0	3	0	3	1	0	0
	Retail - Qualifying Revolving	3		0	0	0	0	3	0	0	0	0	0
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME						0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity	4 .					0	0	0	0	0	0	0
		4 .											- 0
											0	- 0	
	Collective Investments Undertakines (CIU) Other non credit-obligation assets IRD Total	0	٥	0	٥	0		0	0	0	0	0	

							IRB Ap	proach					
				As of 31,	/03/2025					As of 30;	06/2025		
		Original	Exposure (1)	Exposure Value (5)	Risk expo	sure amount	Value adjustments and provisions	Original I	Deposiure <sup>(4)</sup>	Exposure Value (1)		osure amount	Value adjustment and provisions
	(min EUR, %)		Of which: defaulted			Of which: defaulted						Of which: defaulted	
	Central banks and central advernments (9)	0	0	٥	0	0	0	0	0	0	0	0	0
	Institutions	57	0	55	12	0	0	22	0	20	5	0	0
	Corporates	1,846	211	1,572	1,392	0	137	1,592	326	1,343	1,071	0	180
	Corporates - Of Which: Specialised Lending	361	84	313	335	0	60 25	288	91 97	245	247	0	56
	Corporates - Of Which: SME Retail	345	51	325 84	229		25	315	97	295 35	136	0	37
	Retail - Secured on real estate property	34	2	34	14	1	0	44	1	35	14	1	0
		34	0	34	14	1		35		35	14	0	
UNITED STATES	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	34		94	14			35		35	14		
UNITED STATES	Retail - Qualifying Revolving	34	0	34		1	0	35		35	.0	0	0
	Retail - Other Retail						0				0		
	Retail - Other Retail - Of Which: SME	0			0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0			0	0	0	0	0	0	0	0	0
	Equity	0		· ·	· ·		0	0	0		0	0	
	Collective Investments Undertakings (CIU)	0						0		0	0	0	
	Other non credit-obligation assets												
	IRB Total												

Credit Risk - IRB Approach

							IR8 Ap	proach					
				As of 31	/03/2025					As of 30 <sub>3</sub>	06/2025		
		Original	Exposure [1]	Exposure Value <sup>50</sup>	Risk expo	ure amount	Value adjustments and provisions	Original I	Exposure <sup>(2)</sup>	Exposure Value (1)		ssure amount	Value adjustments and provisions
	(min EUR, %)		Of which: defaulted						Of which: defaulted			Of which: defaulted	
	Central banks and central governments (2)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	0					0	0	0	0	0	0	0
	Retail - Secured on real estate property	0					0	0	0		0	0	0
													0
Other Comments	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0					0	0	0		0	0	0
Other Countries	Retail - Qualifying Revolving						0						0
	Retail - Other Retail	0				0	0	0	0			0	0
	Retail - Other Retail - Of Which: SME						0	0					0
	Retail - Other Retail - Of Which: non-SME	0		0	0		0	0	0	0	0	0	0
	Equity	0					0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)	0						0	0	0	0	0	
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of 31,	03/2025					As of 30;	06/2025		
			Original	teposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exp	sure amount	Value adjustments and provisions	Original I	Exposure <sup>(4)</sup>	Exposure Value (1)		osure amount	Value adjustments and provisions
		(min EUR, %)					Of which: defaulted			Of which: defaulted			Of which: defaulted	
	Central banks Institutions	and central governments <sup>(9)</sup>	0 353	0 0	0 350	0 79	0	0	0 400	0	0 398	0 83	0	0
	Corporates	Corporates - Of Which: Specialised Lending	298	0	220	212	0	2	353	0	267	260	0	5
	Retail		16	0	10	7	0	0	32	0	21	15	0	0
		Retail - Secured on real estate property	3	0	3	1	0	0	3	0	3	1	0	0
SPAIN		Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	3	0	3	1		0	3	0	3	1	0	0
		Retail - Qualifying Revolving Retail - Other Retail	3 0	0	0	0	0	0	3 0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Calibration Issue	stments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0
	Other non crea	stments Undertakings (CIU) lit-obligation assets		Ů	,	,	i i		Ů	l	Ů			
	IRB Total													



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

							As of 31/12/2024							
						Dire	ct exposures							
	(min EUR)			On balance sh	eet				Deriva	tives		Off balan	ice sheet	
	(IIIII EUK)					sets by accounting portfolio		Derivatives with pos			n negative fair value	Off-balance sh		
					Non-venvative inialitial as	secs by accounting portions		Delivatives with pus	tive fall value	Delivatives with	i negauve ian 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 fai 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	Austria	24 24 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 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	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	Belgium	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	21 21	0 0 0 10 58 0	0	0	0 0 0 0 0 0 0 0 0 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 [   3M - 1 Y   1	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													
Total														



General governments exposures by country of the counterparty

							Bank of Ireland Group pl	lc						
							As of 31/12/2024							
						Dire	ct exposures							
	(min EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
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	exposure amount
[ 0 - 3M   [ 3M - 1Y	Finland		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 Total	France	196 33 5 15 15 403	0 0 196 53 0 0 155 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 0 155 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0		
[ 0 - 3M [	Germany													
[ 0 - 3M [   3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more	Croatia													
[0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   [10Y - more Total	Greece													
Octal   O - 3M     3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more   Total	Hungary													
Total    0 - 3M     3M - 1Y     14 - 2Y     12 - 2Y     27 - 3Y     37 - 5Y     57 - 107     107 - more  Total	Ireland	13 c 852 45 1,600 1,777 73	0 1,569 1,563 26	13		0 0 0	13 0 849 0 1,563 26		0 0 0	0 0 0 0	000000000000000000000000000000000000000	0 123 0 0 1 1 0		
Total [ 0 - 3M [ 3M - 1Y [ 3M - 1Y [ 12Y - 2Y [ 12Y - 3Y [ 3Y - 5Y [ 15Y - 10Y ]	Italy	4,175	4,020 0 0 0 1 0 10 0 0 0 0	153 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4,020 0 0 0 0 0 0		0 0 0	0 0 0 0	0	125 0 0 0 0 0		10



General governments exposures by country of the counterparty

							Bank of Ireland Group plo							
							As of 31/12/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				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	negative fair value			Risk weighted
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	exposure amount
[ 0 - 3M   [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Latvia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y   [10Y - more Total	Lithuania													
[ 0 - 3M [	Luxembourg													
[0 - 3M]   3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more	Malta													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Netherlands													
107a1   0 - 3M     3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more   Total	Poland													
10 3M	Portugal		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000	0	0 0 0 0 0 0	0 0 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] [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	С						
							As of 31/12/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	nce sheet	
	(min ESK)													
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			
														Risk weighted
		Total gross carrying amount of non-derivative	Total carrying amount of non-											exposure amount
Residual Maturity	Country / Region	financial assets	derivative financial assets (net of short positions)											
					of which: Financial assets	of which: Financial assets at fair						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[ 0 - 3M [ [ 3M - 1Y [														
[1Y - 2Y [ [2Y - 3Y [	Slovakia													
[3Y - 5Y [ [5Y - 10Y [	Siovakia													
[10Y - more Total														
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y [	Slovenia													
[5Y = 10Y [														
[10Y - more Total [ 0 - 3M [ [ 3M - 1Y [		0	0	0		(	0	0	0	0	0	0		
[1Y - 2Y [			0	0	0		0	0	0	0	0	0	0	
[ 2Y - 3Y [ [3Y - 5Y [	Spain	243	243	0	0	243	0	0	0	0	0	0	0	
[5Y - 10Y [ [10Y - more Total		33 0	33 0 276	0	0	24	0	0	0	0	0	0		
[ 0 - 3M [   3M - 1Y     1Y - 2Y		2.76	270	J					,			Ü		, v
[ 2Y - 3Y [	Sweden													
[3Y - 5Y [  5Y - 10Y	Sweden													
[10Y - more Total														
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [	1		0	0			0	0	0	0	0	0		
[ 2Y - 3Y [   3Y - 5Y	United Kingdom	135	0 0	0	0		0 135	0	0	0	0	0		
[5Y - 10Y [   10Y - more   Total	]	0	0	0	0		0	0	0	0	0	0		
[ 0 - 3M [	<del> </del>	135	135	0	0		135	0	0	0	0	0		0
[3M - 1Y [   1Y - 2Y     2Y - 3Y														
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Iceland													
[10Y - more Total	-													
[ 0 - 3M [ [ 3M - 1Y [														
[1Y - 2Y [ [2Y - 3Y [	Liechtenstein													
[3Y - 5Y [  5Y - 10Y [	Decircenstein													
[10Y - more Total														
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 1Y - 2Y [   2Y - 3Y     [3Y - 5Y [	Norway													
ISY - 10Y I														
[10Y - more Total	I													



General governments exposures by country of the counterparty

							Bank of Ireland Group plo							
							As of 31/12/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	tives		Off balan	ce sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative	Total carrying amount of non- derivative financial assets (net											Risk weighted exposure amount
icada ilium,	County) its	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 Total	Australia													
[ 0 - 3M [	Canada													
[ 0 - 3M [	Hong Kong													
[0 - 3M] [1 3M - 1Y   [1 1 - 2Y   [2 Y - 3 Y   [3 Y - 5 Y   [5 Y - 10 Y   [10 Y - more Total	Japan													
105a    [0 - 3M       [3M - 1Y       1Y - 2Y       2Y - 3Y       3Y - 5Y       5Y - 10Y       10Y - more   Total	U.S.													
Total  [0-3M[ [3M-1Y[ 13Y-2Y[ 12Y-3Y[ 12Y-3Y[ 13Y-5Y[ 15Y-10Y[ 10Y-more Total	China													
Total  [0 - 3M [   3M - 17 [   17 - 27 [   27 - 37 [   37 - 57 [   57 - 107 [   107 - more  Total	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 31/12/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balan	ce sheet	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
					Non-derivative illiantial a	issets by accounting portiono		Delivatives with pus	uve iaii vaiue	Derivatives with	negative fail value			Risk weighted
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	nisk weignted exposure amount
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [SY - 10Y] [10Y - more	Other Central and eastern Europe countries non EEA													
Total [0 - 3M] [3 M - 1Y   [1 Y - 2Y   [2 Y - 3 Y   [3 Y - 5 Y   [5 Y - 10 Y   [10 Y - more	Middle East													
Total    0 - 3M       3M - 17     13 - 27     17 - 27     27 - 37     37 - 57     57 - 107     100 - more   Total	Latin America and the Caribbean													
10tal	Africa													
0-3M	Others <sup>(S)</sup>	0 0 38 39 12 210 20 319	0 0 38 39 12 210 20 319	98 20		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 39 0 56 0	0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	,

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

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

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, Bellas, Bolins, Baral, Chile, Colombia, Casta Rica, Dominica, Dominican, Republic, Ecuador, El Salvador, Gerenada, Guatemaka, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragaa, Parama, Paragauy, Peru, St. Kits and Nevis, St. Lucia, 9t. Vincent and the Gerenadines, Suriname, Trinidad and Tokagea, Uniquiary, Venezuels, Artigua And Barbuda, Anaba, Barbamas, Barbandos, Cymnan Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Calcons Islands, Virgin Islands (British), Wrigin Islands (British),

Affices Agent, Egypt, Morroces, South Affices, Agept, Morroces, South Affices, Agept, Morroces, South Affices, Agept, Morroces, South Affices, Agept, Morroces, South Affices, Agent, Morroces, South Affices, Agent, Morroces, South Affices, Agent, Morroces, South Affices, Agent, Agent, Agents, A

(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							
							As of 30/06/2025							
						Dire	ect exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	tive fair value	Derivatives with	n negative fair value			Risk weighted
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 fail value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   10Y - more	Austria	0 0 0 0 29999 0	0 0 0 0 0 0 0 0 296	0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	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		
0 - 3M     0 - 3M     3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more   Total	Belgium	200 0 0 0 263 453 453	0 0 0 0 0 6 26 453	0	0	2	0 0 0 0 0 0 26 8 424	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 Total	Bulgaria		7,2				4.					·		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Cyprus													
To - 3M	Czech Republic													
Total	Denmark													
[0 - 3M     3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more Total	Estonia													



General governments exposures by country of the counterparty

							Bank of Ireland Group pl	С						
							As of 30/06/2025							
						Dire	ct exposures							
	(mln EUR)			On balance she	eet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
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	exposure amount
[ 0 - 3M   [ 3M - 17	Finland	20 20 20 20 20	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0 0 0 0 0 82 200 282	000000000000000000000000000000000000000	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 Total	France	153 100 0 202 738 6	0 0 152 10 100 0 202 5 726	0 0 0		0 0 152 100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 202 726 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [	Germany													
[ 0 - 3M [   3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more	Croatia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Greece													
Total	Hungary													
Total  [ 0 - 3M	Ireland	C 855 855 197 1,278 483 2,277 42 434 444 444 444 444	0 3 1,231 5 457 8 2,087 2	19 47 25 85		0 0 0	0 851 0 1,231 457 2,087 26 4,652	0	0 0 0	0 0 0 0	0 0 0 0 0	0 127 0 0 0 0 1 128	C C C	
Total [ 0 - 3M [ 3M - 1Y [ 3M - 1Y [ 12Y - 2Y [ 12Y - 3Y [ 3Y - 5Y [ 15Y - 10Y ]	Italy	4,845	4,652	190 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4,652 0 0 0 0 40		0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		8



General governments exposures by country of the counterparty

							Bank of Ireland Group pl	0						
							As of 30/06/2025							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
	(min ESK)													
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with posi	itive fair value	Derivatives with	negative fair value			-
														Risk weighted
		Total gross carrying amount of non-derivative	Total carrying amount of non-											exposure amount
Residual Maturity	Country / Region	financial assets	derivative financial assets (net of short positions)											
					of which: Financial assets	of which: Financial assets at fair						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprenensive income								
[ 0 - 3M [ [ 3M - 1Y [														
[1Y - 2Y [ [2Y - 3Y [	Latvia													
[3Y - 5Y [ [5Y - 10Y [	Catvia													
[10Y - more Total														
[ 0 - 3M [   3M - 1Y [														
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Lithuania													
[5Y = 10Y [														
[10Y - more Total [ 0 - 3M [ [ 3M - 1Y [														
[1Y - 2Y [														
[ 2Y - 3Y [ [3Y - 5Y [	Luxembourg													
[5Y - 10Y [ [10Y - more Total														
[ 0 - 3M [   3M - 1Y     1Y - 2Y														
[ 2Y - 3Y [	Malta													
[3Y - 5Y [  5Y - 10Y	marta													
[10Y - more Total														
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[2Y - 3Y [ [3Y - 5Y ]	Netherlands													
[5Y - 10Y [														
[10Y - more Total [ 0 - 3M [	1													
[3M - 1Y [   1Y - 2Y     2Y - 3Y	1													
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Poland													
[10Y - more Total	-													
[ 0 - 3M [ [ 3M - 1Y [			0	0	0		0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [	Portugal	0	0	0	0		0	0	0	0	0	0	0	
[3Y - 5Y [  5Y - 10Y [	Portugal	100	0 100	0	0		100	0	0	0	0	0	0	
[10Y - more Total		100	0 100	0	0		100	0	0	0	0	0	0	0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 1Y - 2Y [   2Y - 3Y     [3Y - 5Y [	Romania													
ISY - 10Y I														
[10Y - more Total														



General governments exposures by country of the counterparty

						С	Bank of Ireland Group pl							
							As of 30/06/2025							
							ct exposures	Dire						
ce sheet	Off balance she			tives	Deriva				eet	On balance sh			(mln EUR)	
eet exposures	Off-balance sheet expo													
Risk v exposu			h negative fair value	Derivatives with	ntive fair value	Derivatives with pos		ssets by accounting portfolio	Non-derivative financial a		Total carrying amount of non-	Total gross carrying amount of non-derivative	Survivo (Sarah	
Provisions	Nominal P		Notional amount	Carrying amount	Notional amount	Carrying amount	of which: Financial assets at amortised cost	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets held for trading	derivative financial assets (net of short positions)	financial assets	Country / Region	Residual Maturity
													Slovakia	0 - 3M     3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more   Total
													Slovenia	[ 0 - 3M
0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	000000000000000000000000000000000000000	0	435 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		5 0		0 0 123 122 435 3	Spain	[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more
													Sweden	[ 0 - 3M [   3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more
0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0	0	0 0 0 0 135 280 0			0	13 28	0 0 0 135 2800	United Kingdom	[ 0 - 3M [
							12				74		Iceland	[ 0 - 3M [
													Liechtenstein	[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y
													Norway	[ 0 - 3M [
000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	435 0 435 435	345 345 345 346 346 346 346 346 346 346 346 346 346		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	43 68 13 13 28	1122 435 500 500 000 000 000 1315	Spain Sweden United Kingdom Iceland Uschtenstein	0 - 30M     130 - 37     137 - 37     138 - 37     138 - 37     139 - 37     130 - 37     131 - 37     132 - 37     133 - 37     134 - 37     137 - 37     138



General governments exposures by country of the counterparty

							Bank of Ireland Group pi							
							As of 30/06/2025							
						Dire	ct exposures					577.1		
	(min EUR)			On balance sh	eet				Deriva	tives		Off balar	nce sheet	-
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with posi	itive fair value	Derivatives with	n negative fair value		I	
					non-derivative inidicial da	sees by accounting portions		Delivatives with posi-			The batter fair value			
			Total carrying amount of non-											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative financial assets (net of short positions)											
			or short positions,		of coldaba Plane and according	of which: Financial assets at fair						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[ 0 - 3M [ [ 3M - 1Y [														
[ 1Y - 2Y [ [ 2Y - 3Y [	Australia													
[3Y - 5Y [ [5Y - 10Y [ [10Y - more														
Total [ 0 - 3M [ [ 3M - 1Y [														
[ 1Y - 2Y [														
[ 2Y - 3Y [ [3Y - 5Y [  5Y - 10Y	Canada													
[10Y - more Total														
[ 0 - 3M [ [ 3M - 1Y [														
[ 1Y - 2Y [   2Y - 3Y     3Y - 5Y	Hong Kong													
[5Y - 10Y [ [10Y - more														
Total [ 0 - 3M [														
[3M - 1Y   [1Y - 2Y   [2Y - 3Y														
[3Y - 5Y [ [5Y - 10Y [	Japan													
[10Y - more Total														
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [  3Y - 5Y	U.S.													
[5Y - 10Y [   110Y - more   Total														
Total [ 0 - 3M [ [ 3M - 1Y [														
[1Y - 2Y [ [2Y - 3Y [	China													
[3Y - 5Y [  5Y - 10Y [	Cinia													
[10Y - more Total [ 0 - 3M [														
[3M - 1Y [ [1Y - 2Y [														
[2Y - 3Y [ [3Y - 5Y [	Switzerland													
[5Y - 10Y   [10Y - more Total														
[ 0 - 3M [														
[1Y - 2Y [ [2Y - 3Y [	Other advanced economies non													
[3Y - 5Y [ [5Y - 10Y [	EEA													
f10Y - more Total														



General governments exposures by country of the counterparty

Bank of Ireland Group plc

							Bank of Ireland Group ple							
							As of 30/06/2025							
						Dire	ct exposures							
	(min EUR)			On balance sh	eet				Derivat	ives		Off balan	ice sheet	
					Non-derivative financial a	ssets 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-deriva 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 - 1Y ] [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more	Other Central and eastern Europe countries non EEA													
Total [0 - 3M   [3M - 1 Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   [10Y - more Total	Middle East													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y	Latin America and the Caribbean													
Total  [ 0 - 3M [ 3M - 17 [ 3M - 17 [ 12 - 27 [ 22 - 37 [ 33 - 57 [ 12 - 107 [ 120 - more ] ]]]  [ 10 - more Total	Africa													
[ 0 - 3M [	Others <sup>(5)</sup>	0 0 52 12 137 378	28	79 28		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 39 0 137 242	0	0 0 0	0 0 0 0 0	0 0 0 0 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		608	608	120		69	419	0	0	0	0	0	0	2

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

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

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, Bellas, Bolins, Baral, Chile, Colombia, Casta Rica, Dominica, Dominican, Republic, Ecuador, El Salvador, Gerenada, Guatemaka, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragaa, Parama, Paragauy, Peru, St. Kits and Nevis, St. Lucia, 9t. Vincent and the Gerenadines, Suriname, Trinidad and Tokagea, Uniquiary, Venezuels, Artigua And Barbuda, Anaba, Barbamas, Barbandos, Cymnan Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Calcons Islands, Virgin Islands (British), Wrigin Islands (British),

Affices Agent, Egypt, Morroces, South Affices, Agept, Morroces, South Affices, Agept, Morroces, South Affices, Agept, Morroces, South Affices, Agept, Morroces, South Affices, Agent, Morroces, South Affices, Agent, Morroces, South Affices, Agent, Morroces, South Affices, Agent, Agent, Agents, A

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

#### 2025 EU-wide Transparency Exercise Performing and non-performing exposures Bank of Ireland Group pic

														Bank of Irelai	sa Group pic													
							As of 20	/09/2024													As of 21	1/12/2024						
	Gross carrying amou								Accumulated	l impairment, accumular	sted negative changes in	n fair value due to credi			Gross carrying amous								Accumulated	d impairment, accumult	ted negative changes in t		isk and provisions <sup>(4)</sup>	
		Of which performing			Of which non-perform	ne <sup>(i)</sup>			On performing exposu		On non-performing e	repostures <sup>(8)</sup>		Collaterals and financial guarantees received on non-		Of which performing			Of which non-performin				On performing exposu		On non-performing ex			Collaterals and financial guarantees received on non-
			Of which Stage 2	Of which performing but part due >30 dar		Of which Stage 2	Of which: defaulted	Of which Stage 3 <sup>(5)</sup>		Of which Stage 2		Of which stage 2	Of which Stage 2 (1)	performing exposures				Of which performing but past due >30 day	[	Of which Stage 2	Of which: defaulted	Of which Stage 3 <sup>(5)</sup>		Of which Stage 2		Of which stage 2		performing exposures
(min EUR)	21.4	10 21.49		and <190 days											22.22	22,225		and cr90 days										
Cash balances at central banks and other demand deposits  Debt securities (including at amortised cost and fair value)	21,0			1			1	1	1 :	1		1	1		11,11	12,215	1 .					1	1 :		1 .			
	4,5	12 0,99					1	]	1 .						9,89	9,887							1 1					
Central banks				1		· '		'	l °			0	9			l °	· ·		0	۰			l °		•	۰	۰	٥
General governments	5,1	5,19		1		· '	۰	1 '	1			٥	0		5,08	5,082	۰		0	۰		1	1		•	٥	۰	0
Credit institutions	4,1	76 4,17		1	0			1	1			0	0	۰	4,19	4,298	۰		0	0					۰	٥	۰	0
Other financial corporations	9	59		1	0			1	۰			0	0	۰	57	575	۰		0	0			۰		۰	٥	۰	0
Non-financial corporations		22 2	2		0		0 0	1	0			0	0		4	43	۰		0	0			9			0		0
Loans and advances(including at amortised cost and fair value)	85,0	54 82,84	10,63	2	2,209	1	2,196	2,08	491	227	65	4	1 64	1,149	85,70	83,822	10,579	20	7 1,885	11	1,874	1,770	512	2 35	516	1	513	991
Central banks		29 92	9		0 0		0 0					0	0		97	976	۰		0 0	0						٥	0	0
General governments		41 4	п :		0 0		0 0					0	0		4	40	10		0 0				1			0	0	0
Credit institutions		76 87	· .		0 0		0 0					0			81	810			0 0	0						٥	0	0
Other financial corporations	1,1	19 1,11	2 2		0 2		0 2				2	1	0	0	1,01	1,004	98		0 1	0	1		4		1	0	1	0
Non-financial corporations	26,9	63 25,80	7,06		1,155	9	0 1,144	1,16	363	269	9 43	0	1 42	356	26,93	36,023	7,696		6 925	9	907	903	2 236	27	343	1	342	229
of which: small and medium-sized enterprises	15,2	12 14,44	1,81		768	2	0 759	751	222	155	5 25		1 25	350	15,52	14,984	3,977		1 597		529	529	229	15	169	1	169	219
of which: Loans collateralised by commercial immovable property	6,5	623	201		2 352		2 350	351	112	100		Q.	0 8	253	6,06	5,859	2,714		6 201	1	200	200	94		57	0	57	240
Households	55,1	26 54,07	1,45	1	1,053		3 1,050	94	123	66	E 22	2	0 22	792	55,91	54,950	2,775	17	2 969	2	967	962	131	,	172	0	171	762
of which: Loans collateralised by residential immovable property	49,9			1	912		2 909	80	66	40	0 14		0 14	755	50,67	49,820	2,412	17	7 856	2	854	750	20		121	0	120	727
of which: Credit for consumption	14	15 1,32	2 24				99		30	16		2	. 4	26	1.40	1,339	228					22	21		17		17	25
DEBT INSTRUMENTS other than HFT	126.5				2,209		2.196	2.00	499	227		4		1.149	127.83		10.579	20	7 1.885	- 11	1.874	1.770	529	15	516		513	991
OFF-BALANCE SHEET EXPOSURES	18.6				105		9 105	100			_	6			18.74		1.716		340		140	130	25					
		non-performing exposures o			7.000.000		-1	1	1		1	-	1 .		20,71	1 10,000	1				1	1	1 "	1 .	1 .	•		



## 2025 EU-wide Transparency Exercise Performing and non-performing exposures Bank of Ireland Group pic

		Act 21/10/2025														oup pic													
								11/03/2025														As of 2	0/06/2025						
	Gress carrying amount/													Collaterals and	Gross ca	anying amount/ Nominal a													Collaterals and
		Of which performing			Of which non-perform				On performing expos		On non-performing e			financial guarantees received on non-		Of which p	erforming			Of which non-perform				On performing exposur		On non-performing ex			financial guarantees received on non-
(min Citil)			Of which Stage 2 but	which performing past due >20 days and <190 days		Of which Stage 2	Of which: defaulted	Of which Stage 3 (5)		Of which Stage 2		Of which stage 2	Of which Stage 2 <sup>(1)</sup>	performing exposure	•			Of which Stage 2	Of which performing but past due >30 day and <190 days		Of which Stage 2	Of which: defaulted	Of which Stage 3 <sup>(1)</sup>		Of which Stage 2		Of which stage 2	Of which Stage 2 <sup>(0)</sup>	performing exposures
Cash balances at central banks and other demand deposits	29,600	29,600						0							0	27,376	27,276	۰			0 0			4					
Debt securities (including at amortised cost and fair value)	12,165	12,165						0							۰	15,920	15,920												ه
Central banks		0						0	0				0 0		٥	0	٥				0 0			0		0			0
General governments	6,322	6,323						0	0				0 0		0	8,581	8,581				0 0			2		0			
Credit institutions	5,281	5,281						0	0				0 0		0	6,643	6,643				0 0			1		0			
Other financial corporations	538	538						0	0				0 0		0	673	673				0 0			1		0			
Non-financial corporations	29	23						0	0				0 0		0	22	22				0 0			0		0			
Loans and advances[including at amortised cost and fair value]	85,509	82,424	10,015	226	2,075	22	2,05	3 1,95	1 46	217	\$7		1 530	991	10	85,431	83,225	9,580	18	2,20	6 2:	2,172	2,096	481	254	700		car	1,000
Central banks	918	918						0					0 0		0	946	946	0			0 0			0	0	0			, 0
General governments	sa	53	10					0		1			0 0		0	43	43	11			0 0			1	1	0			, 0
Credit institutions	845	945						0					0 0		0	767	367	0			0 0			0	0	0			, 0
Other financial corporations	881	880	99		1			1	1 :				0 1		0	763	762	23			1 (			3	2	1			. 0
Non-financial corporations	26,276	25,150	7,205	81	1,126	16	1,10	7 1,10	22	243	40		1 400	253	17	25,978	24,703	7,104	s	1,27	s 21	1,246	1,240	359	286	514	1	513	1 290
of which: small and medium-sized enterprises	14,962	14,372	3,598	78	590		SE	2 58	20	142	17		1 177	225	ıs	14,986	14,302	1,254		68	4 1:	60	667	195	144	212	1	211	1 289
of which: Loans collateralised by commercial immovable property	5,439	5,205	2,136	25	233		23	2 22	2 2	66	6		0 60	167	17	4,941	4,642	1,968		29	9 4	4 295	290	71	65	70		70	227
Households	56,535	55,588	2,707	145	948		94	5 84	2 13	72	17		0 177	74:	11	56,933	56,004	2,442	13	92	9 4	926	853	116	64	186		175	710
of which: Loans collateralised by residential immovable property	50,861	50,030	2,376	112	831		82	9 72	7 0	40	12		0 119	700	12	51,103	50,293	2,212	10	81	٠ :	a 807	733	68	48	130		. 115	673
of which: Credit for consumption	1,416	1,352	191	6	65			4 2	9 2	13	1		0 10	24	14	1,441	1,374	89			,		- 40	21		22		21	. 23
DEST INSTRUMENTS other than HFT	127,274	125,199	10,017	226	2,075	22	2,00	3 1,99	1 49	217	\$7		1 530	991	10	129,727	126,521	9,581	18	2,20	6 2:	2,179	2,090	489	254	700		681	1,000
OFF-BALANCE SHEET EXPOSURES	29,132	19,000	1,798		131		13	1 11	1 6	25		1	0 1		0	18,988	18,879	2,230		10	9 (	109	100	29	51	4		. 4	

(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instituteness subject to impairment and provisions for off-balance sheet exposures.

[2] Institution report have the contradiction report have the Cont

consistently with the FIRSEP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



#### Forborne exposures

Bank of Ireland Group plc

			As of 30/	09/2024					As of 31/	12/2024		
	Gross carryin exposures wi measures	g amount of th forbearance	to credit risk and	nges in fair value due	Collateral and fin received on exposur mea:	es with forbearance	Gross carryin exposures wi measures	g amount of th forbearance	to credit risk and	nges in fair value due	received on exposu	ancial guarantees res with forbearance sures
		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)	3,562	1,026	411	307	1,770	455	3,331	941	405	299	1,571	395
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	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	3,033	714	348	248	1,314	210	2,815	645	352	251	1,116	154
of which: small and medium-sized enterprises	1,635	398	169	113	1,120		1,527	341	161	107	920	
Households	529	311	62	59	456	245	515	296	53	49	454	241
DEBT INSTRUMENTS other than HFT	3,562	1,026	411	307	1,770		3,331	941	405	299	1,571	
Loan commitments given	295	23	4	2	0	0	302	44	4	2	0	0
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice (3)	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>(3)</sup>	0						0					

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

(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 optimized in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451. Th's on Supervisory reporting, However, for the off-balance sheet instruments, the same items of the provisions on on the provisions on on the balance sheet commitments are generally reported with a positive sign.

(\*\*Cucumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PINREP convention. This is because, based on this sign convention, the provisions on on the Positive sign of the provisions on on the PinRep PinR



#### Forborne exposures

Bank of Ireland Group plc

İ			As of 31/	03/2025					As of 30/	06/2025		
	Gross carryin exposures w measures	g amount of th forbearance	to credit risk and	ges in fair value due	received on exposu	ancial guarantees res with forbearance sures	Gross carryin exposures wi measures	g amount of th forbearance	to credit risk and	iges in fair value due	Collateral and fina received on exposur meas	es with forbearance
		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)	3,313	1,097	421	322	1,387	430	3,063	1,226	524	425	1,331	449
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	0	0	0	0	0	0	7	0	1	0	5	0
Non-financial corporations	2,787	799	368	272	923	187	2,515	917	462	368	854	201
of which: small and medium-sized enterprises	1,510	407	177	122	834		1,308	424	179	128	745	
Households	525	297	53	50	464	243	541	309	60	56	472	248
DEBT INSTRUMENTS other than HFT	3,313	1,097	421	322	1,387		3,063	1,226	524	425	1,331	
Loan commitments given	182	18	3	2	0	0	182	12	2	0	0	0
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice (3)	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>(8)</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/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting, However, for the off-balance sheet instruments, the same item (Accumulated thanges in fair value due to or cert in Knad provisions); is disclosed consistently with the FIRMEP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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



### 2025 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Bank of Ireland Group plc

•			As of 30/09/2024					As of 31/12/2024					4(21	/03/2025					of 30/06/2025		
	Gross carryi	ng amount	AS 01 30/05/2024		Accumulated	Gross carryin		45 01 51/12/2024		Accumulated	Gross carryin	ng amount	A5 01 3 1,	/05/2025		Accumulated	Gross carryir		01 30/00/2023		Accumulated
(min EUR)		Of which: non- performin of which default		ces Accumulat	negative changes in fair value due to credit risk on non-performing		Of which: non- performin of which: defaulted		Accumulated impairment (1)	negative changes in fair value due to credit risk on non-performing				Of which loans and advances subject to impairment	Accumulated impairment (1)	negative changes in fair value due to credit risk on non-performing		Of which: non- performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment (1)	negative changes in fair value due to credit risk on non-performing
(IIIII EUK)					exposures (1)					exposures (1)						exposures (1)					exposures (1)
A Agriculture, forestry and fishing	1,769	76	74	1,769	54 0	1,788	55	53 1,788	40	0	1,757	58	56	1,757	42	0	1,720	58	55 1,77	0 43	0
B Mining and quarrying	154	1	1	154	2 0	119	1	1 119	2	0	116	1	1	116	2	0	113	16	16 1:	3 6	0
C Manufacturing	4,363	143	140	4,363	114 0	4,242	218	218 4,242	135	0	4,145	227	227	4,144	125	0	4,118	190	190 4,1	8 161	. 0
D Electricity, gas, steam and air conditioning supply	497	1	1	497	8 0	521	1	1 521	15	0	572	1	1	572	9	0	535	21	21 53	5 18	. 0
E Water supply	99	0	0	99	2 0	97	0	0 97	2	0	96	0	0	96	2	0	96	0	0 9	6 1	. 0
F Construction	350	19	18	350	12 0	349	13	13 349	9	0	362	15	15	362	9	0	370	14	14 37	0 10	0
G Wholesale and retail trade	2,237	67	67	2,237	49 0	2,323	44	43 2,323	43	0	2,166	43	42	2,166	44	0	2,308	43	42 2,30	8 47	0
H Transport and storage	872	69	69	872	34 0	844	71	71 844	40	0	818	69	69	818	44	0	817	90	90 8:	7 59	0
I Accommodation and food service activities	1,607	74	72	1,607	30 0	1,581	24	23 1,581	22	0	1,513	67	67	1,513	25	0	1,477	65	58 1,47	7 26	0
J Information and communication	377	64	64	377	26 0	352	28	28 352	20	0	347	27	27	347	19	0	355	26	26 35	5 26	0
K Financial and insurance activities	53	0	0	53	0 0	52	0	0 52	0	0	52	0	0	52	0	0	49	0	0 4	9 0	0
L Real estate activities	7,694	437	436	7,694	279 0	7,883	312	311 7,883	239	0	7,852	390	389	7,852	240	0	7,716	438	434 7,7:	6 244	0
M Professional, scientific and technical activities	740	36	35	740	21 0	747	39	39 747	30	0	768	40	40	768	30	0	720	38	38 72	0 34	0
N Administrative and support service activities	3,236	88	87	3,236	85 0	3,068	58	56 3,068	66	0	2,931	87	86	2,931	76	0	2,945	179	179 2,94	5 123	0
O Public administration and defence, compulsory social security	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	0	0	0	0	0	0 0	0
P Education  Q Human health services and social work	443	0	0	443	8 0	402	0	0 402	8	0	410	1	1	410	5	0	428	1	1 42		0
activities	1,219	31	30	1,219	32 0	1,358	24	24 1,358	27	0	1,167	49	36	1,167	30	0	1,070	51	39 1,0	0 31	0
R Arts, entertainment and recreation	351	14	14	351	9 0	336	13	13 336	9	0	334	13	13	334	6	0	279	7	7 2	9 4	0
S Other services	901	33	33	901	29 0	876	13	13 876	11	0	871	37	37	871	25	0	862	37	36 86	2 37	0
Loans and advances	26,963	1,155	1,144	26,963	793 0	26,938	915	907 26,938	719	0	26,276	1,126	1,107	26,275	731	0	25,978	1,275	1,246 25,97	8 874	0

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

The "NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.2) which shall pagin to the data transmissions to the Commission (European Parliament and of the Council (NACE rev. 2.1) that the Commission Implementing Regulation (EU) 2023/137 of 10 October 2023 (NACE rev. 2.2) in which can are asked to keep recepting the notation does have a read to be representing the notation code (NACE rev. 2.1) (Red NACE rev. 2.1) (Red N