



2024 EU-wide Transparency Exercise

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

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.

2024 EU-wide Transparency Exercise

Key Metrics

Bank of Ireland Group plc

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	7,620	7,636	7,542	7,520	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	7,599	7,599	7,527	7,511	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	8,595	8,611	8,517	8,495	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	8,574	8,574	8,502	8,486	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	10,076	10,091	10,003	10,482	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	10,055	10,054	9,988	10,473	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	52,691	52,556	52,951	52,187	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 not been applied	52,670	52,519	52,936	52,177	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	14.46%	14.53%	14.24%	14.41%	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	14.43%	14.47%	14.22%	14.39%	(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	16.31%	16.38%	16.08%	16.28%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.28%	16.33%	16.06%	16.26%	(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	19.12%	19.20%	18.89%	20.09%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.09%	19.14%	18.87%	20.07%	(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	131,140	134,192	133,285	134,565	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	6.55%	6.42%	6.39%	6.31%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

2024 EU-wide Transparency Exercise

Leverage ratio

Bank of Ireland Group plc

		(min EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	8,595	8,611	8,517	8,495	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	8,488	8,492	8,502	8,486	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	131,140	134,192	133,285	134,565	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	131,034	134,074	133,269	134,555	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.55%	6.42%	6.39%	6.31%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.48%	6.33%	6.38%	6.31%	[A.2]/[B.2]	

		mm (EUR, %)						
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	10,076	10,091	10,003	10,482	C 01.00 (01001,01001)	Article 41 (1) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	9,629	9,606	9,642	9,626	C 01.00 (01002,01002)	Article 36 of CRR
	A.1.1	Capital Instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,513	1,505	1,494	1,468	C 01.00 (01005,01001)	Article 36(1) paragraph (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	10,424	10,301	10,299	10,248	C 01.00 (01010,01001)	Article 36(1) point (c), 36(1) point (g) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-1,577	-1,731	-1,594	-1,544	C 01.00 (01010,01001)	Article 41 (100), 26(1) point (e) and 38 (1) point (i) of CRR
	A.1.4	Other Reserves	220	349	391	417	C 01.00 (01010,01001)	Article 41 (17) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (01010,01001)	Article 41 (1), 26(1) point (f) and 38 (1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (01010,01001)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	19	14	17	4	C 01.00 (01010,01001)	Article 32 to 35 and 38 (1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,025	-971	-1,060	-1,139	C 01.00 (01010,01001) - C 01.00 (01040,01001)	Article 41 (1), 36(1) point (b) and 37 of CRR, Article 41 (1), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	-654	-618	-759	-666	C 01.00 (01010,01001)	Article 36(1) point (c) and 39 of CRR
	A.1.10	(-) RBS shortfall of credit risk adjustments to expected losses	-148	-153	-142	-122	C 01.00 (01010,01001)	Article 36(1) point (e), 40 and 130 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-696	-583	-657	-670	C 01.00 (01010,01001)	Article 41 (100), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (01010,01001)	Article 41 (2), 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 (01010,01001)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.25% risk weight	-9	-14	-14	-15	C 01.00 (01010,01001) - C 01.00 (01060,01001) + C 01.00 (01070,01001) - C 01.00 (01040,01001)	Article 42 (5), 36(1) point (h) (i) and 88 to 91 of CRR, Article 36(1) point (h) (ii), 34(1) point (b), 244(1) point (b) and 250 of CRR, Article 36(1) point (h) (iii) and 270(1) of CRR, Article 36(1) point (h) (iv) and 252(1) of CRR and Article 36(1) point (i) (i) and 252(1) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-9	-14	-14	-15	C 01.00 (01060,01001)	Article 36(1) point (h) (ii), 243(1) point (b), 244(1) point (b) and 250 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 01.00 (01010,01001)	Article 42 (1), 36(1) point (h) (i) and 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 (01010,01001)	Article 36(1) point (c) and 39 of CRR, Article 40(1) point (a) and 40(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (01010,01001)	Article 42 (1), 36(1) point (h) (i), 45, 46, 47, 49(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 (01010,01001)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (01010,01001)	Article 36(1) point (h) and Article 67 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (01010,01001)	Article 36(1) point (h) and Article 130(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (01010,01001)	Article 36(1) point (h) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	-187	-255	-243	-342	C 01.00 (01010,01001)	Article 3 of CRR
	A.1.20	CET1 Capital elements or deductions - other	-166	-127	-168	-128	C 01.00 (01010,01001)	-
A.1.21	Transitional adjustments	106	118	15	9	WA1 (3.1.1.6 - 3.1.1.9 - 3.1.1.10)	-	
A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)	0	0	0	0	C 01.00 (01010,01001)	Article 40(1) to (3), and 48A to 48F of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (01010,01001)	Article 47B and 48B of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	106	118	15	9	C 01.00 (01010,01001)	Article 48A to 47B, 47B and 48B of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	975	975	975	975	C 01.00 (01010,01001)	Article 41 of CRR	
A.2.1	Additional Tier 1 Capital Instruments	975	975	975	975	C 01.00 (01010,01001) - C 01.00 (01070,01001)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (01010,01001)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (01010,01001) - C 01.00 (01070,01001) + C 01.00 (01070,01001) - C 01.00 (01070,01001) + C 01.00 (01070,01001) - C 01.00 (01070,01001) + C 01.00 (01070,01001) - C 01.00 (01070,01001)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (01010,01001) - C 01.00 (01070,01001)	-	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	8,595	8,811	8,517	8,495	C 01.00 (01010,01001)	Article 35 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,481	1,480	1,486	1,967	C 01.00 (01010,01001)	Article 71 of CRR	
A.4.1	Tier 2 Capital Instruments	1,641	1,640	1,646	2,147	C 01.00 (01010,01001) - C 01.00 (01080,01001)	-	
A.4.2	Other Tier 2 Capital components and deductions	-160	-160	-160	-180	C 01.00 (01010,01001) - C 01.00 (01010,01001) + C 01.00 (01010,01001) - C 01.00 (01010,01001) + C 01.00 (01010,01001) - C 01.00 (01010,01001) + C 01.00 (01010,01001) - C 01.00 (01010,01001)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (01010,01001) - C 01.00 (01080,01001) + C 01.00 (01080,01001) - C 01.00 (01080,01001)	-	
B	TOTAL RISK EXPOSURE AMOUNT	52,691	52,556	52,951	52,187	C 01.00 (01010,01001)	Article 90(2), 90, 95 and 98 of CRR	
B.1	Of which: Transitional adjustments included	21	37	15	9	C 01.00 (01010,01001)	-	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.46%	14.53%	14.24%	14.41%	SA1 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.31%	16.38%	16.09%	16.23%	SA1 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.11%	19.20%	18.89%	20.09%	SA1 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	7,513	7,517	7,527	7,511	A.1.1, A.1.2, A.1.3, A.1.4, A.1.5, A.1.6, A.1.7, A.1.8, A.1.9, A.1.10, A.1.11, A.1.12, A.1.13, A.1.14, A.1.15, A.1.16, A.1.17, A.1.18, A.1.18A, A.1.18B, A.1.18C, A.1.19, A.1.20, A.1.21, A.1.21.1, A.1.21.2, A.1.21.3	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.27%	14.31%	14.22%	14.39%	SA1 (4, 1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	21	37	15	9	C 01.00 (01010,01001)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (01010,01001)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (01010,01001)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	21	37	15	9	C 01.00 (01010,01001)	-

(1) The fully loaded CET1 ratio is an internal calculation based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulator point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosures

2024 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Bank of Ireland Group plc

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) ¹	44,661	43,571	43,657	42,814	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	15,127	14,788	14,540	14,068	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	18,027	16,689	17,134	16,144	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	11,508	12,095	11,983	12,602	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	582	631	603	623	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	143	197	176	177	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0480, c0010)
Securitisation exposures in the banking book (after the cap)	1,374	1,681	1,680	1,934	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	270	230	238	243	C 02.00 (r0520, c0010)
Of which the standardised approach	270	230	238	243	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, c0010)*12.5 + C 20.00 (r0010, c0450)*12.5 - MAX(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	5,037	5,896	5,896	5,896	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	5,037	5,896	5,896	5,896	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	623	350	700	500	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	52,691	52,556	52,951	52,187	

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.

2024 EU-wide Transparency Exercise

P&L

Bank of Ireland Group plc

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	4,437	6,130	1,683	3,379
Of which debt securities income	70	100	30	62
Of which loans and advances income	2,860	3,904	1,037	2,088
Interest expenses	1,668	2,418	757	1,544
(Of which deposits expenses)	290	437	156	330
(Of which debt securities issued expenses)	276	375	105	225
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	2	5	5
Net Fee and commission income	342	476	128	264
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	-21	-3	-5
Gains or (-) losses on financial assets and liabilities held for trading, net	97	150	96	146
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-47	-108	-70	-97
Gains or (-) losses from hedge accounting, net	3	-3	0	0
Exchange differences [gain or (-) loss], net	2	5	3	3
Net other operating income /(expenses)	41	59	12	28
TOTAL OPERATING INCOME, NET	3,192	4,273	1,096	2,179
(Administrative expenses)	1,270	1,726	515	961
(Cash contributions to resolution funds and deposit guarantee schemes)	94	120	53	11
(Depreciation)	161	221	62	123
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	8	17	4	17
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	1	7	-3	2
(Other provisions)	7	10	7	15
Of which pending legal issues and tax litigation ¹	0	-1	0	0
Of which restructuring ¹	0	-5	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)	195	418	43	46
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	196	418	43	46
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	75	123	8	38
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	-8	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,538	1,885	428	1,059
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,312	1,588	355	874
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,312	1,588	355	874
Of which attributable to owners of the parent	1,306	1,582	353	874

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

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

2024 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution
Bank of Ireland Group plc

(m€ EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	29,677				32,032				30,377				32,385				IAS 1.54 (i)	
Financial assets held for trading	2,577	12	2,559	6	2,052	75	1,997	20	2,147	172	1,968	8	2,043	181	1,873	9	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	537	37	36	464	498	35	7	456	495	40	8	446	490	42	8	440	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)(iii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	3,897	3,897	0	0	3,988	3,988	0	0	3,938	3,938	0	0	3,715	3,715	0	0	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	89,193				87,255				88,660				89,627				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	2,358	0	2,358	0	2,338	0	2,338	0	2,037	0	2,037	0	1,803	0	1,803	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	-710				-124				-251				-297				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	5,173				5,155				5,273				5,343					
TOTAL ASSETS	132,702				133,234				132,676				135,108				IAS 1.8(a), K1.6	

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

(m€ EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	3,899	0	0	-1	0	0	3,989	0	0	-1	0	0	3,939	0	0	-1	0	0	3,716	0	0	-1	0	0	Annex V Part 1.31.44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.32.44(a)
Financial assets at amortised cost	Debt securities	5,489	1	0	-1	0	0	5,760	1	0	-1	0	0	6,031	1	0	-1	0	0	6,019	0	0	-1	0	0	Annex V Part 1.31.44(b)
	Loans and advances	68,575	13,552	2,797	-150	-378	-841	67,623	12,578	2,364	-181	-422	-612	68,909	12,360	2,506	-180	-407	-699	71,448	10,963	2,317	-190	-355	-715	Annex V Part 1.32.44(a)

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

⁽²⁾ 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.

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Bank of Ireland Group plc

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	2,864	2,147	2,054	2,114	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	920	1,063	1,067	1,069	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	115,543	115,822	115,242	118,133	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	3,443	2,448	2,516	2,515	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-2,843	-1,115	-1,446	-1,636	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	124	130	122	123	IAS 37.10; IAS 1.54(l)
Tax liabilities	57	55	39	58	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	110	117	123	119	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	120,218	120,667	119,717	122,495	IAS 1.9(b); IG 6
TOTAL EQUITY	12,484	12,566	12,959	12,613	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	132,702	133,234	132,676	135,108	IAS 1.IG6

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

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Bank of Ireland Group plc

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		6,209	4,490	4,483	4,552	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	3	1	3	3	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	94	103	83	74	Annex V.Part 1.31
Deposits	Central banks	2,675	2,657	2,460	2,245	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	1,203	1,156	1,133	1,241	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,071	993	981	1,106	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	878	664	586	603	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	299	185	187	298	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	5,428	5,498	5,360	5,523	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	4,373	4,347	4,097	4,421	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	38,777	39,106	37,098	38,322	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	37,719	37,555	35,540	36,237	ECB/2013/33 Annex 2.Part 2.9.1
	Households	55,392	55,021	55,464	56,441	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits	50,451	49,515	49,220	49,538	Annex V.Part 1.42(f), 44(c)	
Debt securities issued		9,491	10,409	11,276	11,912	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		1,650	1,635	1,616	2,140	Annex V.Part 1.37
Other financial liabilities		2,620	2,374	2,931	2,916	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		122,769	121,480	120,878	123,831	

2024 EU-wide Transparency Exercise
Market Risk
Bank of Ireland Group plc

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min EUR)																							
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023										
Traded Debt Instruments	146	138	0	0	0	0						0	0	0	0								
Of which: General risk	146	138	0	0	0	0						0	0	0	0								
Of which: Specific risk	3	0	0	0	0	0						0	0	0	0								
Equities	113	7	0	0	0	0						0	0	0	0								
Of which: General risk	4	2	0	0	0	0						0	0	0	0								
Of which: Specific risk	9	5	0	0	0	0						0	0	0	0								
Foreign exchange risk	106	84	0	0	0	0						0	0	0	0								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
Total	270	230	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024										
Traded Debt Instruments	127	163	0	0	0	0						0	0	0	0								
Of which: General risk	125	161	0	0	0	0						0	0	0	0								
Of which: Specific risk	2	2	0	0	0	0						0	0	0	0								
Equities	19	14	0	0	0	0						0	0	0	0								
Of which: General risk	6	5	0	0	0	0						0	0	0	0								
Of which: Specific risk	12	9	0	0	0	0						0	0	0	0								
Foreign exchange risk	93	67	0	0	0	0						0	0	0	0								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
Total	238	243	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Market risk template does not include CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350(3) (c) and 364(2) (a) CRD), which instead are included in the RWA OI1 template.

IRB Approach table for Ireland. Columns: As of 30/09/2023, As of 31/12/2023. Rows: Original Exposure, Exposure, Risk exposure amount, Value adjustments and provisions. Includes sub-rows for Central banks, Institutions, Corporates, Retail, and Equity.

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

(2) IRB Total denotes the Sum of risk exposure amount and provisions and is the result prior to the ECL exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 90% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

IRB Approach table for Ireland. Columns: As of 30/09/2023, As of 31/12/2023. Rows: Original Exposure, Exposure, Risk exposure amount, Value adjustments and provisions. Includes sub-rows for Central banks, Institutions, Corporates, Retail, and Equity.

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

(2) IRB Total denotes the Sum of risk exposure amount and provisions and is the result prior to the ECL exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 90% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

IRB Approach table for United Kingdom. Columns: As of 30/09/2023, As of 31/12/2023. Rows: Original Exposure, Exposure, Risk exposure amount, Value adjustments and provisions. Includes sub-rows for Central banks, Institutions, Corporates, Retail, and Equity.

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

(2) IRB Total denotes the Sum of risk exposure amount and provisions and is the result prior to the ECL exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 90% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

IRB Approach table for United States. Columns: As of 30/09/2023, As of 31/12/2023. Rows: Original Exposure, Exposure, Risk exposure amount, Value adjustments and provisions. Includes sub-rows for Central banks, Institutions, Corporates, Retail, and Equity.

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

(2) IRB Total denotes the Sum of risk exposure amount and provisions and is the result prior to the ECL exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 90% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

IRB Approach table for France. Columns: As of 30/09/2023, As of 31/12/2023. Rows: Original Exposure, Exposure, Risk exposure amount, Value adjustments and provisions. Includes sub-rows for Central banks, Institutions, Corporates, Retail, and Equity.

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

(2) IRB Total denotes the Sum of risk exposure amount and provisions and is the result prior to the ECL exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 90% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Bank of Ireland Group plc

As of 31/12/2023

Direct exposures														Risk weighted exposure amount			
On balance sheet				Derivatives				Off balance sheet									
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
				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										
[0 - 3M] 13M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y+ more	Finland																
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M] 13M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y+ more		France	151	151	0	0	0	151	0	0	0	0	0	0	0	0	
Total			151	151	0	0	0	151	0	0	0	0	0	0	0	0	
[0 - 3M] 13M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y+ more			Germany	474	474	0	0	0	385	79	0	0	0	0	0	0	0
Total				474	474	0	0	0	385	79	0	0	0	0	0	0	0
[0 - 3M] 13M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y+ more				Croatia													
Total	0				0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] 13M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y+ more	Greece																
Total		0			0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] 13M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y+ more		Hungary															
Total			0		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] 13M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y+ more			Ireland		13	13	0	0	0	13	0	0	0	0	0	0	0
Total				13	13	0	0	0	13	0	0	0	0	0	132	0	0
[0 - 3M] 13M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y+ more				Italy	9	9	0	0	0	9	0	0	0	0	0	0	0
Total	9				9	0	0	0	9	0	0	0	0	0	0	0	0
[0 - 3M] 13M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y+ more	Total				4,853	3,949	103	0	0	3,949	0	0	0	0	0	133	0
Total		4,853			3,949	103	0	0	3,949	0	0	0	0	0	133	0	9

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Bank of Ireland Group plc

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
		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
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other Central and eastern Europe countries non EEA																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		295	295	69	0	105	121	0	0	0	0	0	0	0	0	0	2

Notes and definitions

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

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

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

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

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

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

Regions

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

Middle East: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

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

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

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

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

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

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Bank of Ireland Group plc

As of 30/06/2024

(min EUR)		Direct exposures												Risk weighted exposure amount				
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures								
		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] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other Central and eastern Europe countries non EEA																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		91	91	92	92	91	91	91	91	91	91	91	91	91	91	91	91	91
		2	2	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0
		15	15	4	4	0	12	0	0	0	0	0	0	0	0	0	0	0
		254	254	84	84	0	94	0	110	0	0	0	0	0	0	0	0	0
		14	14	14	14	0	0	0	0	0	0	0	0	0	0	0	0	0
		376	376	156	156	0	105	0	116	0	0	0	0	0	0	0	0	2

Notes and definitions

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

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

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

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e4.

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

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
Bank of Ireland Group plc

	As of 30/09/2023										As of 31/12/2023											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹						
	Of which performing but past due >30 days and <=90 days	Of which non-performing ²				On performing exposures ³	On non-performing exposures ⁴				Collaterals and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <=90 days	Of which non-performing ²				On performing exposures ³	On non-performing exposures ⁴				Collaterals and financial guarantees received on non-performing exposures
		Of which: defaulted	Of which Stage 3 ⁵				Of which Stage 3 ⁵						Of which: defaulted	Of which Stage 3 ⁵				Of which Stage 3 ⁵				
min: EUR																						
Cash balances at central banks and other demand deposits	29,346	0	0	0	0	0	0	0	0	0	31,732	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	9,425	0	0	0	0	0	0	0	0	0	9,784	0	0	0	0	0	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	5,238	0	0	0	0	0	0	0	0	0	5,497	0	0	0	0	0	0	0	0	0	0	
Credit institutions	4,108	0	0	0	0	0	0	0	0	0	4,214	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	60	0	0	0	0	0	0	0	0	0	57	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	21	0	0	0	0	0	0	0	0	0	20	0	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	85,454	272	2,996	2,901	2,797	526	849	841	1,433	83,085	240	2,537	2,452	2,364	597	625	612	1,298				
Central banks	1,015	0	0	0	0	0	0	0	0	1,033	0	0	0	0	0	0	0	0	0	0	0	
General governments	57	0	0	0	0	0	0	0	0	43	0	0	0	0	0	0	0	0	0	0	0	
Credit institutions	2,004	0	0	0	0	0	0	0	0	735	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	1,098	3	3	3	3	0	2	2	0	808	0	2	2	2	0	1	1	1	0	0	0	
Non-financial corporations	27,972	105	1,792	1,778	1,769	321	574	572	581	27,012	64	1,468	1,450	1,449	379	405	404	522				
of which: small and medium-sized enterprises	15,855	96	962	950	948	186	309	308	428	15,250	60	788	771	770	250	224	224	225				
of which: Loans collateralised by commercial immovable property	9,922	40	652	652	645	119	140	140	432	9,313	4	582	580	578	192	193	193	183				
Households	53,308	361	1,302	1,119	1,105	186	274	267	852	53,450	180	1,096	1,000	953	213	219	207	774				
of which: Loans collateralised by residential immovable property	47,183	119	991	910	895	94	155	149	817	47,508	149	925	859	773	93	154	143	749				
of which: Credit for consumption	6,450	45	257	258	217	104	121	121	76	6,268	37	180	179	147	119	67	67	64				
DEBT INSTRUMENTS other than HFT	124,228	272	2,996	2,901	2,797	532	849	841	1,433	124,602	240	2,537	2,452	2,364	604	625	612	1,298				
OFF-BALANCE SHEET EXPOSURES	18,401		188	188	188	50	6	4	0	19,290		159	159	159	54	7	2	0				

¹ For the definition of non-performing exposures please refer to Article 4(7)(2) of Regulation (EU) No 575/2013 (CRD)

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

³ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

⁴ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (template F 18.00 / F 18.00), 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 FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁵ 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.

2024 EU-wide Transparency Exercise

Performing and non-performing exposures

Bank of Ireland Group plc

	As of 31/03/2024										As of 30/06/2024														
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽²⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽²⁾									
	Of which performing but past due >30 days and <90 days	Of which non-performing ⁽¹⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽⁴⁾		Collateral and financial guarantees received on non-performing exposures			Of which performing but past due >30 days and <90 days	Of which non-performing ⁽¹⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽⁴⁾		Collateral and financial guarantees received on non-performing exposures							
		Of which: defaulted	Of which Stage 3 ⁽⁵⁾									Of which Stage 3 ⁽⁵⁾	Of which: defaulted	Of which Stage 3 ⁽⁵⁾							Of which Stage 3 ⁽⁵⁾				
(in €M)																									
Cash balances at central banks and other demand deposits	30,029	0	0	0	0	0	0	0	0	0	32,857	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	10,086	0	0	0	0	0	2	0	0	0	9,772	0	0	0	0	0	2	0	0	0	0	0	0	0	0
Central banks	0	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	5,630	0	0	0	0	0	1	0	0	0	5,379	0	0	0	0	0	1	0	0	0	0	0	0	0	0
Credit institutions	4,300	0	0	0	0	0	1	0	0	0	4,320	0	0	0	0	0	1	0	0	0	0	0	0	0	0
Other financial corporations	55	0	0	0	0	0	0	0	0	0	45	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	20	0	0	0	0	0	0	0	0	0	21	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	84,283	258	2,641	2,587	2,508	577	718	699	1,360	85,228	295	2,415	2,402	2,317	533	724	715	1,191							
Central banks	960	0	0	0	0	0	0	0	0	923	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	42	0	0	0	0	0	0	0	0	40	0	0	0	0	0	1	0	0	0	0	0	0	0		
Credit institutions	942	0	0	0	0	0	0	0	0	1,244	0	0	0	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	821	0	3	3	3	5	1	1	3	939	0	2	2	2	4	1	1	1	0	0	0	0	0		
Non-financial corporations	27,389	76	1,565	1,552	1,551	371	468	467	994	27,120	93	1,362	1,351	1,351	351	483	482	423							
of which: small and medium-sized enterprises	15,488	64	869	858	857	241	248	247	499	15,553	79	829	819	818	225	269	268	397							
of which: Loans collateralised by commercial immovable property	9,391	0	674	670	670	176	123	123	448	9,431	21	558	558	558	149	150	150	307							
Households	54,128	182	1,073	1,043	950	201	240	238	786	54,962	202	1,051	1,049	964	177	240	232	768							
of which: Loans collateralised by residential immovable property	48,207	144	911	881	791	87	157	147	731	49,053	170	889	885	800	67	148	140	731							
of which: Credit for consumption	6,239	38	200	200	168	114	85	85	65	6,221	32	198	198	170	110	94	94	64							
DEBT INSTRUMENTS other than HFT	134,317	258	2,641	2,587	2,508	684	718	699	1,360	127,857	295	2,415	2,402	2,317	640	724	715	1,191							
OFF-BALANCE SHEET EXPOSURES	38,478		148	148	148	83	4	4	0	38,418		198	198	197	88	4	4	0							

(1) For the definition of non-performing exposures please refer to Article 4(7)(c) of Regulation (EU) No 575/2013 (CRD).
(2) Institutions report the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
(3) Institutions report the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/IFP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1, paragraphs 10 and 11 of Regulation (EU) 2017/453 – ITF 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 FTR/IFP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
(5) 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.

2024 EU-wide Transparency Exercise

Forborne exposures

Bank of Ireland Group plc

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ¹		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	3,945	1,603	559	457	1,863	610	3,659	1,306	405	299	1,832	547
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	2	1	1	1	0	0	2	0	0	0	0	0
Non-financial corporations	3,433	1,305	483	386	1,444	395	3,180	1,040	343	241	1,424	343
of which: small and medium-sized enterprises	1,719	546	225	166	1,187		1,644	413	164	98	1,159	
Households	510	298	75	70	419	216	478	266	62	57	408	204
DEBT INSTRUMENTS other than HFT	3,945	1,603	559	457	1,863		3,659	1,306	405	299	1,832	
Loan commitments given	373	93	4	1	0	0	371	75	5	2	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

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

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

2024 EU-wide Transparency Exercise

Forborne exposures

Bank of Ireland Group plc

	As of 31/03/2024						As of 30/06/2024						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
	Of which non-performing exposures with forbearance measures		Of which 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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		
(mIn EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0
Loans and advances (including at amortised cost and fair value)	3,573	1,376	418	332	1,779	643	3,553	1,177	435	351	1,790	495	
Central banks	0	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	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1	1	0	0	0	0	1	0	0	0	0	0	0
Non-financial corporations	3,076	1,095	354	271	1,355	427	3,039	887	373	292	1,351	269	
of which: small and medium-sized enterprises	1,526	488	159	111	1,082		1,457	429	159	117	1,047		
Households	495	280	65	60	424	216	513	289	62	58	439	225	
DEBT INSTRUMENTS other than HFT	3,573	1,376	418	332	1,779		3,553	1,177	435	351	1,790		
Loan commitments given	320	57	4	2	0	0	328	31	4	2	0	0	
QUALITY OF FORBEARANCE ²													
Loans and advances that have been forborne more than twice ²	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0						

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

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

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

2024 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Bank of Ireland Group plc

(min EUR)	As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount		Of which: non-performing of which: defaulted	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
A Agriculture, forestry and fishing	1,707	108	105	1,707	63	0	1,746	86	84	1,746	51	0	1,791	82	80	1,791	52	0	1,799	85	83	1,799	56	0
B Mining and quarrying	92	1	1	92	1	0	101	1	1	101	2	0	152	1	1	152	1	0	146	1	1	146	2	0
C Manufacturing	4,875	239	229	4,875	146	0	4,437	266	249	4,437	121	0	4,571	263	249	4,571	141	0	4,517	249	246	4,517	227	0
D Electricity, gas, steam and air conditioning supply	440	0	0	440	0	0	445	1	1	445	0	0	482	1	1	482	4	0	555	1	1	555	4	0
E Water supply	100	0	0	100	2	0	101	0	0	101	2	0	100	0	0	100	2	0	100	0	0	100	2	0
F Construction	223	57	57	223	20	0	156	19	19	156	0	0	358	21	21	358	13	0	354	19	18	354	11	0
G Wholesale and retail trade	2,338	88	88	2,338	56	0	2,271	58	58	2,271	44	0	2,243	65	65	2,243	44	0	2,225	67	67	2,225	53	0
H Transport and storage	601	125	125	601	63	0	612	67	67	612	39	0	679	65	65	679	35	0	669	65	65	669	42	0
I Accommodation and food service activities	1,564	168	165	1,564	68	0	1,516	117	114	1,516	34	0	1,541	111	108	1,541	35	0	1,623	83	81	1,623	34	0
J Information and communication	370	0	0	370	9	0	355	35	35	355	11	0	350	36	36	350	18	0	367	61	61	367	21	0
K Financial and insurance activities	27	0	0	27	0	0	46	0	0	46	0	0	47	0	0	47	0	0	52	0	0	52	0	0
L Real estate activities	8,178	470	467	8,178	229	0	7,664	453	430	7,664	291	0	7,782	424	424	7,782	296	0	7,668	429	428	7,668	394	0
M Professional, scientific and technical activities	775	37	36	775	36	0	792	29	28	792	18	0	780	35	35	780	20	0	711	36	36	711	20	0
N Administrative and support service activities	3,203	79	77	3,203	84	0	3,220	86	84	3,220	76	0	3,145	84	82	3,145	78	0	2,961	91	89	2,961	82	0
O Public administration and defence, compulsory social security	2	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	455	1	1	455	7	0	450	1	1	450	6	0	455	1	1	455	7	0	463	1	1	463	9	0
Q Human health services and social work activities	1,523	226	226	1,523	74	0	1,590	217	217	1,590	58	0	1,432	197	196	1,432	53	0	1,537	38	38	1,537	36	0
R Arts, entertainment and recreation	390	40	40	390	19	0	353	13	13	353	13	0	364	12	12	364	11	0	354	11	10	354	10	0
S Other services	437	15	15	437	18	0	432	30	30	432	14	0	467	22	22	467	33	0	529	16	16	529	21	0
Loans and advances	27,872	1,792	1,778	27,872	895	0	27,012	1,468	1,460	27,012	794	0	27,389	1,665	1,652	27,389	839	0	27,120	1,362	1,351	27,120	824	0

¹The items "accumulated impairment" and "accumulated negative changes in fair value due to credit risk on non-performing exposures" are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F.08.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.