

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



2018 EU-wide Transparency Exercise Capital

			As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	9,073	9,079	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	7,113	7,231	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	1,535	1,535	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	instruments)	5,728	7,343		
	A.1.3	Retained earnings	-424	-589	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
		Accumulated other comprehensive income				Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	1,922	723	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-33	-9	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-723	-729	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	 (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs 	-1,150	-1,119	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-309	-378	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-57	-67	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-59	-61	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (b) (i) and 89 to 91 of CRR; Articles 36(1) point (b) (i), 243(1) point (b) and 238 of CRR; Articles 36(1) point (b) (ii) and 239(1) of CRR; Articles 36(1) point (b) (iii) and 339(1) of CRR; Articles 36(1) point (b) (iv) and 135(6) of CRR; Articles 36(1) point (b) (vi) and 135(6) of CRR; Articles 36(1) point (b) (vi) and 135(6) of CRR; Articles 36(1) point (b) (vi) and 135(6) of CRR; Articles 36(1) point (b) (vi) and 135(6) of CRR; Articles 36(1) point (b) (vi) and 135(6) of CRR; Articles 36(1) point (b) (vii) and 135(6) of CRR; Articles 36(1) point (b) (vii) and 236(1) point (b) (viii) and 236(1) point (b) (b) (viii) and 236(1) point (b)
	A.1.14.1	Of which: from securitisation positions (-)	-59	-61	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-79	-81	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-166	-166	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	928	826	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	928	826	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	503	505	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	480	505	C 01.00 (r540,c010) + C 01.00 (r670,c010)	PRINCE OF OF CORP.
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	23	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,617	7,736	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,456	1,344	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,484	1,504	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	-160	-160	C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)	
	A.4.3	Tier 2 transitional adjustments	132	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	44,961	45,760	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	196	236	C 05.01 (r010;c040)	
CARTAL-PARTON	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.82%	15.80%	CA3 (1)	•
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.94%	16.91%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	20.18%	19.84%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	6,185	6,405	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.82%	14.07%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		79	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		49	C 05.01 (r440,c040)	

⁽¹⁾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 ratio is differences to fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Piller 3 disclosure



Leverage ratio

	(min EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	7,617	7,736	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	6,666	6,910	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	108,330	107,749	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	107,404	107,003	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.0%	7.2%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.2%	6.5%	C 47.00 (r330,c010)	



Risk exposure amounts

	As of 31/12/2017	as of 30/06/2018
(mln EUR)		
Risk exposure amounts for credit risk	39,657	40,378
Risk exposure amount for securitisation and re-securitisations in the banking book	467	405
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	39,189	39,973
Risk exposure amount for position, foreign exchange and commodities (Market risk)	516	602
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	169	161
Risk exposure amount for operational risk	4,619	4,619
Other risk exposure amounts	0	0
Total Risk Exposure Amount	44,961	45,760

 $^{^{\}left(1\right)}$ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR



D&I

Bank of Ireland Group plc

	As of 31/12/2017	As of 30/06/2018
(mln EUR)		
Interest income	2,843	1,378
Of which debt securities income	222	74
Of which loans and advances income	2,507	1,247
Interest expenses	607	303
(Of which deposits expenses)	238	108
(Of which debt securities issued expenses)	237	126
(Expenses on share capital repayable on demand)	0	0
Dividend income	20	1
Net Fee and commission income	398	192
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	66	1
Gains or (-) losses on financial assets and liabilities held for trading, net	228	-5
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-118	42
Gains or (-) losses from hedge accounting, net	0	-1
Exchange differences [gain or (-) loss], net	-2	0
Net other operating income /(expenses)	54	18
TOTAL OPERATING INCOME, NET	2,883	1,323
(Administrative expenses)	1,766	874
(Depreciation)	166	100
Modification gains or (-) losses, net	n.a.	5
(Provisions or (-) reversal of provisions)	231	29
(Commitments and guarantees given)	0	-9
(Other provisions)	231	38
Of which pending legal issues and tax litigation ¹	0	
Of which restructuring ¹	51	
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	14	-72
(Financial assets at fair value through other comprehensive income)	n.a.	0
(Financial assets at amortised cost)	n.a.	-73
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	-3	0
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	124	50
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-4	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	829	447
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	692	373
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	692	373
Of which attributable to owners of the parent	663	346

(1) Information available only as of end of the year

⁽²⁾ For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Market Risk Bank of Ireland Group plc

								Durik O	II Claria	Group pic												
	SA					IM										IM						
	As of 31/12/2017	As of 30/06/2018				As of 31/1	2/2017						As of 30/06/2018									
			VaR (Memorano	dum item)	STRESSED VaR (Memorandum item)	AND MIC	NTAL DEFAULT GRATION RISK 'AL CHARGE		RICE RISKS HARGE FOR			VaR (Memora	ndum item)	STRESSED VaR (M	lemorandum item)	INCREI DEFAU MIGRAT CAPITAL	LT AND ION RISK		RICE RISKS CHARGE FOR	СТР	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	FACTOR (mc) x AVERAGE OF	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	342	433	0	0	0	0							0	0	0	0						
Of which: General risk	315	403	ō	ō	ō	ō							0	ō	ō	ō						
Of which: Specific risk	26	30	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	174	169	0	0	0	0							I 0	0	0	0						
Total	516	602	ő	ō	ő	0	0	0	0	0	0	0	Ö	0	ō	Ö	0	0	0	0	0	0



Credit Risk - Standardised Approach

Bank of Ireland Group plc

					Standardis	ed Approach					
			As of 31/12	2/2017		As of 30/06/2018					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
	(min EUR, %)										
	Central governments or central banks	17,369	17,369	268		16,738	16,737	287			
	Regional governments or local authorities	190	84	17		188	82	16			
	Public sector entities	343	343	38		394	384	50			
	Multilateral Development Banks	781	781	0		640	640	0			
	International Organisations Institutions	896	896	0		854	854	0			
		0	0	0		0	0	0			
	Corporates of which: SME	6,046	4,202	3,846		6,028	4,235	3,898 2,951			
	Retail	3.916	3.142	2.786		4.055	3.288				
	of which: SME	8.342 722	3.877	2.783		8.516	4.386	3.154			
Commelt debted alebe	Secured by mortgages on immovable property		715 455	412		791	788 428	455			
Consolidated data	of which: SME	455 0	455	159 0		428	428	152			
	or which: SME Exposures in default	1.084	554	693	514	892	480	581	401		
	Exposures in default Items associated with particularly high risk	1.084	554 109	163	514	892 127	480 102	153	401		
	Covered bonds	133	109	103		127	102	153			
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0		0			
	Equity	0	0	0		174	174	174			
	Securitisation	0	0	0		174	1/4	1/4			
	Other exposures	2.345	2.345	2,772		1.914	1.914	2,539			
	Standardised Total	37,987	31,017	10,739	529	36.892	30,415	11,004	514		

(I) 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).

		Standardised Approach												
			As of 31/12	2/2017		As of 30/06/2018								
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
	(min EUR, %) Central governments or central banks	10,031	10.031	195		9,581	9,581	159						
	Regional governments or local authorities	10,031	10,031	195		9,361	9,561	12						
	Public sector entities	75	75	38		110	100	50						
	Multilateral Development Banks	75	/3	36		110	100	50						
	International Organisations	0				0	0	0						
	Institutions	0		0		0	0	0						
	Corporates	3,722	2.964	2.748		4.227	2,954	2.754						
	of which: SME	3,048	2,592	2,376		2,575	2,272	2.071						
	Retail	2.551	1.236	882		2.599	1.333	944						
	of which: SME	273	268	156		321	320	184						
IRELAND	Secured by mortgages on immovable property	447	453	159		420	428	152						
INCLUME	of which: SME	0	0	0			0	0						
	Exposures in default	842	436	548	393	694	390	474	295					
	Items associated with particularly high risk	107	83	125		98	74	111						
	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						
	Securitisation													
	Other exposures	1,716	1,716	2,350		1,512	1,512	2,283						
	Standardised Total ²				400				325					

Congrains desposare, unlike the propriet deleter balancy and occurred any effect due to credit conversion factors or under this frequency unlike the propriet deleter balancy and occurred any effect due to credit conversion factors or under this frequency unlike the substitution effects.

7° Total values deployments and provisions per country of counterparty exclusions the fore securities to exclusion exposure, additional valuation frequency. As of the control frequency and the cont

					Standardis	ed Approach	Standardised Approach										
			As of 31/12	2/2017		As of 30/06/2018											
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²								
	(min EUR, %) Central governments or central banks	4,349	4,349			4.188	4.188	105									
	Regional governments or local authorities	4,349	4,349	61		4,188	4,188	105									
	Public sector entities	1 0	U	0		U	0	U									
	Multilateral Development Banks	0	0	0		0	0	0									
	International Organisations	0	0	0		Ü	u o	0									
	Institutions	0	0	0		0	0	0									
	Corporates	2,183	1.127	987		1,586	1.171	1,034									
	of which: SME	838	545	405		1,362	1,013	876									
	Retail	5.784	2.641	1.901		5.911	3.053	2,210									
	of which: SME	448	447	256		471	468	2,210									
INITED VINCDOM	Secured by mortgages on immovable property	170	77/	230		4/1	100	2/1									
NITTED KINGDOM	of which: SME		0	0			0	0									
	Exposures in default	165	94	117	69	133	74	90	57								
	Items associated with particularly high risk	2	2	3	0,7	2	4	6	37								
	Covered bonds	0	1 6	0		0		0									
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0									
	Collective investments undertakings (CIU)	0	ō	0		0	0	0									
	Equity	0	0	0		174	174	174									
	Securitisation																
	Other exposures	629	629	422		402	402	255									
	Standardised Total ²				76				134								

Congraid exposure, unlike Exposure value, is reported before bising into account any effect due to credit conversion factors or credit risk infligation techniques (e.g., substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	provisions per country or counterparty excludes triuse for securistication exposures, auditorial valuation auju											
		Standardised Approach										
			As of 31/12	/2017		As of 30/06/2018						
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	Central governments or central banks	808	808	0		808	808	0				
	Regional governments or local authorities	0	000	0		0.00	000	0				
	Public sector entities	251	251	ő		250	250	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	6	15	15		6	17	17				
	of which: SME	0	0	0		1	0	0				
	Retail	1	0	0		1	0	0				
	of which: SME	0	0	0		0	0	0				
FRANCE	Secured by mortgages on immovable property	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
	Exposures in default	0	0	0	0	1	0	0	0			
	Items associated with particularly high risk	2	2	4		2	2	4				
	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				
	Securitisation											
	Other exposures	0	0	0		0	0	0				
	Standardised Total ²				0				0			



Credit Risk - Standardised Approach

Bank of Ireland Group plc

					Standardis	ed Approach			
			As of 31/12	2/2017					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	727	727	13		120	120	19	
	Regional governments or local authorities	21	21	4		22	22	4	
	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	5	7	7		17	12	12	
	of which: SME Retail	3	4	4		5	2	2	
		1	0	0		1	0	0	
UNITED STATES	of which: SME	0		0		0	0	0	
UNITED STATES	Secured by mortgages on immovable property of which: SME	2	2	1		2	0	U	
	or which: SME Exposures in default	0		0	0	0	0	0	0
	Exposures in default Items associated with particularly high risk	20	20	30	U	23	21	31	0
	Covered bonds	20	20	30		23	21	31	
	Claims on institutions and corporates with a ST credit assessment	0				0	0		
	Collective investments undertakings (CIU)	0				0	0		
	Equity	0	0	0		0	0		
	Securitisation	0		U		U	U	U	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	, and the same of	i i		0		Ů		0

Total sub-adjustments and provisions per country of counterparty excludes those for securitistication exposures, additional valuation adjustments (AWAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments and provisions per country of counterparty excludes those for securitistication exposures, additional valuation adjustments (AWAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardis	ed Approach					
			As of 31/12	2/2017		As of 30/06/2018					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR, %) Central governments or central banks	0	0	0		^		^			
	Regional governments or central banks Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	781	781	0		640	640	0			
	International Organisations	896	896	0		854	854	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			
Other Countries	Secured by mortgages on immovable property	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	0	0	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	0	0	0		0	0	0			
	Securitisation			0			0				
	Other exposures	0	- 0	0		0	0	0			
	Standardised Total ² e value is reported before taking into account any effect due to credit conversion factors or credit risk min				0				. 0		

Organic popular, uniform the Exposure value, pre-control control production and account any effect due to control control production values and production and production effects).

Organic appropriate purposes, uniform the Exposure values, pre-control production and account any effect due to control production values and production effects).

Organic appropriate production effects and production effects and production effects and production effects and production effects.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	539	539	0		725	725	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	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
SPAIN	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	2	3		0	2	3	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Securitisation	0	0	0		0	0	0	
		0	0	0				0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

(II) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistication encountry. So conversal credit risk adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Total value adjustments and a	provisions per country of counterparty excludes those for securistisation exposures, additional valuation adia	stments (AVAs) and other own funds	reductions related to the exor	sures, but includes oeneral o	redit risk adjustments.				
					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min 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	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Institutions Corporates	0		0		0	0	0	
	of which: SME	0	0			0	0		
	Retail	0				0	0		
	of which: SME	0	, i	0		0	0	0	
SWEDEN	Secured by mortgages on immovable property	0	i ,	0		0	0	0	
OTTEDEN	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	
	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	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitization exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments and provisions per country of counterparty excludes those for securitization exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

Bank of Ireland Group plc

					Standardis	ed Approach			
			As of 31/1	2/2017			As of 30/06	/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustmen
	(min 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	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	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 8	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	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	
	Securitisation								4
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min 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	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 of which: SME	0	0	0		U	0	U	
Country of		0	0	0		0	0	0	
Counterpart 9	Secured by mortgages on immovable property of which: SME	0		0		Ü	0	0	
Counterpart	Exposures in default	0	0	0	0	0	0	0	0
	Exposures in default Items associated with particularly high risk	0		0	U	0	0	0	U
	Covered bonds	0	0	0		0	l 0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0		0	
	Collective investments undertakings (CIU)	0	0	0		0		0	
	Equity	0		0		0	0	0	
	Securitisation	0	U	0			U	U	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	ů		_	•	Ů			

** Companie exposuler, unine: exposure vaue, is reported before standard not account any effect due for conscious conscious of content and any effect due for conscious conscious or cereal real, insulgation excension excensional exposure value, is reported before standard not extend any effect due for conscious conscious or cereal real employers, quisitation effects.

**Total value adjustments and provisions per country of counterparty excludes those for sexualisation exposures, additional valuations of distinct and other own funds reductions reductions related to the exposures, but includes general credit risk adjustments and other own funds reductions reductions related to the exposures, but includes general credit risk adjustments and other own funds reductions reductions reductions related to the exposures, but includes general credit risk adjustments and other own funds reductions reductions reductions related to the exposures, but includes general credit risk adjustments and other own funds reductions reductions reductions related to the exposures, but includes general credit risk adjustments and other own funds reductions reductions reductions reductions reductions reductions reductions reductions reductions reductions.

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06	/2018	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks		0	٥		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	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	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 10	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	
	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	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				

(II) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistication encountry. So conversal credit risk adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - IRB Approach Bank of Ireland Group plc

							IRB Appro	ach					
				As of 31/12	2017					As of 30	06/2018		
		Original Exp	osure ¹	Exposure	Risk expos	ure amount	Value adjustments and	Original I	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted ⁽²⁾	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	4,637	0	4,537	841	0	0	5,202	0	5,073	961	0	1
	Corporates	21.412	1.896	18.201	13.974	0	931	21.481	1.547	18.379	14.431	0	783
	Corporates - Of Which: Specialised Lending	1,252	45	1,218	1,137	0	34	1,132	87	1,100	974	0	55
	Corporates - Of Which: SME	10.806	1.555	9.997	6.699	0	725	10.340	1.195	9.631	6.805	0	557
	Retail	52,856	3,099	50,490	13,635	2,399	848	52,118	2,880	49,986	13,577	2,235	724
	Retail - Secured on real estate property	47.359	2.851	46.642	11.595	2.269	704	46.581	2.634	46.094	11.475	2.093	579
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-	47,359	2,851	46,642	11,595	2,269	704	46,581	2,634	46,094	11,475	2,093	579
	Retail - Qualifying Revolving	2,691	19	1,378	345	14	12	2,691	22	1,376	346	15	23
	Retail - Other Retail	2.806	228	2.470	1.696	116	132	2.846	224	2.517	1.756	128	122
	Retail - Other Retail - Of Which: SME	2,280	189	1,944	1,111	100	101	2,273	189	1,947	1,119	113	92
	Retail - Other Retail - Of Which: non-SME	526	39	526	585	16	32	573	35	570	637	14	29
	Equity	0	0	0	0	0		0	0	0	0	0	
	Securitisation	4.667		4.667	467		0	4.635		4.635	405		0
	Other non credit-obligation assets				0						0		
	IRB Total				28,917						29,374		

							IRB Approx	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	248	0	227	88	0	0	304	0	283	116	0	0
	Corporates	12,035	1,305	9,833	6,480	0	670	11,351	1,041	9,614	6,519	0	523
	Corporates - Of Which: Specialised Lending	409	0	391	346	0	1	377	0	360	324	0	2
	Corporates - Of Which: SME	7.581	1.154	6.937	4.296	0	573	7.176	913	6.836	4.424	0	442
	Retail	29,785	2,537	27,975	9,141	1,950	761	29,486	2,369	27,904	8,988	1,846	643
	Retail - Secured on real estate property	24.312	2.292	24.129	7.102	1.820	618	23.974	2.125	24.011	6.886	1.704	499
	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	or vision: control of	0	
IRELAND	Retail - Secured on real estate property - Of Which: non	24,312	2,292	24,129	7,102	1,820	618	23,974	2,125	24,011			499
	Retail - Qualifying Revolving	2,680	19	1,377	345	14	11	2,680	22	1,376			23
	Retail - Other Retail	2.792	226	2.469	1.694	116	131	2.831	222	2.517			121
	Retail - Other Retail - Of Which: SME	2,269	187	1,943	1,110	100	100	2,261	187	1,947			92
	Retail - Other Retail - Of Which: non-SME	523	38	526	585	16	31	570	35	570	637	14	29
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions		0	0	0	0	0	0	0	0	0	0	0
		1,282	0	1,281	201	0	0	1,307	0	1,304	221	0	0
	Corporates	5.815	422	5.558	4.400	0	172	6.421	393	5.905	4.611	0	178
	Corporates - Of Which: Specialised Lending	619	0	607	600	0	1	567	42	555	516	0	17
	Corporates - Of Which: SME	2.781	374	2.921	2.278	0	138	2.628	273	2.589	2.190	0	110
	Retail	22,809	519	22,425	4,450	436	80	22,394	476	22,082	4,588	389	73
	Retail - Secured on real estate property	22.793	517	22.425	4.450	436	79	22.378	475	22.082	4.588	389	72
	Retail - Secured on real estate property - Of Which: SM		0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: no	22,793	517	22,425	4,450	436	79	22,378	475	22,082	4,588	389	72
	Retail - Qualifying Revolving	6	0	0	0	0	0	6	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	10	1	0	0	0	1	11	1	0	0	0	1
	Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	8	1	0	0	0	1	9	1	0	0	0	0
		2	0	0	0	0	0	2	0	0	0	0	0
	Equity Securitisation	0	0	0	0	0	0	0	0	0	- 0	0	0
	Securitisation Other non credit-obligation assets												
	Other non-credit-obligation assets												

								IRB Approa	ich					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Instituti		535	0	535	65	0	0	732	0	732	107	0	0
	Corporal		514	0	476	554	0	1	476	2	450	518	0	3
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	5	0	32	22	0	0	1	0	28	14	0	0
	Retail		10	3	0	0	0	0	10	3	0	0	0	0
		Retail - Secured on real estate property	9	3	0	0	0	0	9	3	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
FRANCE		Retail - Secured on real estate property - Of Which: non-	9	3	0	0	0	0	9	3	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 Securitisa		0	0	0	0	0	0	0	0	0	0	0	0
		on credit-obligation assets												
	IRB Tota	al												



Credit Risk - IRB Approach Bank of Ireland Group plc

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	32	0	25	6	0	0	24	0	24	5	0	0
	Corporates	1.621	56	1.447	1.622	0	24	1.851	25	1.380	1.647	0	20
	Corporates - Of Which: Specialised Lending	5	0	5	11	0	0	1	1	1	0	0	0
	Corporates - Of Which: SME	102	19	92	93	0	9	309	0	147	152	0	1
	Retail	92	17	90	44	14	4	87	14	0	0	0	4
	Retail - Secured on real estate property	89	17	88	42	14	4	83	13	0	0	0	4
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-	89	17	88	42	14	4	83	13	0	0	0	4
	Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	0	0	0	0
	Retail - Other Retail	2	0	2	1	0	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	1	0	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Securitisation	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total												

								IRB Appro	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original I	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central	banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institut		0	0	0	0	0	0	0	0	0	0	0	0
	Corpora		0	0	0	0	0	0	17	0	45	43	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	3	2	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	Exposure Value ¹ Of which:	0		
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Other Countries		Retail - Secured on real estate property - Of Which: non-	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 Securiti		0	0	0	0	0	0	0	0	0	0	0	0
	Other n	on credit-obligation assets												
	IRB Tot	al												

		ſ						IRB Appro	ach					
					As of 31/12/	2017		IKB APPIO	acıı		As of 30/	06/2018		
			Original Exp	osure¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
		banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Instituti		98	0	96	18	0	0	87	0	85	19	0	0
	Corporat		89	46	115	91	0	27	66	26	90	97	0	21
		Corporates - Of Which: Specialised Lending	48	26	47	18	0	17	45	26	45	16	0	20
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		6	1	0	0	0	0	6	1	0	0	0	0
		Retail - Secured on real estate property	5	1	0	0	0	0	6	1	0	0	0	0
CDATAL		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SPAIN		Retail - Secured on real estate property - Of Which: non-	5	1	0	0	0	0	6	1	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail 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	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
l	Equity Securitis		0	0	0	0	0	0	0	0	0	0	0	0
l														
		on credit-obligation assets												
	IRB Tota													

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 techniques (e.g., substitution effects).

							IRB Approa	ich					
				As of 31/12/	2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	800	0	800	48	0	0	850	0	850	58	0	0
	Corporates	20	0	20	24	0	0	20	0	20	24	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	1	0	0	0	0	0	1	0	0	0	0	0
	Retail - Secured on real estate property	1	0	0	0	0	0	1	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
SWEDEN	Retail - Secured on real estate property - Of Which: non-	1	0	0	0	0	0	1	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
	Securitisation												
	Other non credit-obligation assets												
	IRB Total ported before taking into account any effect due to credit conversion factors or credit risk mitigation te												



Credit Risk - IRB Approach
Bank of Ireland Group plc

							IRB Approa	ich					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	derau ted	0	0	Oelaulteu	0	0	deraulted	0	0	deraulted	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	n	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	o o	0	o o	0	0	0	0	o o	ň	ı ö	ň
	Corporates - Of Which: SME	0	ō	0	ō	0	0	0	0	0	ō	ō	0
	Retail	0	0	0	ō	0	0	0	ō	0	ō	0	ō
	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
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: non-	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 Securitisation	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total												

								IRB Approa	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institut	ions	0	0	0	0	0	0	0	0	0	0	0	0
	Corpora		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
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: non-	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
	F	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Securiti:		- 0	0	0	0	0	- 0	0	0	0	- 0	0	-
		sation on credit-obligation assets												
	IRB Tot													

							IRB Approa	ach					
				As of 31/12	/2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	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
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving 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	U	0	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail - Of Whith: Hori-SME Equity	0	0	0		0	0	0	0	0	0	"	0
	Securitisation				Ů	Ů		Ů			Ů		- i
	Other non credit-obligation assets												
	IRB Total												



Sovereign Exposure

Bank of Ireland Group plc

(mln EUR)									As of 31/	/12/2017								
				Memo: breal	down by acco	ounting portfo	lio											
Country / Region	Financial as	of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for- sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to- maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	8,826.4	145.7	8,680.8	11.2	0.0	11.2	0.0	0.0	0.0	8,669.2	0.0	8,669.2	145.7	145.7	0.0	0.0	0.0	0.0
Austria	51.2	0.0	51.2															
Belgium	536.0	0.0	536.0															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	13.7	0.0	13.7															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland France	0.0 1,004.3	0.0	0.0 1,004.3															
Germany	0.0	0.0	0.0															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	4,970.9	145.7	4.825.2															
Italy	88.4	0.0	88.4															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	0.0	0.0	0.0															
Malta	0.0	0.0	0.0															
Netherlands	56.7	0.0	56.7															
Poland	0.0	0.0	0.0															
Portugal	127.9	0.0	127.9															
Romania	0.0	0.0	0.0 4.3															
Slovakia	4.3	0.0																
Slovenia Spain	38.4 550.1	0.0	38.4 550.1															
Sweden	0.0	0.0	0.0															
United Kingdom	487.2	0.0	487.2															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	0.0	0.0	0.0															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan U.S.	0.0	0.0	0.0															
U.S. Other advanced economies non EEA	0.8	0.0	0.8															
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Other Central and eastern Europe countries non EEA Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	0.0	0.0	0.0															
Africa	0.0	0.0	0.0															
Others	896.4	0.0	896.4															
Note:																		

Information disclosed in this template is sourced from FINREP templates F 20 and F 04.

The information disclosed in this template is sourced from FINREP templates F 20 and F 04.

The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

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

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP



		Bank of Ireland Group pic					As of 30/06/2018							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [] 3M - 1Y [] 1Y - 2Y [] 2Y - 3Y [] 3Y - 5Y [] 5Y - 10Y [] 10Y - more Total	Austria	0 0 0 0 0 52 5 5	0 0 0 0 0 52 5	0 0 0 0 0 0 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 52 52	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M [Belgium	0 0 0 0 195 340 0	0 0 0 0 196 340 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 196 340 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
Total [0 - 3M	Bulgaria	333	333	J	,	333	,			,	Ţ.	,	Ţ.	
[0 - 3M [Cyprus													
[0 - 3M [Czech Republic	0 0 0 6 8 0 0	0 0 6 8 0	0 0 0 0 0	0 0 0 0 0	0 0 6 8 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
10 - 3M	Denmark			J	·		J		,	j	Ţ.			
10 - 3M 13M - 1Y 13M - 1Y 12Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 110Y - more Total	Estonia													



		Bank of Treland Group pic					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [13M - 17] [11Y - 27] [12Y - 3Y [13Y - 5Y [15Y - 10Y] [10Y - more Total	Finland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	France	0 0 54 51 260 639 4	0 0 54 51 260 639 4 1,007	0 0 0 0 0 0 0 4 4	0 0 0 0 0	0 0 54 51 260 639 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
130Y - more Total [0 - 3M [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Germany	4,000	2,007	,	J	2,004	,	J	Ţ.	,		J	Ţ.	
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Croatia													
[0 - 3M [Greece													
10Y - more Total 10 - 3M 13M - 1Y 14Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Hungary	0 0 0 0 0 3 3	0 0 0 0 0 3 0	0 0 0 0 0 3 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
TO - 3M	Ireland	277 1,003 395 263 1,175 2,847 16	277 1,003 395 263 1,175 2,847 16 5,975	0 0 0 0 0 0 0 5 5	0 0 0 0 0 0	175 982 394 259 480 1,179 0	102 20 1 4 695 1,668 10	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 106 0 0 1 1 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	63



		Bank of Ireland Group pic												
		TANK VALUE RASE VIIVARE INC.					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance el	neet exposures	
												OII-Datatice St	ieet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of									1		Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0	0 0	0 0	0 0	0	0	0	0	0	0	0	
1 2Y - 3Y I	Italy	0 15	0 15	0	0	0 15	0	0	0	0	0	0	0	
[5Y - 10Y [10Y - more Total	4	289 0 303	288 0 303	0	0	288 0 303	0	0	0	0	0	0	0	5
I U * 3M L					_			-						
[3M - 1Y [Latvia													
[5Y - 10Y [10Y - more														
Total 0 - 3M 3M - 1Y														
1Y - 2Y 2Y - 3Y 13Y - 5Y	Lithuania													
[5Y - 10Y [[10Y - more														
Total 0 - 3M 3M - 1Y														
[1Y - 2Y [[2Y - 3Y [Luxembourg													
[3Y - 5Y [Luxembourg													
[10Y - more Total [0 - 3M [-													
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [5Y - 10Y	Malta													
[10Y - more Total [0 - 3M [1	0	0	0	0	0	0	0	0	0	0	0	n	
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Netherlands	0 57	0 57	0	0	0 57	0	0	0	0	0	0	0	
Total		57	0 57	0	0	57	0	0 0	0	0	0	0	0	0
[0 - 3M [3M - 1Y [1Y - 2Y		0	0	0	0	0	0	0	0	0	0	0	0 0 0	
[2Y - 3Y [13Y - 5Y 1 15Y - 10Y	Poland	0	0	0	0	0	0	0	0	0	0	0	0	
15Y - 10Y I 10Y - more Total	-	0 5	0 5	0	0	0	0	0	0	0	0	0	0	0



		Bank of Ireland Group pic					As of 30/06/2018							
						Dire	ct exposures	<u>'</u>						
	(mln EUR)			On balance si	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			_
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	exposure amount
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [Portugal	0 2 0 89 0 187 0	0 2 0 89 0 187	0 0 0 0 0	0 0 0 0 0	0 2 0 89 0 187	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	
[0 - 3M [Romania	278	278	0	0	278	0	0	0	0	0	0	0	0
Total [0 - 3M f	Slovakia	0 0 0 0 0 4 0	0 0 0 0 0 4 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
Total	Slovenia	0 0 0 0 0 0 69 2	0 0 0 0 0 0 69 2 71	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 69	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Spain	0 0 22 59 25 619	0 0 22 59 25 618	0 0 0 0 0 0	0 0 0 0 0	0 0 22 59 25 618	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	
Total [0 - 3M [Sweden	725	725	0	0	725	0	0	0	0	0	0	0	0
Total [0 - 3M [13M - 1Y [13M - 1Y [12Y 2Y [12Y - 3Y [13Y - 5Y 15Y - 10Y 11Y - more Total	United Kingdom	0 0 172 0 305 0 0 477	0 0 172 0 305 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 172 0 305 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 1 0 0 0	0 0 0 0 0	0



		Bank of Ireland Group plc					As of 30/06/2018							
						Direc	ct exposures							
	(min EUR)			On balance sh	neet				Deriva	tives		Off balar	ice sheet	
	\(\text{}											Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			-
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Iceland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Liechtenstein													
10Y - more	Norway													
Total [0 - 3M [3 M - 1Y [1 1 Y - 2Y [2 Y - 3Y [3 Y - 5Y [5 Y - 10 Y [10 Y - more Total	Australia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Canada													
Total To - 3M Tam - 1Y Ty - 2Y Tay - 3Y Tay - 5Y	Hong Kong													
[10Y - more Total [0 - 3M f [3M - 1Y f [1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f Total	Japan													



	General govern	ments exposures by country of Bank of Ireland Group pic	tne counterparty											
		Bank of Treland Group Dic					As of 30/06/2018							
						Dire	ect exposures							1
				0	h t	Dire	ect exposures		.	A		Off hala		-
	(mln EUR)			On balance s	heet				Deriva	tives		Off balai	ice sheet	
												Off-balance si	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)									Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
「0-3M「 「3M-1Y「 [1Y-2Y[0 0	0 0	0	0	0 0	0	0	0	0	0	0	0	
2Y - 3Y 13Y - 5Y 15Y - 10Y	u.s.	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [10Y - more Total		0 0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [3M - 1Y 1Y - 2Y 2Y - 3Y	China	1	1	ū.		1		Ţ,			· ·	, and the second	· ·	
[3Y - 5Y [5Y - 10Y [10Y - more														
Total [0 - 3M [[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [3Y - 5Y [5Y - 10Y [Switzerland													
[10Y - more Total [0 - 3M [
[0 - 3M [3M - 1Y [1Y - 2Y [
1 1Y - 2Y I 1 2Y - 3Y I 13Y - 5Y I	Other advanced economies non EEA													
[5Y - 10Y [10Y - more														
Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Other Central and eastern													
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Europe countries non EEA													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
1 2Y - 3Y I 13Y - 5Y I	Middle East													
[5Y - 10Y [10Y - more														
Total [0 - 3M [[3M - 1Y [
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Latin America and the													
[3Y - 5Y [Caribbean													
f10Y - more Total	1													



General governments exposures by country of the counterparty

	•	Bank of Ireland Group pic												
							As of 30/06/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
								Derivatives with pos	sitive fair value	Derivatives with	n negative fair value	Off-balance si	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Africa													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Others	0 25 119 288 231 190 0	0 25 119 288 231 190 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 25 119 288 231 190 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of 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 records cover on in-exposures to certain, records dozen or in-exposures to certain consources to certain, records and season severely approach and season severely exposures. The exposures in the "Financial assests held for basified" confloid after different one cash after conditions have the same instantiate.

(3) The basis disclose the exposures in the "Financial assests held for basified" confloid after different on the cash short conditions have the same instantiate.

(4) The exposures recorded noting the constructions to control to instantial consumers to control to instantial consumers to instantial exposures to exposure the control to instantial consumers to control to instantial consumers to instantial exposures to exposure the control to instantial control to instantial consumers to exposure the control to instantial control to instantial consumers to exposure the control to instantial control

(5) Residual countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not not recovered and Turkey.

Other CEF one TEAL Albania, Bossia and Herzeoprina, PTR Mecadonia, Mortenegro, Serbia and Turkey.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan, Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia. United Arab Emirates and Yemen.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan, Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Merica. Peraguary, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguary, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rice, Santas, Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguary, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rice, Santas, Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguary, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rice, Santas, Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguary, Venezuela, Artigua, Aruba, Santas, Santas,



Performing and non-performing exposures

	As of 31/12/2017						As of 30/06/2018							
	Gross carrying amount						Collaterals and financial		Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial
		Of which performing but past due >30	Of which non-performing ¹		On performing exposures ²	On non- performing	guarantees received on non- performing exposures	l i	Of which performing but past due >30	Of which non-performing ¹		On performing exposures ²	On non- performing	guarantees received on non- performing exposures
(min EUR)		days and <=90 days		Of which: defaulted		exposures ³			days and <=90 days		Of which: defaulted		exposures ³	
Debt securities (including at amortised cost and fair value)	13,388	0	0	0	0	0	0	14,978	0	11	0	4	8	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	8,669	0	0	0	0	0	0	10,187	0	0	0	2	0	0
Credit institutions	3,985	0	0	0	0	0	0	4,359	0	0	0	1	0	0
Other financial corporations	413	0	0	0	0	0	0	306	0	11	0	0	8	0
Non-financial corporations	321	0	0	0	0	0	0	126	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	88,718	536	6,533	5,941	366	1,993	3,349	86,678	655	5,883	5,258	258	1,827	3,103
Central banks	8,374	0	0	0	0	0	0	6,356	0	0	0	0	0	0
General governments	146	0	0	0	0	0	0	162	0	0	0	0	0	0
Credit institutions	1,480	0	0	0	0	0	0	1,208	0	0	0	1	0	0
Other financial corporations	1,099	1	25	24	1	12	3	983	2	13	13	2	4	3
Non-financial corporations	25,985	100	3,062	2,774	114	1,320	838	26,345	238	2,565	2,277	146	1,103	662
of which: small and medium-sized enterprises at amortised cost	16,862	92	2,501	2,229	86	988	763	16,603	207	2,024	1,768	97	782	602
Households	51,635	436	3,447	3,143	250	661	2,508	51,624	416	3,304	2,967	109	720	2,439
DEBT INSTRUMENTS other than HFT	102,106	536	6,533	5,941	366	1,993	3,349	101,656	655	5,893	5,258	261	1,835	3,103
OFF-BALANCE SHEET EXPOSURES	16,502		102	75	0	0	0	15,473		81	77	24	3	0

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Institutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽⁹⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽⁴⁾ 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/fiction convention, as explained in Annex V, Part 1 paragraphs 9 and 10 Regulation (EU) No 880/2014 - 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 of fibralance sheet commitments are generally reported with a positive sign.



Forborne exposures

			As of 31/12/2017			As of 30/06/2018						
	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	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		
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		
(min EUR) Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0		
Central banks	0	0	0	0	0	0	0	·	0	0		
		_	U	U	_	U	U	0		U		
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)	7,607	5,240	1,710	1,558	4,453	6,996	4,704	1,419	1,364	4,173		
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	12	7	2	1	5	8	5	2	2	3		
Non-financial corporations	3,898	2,614	1,178	1,144	1,448	3,580	2,239	1,050	1,005	1,265		
of which: small and medium-sized enterprises at amortised cost	3,082	2,083	858	827	1,333	2,666	1,705	719	686	1,186		
Households	3,697	2,620	530	412	3,000	3,407	2,460	366	358	2,905		
DEBT INSTRUMENTS other than HFT	7,607	5,240	1,710	1,558	4,453	6,996	4,704	1,419	1,364	4,173		
Loan commitments given	139	85	0	0	0	92	52	2	2	0		

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30 🗆

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