

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



Key Metrics

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	7,447	7,896	7,676	7,577	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	7,196	7,736	7,581	7,554	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	8,422	8,871	8,651	8,552	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	8,171	8,711	8,556	8,529	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	10,018	10,340	10,135	10,048	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9,891	10,241	10,092	10,024	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	48,917	46,386	46,500	47,330	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had no been applied	48,748	46,265	46,431	47,303	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.22%	17.02%	16.51%	16.01%	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	14.76%	16.72%	16.33%	15.97%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.22%	19.12%	18.60%	18.07%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.76%	18.83%	18.43%	18.03%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	20.48%	22.29%	21.80%	21.23%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.29%	22.14%	21.74%	21.19%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	•
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	133,594	135,360	133,623	135,382	C 47.00 (r0300,c0010)	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	6.30%	6.55%	6.47%	6.32%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	8,422	8,871	8,651	8,552	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	7,848	8,357	8,325	8,294	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	133,594	135,360	133,623	135,382	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	133,019	134,847	133,298	135,124	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.30%	6.55%	6.47%	6.32%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.90%	6.20%	6.25%	6.14%	[A.2]/[B.2]	



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			As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	10,018	10,340	10,135	10,048	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	7,447	7,896	7,676	7,577	C 01.00 (10010,0010)	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	1,535	1,527	C 01.00 (r0030,c0010)	
		instruments)						Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	9,140	9,727	9,573	9,826	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-1,822	-1,582	-1,235	-994		Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	521	521	650	609	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	29	37	13	-1	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-527	-515	-568	-902	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CDR.
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1,070	-1,071	-1,052	-1,066	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	-35	C 01.00 (+0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-459	-607	-950	-1,149	C 01.00 (r0390,c0010)	Articles 4(199), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	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	-9	-9	-7	-3	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (8) (i) and 89 to 91 of GRH, Articles 36(1) point (8) (i), 243(1) point (9), 344(1) point (9) and 358 of GRH, Articles 36(1) point (6) (ii) and 376(5) of GRH, Articles 36(1) point (8) (iv) and 153(8) of GRH, Articles 36(1) point (8) (iv) and 153(4) of GRH.
	A.1.14.1	Of which: from securitisation positions (-)	-9	-9	-7	-3	C 01.00 (r0460,c0010)	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	0	0	C 0s.00 (r0480,c00s0)	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	0	0	C 01.00 (r0490,c0010)	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	-149	-173	-114	-98	C 01.00 (r0500,±0010)	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	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-192	-355	-347	-255	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-126	-126	-148	-138	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	575	514	326	258	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	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	575	514	326	258	C 01.00 (r0520,±0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	975	975	975	975	C 01.00 (r0530,±0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	975	975	975	975	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,±0010)	
	A2.3	Other Additional Tier J Capital components and deductions	0	0	0	0	C ds. 00 (rd690,c0010) + C 01.00 (rd700,c0010) + C 01.00 (rd710,c0010) + C 01.00 (rd740,c0010) + C ds. 00 (rd744,c0010) + C 01.30 (rd746,c0011)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	8,422	8,871	8,651	8,552	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,596	1,469	1,485	1,495	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,604	1,595	1,602	1,628	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A4.2	Other Tiler 2 Capital components and deductions	-35	-99	-91	-150	$ \begin{array}{c} C\ 05.00\ (r0910,c0010)+C\ 01.00\\ (r0020,c0010)+C\ 01.00\ (r0930,c0010)+C\\ c\ 01.00\ (r0950,c0010)+C\ 01.00\ (r0950,c0010)+C\\ c\ 01.00\ (r0955,c0010)+C\ 01.00\\ (r0970,c0010)+C\ 01.00\ (r0974,c0010)+C\\ 01.00\ (r0978,c0010) \end{array} $	
	A.4.3	Tier 2 transitional adjustments	27	-27	-25	17	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	48,917	46,386	46,500	47,330	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	242	201	121	80	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.22%	17.02%	16.51%	16.01%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	17.22%	19.12%	18.60%	18.07%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	20.48%	22.29%	21.80%	21.23%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	6,873	7,382	7,350	7,319	[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.4.3.01.0)]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.12%	15.98%	15.85%	15.49%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	251	160	94	24	C 05.01 (r0440,c0010)	
Manus	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-125	-61	-51	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	169	121	69	27	C 05.01 (r0440,c0040)	
				•		•		i

⁽¹⁾ The fully baded 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.

Full visided CET1 capital ratio estimation is based on the formulae stated in column "CORP" CODE" — does note that this mich lead to differences to full visided CET1 capital ratios calculated between the carried columns and the carried columns and the carried columns are calculated.



Overview of Risk exposure amounts

		RW	/As		
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	42,705	39,592	39,815	40,247	C 02.00 (10040, c0010) -[C 07.00 (10090, c0220, s001) + C 07.00 (10110, c0220, s001) + C 07.00 (10130, c0220, s001) + C 08.01 (10040, c0220, s001) + C 08.01 (10040, c0220, s001) + C 08.01 (10040, c0220, s002) + C 08.0
Of which the standardised approach	12,196	12,189	12,278	12,508	C 02.00 (r0060, c0010)-{C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	17,963	16,167	16,384	16,624	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	12,546	11,236	11,153	11,116	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	823	842	725	674	C 07.00 (10990, c0220, s001) + C 07.00 (10110, c0220, s001) + C 07.00 (10120, c0220, s001) + C 08.01 (10040, c0226, s001) + C 08.01 (10040, c0226, s001) + C 08.01 (10040, c0226, s002) + C 08.01 (10050, c0226), s002, + C 08.01 (10040, c0226, s002) +
Credit valuation adjustment - CVA	159	189	146	132	C 02.00 (r0640, c0010)
Settlement risk	1	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	671	1,228	1,232	1,426	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	323	283	330	296	C 02.00 (r0520, c0010)
Of which the standardised approach	323	283	330	296	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5+C 20.00 (r0010;c0450)*12.5+MAV(C 24.00(r0010, c0090);C 24.00(r0010,c0100);C 24.00(r0010,c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	4,234	4,251	4,251	4,554	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	4,234	4,251	4,251	4,554	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 92.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	48,917	46,386	46,500	47,330	

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.



2022 EU-wide Transparency Exercise P&L Bank of Ireland Group plc

(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	1,942	2,653	640	1,293
Of which debt securities income	67	88	17	32
Of which loans and advances income	1,794	2,401	594	1,225
Interest expenses	313	420	102	225
(Of which deposits expenses)	62	85	16	35
(Of which debt securities issued expenses)	140	196	56	117
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	3	3	60	60
Net Fee and commission income	258	352	80	175
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	16	7	59	85
Gains or (-) losses on financial assets and liabilities held for trading, net	135	159	-8	-65
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-70	-62	29	102
Gains or (-) losses from hedge accounting, net	1	3	4	6
Exchange differences [gain or (-) loss], net	-1	-2	0	1
Net other operating income /(expenses)	23	31	9	21
TOTAL OPERATING INCOME, NET	1,994	2,724	771	1,452
(Administrative expenses)	1,084	1,459	366	762
(Cash contributions to resolution funds and deposit guarantee schemes)	70	78	58	69
(Depreciation)	183	237	50	111
Modification gains or (-) losses, net	1	1	0	4
(Provisions or (-) reversal of provisions)	34	32	-2	19
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-20	-52	-2	-8
(Other provisions)	54	84	0	28
Of which pending legal issues and tax litigation ¹	0	1	0	0
Of which restructuring ¹	0	-96	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-28	-142	14	55
(Financial assets at fair value through other comprehensive income)	0	0	-1	-1
(Financial assets at amortised cost)	-28	-142	16	56
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	10	-1	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	44	115	-85	-105
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	1	2	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	687	1,179	201	335
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	603	1,058	176	268
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	603	1,058	176	268
Of which attributable to owners of the parent	595	1,050	173	264

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



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20)21			As of 31	/12/2021			As of 31,	/03/2022			As of 30	06/2022		
		Fi	air value hierar	chy		Fa	air value hieran	chy		Fa	air value hierar	chy		Fa	ir value hierard	:hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	29,412				31,491				35,534				38,760				IAS 1.54 (i)
Financial assets held for trading	1,187	102	1,056	29	1,170	20	1,076	74	1,529	18	1,502	9	2,055	29	2,008	17	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	677	0	42	636	727	0	42	685	714	0	41	673	653	3	44	606	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	9,640	9,640	0	0	9,552	9,552	0	0	6,226	6,226	0	0	5,032	5,032	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	85,059				84,804				83,163				82,484				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	481	0	481	0	482	0	482	0	756	0	756	0	1,324	0	1,324	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	-43				-84				-267				-400				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	4,386				4,739				6,057				5,888				
TOTAL ASSETS	130,800				132,880				133,712				135,797				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".

(min	EUR)		ı	s of 30/09/20	21					As of 31	/12/2021					As of 31	/03/2022					As of 30,	06/2022			
		Gross carryi	ng amount ⁽²⁾		Accun	nulated impairn	nent ⁽²⁾	Gross	carrying amou	ınt ⁽²⁾	Accum	nulated impairn	ient ⁽²⁾	Gros	s carrying amou	ınt ⁽²⁾	Accur	nulated impairs	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accum	ulated impairm	ient ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		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	assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	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	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other		9,642	0	0	-3	0	0	9,555	0	0	-3	0	0	6,228	0	0	-2	0	0	5,034	0	0	-1	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at		6,097	3	0	-1	0	0	6,033	3	0	-1	0	0	5,235	3	0	-1	0	0	4,980	3	0	-1	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	60,131	16,759	4,067	-195	-622	-1,236	64,023	12,438	4,184	-171	-416	-1,347	63,961	11,884	3,871	-176	-411	-1,260	64,974	10,276	4,047	-138	-356	-1,356	Annex V.Part 1.32, 44(a)

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

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



Breakdown of liabilities

Bank of Ireland Group plc

(mln EUR)

		Carrying	j amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	1,165	1,246	1,587	2,149	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	1,203	1,167	1,103	972	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	116,309	117,689	118,130	119,616	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	777	1,001	1,489	2,203	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	155	-8	-820	-1,514	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	451	359	290	238	IAS 37.10; IAS 1.54(I)
Tax liabilities	27	35	37	25	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	24	33	29	37	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	120,112	121,523	121,843	123,726	IAS 1.9(b);IG 6
TOTAL EQUITY	10,689	11,358	11,869	12,071	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	130,800	132,880	133,712	135,797	IAS 1.IG6

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



Breakdown of liabilities

Bank of Ireland Group plc

(mln EUR)

			Carrying	amount		1
Breakdown of financial liabili	ties by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		1,917	2,187	3,000	4,343	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	2	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	25	60	76	7	Annex V.Part 1.31
	Central banks	12,897	12,692	11,325	11,296	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	1,229	1,226	1,270	1,408	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	997	1,018	1,126	1,218	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,125	760	1,224	1,338	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	976	633	993	977	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	6,844	7,257	7,127	7,448	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	5,430	5,944	5,882	6,326	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	32,425	33,689	33,127	34,566	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	31,049	32,557	32,066	33,221	ECB/2013/33 Annex 2.Part 2.9.1
	Households	50,321	50,551	50,224	50,243	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	42,874	43,628	44,291	45,049	Annex V.Part 1.42(f), 44(c)
Debt securities issued		10,080	10,517	12,425	11,398	Annex V.Part 1.37, Part 2.98
Of which: Subo	ordinated Debt securities issued	1,998	1,996	1,976	1,996	Annex V.Part 1.37
Other financial liabilities		2,590	2,162	2,511	2,891	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		119,454	121,103	122,309	124,940	



2022 EU-wide Transparency Exercise Market Risk

Bank of Ireland Group plc

									iii or ir ciuric													
	SA					I	M									IN						
			VaR (Memoran	dum item)	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memor	andum item)	STRESSED VaR (A	Memorandum item)	DEFAU	ON RISK	ALL PRICE	RISKS CAPITAI FOR CTP		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE		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	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30	/09/2021									As of 31/1	12/2021					
Traded Debt Instruments	265	146	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	225 40	146 0	0	0	0	0							0	0	0	0						
Equities	0	0	0	ō	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	58	138	l ö	0	0	0							0	0	0	0						
Commodities risk	0	0	ō	ō	ō	ō							0	0	0	0						
Total	323	283	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2022	As of 30/06/2022				As of 31,	/03/2022									As of 30/0	06/2022					
Traded Debt Instruments	203	172	0	0	0	0							0	0	0	0						
Of which: General risk	185	170	0	0	0	0							0	0	0	0						
Of which: Specific risk	18	2	0	0	0	0							0	0	0	0						
Equities	0	7	0	0	0	0							0	0	0	0						
Of which: General risk	0	1	0	0	0	0							0	0	0	0						
Of which: Specific risk Foreign exchange risk	0 127	5 118	0	0	0	0							0	0	0	0						
Commodities risk	0	0	ŏ	ŏ	ő	ŏ							ŏ	ő	ő	ő						
Total	330	296	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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



Bank of Ireland Group plc

					Standardisc	d Approach								
		As of 30/09/2021 As of 31/12/2021												
		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 Regional governments or local authorities	42,009 217	42,007 78	292		43,679	44,136 117	275 16						
	Public sector entities	368	358	24		374	450	43						
	Multilateral Development Banks	616	616	i o		603	693	0						
	International Organisations	104	104	0		103	103	0						
	Institutions	0	147	70		0	34	16						
	Corporates	7,387	4,530	4,082		7,500	4,617	4,182						
	of which: SME	4,865	2,676	2,229		4,937	2,743	2,324						
	Retail	6,056 1.334	5,339 1.083	3,870 678		5,508 983	4,510 730	3,310 475						
Consolidated data	of which: SME	1,334	1,083	6/8		983	/30	4/5						
	Secured by mortoages on immovable property of which: SMF			0		0								
	Franciures in default	481	241	320	227	489	237	300	23					
	Items associated with particularly high risk	162	120	180		152	113	170						
	Covered bonds	0	0	0		0	0	0						
	Claims on institutions and commercials with a ST credit assessment	0	0	0		0	0	0						
	Collective investments undertakings (CIU)	0	0	0		0	0	0						
	Equity	874 1.911	874 1.911	2,006 1.410		935 2.531	935 2.531	2,138 1.796						
	Other exposures	1,911												
	Standardised Total ²		56,325	12,254	421 due to credit conversion factors	62,107	58,475	12,246	392					

Output approxy, units Epones web, a reported offers taking in the account any effect of a to credit convention factors or coeff risk indigation beforespace (e.g. substitution effects).

(5) Substitudinal Soil and sear or tricked the Succioning postors or this in 250 accounts.

(15) Superindinal Soil and sear or tricked the Succioning postors or this in 250 accounts.

(15) Superindinal Soil and search contrain are disclosed. These have been selected under the following size: Countries of counterparty covering up to 50% of total original exposure or Top 10 countries ranked by original collection of an exposure or the search of the search or the search or

		Standardised Approach								
			As of 30,	09/2021			As of 31,	/12/2021		
	(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	33.974	33,973	151		34,729	34.895	144		
	Regional governments or local authorities	216	78	24		232	57,053	16		
	Public sector entities	10		0		10	86	43		
	Multilateral Development Banks	0	ō	i o		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	0	147	70		0	34	16		
	Corporates	5,502	3,287	2,925		5,656	3,438	3,084		
	of which: SME	4,155	2,269	1,907		4,271	2,349	2,011		
	Retail	1,742	1,322	991		1,706	1,242	931		
IRELAND	of which: SME	424	313	234		408	295	221		
INCO IIIO	Secured by mortoages on immovable property	0	0	0		0	0			
	of which: SME	0 318	161	213	121	0 315	0 153	197	112	
	Exposures in default Items associated with particularly high risk	124	92	139	121	119	123	135	112	
	Covered bands	114		139		110	0	133		
	Claims on institutions and corporates with a ST credit assessment	0	0	o o		0	0	0		
	Collective investments undertakings (CIU)	o o	ŏ	l ő		0	ů o	l ő		
	Equity	781	781	1.913		829	829	2,032		
	Other exposures	1,590	1,590	1,236		1,675	1,675	1,310		
	Standardised Total ²				187				177	

		exposures, but includes genera		anterparty excesses under ror se	arceson esposares, sousone	racacon acquainents (ArAs) s	INCOME ONLINE HOLLOW	THE STATE OF THE S			
			Standardised Approach								
			As of 30/	09/2021			As of 31/	12/2021			
	(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	4,704	4,703	109		5,843	6,189	105			
	Regional governments or local authorities	1		0		1	0	0			
	Public sector entities Multilateral Development Banks	0		0		0		0			
	Multilateral Development Banks International Organisations	ů		0		0	0				
	Institutions	ő		o o		0	0	ů			
	Corporates	1.443	921	836		1.443	925	843			
	of which: SME	665	406	321		639	392	311			
	Retail	4,314	4,017	2,879		3,801	3,268	2,379			
UNITED KINGDOM	of which: SME	909	770	444		574	435	254			
UNITED KINGDOM	Secured by mortgages on immovable property	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	155	74	98	72	129	67	84	61		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	٥	0	0		0	0	. 01			
	Claims on institutions and corporates with a ST credit assessment			0		0	0	0			
	Collective investments undertakings (CIU)					0 106	. 0	106			
	Equity Other experience	93 320	93	173		106 856	106 856	106			

As of 30/90/2021 As of 30/90/2021 As of 30/12/2021 As of 30/12/2021				Standardised Approach							
Control deverments or control basis Control deverments or botal arbitroffices Control deverments Control deverm				As of 30,	09/2021			As of 31	/12/2021		
Contrad organization of control basins Augusting development basins Augusting development basins Augusting of control basin control basins Augusting of control basins Augusting of contr		(min PID %),	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	
	UNITED STATES	Control decommendar or control selection And States and or middle And States and or middle And States and or middle And States and Control selection Control selection And States and States And States and States And States and States And States and States and States and States And States and States and States and States and States Encourage to effort and States	771 0 0 0 0 0 4 4 4 0 0 0 0 0 0 0 0 0 0 0	771 0 0 0 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0	29 0 0 0 0 1 1 1 0 0 0 0 0 3 8 0 0 0 0 0 0 0 0 0 0 0 0 0	0	518 0 0 0 0 0 3 3 3 0 0 0 0 0 0 0 0 0 0 0	518 0 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	25 0 0 0 0 1 1 1 0 0 0 0 0 0 2 2 2 0 0 0 0	0	

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Institutions	0
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of which SPE Exposure in leffsult Democracined with perficularly high risk Covered basis O O O O O O O O O O O O O O O O O O	o l
Tems associated with particularly high risk Covered bonds 0 0 0	Ö
Covered bonds 0 0 0 0	3
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Claims on institutions and corporates with a ST credit assessment 0 0 0	0
Collective investments undertakinos (CIU) 0 0 0	9
Eouity 0 0 0 0	9
Other exposures 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	- 0

EBA 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach Bank of Ireland Group ptc

				Standardise	ed Approach			
		As of 30,	09/2021			As of 31,	12/2021	
	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
Carlies of commence or control banks Professor of the control banks Professor offices of board submittees Professor offices of board submittees Hotellizated Development Banks Santhalizated Development Banks Georgeoises of submittees of submittees Secured by montrouses on immortable accounty of submittees Secured by montrouses on immortable accounty of submittees The montrouses on immortable accounty Account of the control of the performance of the control Control of the control of the performance of the control Control of the control of the performance of the control o	ELL, 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,132 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0	1,118 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,118 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

		exposures, but includes gener	a credit risk adjuscrisms.						
					Standardisc	d Approach			
			As of 30	/09/2021			As of 31,	/12/2021	
	(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
Country of Counterpart 6	Control overmentate or centrol stanks Revisional overmentate or centrol stanks Revisional overmentate or bod anthroffice Revisional overmentate Revisional over description Revisional over description Revisional over description Revisional overmentate Revisional	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	o o
	Standardised Total ²				0				

		exposures, but includes gene	ral credit risk adjustments.						
			Standardised Approach						
			As of 30	/09/2021			As of 31	/12/2021	
	(min-FIE %).)	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
Country of Counterpart 7	Coming deversements or coming hashing decisional conversionals or local arthritism sectional and conversional	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	٥

***Original exposure, unlike Exposure value, is reponsed before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (u.p. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitation exposures, additional valuation adjustments (AVAs) and other own funds inductions related to the

		exposures, but includes gene	iral credit risk adjustments.						
			Standardised Approach						
			As of 30,	/09/2021			As of 31	/12/2021	
		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 as provisions ²
	(min EUR, %) Central governments or central banks			0		0	0		
	Regional governments or local authorities	i i	ō	0		0	0		1
	Public sector entities		0	0		0	0	0	1
	Multilateral Development Banks	9	0	0		0	0		1
	International Organisations Institutions			0		0		i i	1
	Corporates	i i	ō	0		0	0		1
	of which: SME		0	0		0	0	0	1
Country of	Retail of which: SME			0		0	0		1
	Secured by mortgages on immovable property		1 .	0		0			
Counterpart 8	of which: SME	i i	ō	0		0	0		1
	Exposures in default		0	0	0	0	0	0	
	Items associated with particularly high risk	9	0	0		0	0		1
	Covered bonds Claims on institutions and corporates with a ST credit assessment		1 :	0		0			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		1 8	0		0			
	Equity	i i	0	0		0	0		
	Other exposures			0		0			
	Standardized Total ²								

					Standardisc	d Approach			
			As of 30	/09/2021			As of 31,	/12/2021	
		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 a provisions ²
	(min EUR, %) Central governments or central banks					0	0		
	Regional governments or local authorities	ů				0	0	0	
	Public sector entities	ō				ō	ō	0	
	Multilateral Development Banks	0		0		0	0	0	
	International Organisations	0		0		0	0	0	
	Institutions	0		0		0	0	0	
	Corporates	0		0		0	0	0	
	of which: SME	0		0		0	0	0	
Country of	Retail	0				0	0		
	of which: SME	0	9	0		0	0	0	
Counterpart 9	Secured by mortoages on immovable property	0				U	U	0	
	of which: SME Exposures in default	0				0	0		
	Items associated with particularly high risk	0			- C	0	0		
	Covered bonds	0				o o	0		
	Claims on institutions and corporates with a ST credit assessment	ō	i i	i i		ō	ō	0	
	Collective investments undertakings (CIU)	0		0		0	0	0	
	Equity	0		0		0	0	0	
	Other exposures	0		0		0	0	0	
	Standardised Total ²								

		exposures, but includes gener	ral credit risk adjustments.						
			Standardised Approach						
			As of 30	/09/2021		As of 31/12/2021			
		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 ar provisions ²
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	0		0		0	0	0	
	Public sector entities	ō		0		0	i i	ō	
	Multilateral Development Banks	0		0		0	0	0	
	International Organisations	0		0		0	0	0	
	Institutions	0		0		0	0	0	
	Corporates	0		0		0	0	0	
	of which: SME	0		0		0	0	0	
Country of	Retail	0	9	0		0	0	0	
	of which: SME Secured by mortgages on immovable property	0		0		0	0	0	
Counterpart 10	of which: SME			0		0	0		
	Franciures in default	ů ů		0	0	0	0	ů	
	Items associated with particularly high risk	ō		0		0	i i	ō	
	Covered bonds	0		0		0	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	
	Other exposures	0		0		0	0	0	
	Chandroffeed Total ²								



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardise	d Approach			
			As of 31,	03/2022			As of 30,	(06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	43,724 236	44,162 107	288 11		45,879 227	46,299 99	261 10	
	Public sector entities	365	442	44		367	457	50	
	Multilateral Development Banks	480	577	0		477	600	0	
	International Organisations	99	99	13		96 38	96 86	0 28	
	Institutions Corporates	7,511	34 4,706	4,271		38 7,410	4.606	28 4,176	
	of which: SMF	4,909	2.716	2,294		4,915	2,908	2,499	
	Retail	5,670	4,663	3,427		5,655	4,723	3,478	
	of which: SME	998	742	487		950	717	475	
Consolidated data	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	502	250	325	237	471	230	294	22
	Items associated with particularly high risk	172	128	192		171	129	193	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and cornerates with a ST credit assessment Collective investments undertakings (CIU)	0	0				0	54	
	Collective investments undertakings (CIU) Equity	910	910	2,074		865	865	2,013	
	Other emergeres	2,434	2.434	1,703		2.891	2.891	2,013	
	Standardised Total ²	62.103	58,512	12,350	390	64,551	61,084	12,599	34

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

		calculated as of last quarter							
					Standardisc	d Approach			
			As of 31,	03/2022			As of 30,	06/2022	
	(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
IRELAND	Control deversaments or control sealor Seminori conversaments or control sealor Seminori conversaments Seminori conversament Calminori controlization and conversament conversament Seminori	36,552 185 12 0 0 0 5,632 4,234 1,792 443 0 0 330 138 0 0 0	36,687 55 56 99 0 0 24 3,458 2,316 1,330 30 0 0 169 104 0 0 0	175' 114 444 45 0 0 133 3,105 1,977 298 0 0 223 155 0 0 0 1,968	115	39,677 180 100 100 100 100 100 100 100 100 100	39,794 52,700 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	133 10 0 0 0 20 3,138 2,166 1,001 252 0 0 186 154 0 0 0 54 8	
Ì	Other exposures Standardised Total ²	1,570	1,570	1,229	174	1,735	1,735	1,403	157

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	/03/2022			As of 30/	06/2022	
		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	5.645	5,966	88		4,768	5.068	94	
	Central governments or central banks Regional governments or local authorities	3,043	3,900			4,700	3,000	24	
	Public sector entities	â	0	0		0	0	0	
	Multilateral Development Banks	ō	ō	i i		ō	ō	0	
	International Organisations	0	0			0	0	0	
	Institutions	0	0	0		11	11	2	
	Corporates	1,482	931	848		1,324	801	716	
	of which: SME	652	398	316		660	416	331	
	Retail	3,877	3,332	2,429		3,885	3,388	2,477	
UNITED KINGDOM	of which: SME	555	412	239		520	382	222	
ONLIED KINGDOM	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME						. 0	0	
	Exposures in default	127	67	85	59	131	69	91	62
	Items associated with particularly high risk	u o	U	0		0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0				0	0	
l	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0				0		
	Equity	106	106	106		75	75	75	
I	Other exposures	864	864	474		1.157	1.157	639	
	Standardised Total ²				151				132

		exposures, but includes gener		anapaty endades order for se	carasacon exposores, aostrona	racacci aquacinina (ArAs)	and devel dwill label reductor	is realised to the			
					Standardise	d Approach					
			As of 31,	/03/2022		As of 30/06/2022					
		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 an provisions ²		
	(min EUR, %) Central governments or central banks	214	215	25		215	217	26			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	0	0	0		0	0	0			
I	Multilateral Development Banks International Organisations	0	0				0	0			
	Institutions	o o	0			7	2	ı ı			
	Corporates	2	1	1		ź	i	i			
	of which: SME	2	i	i		2	i	1			
	Retail	0	0	0		0	0	0			
UNITED STATES	of which: SME	0	0	0		0	0	0			
UNTIED STATES	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			
	Items associated with particularly high risk	31	21	32		33	24	36			
	Covered bonds	u o	U	0		0	U	0			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0				0				
	Collective investments undertakings (CIU) Equity	0	0				0				
	Other exposures	0	0	ů		0	0	0			
	Construction of Table 2	Ů		,				, ,			

(min EUR, No.)	Original Exposure ¹			Standardisc	d Approach	As of 30/	06/2022									
(min EUR, No.)	Original Exposure ¹					As of 30/	06/2022									
(min EUR, %)	Original Exposure ¹				As of 31/03/2022 As of 30/06/2022											
	Original Exposure* Exposure Value* Risk exposure amount Value adjustments and providing providing providing and pr															
The descrimentation of central baselies (Earlier and Million (Ea	1600 0 0 2877 0 0 0 0 488 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	160 0 287 0 0 0 37 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 37 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	155 0 282 0 0 0 15 49 9 0 0 0 0 0 0 0 0 0	155 0 282 0 0 15 39 0 0 0 0 0 0 0	0 0 0 0 3 39 0 0 0 0 4 4	,								
ared by f which: osures as asso ared bo ms on i active i	'mortanes on immovable property SE in default indefault	"mortuness on limmovable stroatery	"mentance on immensable stream're diselected with special control of the control	montanes on Immovable streamers	Fundamental an immensable an excessiving of the state of	"mortranses on immensable property Colored with perfordurely high tick. Colored with tick. Colored wi	"montraines on immorable or receive 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Fundamental commentals or moments 0								



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	Bank of Ireland Group plc												
					Standardise	d Approach							
			As of 31,	/03/2022			As of 30	/06/2022					
		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, %)												
SPAIN	Cantil doverment or central sharts Antile sactor miles and arthrottes Multilascal Poorlegment Banks Multilascal Poorlegment Banks International Operations Composition Composition Antile Sector of the Composition Sector of the Composition Sector of the Composition Sector of the Composition Antile Sector of the Composition Antile Sector of the Composition Antile Sector of the Composition Compo	1,046 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,046 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		994 a a a a a a a a a a a a a a a a a a	934 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0				
	Standardised Total ²	0											
		Original exposure, unlike Ex Total value adjustments are exposures, but includes general.	d provisions per country of co										
					Standardise	d Approach							

		(2) Total value adjustments and provisions per country of counterparty encludes those for securifisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures. but includes general credit risk adjustments.											
					Standardise	d Approach							
			As of 31	/03/2022		As of 30/06/2022							
		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 an provisions ²				
	(min EUR, %) Central governments or central banks	0					0	٥					
	Central governments or central banks Regional governments or local authorities	0		i i			0	0					
	Public sector entities	0	0	ō		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					
	of which: SME Retail	0	0				0	0					
Country of	of which: SME	ů ů		i i		0	0	0					
Counterpart 6	Secured by mortgages on immovable property	o o		ō		i i	0	ō					
Counterpart	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					
	Claims on institutions and corporates with a ST credit assessment	0	0				0	0					
	Collective investments undertakings (CIU) Equity	0		1			0	0					
	Other exposures		l å	1 .			0						
	Outer economics	Ů						·					

		consenses that and periodical country or colony or company with the consenses that the consense that the consenses that the con											
					Standardise	d Approach							
			As of 31,	/03/2022			As of 30,	06/2022					
	(min EUR, *N)	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				
Country of Counterpart 7	Count of everyments for counts have fire. As the count of everyments of the count of everyments of the count of everyments of the counts of everyments of ev	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0				

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

(2) Total value adjustments and provisions per country of counterparty endudes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds induction related to the

		(2) Total value adjustments and previous per country of country and the resource of the previous adjustments (AVAs) and other own funds reductions related to the exposures, but includes general order in the adjustments.											
		esponent, con mostes gene	a Otok Inkasjasinina.		Standardise	d Approach							
			As of 31	/03/2022		As of 30/06/2022							
		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				
Country of Counterpart 8	Come of commencing an extension of the Come of the Com	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0				
	Other exposures Standardised Total ²	· ·	,		0				0				

		exposures, but includes gene							
					Standardise	d Approach			
			As of 31	/03/2022			As of 30	/06/2022	
	(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
Country of Counterpart 9	Central coveraments for central shashed Sectional coveraments for central shashed Sectional coveraments and Sectional coveraments Sectional Sectional coveraments Sectional	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	۰
	Other exposures Strandardiced Total ²	U	U	0	0	0	0	U	

		Standardised Approach										
			As of 31,	03/2022			As of 30,	06/2022				
	(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			
Country of	s critical state of the state o	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0			

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

Bank of Ireland Group plc

		IRB Approach											
				As of	0/09/2021		As of 31/12/2021						
		Original Exposure Exposure Risk exposure amount Value adjustments and and and					Original Exposure ¹ Exposure Value ¹				Value adjustmen		
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provision
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	5,504	0	5,417	1,210 17.515	0	1	5,457	0 1.783	5,373 20.373	1,234 15.715	0	1
	Corporates Corporates - Of Which: Specialised Lending	26,965 1.022	1,633 73	21,618 975	17,515 821	0	1,018	25,615 1.008	71	20,373	15,/15 820	0	972 28
	Corporates - Of Which: SME	12.020	1.284	11.198	7.386	0	741	11.864	1.319	10.889	7.117	0	729
	Retail	51.452	2.171	49.091	12.546	1.371	843	49,571	2.112	47.094	11.236	1.321	836
	Retail - Secured on real estate property	45.713	1,876	45.129	10.109	1,224	605	43,730	1,804	43,209	8.835	1,180	610
	Retail - Secured on real estate property - Of Which: SME	9.874	718	9.935	2.143	486	215	9,477	690	9,536	1.948	471	210
Consolidated data	Retail - Secured on real estate property - Of Which: non-S	35,839	1,158	35,195	7,966	738	390	34,253	1,114	33,672	6,887	709	401
	Retail - Qualifying Revolving	2,641	48	1,245	297	21	18	2,647	46	1,255	290	19	17
	Retail - Other Retail	3,098	247	2,716	2,139	126	220	3,194	262	2,631	2,111	122	208
	Retail - Other Retail - Of Which: SME	2,392	222	2,014	1,183	113	191	2,473	236	1,914	1,129	110	180
	Retail - Other Retail - Of Which: non-SME	706	25	703	956	13	29	721	26	717	982	12	28
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				31,270						28,185		

(J) unignital exposure, unitsia. Exposure value, is reported before taking into account any effect due to credit conversion facts (2) IBB Total does not include the Securitization position unitsis in the results prior to the 2019 exercise. (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counter as of last quarter

							IRB Ap	proach					
				As of	0/09/2021					As of	31/12/2021		
		Original E	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure amount		Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0 381	0	0 375	0 50	0	0	0 354	0	0 346	0 42	0	0
	Corporates	12,889	766	10,545	7,680	0	498	12,944	813	10,464	7,611	0	492
	Corporates - Of Which: Specialised Lending	448	54	408	234	0	8	426	52	389	219	0	9
	Corporates - Of Which: SME	8,119	599	7,751	5,318	0	408	8,031	640	7,451	5,097	0	408
	Retail Retail - Secured on real estate property	29,143 23,428	1,359 1.067	26,828 22,866	8,161 5.725	654 507	592 388	28,030 22,213	1,328	25,574 21.688	7,119 4.718	633 491	736 512
	Retail - Secured on real estate property - Of Which: SME	3.734	314	3.734	879	129	121	3,499	299	3.498	714	125	163
IRELAND	Retail - Secured on real estate property - Of Which: non-Si	19,694	753	19,133	4,846	379	267	18,714	725	18,190	4,003	366	349
	Retail - Qualifying Revolving	2,630	48	1,245	297	21	17	2,635	45	1,255	290	19	17
	Retail - Other Retail	3,085	244	2,716	2,139	126	187	3,182	259	2,631	2,111	122	206
	Retail - Other Retail - Of Which: SME	2,382 703	220 24	2,014 703	1,183 956	113 13	160 27	2,464 717	235	1,914	1,129 982	110 12	179 27
	Retail - Other Retail - Of Which: non-SME Equity	703	24	703	956	13	2/	717	24	717	982	12	0
	Other non credit-obligation assets					, i					-		Ů
	IRB Total												

			IRB Approach											
				As of	30/09/2021					As of	31/12/2021			
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and	
	(min EUR, %)		0 0 0 0 595 0 595 0 499 0 490 2,252 599 2,66			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		237	0	0	618	0	615	248	0	0	
	Corporates		728	6,352	4,379	0	357	7,381	789	6,350	4,288	0	379	
	Corporates - Of Which: Specialised Lending		0		530	0	4	510	0	503	549	0	3	
	Corporates - Of Which: SME			2,677	1,549	0	283	2,196	606	2,683	1,553	0	299	
	Retail			22,110	4,321	705	116	21,412	763	21,400	4,080	679	92	
	Retail - Secured on real estate property			22,110	4,321	705	115	21,397	762	21,400	4,080	679	91	
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME		398	6,179	1,255	355	55	5,961	387	6,021	1,228	344	44	
ONLIED KINGDOM	Retail - Secured on real estate property - Of Which: non-	16,013	390	15,931	3,066	350	59	15,436	375	15,379	2,852	335	47	
	Retail - Qualifying Revolving	5	0	0	0	0	0	5	0	0	0	0	0	
	Retail - Other Retail	10	2	0	0	0	1	9	2	0	0	0	1	
	Retail - Other Retail - Of Which: SME	8	1	0	0	0	1	8	1	0	0	0	1	
	Retail - Other Retail - Of Which: non-SME	2	1	0	0	0	0	2	1	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets													
	IRB Total													

UNITED STATES

		IRB Approach													
				As of :	30/09/2021					As of	31/12/2021				
		Of which: defaulted		Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments		
	(min EUR, %)			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	1,382	0	1,380	201	0	0	1,396	0	1,396	207	0	0		
	Corporates	1,014		783	976 0	0	15	780	0	499	618		9		
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			18	10	0	0		0	18	12		0		
	Retail	6		10	10	0	0		0	4	12	0	0		
	Retail - Secured on real estate property			-	1		0	4		4	;		0		
	Retail - Secured on real estate property - Of Which: SME	í	0	í		0	0		0	0	i i	0	0		
FRANCE	Retail - Secured on real estate property - Of Which: non-Sh	4	ō	4	1	ō	ō	4	ō	4	1	ō	ō		
	Retail - Qualifying Revolving	0		0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	0	0	0	0	0	0	0	0	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														
	IRB Total														

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original Exposure ¹		Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustment and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	-		Of which: defaulted	provisions
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0
	Institutions	240	0	236	110	0	0	256	0	252	116 187	0	0
	Corporates	382	0	296	338	0	5	183	0	170	187	0	2
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	16	0			0	0		0			0	0
	Retail	10			1	,			,		1		
	Retail - Secured on real estate property				2						2		
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0		1	0	1	0		0
SPAIN	Retail - Secured on real estate property - Of Which: non-Sh	5	1	5	2	1	0	5	1	5	2	i	0
	Retail - Qualifying Revolving	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail	0	0	0	0	0		0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0		0	0	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												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted			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	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 Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0
	Corporates - Of Which: SME Retail			0		0	0		0				0
				0		0	0		0	0			0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0		0	0	0	0	0
Country of Counterpart 6	Retail - Secured on real estate property - Of Which: one-		0	0	0	0	0		0	0	0		0
,	Retail - Qualifying Revolving	0		0	0	0	0		0	0	0	0	0
	Retail - Other Retail	0		0			0			0			0
	Retail - Other Retail - Of Which: SME	0		0			0			0			ő
	Retail - Other Retail - Of Which: non-SME	o o	0	0	0	0	0	0	0	0	n n	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach											
				As of	30/09/2021					As of	31/12/2021		
		Original			Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min ELR, %)			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			
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0		0	0	0	0	
	Retail				0	0			0		0		
	Retail - Secured on real estate property			0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	ů		0		0		0	0	0	0		0
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: non-Sh	ő		0		0		0	0	0	0		
	Retail - Qualifying Revolving	o o	0	0	0	0	0	0	0	0	ů .	0	0
	Retail - Other Retail	ō	0	ō	ō	ō	ō	ō	ō	ō	ō	0	ō
	Retail - Other Retail - Of Which: SME		0		0	ō		ō	ō	ō	o o	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Eq	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central ba	inks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		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
Country of Counterpart 8		Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0	0	0	0	0	0	0
country or counterpart o		Retail - Secured on real estate property - Of Which: non-Si	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
		Retail - Other Retail - Of Which: SME						0		0	0			0
					0		0	0		0				
	Equity	Retail - Other Retail - Of Which: non-SME	0	0		0	0	0	0	0	0	0		0
		credit-obligation assets		0	0	0	0	0	0	0				-
	IRB Total													

(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).

					IR8 Approach												
					As of	30/09/2021					As of	31/12/2021					
			Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments			
		(min EUR. %)		Of which: defaulted 0 0 0			Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions			
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0			
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0			
	Corporat		0	0	0	0	0	0		0		0		0			
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			0		0	0		0				0			
	Retail	Corporates - Ut Which: SME	0	0	0	0	0	0		0	0	0					
	roccum	Retail - Secured on real estate property			0		0	0		0	0	0		ő			
		Retail - Secured on real estate property - Of Which: SME	0		0		0	0		0	0	0		, i			
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: non-Sh		0	0	0	0	0	o o	0	0	ů .	0	0			
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0			
		Retail - Other Retail	ō	0	ō	ō	ō	ō	ō	ō	ō	0	ō	ō			
		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 no	n credit-obligation assets															
	IRB Tota																

		d before taking into accou-			

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments
	(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 Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME		0	0		0	0	0	0	0	0		0
	Retail	ő	ő	ő	ő	o o	ő	ő	ő	ő	ő	ő	ő
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
6	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-S	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 Equity	0	0			0	0	0	0		0		0
	Other non credit-obligation assets	ů	0					0	0				
	IRB Total												
	and rotal	(N. a			d before taking into accoun								

UNITED KINGDOM

2022 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Bank of Ireland Group plc

		•	IRB Approach													
					As of	31/03/2022					As of	30/06/2022				
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustment		
		(min EUR, %)		Of which: defaulted 0 0			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions		
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0		
	Institutio		5,268	0	5,209	1,029	0	1	5,019	0	4,967	928	0	1		
	Corporati	Corporates - Of Which: Specialised Lending	25,453 955	1,576	20,432	16,008 777	0	899	26,350 930	1,865	21,178 897	16,278 747	0	883		
		Corporates - Of Which: SME	11.625	1.146	10.705	7.136	0	632	11.691	1.138	10.905	7.178	0	603		
	Retail	curpulates - or willor: SHE	48.273	2.073	45.783	11.153	1,294	835	47,531	1,130	44,926	11.116	1.194	915		
	Processing .	Retail - Secured on real estate property	42,400	1.768	41,874	8.709	1.157	606	41,585	1,627	40,954	8 624	1.062	577		
		Retail - Secured on real estate property - Of Which: SME	9.096	674	9.152	1.931	460	207	8,681	626	8.733	1.838	424	207		
Consolidated data		Retail - Secured on real estate property - Of Which: non-Si	33,304	1,095	32,723	6,778	697	399	32,904	1,001	32,221	6,786	638	369		
		Retail - Qualifying Revolving	2,656	46	1,251	304	20	18	2,670	47	1,279	320	20	28		
		Retail - Other Retail	3,217	258	2,658	2,139	117	211	3,276	255	2,692	2,171	112	211		
		Retail - Other Retail - Of Which: SME	2,486	231	1,930	1,136	104	181	2,523	225	1,943	1,135	95	183		
		Retail - Other Retail - Of Which: non-SME	732	27	728	1,004	13	30	753	30	749	1,036	16	28		
	Equity		0	0	0	0	0		0	0	0	0	0			
	Other nor	r credit-obligation assets				0						0				
	IRB Total	2				28,189						28,322				

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 results prior to the 2019 exercise.

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

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	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	386	0	379	48	0	0	413	0	403	49	0	0
	Corporates - Of Which: Specialised Lending	12,866 411	761 50	10,489	7,733 214	0	497	12,997 384	931 47	10,769	7,821 202		467 8
	Corporates - Of Which: SME	7.840	614	381 7.296	5.044	0	394	7.710	620	7.532	202 5.191		8 361
	Retail	28.061	1.282	25.562	7.154	599	734	28.433	1.156	25.846	7,292	537	695
	Retail - Secured on real estate property	22,211	981	21,654	4.710	462	507	22,511	858	21,874	4.801	405	458
	Retail - Secured on real estate property - Of Which: SME	3.474	282	3,473	704	115	160	3,427	244	3,427	684	98	150
IRELAND	Retail - Secured on real estate property - Of Which: non-S		699	18.180	4.006	348	347	19.084	614	18.447	4.116	307	309
	Retail - Qualifying Revolving	2.645	46	1.251	304	20	18	2,659	47	1.279	320	20	28
	Retail - Other Retail	3.205	255	2.658	2.139	117	209	3,263	251	2.692	2.171	112	209
	Retail - Other Retail - Of Which: SME	2,477	230	1,930	1,136	104	180	2,513	224	1,943	1,135	95	182
	Retail - Other Retail - Of Which: non-SME	728	25	728	1,004	13	29	749	27	749	1,036	16	27
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	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	25	0	25	6	0	0	30	0	29	7	0	0
	Corporates	2,299	69	2,030	2,245	0	46	2,511	139	2,172	2,247	0	60
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	762	41	698	437	0	11	857	58	791	460	0	16
	Retail	46	9	44	15	5	4	46	8	43	15	5	4
	Retail - Secured on real estate property	44	8	44	15	5	4	44	8	43	15	5	4
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	7	3	7	3	1	2	8	3	8	3	1	2
ONLIED STATES	Retail - Secured on real estate property - Of Which: non-Si	36	5	36	12	3	2	36	5	36	12	3	2
	Retail - Qualifying Revolving	2	0	0	0	0	0	1	0		0	0	0
	Retail - Other Retail	1	0					1	1			0	0
	Retail - Other Retail - Of Which: SME	1	0	0			0	1	0		0	0	0 1
	Retail - Other Retail - Of Which: non-SME		0	0			0	0	0			0	0
	Equity	0	0		0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets IRB Total												_

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

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	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	1,434	0	1,434	181	0	0	1,377	0	1,377	168	0	0
	Corporates	702	0	461	563	0	8	810	31	571	634	0	19
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	0	0	17	8	0	0	17	0	30	21		0
		5	0	4	1	0	0	5	0	5	1	0	
	Retail - Secured on real estate property	4	0	4	1		0	5	0	5	1	0	0
FRANCE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0
11011102	Retail - Secured on real estate property - Of Which: non-St	1	0	4	0	0	0	4		1 1	1		0
	Retail - Qualifying Revolving Retail - Other Retail		0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail - Of Which: SME		0		0	0	0	0			0		0
			0		0	0	0	0			0		0
	Retail - Other Retail - Of Which: non-SME Equity		0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	_	Ů				-						
1	IRB Total												

Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustmer
	(min ELR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provision
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	238	0	234	81	0	0	218	0	217	73	0	0
	Corporates	178	0	153	177	0	2	203	0	157	189	0	- 4
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	10	0	10	10	0	0	10	0	10	0	0	0
	Corporates - UF Which: SME Retail	10		10	10			10		10	9		
	Retail - Secured on real estate property	6	1	5	2	1	1	6	2	6	2	1	1
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	,	1	5	2	1	1	6	2		2	1	0
SPAIN	Retail - Secured on real estate property - Of Which: non-S		1	i i	2	,		à	,	4	2	,	0
	Retail - Qualifying Revolving	i i	n	, i	n	n n	0	0	i i	0	n	n n	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Rotall - Other Retail - Of Which: SMF	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Equity	0	0		0	0	0	o	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	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	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions 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	ō	ō	ō	ō	0	ō	ō	ō	ō	ō	ō	ō
	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
Country of Counterpart 6	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
Country or Counterpart o	Retail - Secured on real estate property - Of Which: non-S	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
1	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0		0	0	0	0	0			Ü	0	
	Recail - Other Recail - Of Which: non-SME Equity	,	0	0	0	0	0	0	0	0	0	0	0
1	Other non credit-obligation assets	ů		ů			,				,		, i
	IRB Total												

 Uniginal 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 Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original E	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	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	
	Corporates		0	0					0			0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	0	0			0			0	0	0
	Retail		0	0	0				0			0		0
	Retail - Secured on real estate property		0	0	0		0		0	0		0		0
	Retail - Secured on real estate property - O	/ Which: CME	0	0					0	0		0		0
Country of Counterpart 7	Retail - Secured on real estate property - O		0	0	0				0	0		0		0
	Retail - Qualifying Revolving	THIRD INTO	0	0	0	0	0	0	0	0	0	0	0	o o
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME		o	0	ō	ė .	0		0	0	ō	o		0
	Retail - Other Retail - Of Which: non-SME		0	0	ō	0	0	ō	ō	0	ō	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets													
	IRB Total													

						IRB Ap	proach					
			As of	31/03/2022					As of	30/06/2022		
	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		Of which: defaulted	· unoc		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
ending		0	0		0		0	0		n n		0

					Value ¹			and			Value ¹			and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central ba	nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution	4	0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		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
6		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-Sf	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0

(1) Original exp	osure, unlike Exp	oosure value, is r	eported before taking is	nto account any	effect due to cred	fit conversion fa	ctors or credit ris	k mitigation tecl	nniques (e.g. substitution	effects).

								IRB Ap	proach					
		ĺ			As of	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount .	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		inks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		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
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country or counterpart 3		Retail - Secured on real estate property - Of Which: non-Si	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
		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0
	Equity			0		U	0	0	0	0		U		0
		credit-obligation assets												
	IRB Total													

					miques (e.g. substitution	

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount .	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	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 Corporates		0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending		0	0	0			0	0	0	0	0	0
	Corporates - Of Which: SME	ů,	0	0	0	0	0	0	0	0	0	0	0
	Retail	ő	ő	ő	ŏ	ő	ő	ő	ő	ő	ő	ő	ő
	Retail - Secured on real estate property		0	0	0	0		0	0		0	0	0
6	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-Si	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	- 0	0	0	0	0	- 0		- 0	U	0	0
	Other non credit-obligation assets												1
	IRB Total				reported before taking i								



General governments exposures by country of the counterparty

							Bank of Ireland Group p	olc						
							As of 31/12/2021							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Austria													
10 - 3M 13M - 1Y 13M - 1Y 14Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Belgium	0 0 69 0 0 4 4 0	0 0 69 0 0 84 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	(0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0
[0 - 3M [Bulgaria													
To - 3M	Cyprus													
Total	Czech Republic	0 17 0 0 0 0	0 17 0 0 0 0 0			0 0 0 17 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 Tota	Denmark	,	17			,	v							Ü
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



General governments exposures by country of the counterparty

			Bank of Ireland Group pic As of 31/12/2021											
							As of 31/12/2021							
						Direc	t exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
	(Non-derivative financial a	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	n negative fair value	Off-balance sl	eet 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)											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	Nominal	Provisions	
[0 - 3M [Finland													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	France	9 9 9 277 288 1111	3 283 1 111 0 0			0 0 0 91 0 0 271 0 0 283 0 111 0 755		000000000000000000000000000000000000000	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
[0 - 3M [3M - 1 Y [1 Y - 2 Y [2 Y - 3 Y [3 Y - 5 Y [5 Y - 10 Y [10 Y - more Total	Germany													
[0 - 3M [3M - 1 Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Croatia													
TOTAL TOTAL	Greece													
[0 - 3M [Hungary		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 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Ireland	38, 30, 444 444 67, 1,222 4,58 3,7,753	5 1,325 7 4 584			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	381 302 13 2 900 3,507		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 116 0 0 0 1 1 0 117		12
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Italy	11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [Latvia	22 11 11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	000000000000000000000000000000000000000	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
2Y - 3Y 	Latvia	11 11 52	0 10 9 19 0 57				0	0	0 0	0 0 0	0 0	0 0 0		0



General governments exposures by country of the counterparty

			Bank of Ireland Group plc As of 31/12/2021											
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
					Non-derivative financial as	ssets by accounting portfolic		Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sl	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)									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	Nominal	Provisions	
[0 - 3M [Lithuania	44	0 0 0 0 0 0 0 0 0 0 0 3 3 43 43			0 0 0 0 0 0 0 0 0 43 43	0 0 0 0 0 0	0 0 0 0 0 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 [Luxembourg													
[0 - 3M [[3M - 1Y [f 1Y - 2Y] f 2Y - 3Y [f 3Y - 5Y] f 5Y - 10Y [f 10Y - more Total f 0 - 3M [Malta													
[0 - 3M [Netherlands													
0 - 3M 3M - 1Y	Poland	7.7	0 0 9 9 0 0 2 72 72 27 108	(0 0 9 0 0 72 72 27 0 108	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Portugal	2 2 26 7 5 5	0 0 0 8 28 0 5 75 5 5 0			0 0 0 28 0 260 75 50 0 0	0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [Romania													
[0 - 3M [Slovakia													
[0 - 3M [Slovenia	66 3.3 7.7	0 0 5 6 6 6 7 7 3 7 7 7 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1	(0 0 0 66 0 0 0 37 70 0 174	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		



General governments exposures by country of the counterparty

		Bank of Ireland Group plc												
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance si	heet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Spain	22 51 64 1,175		0 0 0 0 0 60 0	0 0 0 0 0	() () () () () () () () () () () () () (000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
[0 - 3M [Sweden													
[0 - 3M [United Kingdom	15:3	0	000000000000000000000000000000000000000	0 0 0 0 0		0 60 0 0 0 155 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 1 0 0 0 0	0	0
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

				Bank of Ireland Group pic										
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			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 held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0 - 3M [u.s.		1 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
[0 - 3M [China													
Total Tota	Switzerland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M	Middle East													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

Dank of Incloud Cooks ale

							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	h negative fair value			
sidual 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 Total	Africa													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Others	26 26 42 55	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0					0 0 0 0 0		
T	0 - 3 M f 3 M - 1 Y f 1 Y - 2 Y f 2 Y - 3 Y f 3 Y - 5 Y f Y - 10 Y f 0 - 3 M f 3 M - 1 Y f 1 Y - 2 Y f 2 Y - 3 Y f 3 Y - 5 Y f Y - 10 Y f	0 - 3M f 3M - 1Y f 3M - 1Y f 1Y - 2Y f 1Y - 2Y f 2Y - 10Y f 2Y - 10Y f 0 - 3M f 3M - 1Y f 1Y - 2Y f 1Y - 2	0 - 3M f 3M - 17	0 - 3M1	O - 3M1 Country / Region	Total gross carrying amount of non- derivative financial assets O - 3M f WH - 17 f WH	Total gross carrying amount of non- derivative financial assets of which: Financial assets of which: Financial assets of which: Financial assets designated at fair value through profit or loss of which: Financial assets designated at fair value through profit or loss and the comprehensive income of which: Financial assets of which: Financial assets and the comprehensive income of which: Financial assets of which: Financial assets at fair value through profit or loss and the comprehensive income of which: Financial assets at fair value through profit or loss and the comprehensive income of which: Financial assets at fair value through profit or loss and the comprehensive income of which: Financial assets at fair value through profit or loss and the comprehensive income of which: Financial assets at fair value through profit or loss and the comprehensive income of which: Financial assets at fair value through profit or loss and the comprehensive income of which: Financial assets at fair value through profit or loss and the comprehensive income of which: Financial assets at fair value through profit or loss and the comprehensive income of which: Financial assets at fair value through profit or loss and the comprehensive income of which: Financial assets at fair value through profit or loss and the comprehensive income of which: Financial assets at fair value through profit or loss and the comprehensive income of which: Financial assets and the comprehensive income of w	Total gross carrying amount of non- derivative financial assets of which: Financial assets of which: Financial assets at designated at fair value through order comprehensive income of which: Financial assets at designated at fair value through order comprehensive income of which: Financial assets at fair value through order comprehensive income of which: Financial assets at fair value through order comprehensive income of which: Financial assets at fair value through order comprehensive income of which: Financial assets at fair value through order comprehensive income of which: Financial assets at fair value through order comprehensive income of which: Financial assets at fair value through order comprehensive income of which: Financial assets at fair value through order comprehensive income of which: Financial assets at fair value through order comprehensive income of which: Financial assets at fair value through order comprehensive income of which: Financial assets at fair value through order comprehensive income of which: Financial assets at fair value through order comprehensive income of which: Financial assets at fair value through order comprehensive income of which: Financial assets at fair value through order comprehensive income of which: Financial assets at fair value through order comprehensive income of which: Financial assets at fair value through order comprehensive income of which: Financial assets at fair value through order comprehensive income of which: Financial assets at fair value through order comprehensive income of which: Financial assets at fair value through order comprehensive income of which: Financial assets at fair value through order comprehensive income of which: Financial assets at fair value through order comprehensive income of which: Financial assets at fair value through order comprehensive income of which: Financial assets at fair value through order comprehensive income of which: Financial assets at fair value through order comprehensive income	Total gross carrying amount of non-derivative financial assets are sets financial assets of which: Financial assets at assets financial assets held for trading O-3M1	Total gross carrying amount of non-derivative financial assets as assets net of short positions) O-3M1 Financial assets held for trading O-3M1 Financial assets at held for trading O-3M1 Financial assets at fair value through other comprehensive income O-3M1 Financial assets at fair value through other comprehensive income O-3M1 Financial assets at fair value through other comprehensive income O-3M1 Financial assets at fair value through other comprehensive income O-3M1 Financial assets at fair value through other comprehensive income O-3M1 Financial assets at fair value through other comprehensive income O-3M1 Financial assets at fair value through other comprehensive income O-3M1 Financial assets at fair value through other comprehensive income O-3M1 Financial assets at fair value through other comprehensive income O-3M1 Financial assets at fair value through other comprehensive income O-3M1 Financial assets at fair value through other comprehensive income O-3M1 Financial assets at fair value through other comprehensive income O-3M1 Financial assets at fair value through other comprehensive income O-3M1 Financial assets at fair value through other comprehensive income O-3M1 Financial assets at fair value through other comprehensive income O-3M1 Financial assets at fair value through other comprehensive income O-3M1 Financial assets at fair value through other comprehensive income O-3M1 Financial assets at fair value through other comprehensive income O-3M1 Financial assets at fair value through other comprehensive income O-3M1 Financial assets at fair value through other comprehensive income O-3M1 Financial assets at fair value through other comprehensive income O-3M1 Financial assets at fair value through other comprehensive income O-3M1 Financial assets at fair value through other comprehensive income O-3M1 Financial assets at fair value through other comprehensive income O-3M1 Financial assets at fair value through other comprehensive income O-3M1 Financial assets at fair value t	Total gross carrying amount of non-derivative financial assets of which: Financial assets of which: Financial assets at sawsts (net of short positions) of which: Financial assets at designated at fair value through profit or loss of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value t	Total gross carrying amount of non-derivative financial assets of which: Financial assets of which: Financial assets held for trading of which: Financial assets at designated at fair value through profit or loss of which: Financial assets at fair value through profit or loss of which: Financial assets at fair value through profit or loss of which: Financial assets at fair value through profit or loss of which: Financial assets at fair value through profit or loss of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at f	Total gross carrying amount of non-derivative financial assets beld for trading O-3M1 Minute Transcell assets to despirate at fair value through profit or less O-3M1 W-1971 W-19	Country / Region Total gross carrying amount of non-derivative financial assets with positions) O-3Mf M-17 - 2Y - 3Y

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 counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

Other 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 Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

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



General governments exposures by country of the counterparty

				Bank of Ireland Group plc As of 30/06/2022										
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Austria													
Total	Belgium	(() () ()	0 0 0 0 0 0 0 0 0 8 5 8 5 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 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y	Bulgaria	3												J
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Cyprus													
[0 - 3M [Czech Republic		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0			0	0 0 0 0 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 1 1 1 1 1 1 1 1 1	Denmark													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



General governments exposures by country of the counterparty

		Bank of Ireland Group plc												
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	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		Non-derivative financial as	sets by accounting portfoli	` 	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
			positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Finland													
[0 - 3M [France	(9 9 153 192 (6 0	0 2 192 0 0	0 0 0 0 0	0 0 0 0 0	(9) 153 (19) (436	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		5 0
[0 - 3M [Germany													
[0 - 3M [Croatia													
[0 - 3M [Greece													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hungary		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 5 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 0	0 0 0 0 0	0 0 0 0 0	(((((
[0 - 3M [Ireland	31 31 2 83 83,144 2,14 2,24 4,319	1 1 2 2 2 5 836 3 3,139	0 0 0 0 7 7 0	0 0 0 0 0 0	((((13	0 313 1 2 836 3,126 20 4,297	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 130 0 0 0 0	(((10
[0 - 3M [Italy		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0 0 0 0 0	0 0 0 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 [Latvia			0 0 0 0 0	0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	() () () ()	0



General governments exposures by country of the counterparty

							Bank of Ireland Group	plc						
							As of 30/06/2022	2						
						D <u>ire</u> c	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
	(IIIII EOR)												neet exposures	
												OII-Datatice St	ieet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at 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 [Lithuania	000000000000000000000000000000000000000	0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	((((((((0
[0 - 3M [Luxembourg													
[0 - 3M [Malta													
[0 - 3M [Netherlands													
[0 - 3M [Poland	0 0 0 3	0 0 0 0 0 3 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	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	((((((0
[0 - 3M [Portugal	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	((((((0
Total	Romania											J		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Slovakia													
To - 3M	Slovenia	000000000000000000000000000000000000000	0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0



General governments exposures by country of the counterparty

		Bank of Ireland Group pic												
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Spain	() () () () () () () () () ()	0		0 0 0 0 0	(2: (45: 52: (994	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
[0 - 3M [Sweden													
[0 - 3M [United Kingdom	55 6 6 144 149	59 0 0 0 0 0 0 0 0 0 140 0 0 140 0 198	000000000000000000000000000000000000000	0 0 0 0 0		59 0 0 0 140 198	0 0 0 0 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 13M - 1Y	Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

				Bank of Ireland Group plc										
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			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 held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0 - 3M [u.s.		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((3 3 3 3
[0 - 3M [] 3M - 1Y [] 1Y - 2Y [] 1Y - 2Y [] 2Y - 3Y [] 3Y - 5Y [] 1SY - 10Y [] 10Y - more Total	China													
Total Tota	Switzerland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M	Middle East													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

Bank of Ireland Group plc

Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets of which: Financial assets designated at fair value through profit or loss fig. 3M: 17: 27: 197: 397: 397: 397: 397: 397: 397: 397: 3					Bank or Ireland Group pic													
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets of which: Financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets of which: Financial assets of which: Financial assets at fair value through profit or loss fig. 181-191 138-191				As of 30/06/2022														
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets of which: Financial assets of which: Financial assets held for trading for the financial assets of which: Financial assets at designated at fair value through other comprehensive income 1 - 3 - 3 - 3 - 1 3 - 3 - 3 - 3 - 3 - 3 - 3 - 3 - 3 - 3							Dire	t exposures										
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets of which: Financial assets of which: Financial assets held for trading for the financial assets of which: Financial assets at designated at fair value through profit or loss fair value through profit or loss for which: Financial assets at fair value through other comprehensive income Total carrying amount of non-derivative financial assets of which: Financial assets at designated at fair value through profit or loss fair value through other comprehensive income Total carrying amount of non-derivative financial assets at designated at fair value through other comprehensive income Total carrying amount of non-derivative financial assets at designated at fair value through other comprehensive income Total carrying amount of non-derivative financial assets at fair value through other comprehensive income Total carrying amount of non-derivative financial assets at fair value through other comprehensive income Total carrying amount of non-derivative financial assets at fair value through other comprehensive income Total carrying amount of non-derivative financial assets at fair value through other comprehensive income Total carrying amount of non-derivative financial assets at fair value through other comprehensive income Total carrying amount of non-derivative financial assets at fair value through other comprehensive income Total carrying amount of non-derivative financial assets at fair value through other comprehensive income Total carrying amount of non-derivative financial assets at fair value through other comprehensive income Total carrying amount of non-derivative financial assets at fair value through other comprehensive income Total carrying amount of non-derivative financial assets at fair value through other comprehensive income Total carrying amount of non-derivative financial assets at fair value through other comprehensive income Total carrying amount of non-derivative financial asset		(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet				
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets (net of short positions) of which: Financial assets designated at fair value through profit or loss of which: Financial assets at amortised cost for trading I 0 - 3M f						Non-derivative financial a	ssets by accounting portfolic	,	Derivatives with po	sitive fair value	Derivatives with	h negative fair value	Off-balance sl	heet exposures				
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets of which: Financial assets designated at fair value through profit or loss of which: Financial assets at fair value through other comprehensive income 6 - 3M															Risk weighted			
117-2Y	Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short	of which: Financial assets	uesignateu at raii vaiue	iali value ullougii otilei		Carrying amount	Notional amount	Carrying amount Notional amount		Nominal	Provisions	exposure amount			
TO-3M1	[1Y - 2Y [Africa																
12Y-3Y Others	[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Others	22 4 77	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 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					

Notes and definitions
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- (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 counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

Other 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 Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
 (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

Performing and non-performing exposures Bank of Ireland Group plc

					As of 30/09/2021					As of 31/12/2021										
		Gross ca	errying amount/ Nominal amount	:		Accumulated imp	airment, accumulated nega it risk and provisions ^{4,8}	ative changes in fair	Collaterals and		Gross ca	rrying amount/ Nomina	lamount		Accumulated important value due to cres	pairment, accumulated n lit risk and provisions ^{4,8}	egative changes in fair	Collaterals and		
		Of which performing but past due >30 days	Of which	non-performing	r	On performing exposures ²	On non-performin	ng exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	y.	On performing exposures ²	On non-perfor	ming exposures ²	financial guarantees received on non- performing exposures		
(min EUR)		and <=90 days	Of wh	ich: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			
Cash balances at central banks and other demand deposits	29,074	. 0	0	0	0	11	0	0	0	31,119	0	0	0		11	0		0		
Debt securities (including at amortised cost and fair value)	15,78	5 0	0	0	0	4	0	0		15,636		0	0		4	۰		0		
Central banks			0	0	0	0	0	0			0	0	0					0		
General governments	10,85	3 0	0	0	0	2	0	0		10,841	0	0	0		- 1			0		
Credit institutions	4,84	, ,	0	0	0	1	0	0	۰	4,709	0	0	0		1			0		
Other financial corporations	6	3 0	0	0	0	0	0	0	۰	62	0	0	0					0		
Non-financial corporations	2	3 0	0	0	0	0	0	0		24	0	0	0					0		
Loans and advances(including at amortised cost and fair value)	81,582	154	4,199	4,176	4,067	817	1,258	1,236	2,170	81,318	256	4,317	4,295	4,184	586	1,373	1,34	2,098		
Central banks	1,23	2 0	۰	0	0	0	0	0	۰	1,263	0	0	0		c			0		
General governments	7	7 0	0	0	0	1	0	0	۰	82	0	0	0		1					
Credit institutions	1,16	7 0	0	0	0	1	0	0	0	1,257	0	0	0		1			0		
Other financial corporations	1,41		3	3	3	11	1	1		1,306	0	4	4		8	1	ı.			
Non-financial corporations	28,20	9 114	2,099	2,091	2,015	538	776	754	641	28,436	208	2,278	2,269	2,190	385	845	82	677		
of which: small and medium-sized enterprises	16,90	6 83	1,715	1,713	1,650	388	629	609	607	16,875	162	1,784	1,783	1,715	281	668	64	653		
of which: Loans collateralised by commercial immovable property	9,98	9 54	967	965	903	167	336	316	585	11,085	151	1,309	1,308	1,244	148	491	46	633		
Hausehalds	49,48	5 39	2,098	2,082	2,049	266	481	481	1,529	48,974	48	2,035	2,022	1,990	192	526	5 52	1,420		
of which: Loans collateralised by residential immovable property	44,03	2 18	1,893	1,890	1,857	139	375	375	1,503	43,535	23	1,824	1,822	1,791	88	422	42	1,389		
of which: Credit for consumption	5,82	21	257	244	212	123	109	109	70	5,807	26	261	250	215	101	113	11	72		
DEBT INSTRUMENTS other than HFT	126,44	154	4,199	4,176	4,067	832	1,258	1,236	2,170	128,073	256	4,317	4,295	4,184	602	1,373	1,34	2,098		
OFF-BALANCE SHEET EXPOSURES	16,12	3	118	117	117	78	1	1	0	16,162		144	141	141	42	6		0		

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Performing and non-performing exposures Bank of Ireland Group plc

1					As of 31/03/2022					As of 30/06/2022										
		Gross c	arrying amount/ Nomina	al amount		Accumulated imp	pairment, accumulated no lit risk and provisions ^{4,8}	egative changes in fair	Collaterals and		Gress carr	ying amount/ Nomina	il amount		Accumulated imp	airment, accumulated negative it risk and provisions (*)	e changes in fair	Collaterals and		
		Of which performing but past due >30 days		Of which non-performing		On performing exposures ²	On non-perform	ming exposures ²	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	ř	On performing exposures ²	On non-performing e	xposures ²	financial guarantees received on non- performing exposures		
(min ELR)		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3		OI	f which Stage 3			
Cash balances at central banks and other demand deposits	35,19	6 0	0	0	0	14	0	0	0	38,376				0	15	0	0	0		
Debt securities (including at amortised cost and fair value)	11,50	9 0	0	0	0	2	0	0	0	10,059				0	2	0	0	0		
Central banks		0 0		0	0	0	0	0	0		0	0	0	0	0	0	0	0		
General governments	7,26	8 0		0	0	1	0	0	0	6,039		0	0	0	1	0	0			
Credit institutions	4,15	8 0		0	0	1	0	0	0	3,951		0	0	0	1	0	0	۰		
Other financial corporations	6	0		0	0	0	0	0	0	45	0	0	0	0	0	0	0			
Non-financial corporations	2	3 0		0	0	0	0	0	0	22	. 0	0	0	0	0	0	0			
Loans and advances(including at amortised cost and fair value)	80,37	6 150	3,995	3,979	3,871	585	1,286	1,260	1,940	79,887	180	4,178	4,160	4,047	493	1,386	1,356	1,956		
Central banks	1,19	5 0		0	0	0	0	0	0	1,185	0	0	0	0	0	0	0	۰		
General governments	6	9 0		0	0	1	0	0	0	101	. 0	0	0	0	1	0	0	۰		
Credit institutions	1,34	9 0		0	0	1	0	0	0	1,546	0	0	a a	0	0	0	0			
Other financial corporations	1,39	2 0	3	3	3	8	1	1	0	1,267	1	4	4	4	7	1	1	0		
Non-financial corporations	28,68	6 97	2,079	2,073	1,994	383	774	748	620	28,945	125	2,316	2,308	2,229	322	845	816	714		
of which: small and medium-sized enterprises	16,73	4 64	1,622	1,621	1,557	275	583	560	589	16,973	82	1,597	1,597	1,534	221	627	603	542		
of which: Loans collateralised by commercial immovable property	10,96	9 37	1,150	1,150	1,086	133	406	384	572	10,887	31	1,239	1,239	1,177	84	442	418	658		
Households	47,68	6 52	1,912	1,902	1,873	192	511	511	1,320	46,842	54	1,858	1,848	1,814	162	539	539	1,241		
of which: Loans collateralised by residential immovable property	42,17	1 27	1,712	1,710	1,681	89	408	407	1,293	41,155	25	1,658	1,656	1,622	78	439	438	1,213		
of which: Credit for consumption	5,87	5 26	246	5 238	210	103	111	111	64	6,038	29	246	238	208	85	109	109	66		
DEBT INSTRUMENTS other than HFT	127,08	1 150	3,995	3,979	3,871	601	1,286	1,260	1,940	128,322	180	4,178	4,160	4,047	510	1,386	1,356	1,956		
							-,	-,	4,5.1							-,				
OFF-BALANCE SHEET EXPOSURES	15,95	6	137	134	134	39	7	7	۰	17,460		197	193	193	34	6	6	۰		

(1) for the distinction of more pulsaring appears pipes rate to Action (AC) of Regulation (10) to \$17,0003 (200) (2) Institution specific with the security appears of the form of the contraction of the

(6) for the co-balance sheet liters, accommission impriments and accommission designed droppes in fer value due to code this a sporting according to the first sport described in Sporting According to the FEED' Internation (Imprised F 13.00 | F 13.00), which follows a sign convention based on a code/didn't convention, as applied in Arms V, Pet 1 perappris 32 and 11 of Regulation (EU) 2012/51 - 175 or Supervisory reporting, Processor, for the off-based in the convention of the first index of the first i



Forborne exposures

Ī			As of 30	09/2021				As of 31/	31/12/2021				
		ring amount of with forbearance	Accumulated i accumulated o value due to c provisions for forbearance m	changes in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated i accumulated c value due to c provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures	
(min EUR)		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	
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	o	0	0	0	0	0	o	
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)	6,253	2,696	1,077	906	3,038	1,289	6,122	2,839	1,130	999	2,814	1,234	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	0	0	0	0	0	0	0	0	0	0	0	0	
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	38	1	2	0	1	0	37	1	2	0	1	0	
Non-financial corporations	4,775	1,679	804	652	1,929	572	4,704	1,847	822	705	1,801	581	
of which: small and medium-sized enterprises	3,090	1,346	615	522	1,611		3,035	1,424	617	544	1,531		
Households	1,440	1,016	271	254	1,108	717	1,381	992	305	294	1,012	652	
DEBT INSTRUMENTS other than HFT	6,253	2,696	1,077	906	3,038		6,122	2,839	1,130	999	2,814		
Loan commitments given	469	42	15	0	0	0	509	43	7	1	0	0	
QUALITY OF FORBEARANCE ²													
Loans and advances that have been forborne more than twice $\ensuremath{^{\mathcal{I}}}$	1,499						1,395						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\rm 3}$	1,136						1,081						

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

⁽²⁾For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-TTS 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.

⁽¹⁾ 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.



Forborne exposures

Bank of Ireland Group plc

			As of 31/	03/2022			As of 30/06/2022							
		ying amount of with forbearance	Accumulated i accumulated c value due to c	mpairment, changes in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ying amount of with forbearance	Accumulated i accumulated o value due to c	impairment, changes in fair redit risk and r exposures with	Collateral and fina received on ex forbearance	cposures with		
(min EUR)		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		
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0		
Debt securities (including at amortised cost and fair value)	0	o	0	0	0	0	0	o	0	0	o	o		
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)	5,650	2,517	1,015	899	2,611	1,077	5,577	2,726	1,037	957	2,735	1,147		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	0	0	0	0	0	0	0	0	0	0	0	0		
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	39	0	5	0	4	0	39	0	5	0	4	0		
Non-financial corporations	4,368	1,629	720	619	1,713	513	4,358	1,873	733	668	1,908	625		
of which: small and medium-sized enterprises	2,728	1,232	506	451	1,451		2,703	1,239	514	483	1,610			
Households	1,243	888	290	279	894	564	1,180	852	299	289	823	522		
DEBT INSTRUMENTS other than HFT	5,650	2,517	1,015	899	2,611		5,577	2,726	1,037	957	2,735			
Loan commitments given	501	51	5	0	0	0	537	99	5	0	0	0		
QUALITY OF FORBEARANCE ²														
Loans and advances that have been forborne more than twice $\ensuremath{^{\mathcal{I}}}$	1,132						1,196							
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\rm 3}$	942						802							

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

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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



2022 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Bank of Ireland Group pic

i			As of 3	0/09/2021					As of 3	1/12/2021			As of 31/03/2022						As of 30/06/2022						
	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carr	rying amount				Accumulated	
		Of which: non- performir		Of which loans and advances subject to impairment	nd advances diplect to impairment changes in fair non- and advances will be to performin subject to rock trisk on of which impairment impairment.		Accumulated impairment ¹	impairment ¹ value due to credit risk on		Of which: non- performin		Of which loans and advances subject to which: impairment		negative changes in fair value due to credit risk on		Of which: non- performin		Of which loans and advances subject to impairment	Accumulated impairment ¹	value due to credit risk on					
(mln EUR)			defaulted			non-performing exposures ¹			defaulted			non-performing exposures ¹			defaulted			non-performing exposures ¹			defaulted			non-performing exposures ¹	
A Agriculture, forestry and fishing	1.696	122	121	1.696	64	0	1.716	120	119	1.716	54	0	1.783	122	120	1.783	52	0	1.697	114	114	1.697	51	0	
B Mining and guarrying	110	1	1	110	3	0	124	15	15	124	2	0	131	1	1	131	2	0	115	14	14	115	2	0	
C Manufacturing	4,360	76	76	4,239	102	0	4,380	119	119	4,257	83	0	4,603	118	118	4,477	92	0	5,029	244	244	4,907	142	0	
D Electricity, gas, steam and air conditioning supply	351	3	3	351	3	0	304	4	4	304	4	0	346	4	4	346	4	0	345	4	4	345	4	0	
E Water supply	144	0	0	144	1	0	108	0	0	108	0	0	77	0	0	77	1	0	78	0	0	78	1	0	
F Construction	245	51	35	245	26	0	265	50	50	265	16	0	309	54	54	309	31	0	267	75	75	267	38	0	
G Wholesale and retail trade	2.258	107	107	2.258	88	0	2.324	109	109	2.324	76	0	2.325	102	102	2.325	71	0	2.259	78	78	2.259	58	0	
H Transport and storage	889	128	128	889	67	0	910	151	151	910	67	0	938	139	139	938	71	0	927	148	148	927	65	0	
I Accommodation and food service activities	1,815	237	237	1,815	111	0	1,759	241	241	1,759	109	0	1,710	239	239	1,710	103	0	1,732	245	245	1,732	84	0	
J Information and communication	334	1	1	334	7	0	340	1	1	340	4	0	373	1	1	373	4	0	359	1	1	359	4	0	
K Financial and insurance activities	46	0	0	46	4	0	33	0	0	33	4	0	46	0	0	46	3	0	89	0	0	89	3	0	
L Real estate activities	9.182	1.082	1.078	9.182	573	0	9.121	1.078	1.071	9.121	569	0	9.020	926	922	9.020	476	0	9.116	877	869	9.116	488	0	
M Professional, scientific and technical activities	646	15	15	646	19	0	705	27	27	705	18	0	719	26	26	719	19	0	767	36	36	767	23	0	
N Administrative and support service activities	2,724	117	111	2,724	109	0	2,832	145	144	2,832	101	0	2,920	146	146	2,920	108	0	3,146	171	171	3,146	108	0	
O Public administration and defence,	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
P Education	431	1	1	431	6	0	404	1	1	404	4	0	439	1	1	439	4	0	471	1	1	471	4	0	
Q Human health services and social work activities	1,624	43	43	1,624	67	0	1,762	69	69	1,714	57	0	1,595	70	70	1,595	54	0	1,506	197	197	1,506	48	0	
R Arts, entertainment and recreation	494	62	62	494	38	0	492	59	59	492	37	0	485	44	44	485	34	0	451	38	38	451	32	0	
S Other services	862	52	51	829	26	0	856	88	88	824	24	0	868	86	85	860	28	0	590	73	73	590	13	0	
Loans and advances	28.209	2.099	2.069	28.056	1.313	0	28.436	2.278	2.269	28.232	1.230	0	28.686	2.079	2.073	28,552	1.157	0	28,945	2.316	2,308	28.823	1.167	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 white it reported according to the FIRREP framework (template F 06.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (01) 2021/951-115 on Supervisory reporting.



2022 EU-wide Transparency Exercise Collateral valuation - Ioans and advances Bank of Ireland Group plc

														12.73/42/3033							
			As of 31/09/2021					As of 31/12/2021			As of 31/03/2022 Loans and advances							As of 30/06/2022			
	Loans and advance	es				Loans and advanc	8				Loans and advance	es					es				
		Performing					Performing	rming N				Performing		Non-performing			Performing				
(min EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days	
Gross carrying amount	81,582	77,383	154	4,199	1,625	81,318	77,001	256	4,317	2,171	80,376	76,381	150	3,995	1,833	79,887	75,709	180	4,178	2,098	
Of which secured	62,208	59,229	81	2,979	1,146	61,419	58,466	177	2,953	1,331	60,104	57,387	74	2,716	1,132	59,146	56,210	65	2,936	1,330	
Of which secured with immovable property	54,021	51,160	72	2,860	1,102	53,905	50,897	171	3,008	1,454	52,512	49,728	57	2,784	1,198	52,046	49,149	56	2,898	1,320	
Of which instruments with LTV higher than 60% and lower or equal to 80%	22,863	22,164		699	346	21,025	20,315		710	521	20,360	19,691		669	413	19,765	19,008		757	518	
Of which instruments with LTV higher than 80% and lower or equal to 100%	4,618	4,171		447	110	3,177	2,948		229	96	2,549	2,326		223	79	2,289	2,093		196	50	
Of which instruments with LTV higher than 100%	1,705	771		934	115	2,126	1,115		1,011	287	1,734	883		851	167	1,663	844		819	178	
Accumulated impairment for secured assets	1,106	343	0	763	140	1,030	220	0	810	274	969	233	0	736	203	1,000	185	0	815	244	
Collateral																					
Of which value capped at the value of exposure	56,613	54,457	67	2,156	992	55,438	53,364	162	2,074	1,039	54,401	52,490	69	1,911	913	53,377	51,451	59	1,926	999	
Of which immovable property	52,624	50,503	64	2,121	977	51,396	49,369	152	2,027	1,013	50,140	48,268	58	1,872	891	49,129	47,247	46	1,882	981	
Of which value above the cap	57,198	55,404	0	1,794	1,222	60,053	57,962	0	2,091	1,352	61,049	59,062	26	1,987	1,239	61,378	59,490	18	1,889	1,327	
Of which immovable property	57,198	55,404	0	1,793	1,221	60,079	57,988	0	2,091	1,352	61,075	59,088	26	1,987	1,239	61,378	59,490	18	1,888	1,327	
Financial guarantees received	989	974	7	15	5	1,618	1,594	6	24	4	1,344	1,315	6	29	4	1,310	1,280	5	30	3	
Accumulated partial write-off	-352	0	0	-352	-136	-354	0	0	-354	-178	-354	0	0	-354	-162	-355	0	0	-355	-178	

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.