

## 2025 EU-wide Transparency Exercise

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.

## 2025 EU-wide Transparency Exercise

### Leverage ratio

Bank of Ireland Group plc

(mln 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)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	8,604	9,124			C 47.00 (r0310,c0010)	
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)	
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]	

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

The differences between the reference dates of 31 December 2014 and 31 March 2015 reflect not only the change in reporting period but also the impact of a new regulatory framework. Regulation (EU) No 575/2013, which amends Regulation (EU) No 575/2011 with respect to credit risk, credit valuation adjustment (CVA) risk, operational risk, market risk, and the introduction of the output floor (commonly referred to as CRI), entered into force on 1 January 2015.

The main changes introduced under CRI, compared to the previously applicable framework, affect the calculation of exposures and the resulting risk-weighted assets (RWA) for credit risk and operational risk (OpRisk). In addition, CRI introduces an aggregate output floor, which limits the variability of capital requirements for institutions using internal models.

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## 2025 EU-wide Transparency Exercise

## Overview of Risk exposure amounts

Bank of Ireland Group plc

	RWAs				COREP CODE
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) <sup>(1)</sup>	44,071	45,108	41,317	41,977	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	14,296	13,751	13,173	13,509	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	16,826	17,757	14,174	14,082	C 02.00 (r0230, 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, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>(2)</sup>	754	690	564	632	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	170	161	222	265	C 02.00 (r0640, 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 (r0520, 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 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010) + C 002.00.a (r755, c010)
Of which securitisations and resecutitisations in the trading book	0	0	0	0	C 19.00 (r0010, c0001)*12.5 + C 20.00 (r0010, c0400)*12.5 + MAX(C 24.00 (r0010, c0000), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	5,896	6,662	7,138	7,138	C 02.00 (r0900, c0010)
Of which basic indicator approach	0	0			C 02.00 (r0600, 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 (r0630, c0010) + C 02.00 (r0690, c0010) - [C 002.00.a (r755, c010) + C 002.00.a (r7770, c010)]
Total risk exposure amount pre-floor			51,582	52,153	
Floor adjustment			0	0	C 02.00 (r0035, 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 CCR and Securitisations)' section.<sup>(3)</sup> In response to changes to the reporting framework, certain RWA 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.

2025 EU-wide Transparency Exercise

P&L

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
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
<b>TOTAL OPERATING INCOME, NET</b>	<b>3,205</b>	<b>4,349</b>	<b>1,006</b>	<b>1,990</b>
(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>2</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 subsidiaries, 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 subsidiaries, 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
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>1,605</b>	<b>1,819</b>	<b>360</b>	<b>722</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>1,348</b>	<b>1,530</b>	<b>288</b>	<b>612</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>1,348</b>	<b>1,530</b>	<b>288</b>	<b>612</b>
Of which attributable to owners of the parent	1,348	1,530	288	612

<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."

## 2025 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Bank of Ireland Group plc

(mn EUR)		As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	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)(i); 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(d); 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 1.2.2; 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					
TOTAL ASSETS	136,062				136,298				135,740				137,266				IAS 1.9(a); IAS 6	

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

(mn EUR)		As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025						References
		Gross carrying amount <sup>(1)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(1)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(1)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(1)</sup>			Accumulated impairment <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 risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets				
Financial assets at fair value through other comprehensive income	Debt securities	3,745	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)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities	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)
	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)

<sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.<sup>(2)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

## 2025 EU-wide Transparency Exercise

### Breakdown of liabilities

Bank of Ireland Group plc

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
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 <sup>(1)</sup>	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(l)
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

## 2025 EU-wide Transparency Exercise

### Breakdown of liabilities

Bank of Ireland Group plc

(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
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
	Debt securities	75	153	123	190	Annex V.Part 1.31
Deposits	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)
	of which: Current accounts / overnight deposits	291	213	336	304	ECB/2013/33 Annex 2.Part 2.9.1
	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: Subordinated 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	



2025 EU-wide Transparency Exercise

Market Risk

Bank of Ireland Group plc

(mIn EUR)	SA				IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT		
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (mi) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (mi) 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			
As of 30/09/2024	As of 31/12/2024	As of 30/09/2024										As of 31/12/2024												
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	8	8	0	0	0	0						0	0	0	0									
Foreign exchange risk	151	142	0	0	0	0						0	0	0	0									
Commodities risk	0	0	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		
As of 31/03/2025	As of 30/06/2025	As of 31/03/2025										As of 30/06/2025												
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	0	0						0	0	0	0									
Of which: Specific risk	6	9	0	0	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 CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR). Both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banks are in the RWEA OV2 template.

Standardised Approach							
As of 30/09/2024				As of 31/12/2024			
Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
EU-EEA, SE							
Central governments or central banks	21,121	21,121	112	21,869	21,111	809	
Regional governments or local authorities	112	182	9	367	246	19	
Public sector entities	448	476	26	452	444	23	
Multilateral Development Banks	289	421	0	229	429	0	
International Organisations	217	217	0	293	293	0	
Institutions	184	286	74	185	191	62	
Corporates	6,749	3,659	3,280	6,867	3,804	3,409	
of which: SME	5,122	2,776	2,397	5,215	2,878	2,463	
Real	5,116	4,602	3,315	4,603	3,730	2,700	
of which: SME	3,126	3,099	769	3,126	3,061	185	
Secured by mortgages on immovable property and AOC exposures	6,432	6,429	2,250	6,256	6,251	2,189	
of which: SME	0	0	0	0	0	0	
Exposures in default	453	271	291	389	213	268	130
Exposures associated with particularly high risk	361	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	113	9	9	9	113	
Equity	789	789	6,766	770	770	6,766	
Other exposures	9,971	9,971	2,327	9,565	9,565	2,352	
Standardised Total <sup>(4)</sup>	62,201	16,461	16,461	62,271	16,427	16,860	248

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

<sup>(2)</sup> Standardised Total does not include the securitisation position, unless in the results prior to the 2024 exercise.

<sup>(3)</sup> Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries covered by original exposure, whichever is of less impact.

<sup>(4)</sup> Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

Standardised Approach							
As of 30/09/2024				As of 31/12/2024			
Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
IRELAND							
Central governments or central banks	21,509	21,742	197	21,198	21,371	193	
Regional governments or local authorities	179	481	0	171	561	39	
Public sector entities	19	51	24	21	59	21	
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	4,581	2,393	2,627	5,612	3,911	3,387	
of which: SME	4,586	2,498	2,170	4,683	2,592	2,348	
Real	2,186	2,212	2,296	2,248	2,685	2,746	
of which: SME	1,515	435	324	547	421	317	
Secured by mortgages on immovable property and AOC exposures	6,595	6,592	2,217	6,219	6,218	2,176	
of which: SME	0	0	0	0	0	0	
Exposures in default	290	195	208	294	178	185	82
Exposures associated with particularly high risk	281	212	311	308	230	345	
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	113	0	0	118	
Equity	686	686	1,687	699	699	1,705	
Other exposures	3,721	3,721	2,403	3,722	3,722	2,381	
Standardised Total <sup>(4)</sup>			161			167	257

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

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

Standardised Approach							
As of 30/09/2024				As of 31/12/2024			
Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
UNITED KINGDOM							
Central governments or central banks	6,497	8,812	77	6,218	8,329	76	
Regional governments or local authorities	0	0	0	0	0	0	
Public sector entities	0	0	0	0	0	0	
Multilateral Development Banks	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	
Institutions	86	161	7	46	46	0	
Corporates	1,094	561	461	1,098	709	850	
of which: SME	517	276	226	526	285	234	
Real	3,286	2,812	2,812	2,818	2,885	2,813	
of which: SME	800	608	377	781	637	365	
Secured by mortgages on immovable property and AOC exposures	44	44	0	18	18	0	
of which: SME	0	0	0	0	0	0	
Exposures in default	161	77	81	110	70	81	51
Exposures associated with particularly high risk							
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	113	0	0	118	
Equity	108	108	304	74	74	74	
Other exposures	4,109	4,109	4,911	4,821	4,821	4,116	
Standardised Total <sup>(4)</sup>			161			167	80

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

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

Standardised Approach							
As of 30/09/2024				As of 31/12/2024			
Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
FRANCE							
Central governments or central banks	0	0	0	0	0	0	
Regional governments or local authorities	0	0	0	0	0	0	
Public sector entities	328	328	0	329	328	0	
Multilateral Development Banks	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	
Institutions	0	0	0	0	0	0	
Corporates	108	81	81	75	18	18	
of which: SME	0	0	0	0	0	0	
Real	2	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	
Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	
Exposures in default	1	1	0	1	1	0	
Exposures associated with particularly high risk	2	2	4	2	2	4	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	0	
Equity	0	0	0	0	0	0	
Other exposures							
Standardised Total <sup>(4)</sup>			0			0	0

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

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

Standardised Approach							
As of 30/09/2024				As of 31/12/2024			
Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
UNITED STATES							
Central governments or central banks	1,434	1,435	17	1,002	1,002	17	
Regional governments or local authorities	0	0	0	0	0	0	
Public sector entities	0	0	0	0	0	0	
Multilateral Development Banks	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	
Institutions	7	7	7	7	7	7	
Corporates	0	1	1	0	1	1	
of which: SME	0	0	0	0	0	0	
Real	2	2	1	2	1	1	
of which: SME	0	0	0	0	0	0	
Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	
Exposures in default	0	0	0	0	0	0	
Exposures associated with particularly high risk	70	51	74	75	51	82	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	0	
Equity	0	0	0	0	0	0	
Other exposures							
Standardised Total <sup>(4)</sup>			0			0	0

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

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

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
Other Countries	2025 EUR '000								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	286	452	0		276	429	0	
	International Organisations	227	227	0		229	229	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	26	26		0	14	14	
	of which: SME	0	0	0		0	0	0	
	Real estate	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and AOC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Closed funds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>(4)</sup>				0				0

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparties include those for securitisation exposures but exclude general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
SPAIN	2025 EUR '000								
	Central governments or central banks	549	549	0		276	276	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	0	0		0	0	0	
	Corporates	1	0	0		0	0	0	
	of which: SME	1	0	0		0	0	0	
	Real estate	1	0	0		0	0	0	
	of which: SME	1	0	0		0	0	0	
	Secured by mortgages on immovable property and AOC exposures	1	1	1		1	1	1	
	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	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Closed funds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>(4)</sup>				0				0

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparties include those for securitisation exposures but exclude general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
Consolidated data	(in EUR, %)								
	Central governments or central banks	24,277	24,424	248		24,891	24,317	256	
	Regional governments or local authorities	200	204	7		442	317	8	
	Public sector entities	561	588	25		790	791	27	
	Multilateral Development Banks	384	381	0		505	775	0	
	International Organisations	630	630	0		1,382	1,382	0	
	Institutions	178	224	37		385	286	78	
	Corporates	4,916	2,174	2,083		6,713	2,175	2,087	
	of which: SME	4,137	1,793	1,529		5,105	1,889	1,712	
	Retail	4,839	3,940	2,818		6,864	4,018	2,878	
	of which: SME	1,413	1,246	794		1,594	1,245	778	
	Secured by mortgages on immovable property and ADC exposures	7,330	6,978	2,603		7,388	7,006	2,843	
	of which: SME	248	233	70		250	133	73	
	Exposures in default	493	280	303	149	466	263	288	160
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	10	10	121		10	10	120	
	Equity	4,177	1,893	2,295		4,005	2,207	2,006	
	Other exposures	4,177	4,177	2,775		4,005	4,005	2,755	
	Standardised Total <sup>(3)</sup>	61,398	57,934	53,396	247	61,782	58,347	15,689	249

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

(2) Standardised Total does not include the securitisation position unless in the results prior to the 2025 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following table. Countries of counterparties covering up to 10% of total original exposure or Top 10 countries related by exposure exposure, calculated as of last quarter.

(4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
IRELAND	(in EUR, %)								
	Central governments or central banks	30,206	30,207	203		27,354	27,487	176	
	Regional governments or local authorities	240	237	7		217	38	8	
	Public sector entities	21	50	25		17	53	27	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	86	245	38		21	127	47	
	Corporates	4,587	1,846	1,807		5,044	1,799	1,803	
	of which: SME	3,762	1,541	1,403		3,784	1,721	1,587	
	Retail	2,146	1,423	1,289		2,188	1,689	1,238	
	of which: SME	608	464	205		634	500	382	
	Secured by mortgages on immovable property and ADC exposures	7,118	6,793	2,461		7,861	6,774	2,615	
	of which: SME	493	301	87		59	54	60	
	Exposures in default	244	167	156	73	244	155	139	81
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	12		0	0	126	
	Equity	2,007	915	1,869		1,087	960	1,138	
	Other exposures	2,119	2,119	3,755		1,992	1,992	3,476	
	Standardised Total <sup>(3)</sup>				246				342

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
UNITED KINGDOM	(in EUR, %)								
	Central governments or central banks	5,103	5,103	77		5,064	4,689	74	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	56	56	11		53	53	11	
	Corporates	832	334	382		624	318	288	
	of which: SME	375	139	127		374	168	135	
	Retail	2,460	2,150	1,438		2,251	1,501	1,203	
	of which: SME	804	661	379		762	623	357	
	Secured by mortgages on immovable property and ADC exposures	127	125	139		139	244	198	
	of which: SME	36	41	23		51	39	27	
	Exposures in default	212	123	145	68	198	108	120	73
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	12		0	0	126	
	Equity	77	77	77		83	83	83	
	Other exposures	2,028	2,028	3,470		2,004	2,004	3,476	
	Standardised Total <sup>(3)</sup>				88				184

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
FRANCE	(in EUR, %)								
	Central governments or central banks	215	215	0		204	204	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	429	429	0		476	476	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	36	36	0		36	36	0	
	Corporates	75	61	61		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	
	Secured by mortgages on immovable property and ADC exposures	1	1	1		1	1	1	
	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	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	2	2	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>(3)</sup>				0				0

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
UNITED STATES	(in EUR, %)								
	Central governments or central banks	1,189	1,189	37		2,048	2,047	48	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7	7	1		7	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	
	Secured by mortgages on immovable property and ADC exposures	1	1	1		0	1	1	
	of which: SME	1	1	1		0	1	1	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	127		0	0	96	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>(3)</sup>				0				0

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
Other Countries	EURO (EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	244	243	0		245	245	0	
	International Organisations	402	402	0		1,182	1,182	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	38	38		0	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	
	Secured by mortgages on immovable property and AOC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default								0
	Items associated with particularly high risk								
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>(3)</sup>				0				0

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
SPAIN	EURO (EUR, %)								
	Central governments or central banks	462	462	0		462	462	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	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	
	Secured by mortgages on immovable property and AOC exposures	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default				0				0
	Items associated with particularly high risk								
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>(3)</sup>				0				0

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments

IRR Approach											
As of 30/09/2024						As of 31/12/2024					
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted	Of which: defaulted					Of which: defaulted	Of which: defaulted	
(in EUR, %)											
Consolidated data	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0
	Institutions	5,770	0	5,724	809	0	6,117	0	6,068	843	0
	Corporates	23,588	862	18,120	16,662	0	24,583	585	19,982	17,495	0
	Corporates - Of Which: Specialised Lending	883	24	826	769	0	26	960	26	903	885
	Corporates - Of Which: SME	10,359	463	9,817	7,850	0	334	10,794	363	9,940	8,425
	Retail	51,536	950	48,808	32,948	639	478	51,888	805	49,367	33,601
	Retail - Secured on real estate property	45,240	686	46,506	30,507	516	221	45,784	629	45,161	30,000
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	45,240	686	46,506	30,507	516	221	45,784	629	45,161	30,000
	Retail - Qualifying Revolving	2,840	47	1,443	343	19	48	2,852	46	1,454	342
	Retail - Other Retail	3,447	227	2,860	2,097	154	209	3,362	189	2,757	2,056
	Retail - Other Retail - Of Which: SME	2,490	180	1,811	1,112	63	149	2,399	102	1,811	1,078
	Retail - Other Retail - Of Which: non-SME	957	47	949	985	41	64	953	28	946	978
	Equity	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)										
	Other non-credit obligation assets										
	IRR Total <sup>(4)</sup>			30,419					31,399		

<sup>(1)</sup>Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).<sup>(2)</sup>Incl. MGA's and PDA's from Q3 2023<sup>(3)</sup>IRR Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.<sup>(4)</sup>Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties accounting up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

IRR Approach											
As of 30/09/2024						As of 31/12/2024					
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted	Of which: defaulted					Of which: defaulted	Of which: defaulted	
(in EUR, %)											
IRELAND	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0
	Institutions	426	0	429	26	0	448	0	441	29	0
	Corporates	13,114	322	10,816	9,275	0	289	14,066	237	11,806	10,590
	Corporates - Of Which: Specialised Lending	322	24	297	179	0	614	26	591	171	0
	Corporates - Of Which: SME	7,209	257	7,280	5,883	0	176	7,556	192	7,552	6,215
	Retail	24,276	576	21,686	9,376	196	34,801	456	32,512	9,840	265
	Retail - Secured on real estate property	26,078	305	27,384	6,935	191	34,2	26,676	263	28,105	7,442
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	26,078	305	27,384	6,935	191	34,2	26,676	263	28,105	7,442
	Retail - Qualifying Revolving	2,769	46	1,443	343	19	47	2,782	45	1,454	342
	Retail - Other Retail	3,426	225	2,860	2,097	104	207	3,343	129	2,757	2,056
	Retail - Other Retail - Of Which: SME	2,461	179	1,811	1,112	63	144	2,392	101	1,811	1,078
	Retail - Other Retail - Of Which: non-SME	956	46	949	985	41	63	951	27	946	978
	Equity	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)										
	Other non-credit obligation assets										
	IRR Total										

<sup>(1)</sup>Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).<sup>(2)</sup>Incl. MGA's and PDA's from Q3 2023

IRR Approach											
As of 30/09/2024						As of 31/12/2024					
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted	Of which: defaulted					Of which: defaulted	Of which: defaulted	
(in EUR, %)											
UNITED KINGDOM	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0
	Institutions	706	0	700	204	0	709	0	709	136	0
	Corporates	5,906	97	4,387	3,805	0	81	5,495	127	4,041	3,527
	Corporates - Of Which: Specialised Lending	545	0	512	514	0	6	533	0	500	502
	Corporates - Of Which: SME	1,535	11	1,565	1,210	0	21	1,756	43	1,690	1,615
	Retail	17,114	377	17,032	3,538	321	79	17,059	362	16,967	3,725
	Retail - Secured on real estate property	17,073	376	17,032	3,538	321	78	17,017	361	16,967	3,725
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	15	1	17,032	3,538	321	78	17,017	361	16,967	3,725
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	9	1	0	0	0	1	7	1	0	0
	Retail - Other Retail - Of Which: SME	7	1	0	0	0	1	7	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	1	0	0	0	1	1	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)										
	Other non-credit obligation assets										
	IRR Total										

<sup>(1)</sup>Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).<sup>(2)</sup>Incl. MGA's and PDA's from Q3 2023

IRR Approach											
As of 30/09/2024						As of 31/12/2024					
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted	Of which: defaulted					Of which: defaulted	Of which: defaulted	
(in EUR, %)											
FRANCE	Central banks and central governments <sup>(3)</sup>	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
	Corporates	634	8	449	572	0	6	1,139	7	605	728
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	58	0	22	13	0	0	92	0	21	13
	Retail	3	0	3	1	0	0	7	0	4	1
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	3	0	0	0	0	0	3	0	0	0
	Retail - Other Retail	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
	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	0	0
	Collective Investments Undertakings (CIU)										
	Other non-credit obligation assets										
	IRR Total										

<sup>(1)</sup>Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).<sup>(2)</sup>Incl. MGA's and PDA's from Q3 2023

IRR Approach											
As of 30/09/2024						As of 31/12/2024					
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted	Of which: defaulted					Of which: defaulted	Of which: defaulted	
(in EUR, %)											
UNITED STATES	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0
	Institutions	28	0	24	6	0	0	51	0	46	9
	Corporates	1,812	189	1,551	2,004	0	131	1,861	147	1,609	2,143
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	682	149	618	718	0	91	687	83	623	839
	Retail	43	2	32	12	1	0	43	2	33	14
	Retail - Secured on real estate property	33	2	32	12	1	0	34	1	33	14
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	33	2	32	12	1	0	34	1	33	14
	Retail - Qualifying Revolving	9	0	0	0	0	0	9	0	0	0
	Retail - Other Retail	1	0	0	0	0	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	1	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	0	0	0	0
	Collective Investments Undertakings (CIU)										
	Other non-credit obligation assets										
	IRR Total										

<sup>(1)</sup>Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).<sup>(2)</sup>Incl. MGA's and PDA's from Q3 2023

		IRR Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>	
		Of which: defaulted				Of which: defaulted				Of which: defaulted		Of which: defaulted	
Other Countries	(In: EUR, '0)												
	Central banks and central governments <sup>(3)</sup>	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	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	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	0	0
Collective Investments Undertakings (CIU)													
Other non-credit obligation assets													
IRR Total													

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

<sup>(2)</sup> Incl. RGAs and PDs from Q1 2025

		IRR Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>	
		Of which: defaulted				Of which: defaulted				Of which: defaulted		Of which: defaulted	
SPAIN	(In: EUR, '0)												
	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	223	0	221	78	0	0	340	0	237	74	0	0
	Corporates	233	0	229	229	0	2	246	0	236	243	0	2
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	26	0	20	9	0	0	16	0	20	20	0	0
	Retail	6	0	3	1	0	0	6	0	3	1	0	0
	Retail - Secured on real estate property	3	0	3	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
	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	1	0	0	3	0	3	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	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													
Collective Investments Undertakings (CIU)													
Other non-credit obligation assets													
IRR Total													

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

<sup>(2)</sup> Incl. RGAs and PDs from Q1 2025

(4) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

(2) Incl. ROILAs and PSEs from Q1 2025

(2) Incl. RGLAs and PSEs from Q1 2025

(2) Incl. RGLAs and PSEs from Q3 2025

(2) Incl. RGLAs and PSEs from Q1 2025



		IRB Approach															
		As of 31/03/2025						As of 30/06/2025									
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
Other Countries	(in EUR, %)																
	Central banks and central governments <sup>(3)</sup>	0	0	0	0	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	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	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	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets																	
IRB Total																	

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

(2) Incl. RSLAs and PSEs from Q2 2025

		IRB Approach																		
		As of 31/03/2025							As of 30/06/2025											
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount			Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount			Value adjustments and provisions		
		Of which: defaulted				Of which: defaulted					Of which: defaulted				Of which: defaulted					
SPAIN	(in EUR, %)																			
	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	353	0	300	279	79	0	400	0	398	81	0	0	0	0	0	0	0	0	0
	Corporates	298	0	220	212	0	2	353	0	267	260	0	5	0	0	0	0	0	0	0
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporate - Of Which: SME	16	0	10	7	0	0	32	0	21	15	0	0	0	0	0	0	0	0	0
	Retail	6	0	3	1	0	0	4	0	3	1	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	3	0	3	1	0	0	3	0	3	1	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	1	0	0	3	0	3	1	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	3	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	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	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	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets																				
IRB Total																				

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

(2) Incl. RSLAs and PSEs from Q2 2025

## 2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bank of Ireland Group plc

As of 31/12/2024

[illegible]

2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Bank of Ireland Group plc

As of 31/12/2024

		As of 31/12/2024														Risk weighted exposure amount
		Direct exposures														
		On balance sheet								Derivatives				Off balance sheet		
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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
(min EUR)																
[ 0 - 3M ]	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	France	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		196	196	0	196	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		53	53	0	53	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		155	155	0	0	0	155	0	0	0	0	0	0	0		
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		405	405	0	0	249	155	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Germany															
[ 3M - 1Y ]																
[ 1Y - 2Y ]																
[ 2Y - 3Y ]																
[ 3Y - 5Y ]																
[ 5Y - 10Y ]																
[ 10Y - more ]																
Total																
[ 0 - 3M ]	Croatia															
[ 3M - 1Y ]																
[ 1Y - 2Y ]																
[ 2Y - 3Y ]																
[ 3Y - 5Y ]																
[ 5Y - 10Y ]																
[ 10Y - more ]																
Total																
[ 0 - 3M ]	Greece															
[ 3M - 1Y ]																
[ 1Y - 2Y ]																
[ 2Y - 3Y ]																
[ 3Y - 5Y ]																
[ 5Y - 10Y ]																
[ 10Y - more ]																
Total																
[ 0 - 3M ]	Hungary															
[ 3M - 1Y ]																
[ 1Y - 2Y ]																
[ 2Y - 3Y ]																
[ 3Y - 5Y ]																
[ 5Y - 10Y ]																
[ 10Y - more ]																
Total																
[ 0 - 3M ]	Ireland	13	13	0	0	0	13	0	0	0	0	0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	123	1		
[ 1Y - 2Y ]		852	849	3	0	849	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		49	49	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		1,609	1,569	40	0	1,569	1,569	0	0	0	0	0	1	0		
[ 5Y - 10Y ]		1,577	1,563	13	0	1,563	1,563	0	0	0	0	0	0	0		
[ 10Y - more ]	26	26	0	0	0	26	0	0	0	0	0	0	0			
Total		4,175	4,020	153	0	0	4,020	0	0	0	0	125	1	10		
[ 0 - 3M ]	Italy	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		10	10	0	10	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		10	10	0	0	10	0	0	0	0	0	0	0	0		

[illegible]

## 2025 EU-wide Transparency Exercise

Bank of Ireland Group plc

As of 31/12/2024

[illegible]

## 2025 EU-wide Transparency Exercise

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

Bank of Ireland Group plc

[illegible]

2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Bank of Ireland Group plc

As of 31/12/2024

		As of 31/12/2024												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
Residual Maturity	Country / Region													
( 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Other Central and eastern Europe countries non EEA													
( 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Middle East													
( 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Latin America and the Caribbean													
( 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Africa													
( 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Others <sup>(2)</sup>	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		38	38	38	0	0	0	0	0	0	0	0	0	
( 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		39	39	0	0	0	39	0	0	0	0	0	0	
( 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		12	12	0	0	12	0	0	0	0	0	0	0	
( 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		210	210	188	0	56	56	0	0	0	0	0	0	
( 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		20	20	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		319	319	156	0	68	94	0	0	0	0	0	2	

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of €04.

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

## 2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bank of Ireland Group plc

**As of 30/06/2025**

[illegible]



## 2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bank of Ireland Group plc

[illegible]

## 2025 EU-wide Transparency Exercise

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

Bank of Ireland Group plc

(mln EUR)

## 2025 EU-wide Transparency Exercise

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

Bank of Ireland Group plc

[illegible]

[illegible]

2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Bank of Ireland Group plc

As of 30/06/2025

		As of 30/06/2025													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Residual Maturity	Country / Region			of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Other Central and eastern Europe countries non EEA														
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Middle East														
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Latin America and the Caribbean														
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Africa														
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Others <sup>(2)</sup>	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		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		52	52	13	0	0	39	0	0	0	0	0	0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total		12	12	0	0	12	0	0	0	0	0	0	0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total		137	137	0	0	0	137	0	0	0	0	0	0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total		378	378	79	0	57	242	0	0	0	0	0	0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total		78	78	28	0	0	0	0	0	0	0	0	0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total		608	608	120	0	69	418	0	0	0	0	0	2		

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported "Total" the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of €04.

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

## 2025 EU-wide Transparency Exercise

Bank of Ireland Group plc

[illegible]

<sup>14</sup>For the definition of non-performing exposures please refer to Article 4(7a)(2) of Regulation (EU) No 575/2013 (CRR).

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

(1) Institutions report here the cumulative amount of expected credit losses, since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

<sup>12</sup>For the on-balance-sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are due

follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('

	As at 30/06/2022														As at 30/06/2022													
	Gross carrying amount/Netted amount														Gross carrying amount/Netted amount													
	Of which performing	Of which Stage 2	Of which performing not past due 30 days and <10 days	Of which Stage 3	Of which defaulted	Of which Stage 1 <sup>14</sup>	On performing exposures <sup>15</sup>	On non-performing exposures <sup>15</sup>	Of which Stage 2	Of which Stage 3	Of which Stage 1 <sup>14</sup>	Of which performing not past due 30 days and <10 days	Of which Stage 3	Of which defaulted	Of which Stage 1 <sup>14</sup>	On performing exposures <sup>15</sup>	On non-performing exposures <sup>15</sup>	Of which Stage 2	Of which Stage 3	Of which Stage 1 <sup>14</sup>								
Bank balances at central banks and other demand deposits	29,600	29,600	1	0	0	0	1	0	0	0	0	27,376	27,376	0	0	0	0	4	0	0								
Bank securities (including at amortised cost and fair value)	13,100	13,100	0	0	0	0	1	0	0	0	0	16,500	16,500	0	0	0	4	0	0	0								
Central banks	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0								
General governments	6,100	6,100	0	0	0	0	1	0	0	0	0	8,100	8,100	0	0	0	0	0	0	0								
Credit institutions	5,200	5,200	0	0	0	0	1	0	0	0	0	6,600	6,600	0	0	0	1	0	0	0								
Other financial corporations	100	100	0	0	0	0	0	0	0	0	0	670	670	0	0	0	1	0	0	0								
Non-financial corporations	23	23	0	0	0	0	0	0	0	0	0	22	22	0	0	0	0	0	0	0								
Loans and advances (including at amortised cost and fair value)	85,500	85,404	16,655	226	2,055	23	2,053	1,961	464	337	579	1	576	100	86,461	86,225	5,686	189	2,206	33	1,688							
Central banks	918	918	0	0	0	0	0	0	0	0	0	966	966	0	0	0	0	0	0	0	0							
General governments	53	53	0	0	0	0	0	1	1	1	0	43	43	11	0	0	0	1	1	0	0							
Credit institutions	845	845	0	0	0	0	0	0	0	0	0	767	767	0	0	0	0	0	0	0	0							
Other financial corporations	881	880	0	1	1	1	1	1	1	1	1	763	762	31	1	0	0	2	1	1	1							
Non-financial corporations	26,276	26,550	7,100	81	1,124	59	1,107	1,107	327	449	460	25,076	24,703	7,104	51	1,271	209	1,246	1,216	339	163							
Of which: small and medium-sized enterprises	14,942	14,937	3,108	79	580	7	583	580	202	126	127	13,777	13,761	3,234	49	684	607	607	596	144	21							
Of which: loans collateralised by immovable intangible property	5,439	5,507	2,116	30	255	0	255	255	70	60	67	4,990	4,857	1,968	4	299	290	290	286	79	60							
Of which: loans collateralised by movable intangible property	14,706	15,000	2,990	49	869	7	862	852	140	113	113	14,706	15,000	5,600	2,990	138	138	138	138	41	712							
Of which: loans collateralised by immovable intangible property	10,964	10,908	2,214	132	651	0	651	649	66	130	131	10,703	10,593	3,512	1,027	810	808	808	793	189	678							
Of which: Credit for consumption	1,416	1,362	193	4	60	0	60	60	26	30	24	1,441	1,374	99	4	42	21	9	12	21	23							
DEBT INSTRUMENTS OTHER THAN MT	127,274	125,199	16,837	226	2,055	23	2,053	1,961	460	337	579	1	576	100	128,737	126,213	5,986	189	2,206	33	1,688							
OFF-BALANCE SHEET EXPOSURES	19,110	19,000	1,798	131	131	131	131	131	69	95	0	0	0	0	18,980	18,879	1,200	100	100	79	4							

## 2025 EU-wide Transparency Exercise

### Forborne exposures

Bank of Ireland Group plc

	As of 30/09/2024						As of 31/12/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>(2)</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>(2)</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which 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
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	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 <sup>(1)</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>(1)</sup>	0						0					

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

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

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



## 2025 EU-wide Transparency Exercise

## Forborne exposures

Bank of Ireland Group plc

	As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	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 (1)	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (1)	0						0					

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

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

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

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

(mln EUR)	As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount			Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>	Gross carrying amount			Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>	Gross carrying amount			Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>	Gross carrying amount			Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>				
	Of which: non-perform	of which: defaulted	Of which loans and advances subject to impairment			Of which: non-perform	of which: defaulted	Of which loans and advances subject to impairment			Of which: non-perform	of which: defaulted	Of which loans and advances subject to impairment			Of which: non-perform	of which: defaulted	Of which loans and advances subject to impairment						
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	1,720	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	113	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	4,118	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	535	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	96	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	370	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	2,308	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	817	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	1,477	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	355	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	49	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	7,716	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	720	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	2,945	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	443	0	0	443	8	0	402	0	0	402	8	0	410	1	1	410	5	0	428	1	1	428	3	0
Q Human health services and social work 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	1,070	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	279	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	862	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	26,276	731	0	25,978	1,275	1,246	25,978	874	0

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

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. 2.1) which shall apply to the data transmissions to the Commission (Eurostat) relating to each reference period from 1 January 2025. Until the Commission Implementing Regulation (EU) 2021/451 is amended to include the new codes (NACE rev. 2.1), institutions are asked to keep reporting the outdated codes (NACE rev. 2). (ref: EBA's Q&A 2024\_7158)