



2023 EU-wide Stress Test

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

2023 EU-wide Stress Test: Summary

Bank of Ireland Group plc

	Actual	Baseline Scenario			Adverse Scenario		
		31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024
(mln EUR, %)							
Net interest income	2,483	3,008	3,108	3,270	2,435	2,420	2,406
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-53	34	34	34	-524	25	25
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-180	-260	-226	-203	-1,830	-688	-481
Profit or (-) loss for the year	884	1,055	1,134	1,316	-1,048	14	188
Coverage ratio: non-performing exposure (%)	33.58%	32.65%	31.31%	30.39%	36.86%	36.14%	35.57%
Common Equity Tier 1 capital	7,681	8,403	9,268	10,228	6,225	5,907	5,995
Total Risk exposure amount (all transitional adjustments included)	47,616	48,053	47,829	47,864	50,386	50,576	51,121
Common Equity Tier 1 ratio, %	16.13%	17.49%	19.38%	21.37%	12.35%	11.68%	11.73%
Fully loaded Common Equity Tier 1 ratio, %	15.66%	17.31%	19.38%	21.37%	11.48%	11.43%	11.73%
Tier 1 capital	8,656	9,378	10,243	11,203	7,200	6,882	6,970
Total leverage ratio exposures	130,146	130,146	130,146	130,146	130,146	130,146	130,146
Leverage ratio, %	6.65%	7.21%	7.87%	8.61%	5.53%	5.29%	5.36%
Fully loaded leverage ratio, %	6.49%	7.15%	7.88%	8.62%	5.18%	5.19%	5.36%
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. %	15.30%	16.88%	18.92%	20.96%	11.31%	11.25%	11.52%

IFRS 9 transitional arrangements?	Yes (static and dynamic)
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2023 EU-wide Stress Test: Credit risk IRB
Bank of Ireland Group plc

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
Bank of Ireland Group plc	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	5,433	0	0	0	821	0	548	13	0	0	0	0	0
	Corporates	0	0	13,299	1,402	0	0	16,598	0	12,200	6,868	1,395	32	156	431	31,348
	Corporates - Of Which: Specialised Lending	0	0	880	50	0	0	751	0	686	65	44	2	4	17	37,424
	Corporates - Of Which: SME	0	0	9,529	672	0	0	2,008	0	4,938	4,572	672	18	89	221	32,992
	Retail	41,565	792	0	0	10,531	398	0	37,267	3,998	792	52	64	222	29,979	
	Retail - Secured on real estate property	37,836	472	0	0	8,122	288	0	34,237	3,599	472	17	35	88	18,664	
	Retail - Secured on real estate property - Of Which: SME	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	37,836	472	0	0	8,122	288	0	34,237	3,599	472	17	35	88	18,664	
	Retail - Qualifying Revolving	1,275	29	0	0	315	10	0	1,247	29	29	5	4	5	31,165	
	Retail - Other Retail	2,459	241	0	0	2,099	89	0	2,051	371	241	36	25	124	53,988	
	Retail - Other Retail - Of Which: SME	1,673	204	0	0	991	73	0	1,442	232	204	23	16	107	52,163	
	Retail - Other Retail - Of Which: non-SME	786	37	0	0	1,108	17	0	642	139	37	7	8	18	50,960	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	41,565	742	24,833	1,402	10,531	398	17,379	0	50,245	10,900	2,137	89	221	660	30,864	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
IRELAND	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	578	0	0	0	96	0	121	0	0	0	0	0	0
	Corporates	0	0	18,941	628	0	0	8,618	0	6,111	4,229	621	20	91	209	42,198
	Corporates - Of Which: Specialised Lending	0	0	448	43	0	0	295	0	424	14	33	11	11	31	42,172
	Corporates - Of Which: SME	0	0	6,890	327	0	0	5,323	0	5,589	3,281	327	14	69	126	38,614
	Retail	25,602	530	0	0	2,372	211	0	22,723	2,879	530	42	42	129	17,548	
	Retail - Secured on real estate property	21,872	260	0	0	4,963	103	0	19,393	2,479	260	6	19	65	24,878	
	Retail - Secured on real estate property - Of Which: SME	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	21,872	260	0	0	4,963	103	0	19,393	2,479	260	6	19	65	24,878	
	Retail - Qualifying Revolving	1,275	29	0	0	315	10	0	1,247	29	29	5	4	5	31,165	
	Retail - Other Retail	2,459	241	0	0	2,099	89	0	2,051	371	241	36	25	124	53,988	
	Retail - Other Retail - Of Which: SME	1,673	204	0	0	991	73	0	1,442	232	204	23	16	107	52,163	
	Retail - Other Retail - Of Which: non-SME	781	37	0	0	1,108	17	0	642	139	37	7	8	18	50,960	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	25,602	530	11,123	628	7,372	211	8,675	0	28,955	7,149	1,151	62	139	399	34,664	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
UNITED KINGDOM	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	621	0	0	0	178	0	207	0	0	0	0	0	0
	Corporates	0	0	5,390	544	0	0	4,113	0	3,432	1,709	544	6	29	146	26,874
	Corporates - Of Which: Specialised Lending	0	0	400	77	0	0	422	0	250	41	77	1	3	11	9,944
	Corporates - Of Which: SME	0	0	1,835	287	0	0	1,365	0	797	1,053	287	1	17	81	28,723
	Retail	15,870	209	0	0	3,129	184	0	14,762	1,108	209	10	17	23	11,005	
	Retail - Secured on real estate property	15,870	209	0	0	3,129	184	0	14,762	1,108	209	10	17	23	11,005	
	Retail - Secured on real estate property - Of Which: SME	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	15,870	209	0	0	3,129	184	0	14,762	1,108	209	10	17	23	11,005	
	Retail - Qualifying Revolving	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
	Retail - Other Retail - Of Which: SME	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
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	15,870	209	6,011	544	3,129	184	4,291	0	18,481	2,877	751	16	46	169	22,494	

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk STA
Bank of Ireland Group plc

		Actual												
		31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
Bank of Ireland Group plc	Central banks	17,571	0	0	0	17,571	0	0	0	0	0	0.00%		
	Central governments	5,196	0	210	0	5,196	0	0	0	0	0	0.00%		
	Regional governments or local authorities	107	0	0	0	107	0	0	0	0	0	0.00%		
	Public sector entities	367	0	0	0	367	0	0	0	0	0	0.00%		
	Multilateral Development Banks	536	0	0	0	536	0	0	0	0	0	0.00%		
	International Organisations	192	0	0	0	192	0	0	0	0	0	0.00%		
	Institutions	91	0	0	0	91	0	0	0	0	0	0.00%		
	Corporates	4,668	100	4,244	142	1,572	1,060	188	14	24	88	46.64%		
	of which: SME	3,996	63	2,681	86	2,288	1,000	101	11	20	64	38.86%		
	Retail	4,445	61	3,278	88	4,288	212	145	89	12	82	58.69%		
	of which: SME	3,651	26	424	22	639	26	31	3	1	25	38.25%		
	Secured by mortgages on immovable assets	0	0	0	0	0	0	0	0	0	0	0.00%		
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%		
	Items associated with particularly high risk	179	0	268	0	179	0	0	0	0	0	0.00%		
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%		
	Collective investments undertakings (CIU)	4	0	53	0	4	0	0	0	0	0	0.00%		
	Equity	861	0	2,023	0	0	0	0	0	0	0	0.00%		
	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%		
	Other exposures	2,814	0	1,512	0	0	0	0	0	0	0	0.00%		
Standardised Total	57,093	162	12,093	192	50,693	1,280	333	99	30	170	51.62%			

		Actual												
		31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
IRELAND	Central banks	14,118	0	0	0	14,118	0	0	0	0	0	0.00%		
	Central governments	3,992	0	101	0	3,992	0	0	0	0	0	0.00%		
	Regional governments or local authorities	48	0	10	0	48	0	0	0	0	0	0.00%		
	Public sector entities	61	0	0	0	61	0	0	0	0	0	0.00%		
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%		
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%		
	Institutions	26	0	11	0	26	0	0	0	0	0	0.00%		
	Corporates	3,494	66	3,092	92	2,606	807	100	12	16	61	47.41%		
	of which: SME	2,922	59	2,181	24	2,052	472	106	10	19	31	48.90%		
	Retail	3,302	10	979	19	3,309	43	81	0	0	24	53.62%		
	of which: SME	322	0	241	6	323	0	15	2	0	0	62.16%		
	Secured by mortgages on immovable assets	0	0	0	0	0	0	0	0	0	0	0.00%		
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%		
	Items associated with particularly high risk	137	0	109	0	137	0	0	0	0	0	0.00%		
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%		
	Collective investments undertakings (CIU)	4	0	53	0	4	0	0	0	0	0	0.00%		
	Equity	794	0	3,033	0	0	0	0	0	0	0	0.00%		
	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%		
	Other exposures	2,727	0	1,264	0	0	0	0	0	0	0	0.00%		
Standardised Total	44,704	87	7,689	111	41,694	808	173	26	16	85	49.31%			

		Actual												
		31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
UNITED KINGDOM	Central banks	3,708	0	0	0	3,708	0	0	0	0	0	0.00%		
	Central governments	411	0	81	0	389	0	0	0	0	0	0.00%		
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%		
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%		
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%		
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%		
	Institutions	31	0	7	0	31	0	0	0	0	0	0.00%		
	Corporates	888	113	772	15	598	249	25	2	6	13	49.62%		
	of which: SME	377	17	300	14	284	120	24	2	6	12	59.76%		
	Retail	3,146	63	2,389	47	2,989	212	101	61	11	56	57.39%		
	of which: SME	331	20	193	21	304	20	36	11	11	15	43.14%		
	Secured by mortgages on immovable assets	0	0	0	0	0	0	0	0	0	0	0.00%		
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%		
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%		
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%		
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%		
	Equity	89	0	894	0	0	0	0	0	0	0	0.00%		
	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%		
	Other exposures	1,077	0	631	0	0	0	0	0	0	0	0.00%		
Standardised Total	9,395	50	3,883	62	7,713	463	127	72	14	71	63.84%			

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Securitisations

Bank of Ireland Group plc

		Actual	Baseline Scenario		Adverse Scenario			
		31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
		(mln EUR)						
Exposure values	SEC-IRBA	4,220						
	SEC-SA	0						
	SEC-ERBA	1,046						
	SEC-IAA	0						
	Total	5,266						
REA	SEC-IRBA	1,242	1,242	1,329	1,465	1,397	1,769	2,254
	SEC-SA	0	0	0	0	0	0	0
	SEC-ERBA	179	195	214	234	218	295	377
	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	1,421	1,437	1,542	1,699	1,615	2,064	2,631
Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0



2023 EU-wide Stress Test: Risk exposure amounts

Bank of Ireland Group plc

	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(mln EUR)							
Risk exposure amount for credit risk	42,047	42,514	42,291	42,325	44,359	44,736	45,416
Risk exposure amount for securitisations and re-securitisations	1,421	1,437	1,542	1,699	1,615	2,064	2,631
Risk exposure amount other credit risk	40,626	41,077	40,748	40,626	42,745	42,672	42,785
Risk exposure amount for market risk	588	588	588	588	601	600	601
Risk exposure amount for operational risk	4,827	4,827	4,827	4,827	4,827	4,827	4,827
Other risk exposure amounts	123	123	123	123	276	276	276
Total risk exposure amount	47,585	48,053	47,829	47,864	50,063	50,439	51,121
Total Risk exposure amount (transitional)	47,616	48,053	47,829	47,864	50,386	50,576	51,121
Total Risk exposure amount (fully loaded)	47,585	48,053	47,829	47,864	50,063	50,439	51,121

2023 EU-wide Stress Test: Capital

Bank of Ireland Group plc

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
A	OWN FUNDS			10,128	10,850	11,715	12,675	8,854	8,536	8,624
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)			7,681	8,403	9,268	10,228	6,225	5,907	5,995
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)			1,534	1,534	1,534	1,534	1,534	1,534	1,534
A.1.1.1	of which: CET1 instruments subscribed by Government			0	0	0	0	0	0	0
A.1.2	Retained earnings			10,230	10,963	11,751	12,667	9,105	9,043	9,154
A.1.3	Accumulated other comprehensive income			-1,701	-1,701	-1,701	-1,701	-2,191	-2,191	-2,191
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves			-6	-6	-6	-6	-184	-184	-184
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]			-895	-895	-895	-895	-1,207	-1,207	-1,207
A.1.3.3	Other OCI contributions			-800	-800	-800	-800	-800	-800	-800
A.1.4	Other Reserves			609	609	609	609	609	609	609
A.1.5	Funds for general banking risk			0	0	0	0	0	0	0
A.1.6	Minority interest given recognition in CET1 capital			0	0	0	0	0	0	0
A.1.7	Adjustments to CET1 due to prudential filters			-5	-5	-5	-5	-5	-5	-5
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)			-8	-8	-8	-8	-8	-8	-8
A.1.7.2	Cash flow hedge reserve			31	31	31	31	31	31	31
A.1.7.3	Other adjustments			-27	-27	-27	-27	-27	-27	-27
A.1.8	(-) Intangible assets (including Goodwill)			-981	-965	-858	-675	-965	-858	-675
A.1.8.1	of which: Goodwill (-)			-298	-298	-298	-298	-298	-298	-298
A.1.8.2	of which: Software assets (-)			-619	-603	-496	-313	-603	-496	-313
A.1.8.3	of which: Other intangible assets (-)			-65	-65	-65	-65	-65	-65	-65
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs			-1,002	-862	-708	-547	-1,451	-1,446	-1,365
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses			-165	-255	-360	-448	0	0	0
A.1.11	(-) Defined benefit pension fund assets			-625	-625	-625	-625	-286	-286	-286
A.1.12	(-) Reciprocal cross holdings in CET1 Capital			0	0	0	0	0	0	0
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital			0	0	0	0	0	0	0

2023 EU-wide Stress Test: Capital

Bank of Ireland Group plc

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		975	975	975	975	975	975	975
	A.2.1	Additional Tier 1 Capital instruments		975	975	975	975	975	975	975
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		8,656	9,378	10,243	11,203	7,200	6,882	6,970
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		1,472	1,472	1,472	1,472	1,654	1,654	1,654
	A.4.1	Tier 2 Capital instruments		1,632	1,632	1,632	1,632	1,632	1,632	1,632
	A.4.2	Other Tier 2 Capital components and deductions		-160	-160	-160	-160	23	22	23
	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT		47,585	48,053	47,829	47,864	50,063	50,439	51,121
	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		30	0	0	0	322	137	0
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio		16.13%	17.49%	19.38%	21.37%	12.35%	11.68%	11.73%
	C.2	Tier 1 Capital ratio		18.18%	19.52%	21.42%	23.41%	14.29%	13.61%	13.63%
	C.3	Total Capital ratio		21.27%	22.58%	24.49%	26.48%	17.57%	16.88%	16.87%
Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		7,451	8,317	9,268	10,228	5,749	5,767	5,995
	D.2	TIER 1 CAPITAL (fully loaded)		8,426	9,292	10,243	11,203	6,724	6,742	6,970
	D.3	TOTAL CAPITAL (fully loaded)		9,897	10,764	11,715	12,675	8,378	8,396	8,624

2023 EU-wide Stress Test: Capital

Bank of Ireland Group plc

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio		15.66%	17.31%	19.38%	21.37%	11.48%	11.43%	11.73%
	E.2	Tier 1 Capital ratio		17.71%	19.34%	21.42%	23.41%	13.43%	13.37%	13.63%
	E.3	Total Capital ratio		20.80%	22.40%	24.49%	26.48%	16.74%	16.64%	16.87%
Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		130,146	130,146	130146	130146	130146	130146	130146
	H.2	Total leverage ratio exposures (fully loaded)		129,915	129,915	129915	129915	129915	129915	129915
	H.3	Leverage ratio (transitional)		6.65%	7.21%	7.87%	8.61%	5.53%	5.29%	5.36%
	H.4	Leverage ratio (fully loaded)		6.49%	7.15%	7.88%	8.62%	5.18%	5.19%	5.36%
Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.27%	1.14%	1.14%	1.14%	1.14%	1.14%	1.14%
	P.3	O-SII buffer		1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer		4.27%	5.14%	5.14%	5.14%	5.14%	5.14%	5.14%
Pillar 2 (%)	R.1	Pillar 2 capital requirement		2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
	R.1.1	of which: CET1		1.27%	1.27%	1.27%	1.27%	1.27%	1.27%	1.27%
	R.1.2	of which: AT1		0.42%	0.42%	0.42%	0.42%	0.42%	0.42%	0.42%
	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.25%	10.25%	10.25%	10.25%	10.25%	10.25%	10.25%
	R.2.1	of which: CET1		5.77%	5.77%	5.77%	5.77%	5.77%	5.77%	5.77%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		14.52%	15.39%	15.39%	15.39%	15.39%	15.39%	15.39%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		10.04%	10.91%	10.91%	10.91%	10.91%	10.91%	10.91%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Memorandum items related to the application of IFRS-17 for banks with insurance subsidiaries or participations	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		7,173						
	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17			7,960	8,858	9,818	5,626	5,642	5,849
	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS-17		46,891						
	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17			47,162	46,804	46,839	49,756	50,128	50,757
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17			15.30%	16.88%	18.92%	20.96%	11.31%	11.25%

2023 EU-wide Stress Test: P&L

Bank of Ireland Group plc

	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(min EUR)							
Net interest income	2,483	3,008	3,108	3,270	2,435	2,420	2,406
Interest income	3,041	6,120	6,010	5,472	7,818	7,694	6,772
Interest expense	-558	-3,111	-2,903	-2,202	-5,368	-4,999	-3,800
Dividend income	64	64	64	64	48	48	48
Net fee and commission income	404	404	404	404	283	283	283
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-53	34	34	34	-524	25	25
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					159		
Other operating income not listed above, net	272	45	39	24	15	39	24
Total operating income, net	3,169	3,555	3,648	3,796	2,416	2,815	2,786
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-180	-260	-226	-203	-1,830	-688	-481
Other income and expenses not listed above, net	-1,950	-2,052	-2,093	-2,014	-2,084	-2,108	-2,036
Profit or (-) loss before tax from continuing operations	1,039	1,243	1,329	1,578	-1,498	20	268
Tax expenses or (-) income related to profit or loss from continuing operations	-155	-189	-195	-262	449	-6	-81
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0						
Profit or (-) loss for the year	884	1,055	1,134	1,316	-1,048	14	188
Amount of dividends paid and minority interests after MDA-related adjustments	427	322	345	400	76	76	76
Attributable to owners of the parent net of estimated dividends	458	733	788	916	-1,125	-63	112
Memo row: Impact of one-off adjustments		81	81	81	81	81	81
Total post-tax MDA-related adjustment		0	0	0	0	0	0
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17		1,055	1,134	1,316	-1,048	14	188

2023 EU-wide Stress Test: Major capital measures and realised losses

Bank of Ireland Group plc

(mln EUR)

Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0