



2020 EU-wide Transparency Exercise

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

2020 EU-wide Transparency Exercise

Key Metrics

Bank of Ireland Group plc

(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	7,566	7,150	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	7,502	6,942	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	8,179	7,825	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	8,115	7,617	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	9,365	8,973	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9,301	8,765	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)				
Total risk-weighted assets	50,824	47,948	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	50,762	47,738	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.89%	14.91%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.78%	14.54%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.09%	16.32%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.99%	15.96%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	18.43%	18.71%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.32%	18.36%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	115,990	114,074	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	7.05%	6.86%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



2020 EU-wide Transparency Exercise

Leverage ratio

Bank of Ireland Group plc

(mln EUR, %)		As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	8,179	7,825	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	7,702	7,148	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	115,990	114,074	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	115,577	113,605	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.1%	6.9%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.7%	6.3%	C 47.00 (r330,c010)	

2020 EU-wide Transparency Exercise

Capital

Bank of Ireland Group plc

		(min EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	9,365	8,973	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 transitional adjustments)	7,566	7,150	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	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	Retained earnings	9,645	8,903	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-1,162	-1,653	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	430	474	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 (f) 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	-65	-32	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-767	-648	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 CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1,032	-1,154	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	-408	-165	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-931	-603	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	-28	0	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 (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-28	0	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	0	-57	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
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	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	-128	-127	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	477	677	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 (+/-)	477	677	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)	613	675	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	613	675	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	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	0	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)	8,179	7,825	C 01.00 (r015,c010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,186	1,148	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	1,346	1,308	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,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)		
A.4.3	Tier 2 transitional adjustments	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	50,824	47,948	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	61	353	C 05.01 (r010,c040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.89%	14.91%	CA3 {1}	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.09%	16.32%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.43%	18.71%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	7,089	6,473	[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 loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.96%	13.60%	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	64	208	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	61	210	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 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 Pillar 3 disclosure

2020 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Bank of Ireland Group plc

(mln EUR, %)	RWAs		COREP CODE
	As of 31/03/2020	As of 30/06/2020	
Credit risk (excluding CCR and Securitisations) ¹	44,382	41,024	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	12,115	11,566	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	18,806	16,560	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	13,461	12,897	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	612	707	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	98	145	C 02.00 (R640, c010)
Settlement risk	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	959	886	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	385	798	C 02.00 (R520, c010)
Of which the standardised approach	385	798	C 02.00 (R530, c010)
Of which IMA	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	4,387	4,387	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	4,387	4,387	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	50,824	47,948	

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

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

2020 EU-wide Transparency Exercise

P&L

Bank of Ireland Group plc

(mln EUR)	As of 31/03/2020	As of 30/06/2020
Interest income	709	1,248
Of which debt securities income	32	63
Of which loans and advances income	649	1,262
Interest expenses	158	162
(Of which deposits expenses)	60	105
(Of which debt securities issued expenses)	60	116
(Expenses on share capital repayable on demand)	0	0
Dividend income	1	1
Net Fee and commission income	93	167
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	3	3
Gains or (-) losses on financial assets and liabilities held for trading, net	-249	-117
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	207	101
Gains or (-) losses from hedge accounting, net	-1	-4
Exchange differences [gain or (-) loss], net	1	-1
Net other operating income /(expenses)	7	15
TOTAL OPERATING INCOME, NET	613	1,251
(Administrative expenses)	440	749
(Cash contributions to resolution funds and deposit guarantee schemes)		0
(Depreciation)	64	127
Modification gains or (-) losses, net	-2	-6
(Provisions or (-) reversal of provisions)	-1	123
(Payment commitments to resolution funds and deposit guarantee schemes)		58
(Commitments and guarantees given)	-5	48
(Other provisions)	4	17
Of which pending legal issues and tax litigation ¹		
Of which restructuring ¹		
(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)	21	889
(Financial assets at fair value through other comprehensive income)	0	0
(Financial assets at amortised cost)	21	889
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	136
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	-102	-44
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	9
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-15	-815
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-8	-730
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	-8	-730
Of which attributable to owners of the parent	-12	-761

⁽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."

2020 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Bank of Ireland Group plc

(mln EUR)		As of 31/03/2020				As of 30/06/2020				References
		Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
			Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
ASSETS:										
Cash, cash balances at central banks and other demand deposits		9,205				9,535				IAS 1.54 (i)
Financial assets held for trading		1,502	0	1,493	9	1,776	63	1,710	3	IFRS 7.8(a)(ii); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		722	0	205	516	720	0	203	517	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss		0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income		11,065	11,065	0	0	11,611	11,611	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost		87,105				84,536				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting		739	0	739	0	934	0	934	0	IFRS 9.6.2.1; Annex V. Part 1.22; Annex V. Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk		48				73				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹		5,111				4,648				
TOTAL ASSETS		115,496				113,832				IAS 1.9(a), IG 6

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

(mln EUR)		As of 31/03/2020						As of 30/06/2020						References
		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Breakdown of financial assets by instrument and by counterparty sector ¹														
Financial assets at fair value through other comprehensive income	Debt securities	11,067	0	0	-3	0	0	11,614	0	0	-3	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	4,523	0	0	-1	0	0	5,307	0	0	-1	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	74,928	5,915	3,048	-145	-208	-957	65,546	11,304	4,503	-423	-385	-1,314	Annex V. Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

2020 EU-wide Transparency Exercise

Breakdown of liabilities

Bank of Ireland Group plc

(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 31/03/2020	As of 30/06/2020	
Financial liabilities held for trading	1,898	1,833	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	1,595	1,643	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	99,331	98,814	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	728	734	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	334	406	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	255	333	IAS 37.10; IAS 1.54(l)
Tax liabilities	52	33	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	23	29	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	Annex V Part 1.29
TOTAL LIABILITIES	104,216	103,824	IAS 1.9(b);IG 6
TOTAL EQUITY	11,280	10,009	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	115,496	113,832	IAS 1.IG6

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

2020 EU-wide Transparency Exercise

Breakdown of liabilities

Bank of Ireland Group plc

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 31/03/2020	As of 30/06/2020	
Derivatives		2,626	2,559	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	7	Annex V.Part 1.31
Deposits	Central banks	2,185	1,551	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	3,033	1,798	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,757	1,538	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,539	1,673	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	1,122	1,228	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	7,553	7,706	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	5,971	6,051	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	26,485	27,557	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	24,548	25,816	ECB/2013/33 Annex 2.Part 2.9.1
	Households	47,950	48,597	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	37,326	37,952	Annex V.Part 1.42(f), 44(c)
Debt securities issued		9,481	9,058	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		1,511	1,505	Annex V.Part 1.37
Other financial liabilities		2,700	2,518	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		103,552	103,023	



2020 EU-wide Transparency Exercise

Market Risk
Bank of Ireland Group plc

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (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		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min EUR)	As of 31/03/2020	As of 30/06/2020	As of 31/03/2020										As of 30/06/2020										
Traded Debt Instruments	157	247	0	0	0	0						0	0	0	0							0	0
Of which: General risk	157	234	0	0	0	0						0	0	0	0							0	0
Of which: Specific risk	0	13	0	0	0	0						0	0	0	0							0	0
Equities	0	0	0	0	0	0						0	0	0	0							0	0
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0
Foreign exchange risk	228	551	0	0	0	0						0	0	0	0							0	0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0
Total	385	798	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Bank of Ireland Group plc

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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
(m EUR, %)									
Consolidated data	Central governments or central banks	20,185	20,184	246		21,846	21,845	242	
	Regional governments or local authorities	194	78	16		200	75	15	
	Public sector entities	479	424	22		454	354	6	
	Multilateral Development Banks	584	584	0		675	675	0	
	International Organisations	768	768	0		773	773	0	
	Institutions	0	0	0		0	0	0	
	Corporates	6,945	4,441	4,153		6,562	4,001	3,559	
	of which: SME	4,635	2,963	2,716		4,996	2,952	2,511	
	Retail	6,117	5,386	3,832		5,986	5,151	3,700	
	of which: SME	1,481	1,197	690		1,507	1,210	745	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	446	260	330	173	503	263	345	231
	Items associated with particularly high risk	136	102	154		146	106	159	
	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	847	847	1,849		898	898	1,964		
Other exposures	2,268	2,268	1,481		2,166	2,166	1,581		
Standardised Total ²		38,968	35,342	12,122	273	40,610	36,308	11,572	500

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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
(m EUR, %)									
IRELAND	Central governments or central banks	11,923	11,923	142		13,183	13,182	121	
	Regional governments or local authorities	193	78	16		198	75	15	
	Public sector entities	100	45	22		100	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	5,210	3,471	3,269		5,289	3,194	2,841	
	of which: SME	3,948	2,474	2,272		4,234	2,529	2,176	
	Retail	1,691	1,205	843		1,592	1,104	828	
	of which: SME	492	340	195		446	299	224	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	323	201	260	109	357	201	266	149
	Items associated with particularly high risk	87	61	92		98	66	99	
	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	723	723	1,724		780	780	1,845		
Other exposures	1,828	1,828	1,156		1,767	1,767	1,305		
Standardised Total ²				138				225	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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
(m EUR, %)									
UNITED KINGDOM	Central governments or central banks	4,646	4,645	91		4,727	4,726	91	
	Regional governments or local authorities	1	0	0		1	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	1,506	943	797		1,496	726	638	
	of which: SME	640	483	437		716	417	330	
	Retail	4,425	4,181	2,989		4,393	4,047	2,873	
	of which: SME	987	856	495		1,060	910	520	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	108	55	65	57	131	59	75	72
	Items associated with particularly high risk	2	2	3		2	2	3	
	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	124	124	124		119	119	119		
Other exposures	440	440	284		399	399	276		
Standardised Total ²				124				256	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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
(m EUR, %)									
FRANCE	Central governments or central banks	720	720	0		768	768	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	232	232	0		180	180	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	7	19	19		7	18	17	
	of which: SME	0	2	2		0	2	2	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	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	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		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Bank of Ireland Group plc

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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
(m EUR, %)									
UNITED STATES	Central governments or central banks	169	169	13		268	268	30	
	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	6	2	2		6	2	1	
	of which: SME	5	2	2		5	2	1	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	0	0	0	1	0	0	0
	Items associated with particularly high risk	43	35	52		42	34	51	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				1	

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

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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
(m EUR, %)									
SPAIN	Central governments or central banks	1,320	1,320	0		1,334	1,334	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	2	2		0	2	2	
	of which: SME	0	2	2		0	2	2	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	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		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

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

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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
(m EUR, %)									
Other Countries	Central governments or central banks	36	36	0		29	29	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	594	594	0		675	675	0	
	International Organisations	768	768	0		773	773	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	22	22		0	19	19	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	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		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

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

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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
(m EUR, %)									
BELGIUM	Central governments or central banks	754	754	0		780	780	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	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		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

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

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

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Bank of Ireland Group plc

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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
(m EUR, %)									
Country of Counterpart 8	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	
	of which: SME	0	0	0		0	0	0	
	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		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	0	0	0	0	0	0	0	0	

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

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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
(m EUR, %)									
Country of Counterpart 9	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	
	of which: SME	0	0	0		0	0	0	
	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		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	0	0	0	0	0	0	0	0	

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

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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
(m EUR, %)									
Country of Counterpart 10	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	
	of which: SME	0	0	0		0	0	0	
	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		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	0	0	0	0	0	0	0	0	

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

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

2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Bank of Ireland Group plc

		IRB Approach					IRB Approach						
		As of 31/03/2020			Value adjustments and provisions		As of 30/06/2020			Value adjustments and provisions			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
Consolidated data	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	5,349	0	5,475	797	0	4	5,881	0	5,873	1,813	0	1
	Corporates	24,232	797	21,335	18,615	0	414	24,145	1,563	20,115	16,250	0	854
	Corporates - Of Which: Specialised Lending	995	19	963	907	0	25	963	36	934	881	0	26
	Corporates - Of Which: SME	11,636	573	10,948	8,689	0	366	11,500	1,080	10,546	6,578	0	568
	Retail	52,054	1,830	49,896	13,463	1,372	549	51,541	2,480	49,307	12,897	1,564	763
	Retail - Secured on real estate property	46,409	1,625	45,034	11,114	1,045	433	45,001	2,212	42,643	10,491	1,391	681
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	9,963	752	10,022	2,338	473	197
	Retail - Secured on real estate property - Of Which: non-SME	46,409	1,625	45,034	11,114	1,045	433	35,038	1,460	32,621	8,153	919	386
	Retail - Qualifying Revolving	2,704	20	1,356	300	13	25	2,698	53	1,276	335	26	37
	Retail - Other Retail	2,341	185	2,606	1,986	114	102	2,342	216	2,589	2,070	147	145
	Retail - Other Retail - Of Which: SME	2,207	160	1,976	1,097	103	72	2,200	189	1,941	1,178	134	106
Retail - Other Retail - Of Which: non-SME	75	26	730	889	10	29	62	27	648	892	13	39	
Equity	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	
IRB Total ²			32,872							30,159			

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² IRB Total does not include the securitisation position unlike in the previous Transparency exercises' results.

		IRB Approach					IRB Approach						
		As of 31/03/2020			Value adjustments and provisions		As of 30/06/2020			Value adjustments and provisions			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
IRELAND	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	562	0	544	75	0	0	610	0	592	86	0	0
	Corporates	12,568	409	10,954	8,717	0	239	12,059	676	10,968	7,644	0	426
	Corporates - Of Which: Specialised Lending	407	0	394	293	0	1	399	0	399	265	0	1
	Corporates - Of Which: SME	8,009	347	7,689	6,040	0	202	7,881	448	7,549	5,153	0	299
	Retail	29,316	1,433	27,207	9,166	824	473	29,076	1,794	26,946	8,631	948	608
	Retail - Secured on real estate property	23,694	1,229	23,305	6,820	697	348	23,460	1,518	23,082	6,225	776	429
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	3,967	425	3,867	1,011	182	129
	Retail - Secured on real estate property - Of Which: non-SME	23,694	1,229	23,305	6,820	697	348	19,493	1,093	19,115	5,204	593	300
	Retail - Qualifying Revolving	2,693	20	1,356	300	13	25	2,687	53	1,276	335	26	37
	Retail - Other Retail	2,929	184	2,606	1,986	114	101	2,930	214	2,589	2,070	147	144
	Retail - Other Retail - Of Which: SME	2,157	159	1,676	1,097	103	72	2,200	188	1,941	1,178	134	105
Retail - Other Retail - Of Which: non-SME	752	25	730	889	10	29	730	26	648	892	13	39	
Equity	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	
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 Approach					IRB Approach						
		As of 31/03/2020			Value adjustments and provisions		As of 30/06/2020			Value adjustments and provisions			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
UNITED KINGDOM	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	924	0	923	165	0	0	1,109	0	1,109	241	0	0
	Corporates	6,606	342	6,615	5,409	0	129	6,456	773	5,892	4,315	0	307
	Corporates - Of Which: Specialised Lending	401	0	424	525	0	7	424	0	462	535	0	81
	Corporates - Of Which: SME	2,288	218	2,626	2,202	0	60	2,272	625	2,578	1,464	0	195
	Retail	22,557	383	22,456	4,208	238	70	22,286	674	22,100	4,187	603	147
	Retail - Secured on real estate property	22,541	382	22,456	4,208	238	70	22,271	673	22,100	4,187	603	146
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	5,970	322	6,029	1,304	268	85
	Retail - Secured on real estate property - Of Which: non-SME	22,541	382	22,456	4,208	238	70	16,301	351	16,101	2,883	335	162
	Retail - Qualifying Revolving	6	0	0	0	0	0	6	0	0	0	0	0
	Retail - Other Retail	10	1	0	0	0	0	10	1	0	0	0	0
	Retail - Other Retail - Of Which: SME	8	0	0	0	0	0	8	1	0	0	0	0
Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	1	0	0	0	0	0	
Equity	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	
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 Approach					IRB Approach						
		As of 31/03/2020			Value adjustments and provisions		As of 30/06/2020			Value adjustments and provisions			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
FRANCE	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,140	0	1,139	119	0	0	1,300	0	1,300	168	0	0
	Corporates	628	0	654	771	0	0	632	0	633	806	0	13
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	18	9	0	0	0	0	18	8	0	0
	Retail	7	1	7	3	2	0	7	2	7	3	2	0
	Retail - Secured on real estate property	7	1	7	3	2	0	7	2	7	3	2	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	7	1	7	3	2	0	7	2	7	3	2	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	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
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 Approach					IRB Approach						
		As of 31/03/2020			Value adjustments and provisions		As of 30/06/2020			Value adjustments and provisions			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
UNITED STATES	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	26	0	26	8	0	1	29	0	28	6	0	0
	Corporates	2,402	27	2,309	2,525	0	21	2,380	65	2,081	2,288	0	64
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	595	7	494	425	0	3	588	7	480	344	0	8
	Retail	67	7	65	33	6	3	67	9	64	30	7	4
	Retail - Secured on real estate property	65	7	65	33	6	3	64	9	64	30	7	4
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	11	3	11	6	2	2
	Retail - Secured on real estate property - Of Which: non-SME	65	7	65	33	6	3	53	6	53	24	4	2
	Retail - Qualifying Revolving	2	0	0	0	0	0	2	0	0	0	0	0
	Retail - Other Retail	1	0	0	0	0	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	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	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
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).

2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Bank of Ireland Group plc

As of 30/06/2020

(min EUR)															
Direct exposures															
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet		Risk weighted exposure amount			
		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	Derivatives with positive fair value		Derivatives with negative fair value			Off-balance sheet exposures		
								Carrying amount	Notional amount	Carrying amount	Notional amount		Nominal	Provisions	
[0 - 3M [Africa														
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [Others														
[10Y - more															
Total		102	102	0	0	102	0	0	0	0	0	0	0	0	
[0 - 3M [
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more															
Total		802	802	0	0	802	0	0	0	0	0	0	0	6	

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

2020 EU-wide Transparency Exercise
Performing and non-performing exposures
 Bank of Ireland Group plc

	As of 31/03/2020								As of 30/06/2020									
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹				Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >=90 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ¹				Of which performing but past due >=90 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ¹			
		Of which: defaulted	Of which Stage 3			Of which Stage 3	Of which: defaulted	Of which Stage 3			Of which Stage 3							
(min EUR)																		
Cash balances at central banks and other demand deposits									9,082	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	15,634	0	0	0	3	0	0	0	16,961	0	0	0	0	4	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	10,667	0	0	0	2	0	0	0	11,958	0	0	0	0	2	0	0	0	
Credit institutions	4,881	0	0	0	1	0	0	0	4,923	0	0	0	0	1	0	0	0	
Other financial corporations	63	0	0	0	0	0	0	0	61	0	0	0	0	0	0	0	0	
Non-financial corporations	23	0	0	0	0	0	0	0	19	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	93,044	571	3,374	3,052	348	961	1,892	1,892	81,916	188	4,579	4,510	4,503	802	1,321	1,314	2,417	
Central banks	9,844	0	0	0	0	0	0	0	1,346	0	0	0	0	0	0	0	0	
General governments	97	0	0	0	3	0	0	0	102	11	0	0	0	4	0	0	0	
Credit institutions	1,634	0	0	0	1	0	0	0	1,357	0	0	0	0	1	0	0	0	
Other financial corporations	1,053	1	4	4	2	1	1	1	875	1	8	8	8	7	2	2	2	
Non-financial corporations	28,806	139	1,264	1,198	198	462	396	396	28,049	113	2,094	2,059	2,055	450	761	758	623	
of which: small and medium-sized enterprises at amortised cost	15,890	96	973	900	115	334	361	361	16,194	82	1,550	1,486	1,511	274	395	393	547	
of which: Loans collateralised by commercial immovable property at amortised cost	8,292	58	504	461	52	126	357	357	8,782	12	890	887	887	114	279	279	566	
Households	51,611	432	2,107	1,850	144	498	1,495	1,495	50,187	64	2,477	2,443	2,439	339	558	554	1,793	
of which: Loans collateralised by residential immovable property at amortised cost	45,456	392	1,875	1,645	46	383	1,462	1,462	44,381	45	2,234	2,227	2,225	146	442	442	1,764	
of which: Credit for consumption at amortised cost	6,105	37	242	225	99	116	46	46	5,750	17	260	237	242	194	129	125	45	
DEBT INSTRUMENTS other than HFT	108,678	571	3,374	3,052	352	961	1,892	1,892	107,960	188	4,579	4,510	4,503	805	1,321	1,314	2,417	
OFF-BALANCE SHEET EXPOSURES	13,161		58	49	24	1	0	0	13,761		101	92	98	76	1	1	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 incurred 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)

³ 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/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - 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, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2020 EU-wide Transparency Exercise

Forborne exposures

Bank of Ireland Group plc

	As of 31/03/2020						As of 30/06/2020					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits							0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0		0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	4,933	2,487	756	678	2,698		4,986	3,114	1,039	940	2,616	1,617
Central banks	0	0	0	0	0		0	0	0	0	0	0
General governments	0	0	0	0	0		0	0	0	0	0	0
Credit institutions	0	0	0	0	0		0	0	0	0	0	0
Other financial corporations	3	2	1	1	2		3	2	1	1	1	1
Non-financial corporations	2,842	1,067	446	379	1,030		2,981	1,681	703	617	1,048	585
of which: small and medium-sized enterprises at amortised cost	1,998	773	289	249	989		2,011	1,237	452	395	967	
Households	2,088	1,417	310	298	1,667		2,002	1,431	336	322	1,566	1,031
DEBT INSTRUMENTS other than HFT	4,933	2,487	756	678	2,698		4,986	3,114	1,039	940	2,616	
Loan commitments given	99	41	3	0	0		128	38	5	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice							1,726					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria							1,147					

⁽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□

⁽²⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2020 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Bank of Ireland Group plc

(mln EUR)	As of 31/03/2020						As of 30/06/2020					
	Gross carrying amount		Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-performing	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	
		Of which: non-performing										
A Agriculture, forestry and fishing	1,752	99	1,752	42	0	1,684	118	118	1,684	57	0	
B Mining and quarrying	127	1	127	1	0	104	3	3	104	3	0	
C Manufacturing	4,749	96	4,586	62	0	4,626	121	121	4,471	116	0	
D Electricity, gas, steam and air conditioning supply	386	3	386	4	0	378	19	19	378	5	0	
E Water supply	163	0	163	0	0	151	0	0	151	1	0	
F Construction	291	20	291	10	0	251	21	21	251	18	0	
G Wholesale and retail trade	2,643	140	2,643	81	0	2,483	155	155	2,483	125	0	
H Transport and storage	1,134	47	1,134	48	0	1,116	72	72	1,116	63	0	
I Accommodation and food service activities	1,822	90	1,822	41	0	1,851	133	132	1,851	71	0	
J Information and communication	329	1	329	3	0	300	1	1	300	5	0	
K Financial and insurance activities	54	0	54	3	0	52	0	0	52	5	0	
L Real estate activities	8,514	563	8,514	226	0	8,437	1,114	1,108	8,437	469	0	
M Professional, scientific and technical activities	739	15	739	12	0	672	49	18	672	20	0	
N Administrative and support service activities	2,596	102	2,596	53	0	2,497	127	126	2,497	101	0	
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	
P Education	474	1	474	3	0	447	1	1	447	7	0	
Q Human health services and social work activities	1,511	31	1,511	40	0	1,504	71	71	1,504	88	0	
R Arts, entertainment and recreation	645	21	645	18	0	646	32	32	646	31	0	
S Other services	878	34	878	13	0	852	58	58	852	26	0	
Loans and advances	28,806	1,264	28,643	661	0	28,049	2,094	2,055	27,894	1,211	0	

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.

2020 EU-wide Transparency Exercise
Collateral valuation - loans and advances
 Bank of Ireland Group plc

(mln EUR)	As of 30/06/2020				
	Loans and advances				
		Performing	Non-performing		Unlikely to pay that are not past due or past due <= 90 days
			of which past due > 30days <= 90 days		
Gross carrying amount	81,916	77,338	188	4,579	2,217
Of which secured	62,067	58,633	71	3,434	1,693
Of which secured with immovable property	53,407	50,279	57	3,128	1,507
Of which instruments with LTV higher than 60% and lower or equal to 80%	21,828	21,068		760	364
Of which instruments with LTV higher than 80% and lower or equal to 100%	7,869	7,301		568	356
Of which instruments with LTV higher than 100%	2,082	916		1,166	304
Accumulated impairment for secured assets	1,135	308	347	827	267
Collateral					
Of which value capped at the value of exposure	56,101	53,684	60	2,417	1,326
Of which immovable property	52,288	49,920	51	2,367	1,290
Of which value above the cap	7,665	7,118	21	547	480
Of which immovable property	7,716	7,230	21	486	462
Financial guarantees received	129	129	0	0	0
Accumulated partial write-off	-321	-1	0	-320	-155

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

2020 EU-wide Transparency Exercise
Information on loans and advances subject to legislative and non-legislative moratoria in accordance with EBA Guidelines EBA/GL/2020/02
 Bank of Ireland Group plc

As of 30/06/2020																	
(mln EUR)	Number of obligors	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Gross carrying amount	
		Performing				Non-performing			Performing				Non-performing				Inflows to non-performing exposures
			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days			
Loans and advances for which legislative and non-legislative moratorium (associated with a request ¹)	97,279	11,736															
Loans and advances subject to legislative and non-legislative moratorium (granted and active)		7,725	6,746	460	996	979	857	121	360	115	18	47	245	231	12	297	
of which: Households		3,339	3,084	101	333	255	169	120	59	28	2	12	31	24	12	29	
of which: Collateralised by residential immovable property		2,988	2,747	99	304	241	156	120	44	16	2	8	28	22	12	28	
of which: Non-financial corporations		4,318	3,597	360	661	722	686	1	300	86	16	35	215	207	0	268	
of which: Small and Medium-sized Enterprises		3,232	2,677	320	609	555	529	1	207	61	14	32	146	141	0	261	
of which: Collateralised by commercial immovable property		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

¹ Including eligible obligors who didn't opt out of moratoria, where the specifications of the moratoria do not require obligors to opt in by submitting requests.