

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



Key Metrics

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	6,936	7,149	7,130	7,306	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	6,856	7,064	7,052	7,229	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	7,460	7,648	7,741	7,890	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	7,380	7,563	7,663	7,813	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	8,815	8,969	9,193	8,793	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8,735	8,884	9,116	8,716	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)						
Total risk-weighted assets	47,838	47,767	49,461	48,889	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	47,771	47,699	49,383	48,813	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.50%	14.97%	14.42%	14.94%	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	14.35%	14.81%	14.28%	14.81%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.59%	16.01%	15.65%	16.14%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.45%	15.86%	15.52%	16.01%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	18.43%	18.78%	18.59%	17.99%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.29%	18.63%	18.46%	17.86%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	109,028	109,393	110,863	109,662	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	6.84%	6.99%	6.98%	7.19%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	7,460	7,648	7,741	7,890	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	6,644	6,874	7,052	7,228	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	109,028	109,393	110,863	109,662	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	108,292	108,704	110,252	109,155	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.8%	7.0%	7.0%	7.2%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.1%	6.3%	6.4%	6.6%	C 47.00 (r330,c010)	

2019 EU-wide Transparency Exercise Capital

Bank of Ireland Group plc

			As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
	A	(mln EUR, %) OWN FUNDS	8,815	8,969	9,193		C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional	6,936	7,149	7,130		C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	1,535	1,535	1,535		C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
		instruments)						
		Retained earnings	7,327	7,505	7,796		C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-645	-656 	-520		C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	639	694	355	327	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	4	-26	-16	-38	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-728	-738	-739	-743	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1,104	-1,097	-1,096	-1,071	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-484	-589	-581	-410	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-70	-42	-52	-48	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-67	-45	-42	-27	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-67	-45	-42	-27	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not	n	0	n		C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
		have a significant investment (-) Deductible DTAs that rely on future profitability and arise from temporary differences	n	n	n		C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a	-122	-30	-64		C 01.00 (r500,c010)	
		significant investment	-122	-30	-04			Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS Transitional period		(-) Amount exceding the 17.65% threshold		0	0		C 01.00 (r510,c010)	Article 48 of CRR
		(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0		C 01.00 (r524,c010)	Article 3 CRR
		CET1 capital elements or deductions - other	-166	-135	-135		C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	816	773	689	662	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 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	816	773	689	662	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	524	499	611	584	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	524	499	611	584	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,460	7,648	7,741	7,890	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,355	1,321	1,452	903	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,515	1,481	1,612	1,063	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	-160	-160	-160	-160	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	47,838	47,767	49,461		C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	253	142	234	199	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.50%	14.97%	14.42%	14.94%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.59%	16.01%	15.65%	16.14%	CA3 {3}	-
Hansidonal period	C.3	TOTAL CAPITAL RATIO (transitional period)	18.43%	18.78%	18.59%	17.99%	CA3 {5}	-
CET1 Capital	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	6,120	6,376	6,441	6,644	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
Fully loaded CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.86%	13.39%	13.08%		[D.1]/[B-B.1]	-
Fully loaded ¹	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	80	85	78		C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	^0		C 05.01 (r440,c020)	
Memo items			-	0	-			
		Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0		C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	68	67	77	76	C 05.01 (r440,c040)	

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.

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



Overview of Risk exposure amounts

		R	WAs		
(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)	41,509	41,545	42,975	42,749	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c260, s002)]
Of which the standardised approach	11,134	10,791	12,148	12,254	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	15,059	15,592	16,380	16,756	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	15,316	15,163	14,447	13,739	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	500	498	580	570	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s002) + C 08.01 (r050, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	125	125	120	111	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	494	511	588	622	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	592	628	738	378	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	592	628	738	378	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	4,619	4,459	4,459	4,459	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	4,619	4,459	4,459	4,459	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	47,838	47,767	49,461	48,889	



2019 EU-wide Transparency Exercise P&L Bank of Ireland Group plc

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	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
(mln EUR)				
Interest income	2,078	2,768	703	1,412
Of which debt securities income	116	154	37	73
Of which loans and advances income	1,882	2,471	633	1,271
Interest expenses	459	626	165	328
(Of which deposits expenses)	163	223	62	123
(Of which debt securities issued expenses)	192	264	68	131
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	1	1	1	1
Net Fee and commission income	285	373	88	183
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	7	7	1	1
Gains or (-) losses on financial assets and liabilities held for trading, net	10	-42	87	145
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	58	145	-73	-117
Gains or (-) losses from hedge accounting, net	0	0	-2	-2
Exchange differences [gain or (-) loss], net	-1	-7	1	1
Net other operating income /(expenses)	33	44	8	17
TOTAL OPERATING INCOME, NET	2,012	2,662	650	1,311
(Administrative expenses)	1,266	1,696	447	823
(Depreciation)	151	224	73	147
Modification gains or (-) losses, net	5	6	0	0
(Provisions or (-) reversal of provisions)	39	66	9	70
(Commitments and guarantees given)	-9	-7	0	-3
(Other provisions)	49	72	10	73
Of which pending legal issues and tax litigation ¹		0		
Of which restructuring ¹		62		
(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)	-86	-36	-26	80
(Financial assets at fair value through other comprehensive income)	1	1	0	0
(Financial assets at amortised cost)	-86	-36	-26	80
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	-4	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	81	96	46	86
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	5	5	-3	-3
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	733	822	190	275
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	616	662	161	220
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	616	662	161	220
Of which attributable to owners of the parent	585	607	157	188
(1) Information available only as of end of the year				

⁽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."



Total Assets: fair value and impairment distribution

(mln EUR)	A	s of 30/09/201	.8			As of 31/	12/2018			As of 31/	03/2019			As of 30/	06/2019		
		Fai	ir value hierarc	hy		Fa	ir value hierarc	hy		Fa	ir value hierarc	hy		Fa	ir value hierarc	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	6,128				6,178				3,713				3,410				IAS 1.54 (i)
Financial assets held for trading	1,399	91	1,262	47	1,327	31	1,278	18	1,616	127	1,471	19	1,762	178	1,576	8	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	659	0	268	391	651	0	283	368	707	0	267	441	648	0	271	377	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	11,881	11,881	0	0	12,176	12,124	52	0	12,468	12,423	45	0	11,883	11,874	9	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	83,088				82,717				85,350				85,223				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	339	0	339	0	443	0	443	0	516	0	516	0	787	0	787	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	-16				-8				9				17				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	3,710				4,111				5,287				4,717				
TOTAL ASSETS	107,189				107,595				109,667				108,447				IAS 1.9(a), IG 6

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

(mln	n EUR)		1	As of 30/09/20	18					As of 31	/12/2018					As of 31	03/2019					As of 3	30/06/2019			
		Gross carry	ing amount		Accu	nulated impairmer	nt	Gros	ss carrying amo	ount	Acc	umulated impair	ment	Gro	ss carrying am	ount	Accui	mulated impa	irment	Gr	oss carrying a	mount	Accu	mulated impai	rment	
Breakdown of financial assets by instrument and by counterparty sector ¹	S	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 creditimpaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	credit risk since Cre		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 c Credit-impaire assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk	Stage 3 Credit- impaired assets	Stage 1 Assets witho significant increase in credit risk since initial recognition	credit risk since initia recognitior	Stage 3 Credit- impaired assets	increase in	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit- impaired assets	References
Financial assets at fair	Debt securities	11,884	C	C	-3	0	0	12,179	0	C	-	-3 0	0	12,471		0	0 -	3	0	0 11,8	36	0	0 -3	0	C	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	C	C	C	0	0	0	0	0	C	o o	0 0	0	C		0	0	0	0	0	0	0	0 (0	C	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	3,941	C	C	-1	0	0	3,951	0	C	-	-1 0	0	4,477	,	0	0 -	1	0	0 4,6	33	0	0 -:	0	C	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	70,833	5,304	5,037	-112	-152	-1,763	70,930	5,059	4,477	7 -11	.7 -161	-1,421	73,229	5,239	9 4,03	8 -13	1 -1	-1,	35 73,2	00 5,1	80 3,7	767 -124	-171	-1,261	Annex V.Part 1.32, 44(a)

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



Market RiskBank of Ireland Group plc

								· Or Ir claric	' '												
	SA					M									IM						
			VaR <i>(Memorandum it</i>	stem) STRESSED VaR ((Memorandum item)	AND MIG	NTAL DEFAULT GRATION RISK TAL CHARGE		ICE RISKS C IARGE FOR C			VaR (Memora	andum item)	STRESSED VaR (M	Memorandum item)	DEFAU MIGRAT	MENTAL JLT AND TION RISK L CHARGE		ICE RISKS CAPI ARGE FOR CTP	AL	
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	FACTOR (mc) x AVERAGE OF PRE	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	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	12 WEEKS - AVERAGE MEASURE	MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	T I LAST ASURE	TOTAL RISE
	As of 30/09/2018	As of 31/12/2018			As of 30	/09/2018									As of 31/12	2/2018					
ed Debt Instruments	493	503	0	0 0	0							0	0	0	0						
f which: General risk	421	487	0	0 0	0							0	0	0	0						
Of which: Specific risk	72	16	0	0 0	0							0	0	0	0						
ities of which: General risk	0	0	0	0	0							0	0	0	0						
of which: Specific risk	0											0									
eign exchange risk	98	125		0 0																	
nmodities risk	0	0	0	0 0	0							0	0	0	0						
al	592	628	0	0 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	As of 31/03/2019	As of 30/06/2019			As of 31,	/03/2019									As of 30/00	6/2019					
led Debt Instruments	520	286	0	0 0	0							0	0	0	0						
Of which: General risk	465	255	0	0 0	0							0	0	0	0						
f which: Specific risk	55	30	0	0 0	0							0	0	0	0						
ities	0	0	0	0 0	0							0	0	0	0						
f which: General risk	0	0	0	0	0							0	0	0							
of which: Specific risk	218	0	0		0							0		0							
ign exchange risk modities risk	218 n	95	0		0							٠ ١	J 0	l 0							
al	738	378	0	0 0	0	0	0	0	0	0	0	Ŏ	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.

Credit Risk - Standardised Approach

Bank of Ireland Group plc

					Standardise	ed Approach			
			As of 30/	09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %)								
	Central governments or central banks	17,945	17,944	314		17,498	17,498	238	
	Regional governments or local authorities	162	60	12		190	59	12	
	Public sector entities	393	383	50		521	499	44	
	Multilateral Development Banks	617	617	0		706	705	0	
	International Organisations	973	973	0		1,225	1,225	0	
	Institutions	0	0	0		0	0	0	
	Corporates	6,608	4,256	3,936		6,787	4,170	3,832	
	of which: SME	4,977	3,315	2,995		4,617	3,238	2,900	
	Retail	7,756	4,467	3,212		7,957	4,611	3,321	
Consolidated data	of which: SME	944	808	467		944	799	461	
Consolidated data	Secured by mortgages on immovable property	414	414	176		330	330	115	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	865	469	573	389	699	403	499	283
	Items associated with particularly high risk	125	102	153		126	92	137	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	868	868	1,915		838	838	1,844	
	Other exposures	1,400	1,400	797		1,396	1,396	751	
	Standardised Total ²	38,127	31,953	11,137	494	38,273	31,826	10,793	385

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

(2) Standardised To	tal does no	ot include the	Secutarisation	position	unlike in the	e previous	Transparency	exercises'	results.

					Standardise	ed Approach			
			As of 30/	09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	9,738	9,738	205		8,870	8,870	134	
	Regional governments or local authorities	162	60	12		189	59	12	
	Public sector entities	110	100	50		110	88	44	
	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	4,247	2,958	2,771		4,411	2,997	2,790	
	of which: SME	3,464	2,257	2,070		3,273	2,332	2,125	
	Retail	1,655	1,262	890		1,778	1,336	948	
IRELAND	of which: SME	467	333	193		459	316	183	
	Secured by mortgages on immovable property	407	414	176		326	330	115	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	681	383	473	289	564	331	414	220
	Items associated with particularly high risk	98	75	113		98	63	95	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	756	756	1,802		720	720	1,726	
	Other exposures	1,011	1,011	570		1,006	1,006	547	
	Standardised Total ²				313				245

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

		exposures, but includes genera	al credit risk adjustments.	terparty excludes those for seco	inistisation exposures, additional	valuation defactments (v.v. o) d	na caner omi rando reducisono	Total to the		
					Standardise	ed Approach				
			As of 30,	09/2018		As of 31/12/2018				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(mln EUR, %)									
	Central governments or central banks	4,787	4,786	94		4,920	4,920	96		
	Regional governments or local authorities	0	0	0		1	0	0		
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	0	0	0		0	0	0		
	Corporates	2,164	1,191	1,058		2,251	1,073	942		
	of which: SME	1,399	1,054	921		1,298	900	769		
	Retail	6,095	3,205	2,322		6,172	3,275	2,373		
LINITED KINGDOM	of which: SME	477	475	274		485	483	279		
CIVITED KINGDOM	of which: SME Secured by mortgages on immovable property	3	0	0		1	0	0		
	of which: SME	0	0	0		0	0	0		
	Exposures in default	119	64	78	58	118	66	79	55	
	Items associated with particularly high risk	2	3	4		2	4	6		
	Covered bonds	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity	113	113	113		118	118	118		
	Other exposures	389	389	227		390	390	203		
	Standardised Total ²				133				126	

					Standardise	d Approach			
			As of 30/	09/2018			As of 31,	/12/2018	
	(FUD 0()	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, %)	801	801	0		799	799	0	
	Central governments or central banks Regional governments or local authorities	801	901	0		799	799	0	
	Public sector entities	249	249	0		287	287		
	Multilateral Development Banks	0	0	0		0	0		
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	6	17	17		6	17	17	
	of which: SME	1	0	0		0	0	0	
	Retail	1	0	0		1	0	0	
ED ANCE	of which: SME	0	0	0		0	0	0	
FRANCE	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	2	2	4		2	2	4	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Other expections	0	0	0		0	0	0	
	Other exposures	U	U	0		U	U	0	^
	Standardised Total ²	(1) 0 : : 1		talia a interpretation of the	due to credit conversion factors (19 - 1 - 9 - 1 - 1 - 1	(0

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



Credit Risk - Standardised Approach

Bank of Ireland Group plc

					Standardise	d Approach			
			As of 30/	09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(mln EUR, %)								
	Central governments or central banks	91	91	15		199	199	8	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	6	2	2		15	6	6	
	of which: SME	6	2	2		6	2	2	
	Retail	1	0	0		2	0	0	
NITED CTATEC	of which: SME	0	0	0		0	0	0	
INITED STATES	Secured by mortgages on immovable property	2	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	2	2	0	1	2	2	
	Items associated with particularly high risk	21	20	31		22	21	31	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	l o		0	0 N		
	Other exposures	0	0			0	0		
	Standardised Total ²		•		0	·	·		

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

		exposures, but includes general credit risk adjustments.							
					Standardise	ed Approach			
			As of 30	/09/2018			As of 31/	12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		18	18	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	617 973	617 973	0		706	705	0	
	International Organisations Institutions	9/3	9/3	0		1,225	1,225	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	9	9		0	9	9	
	Retail	0	0			0	0	0	
	of which: SME	0	0			0	0	l o	
Other Countries	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

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

		exposures, but includes genera		erparty excludes those for secu	uristisation exposures, additional	valuation adjustments (AVAs) a	nd other own funds reductions	related to the	
					Standardise	d Approach			
			As of 30/	09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	840	840	0		858	858	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	2	2	
	Retail	1	0			1	0	0	
	of which: SME	0	0			0	0		
SPAIN	Secured by mortgages on immovable property	0	0			0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	2	3	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

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

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

		exposures, but includes genera		erparty excludes those for sect	iristisation exposures, additional	valuation adjustments (AVAS) a	na other own tunas reductions	related to the	
					Standardise	ed Approach			
			As of 30,	09/2018			As of 31,	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	739	739	0		757	757	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	0	0	١		0	0		
	Corporates	0	0	0		0	0		
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
DEL CTUM	of which: SME	0	0	0		0	0	0	
BELGIUM	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0		
	Standardised Total ²				0	0			0
	Standardisca Fotal								



Credit Risk - Standardised Approach

Bank of Ireland Group plc

					Standardise	d Approach			
			As of 30/	09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	0	0	١		0	0	0	
	of which: SME	0	0	Ö		0	0		
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 8	Secured by mortgages on immovable property	0	0	0		0	0	0	
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	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Other exposures	0	0	0		0	0	0	
	Standardised Total ²	0	U	U	0	U	U	1	

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

		exposures, but includes genera	l credit risk adjustments.						
					Standardise	ed Approach			
			As of 30	/09/2018			As of 31,	12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
İ	Central governments or central banks Regional governments or local authorities	0 0	0	0 0		0	0	0 0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 9	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 3	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	ا ۱	0	0		0 0	l 0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0	,			0
		<i>(</i> 2)			1				

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

					Standardise	d Approach			
			As of 30	/09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Country of	Retail	0	0	0		0	0	0	
-	of which: SME	0	0	0		0	0	0	
Counterpart 10	Secured by mortgages on immovable property	0	0	0		0	0	0	
·	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	U	0	0	0	U
	Items associated with particularly high risk Covered bonds	U	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0			0	0		
	Standardised Total ²	J	0	U	0	0	<u> </u>	U	0

Credit Risk - Standardised Approach

Bank of Ireland Group plc

					Standardise	ed Approach			
			As of 31/	03/2019			As of 30	/06/2019	
		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
	(mln EUR, %)								
	Central governments or central banks	15,537	15,537	257	7	15,381	15,381	247	
	Regional governments or local authorities	165	56	11		207	88	18	
	Public sector entities	568	567	55	5	551	541	50	
	Multilateral Development Banks	770	770	C		714	714	0	
	International Organisations	1,233	1,233	C		1,242	1,242	0	
	Institutions	0	0	C		0	0	0	
	Corporates	6,906	4,265	3,939		7,148	4,597	4,261	
	of which: SME	4,528	3,135	2,810		4,605	3,278	2,942	
	Retail	8,617	5,098	3,674		8,506	5,162	3,720	
	of which: SME	1,012	865	500		1,021	877	507	
Consolidated data	of which: SME Secured by mortgages on immovable property	321	321	112		312	312	109	
	of which: SME	0	0	C		0	0	0	
	Exposures in default	668	382	468	279	561	329	409	223
	Items associated with particularly high risk	139	100	150		132	96	143	
	Covered bonds	0	0	C		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	C		0	0	0	
	Collective investments undertakings (CIU)	0	0	C		0	0	0	
	Equity	895	895	1,964		897	897	1,975	
	Other exposures	2,107	2,107	1,522		1,910	1,910	1,328	
	Standardised Total ²	37,924	31,329			37,562	31,269	9 12,261	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) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

					Standardise	ed Approach					
			As of 31	/03/2019			As of 30	/06/2019			
		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		
	(mln EUR, %)										
	Central governments or central banks	7,888	7,888	154		6,943	6,943				
	Regional governments or local authorities	163	55	11		205	88	18			
	Public sector entities	110	110	55		110	100	50			
	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	4,552	3,084	2,895		4,947	3,490				
	of which: SME	3,192	2,243	2,054		3,335	2,421	2,211			
	Retail	1,855	1,425	1,009		1,771	1,347	950			
IRELAND	of which: SME	488	344	198		490	349				
INCLAIND	Secured by mortgages on immovable property	318	321	112		309	312	109			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	527	312	385	208	423	262		153		
	Items associated with particularly high risk	100	66	98		93	62	93			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	766	766	1,836		780	780	•			
	Other exposures	1,625	1,625	1,209		1,521	1,521	1,088			
	Standardised Total ²				232				181		

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

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

		exposures, but includes general credit risk adjustments.										
					Standardise	ed Approach						
			As of 31,	/03/2019		As of 30/06/2019						
		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			
	(mln EUR, %)											
	Central governments or central banks	4,109	4,109	95		4,813	4,813	154				
	Regional governments or local authorities	2	0	0		1	0	0				
	Public sector entities	0	0	0		0	0	0				
	Multilateral Development Banks	18	18	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	0	0	0		0	0	0				
	Corporates	2,210	1,058	922		2,087	1,006	879				
	of which: SME	1,271	867	731		1,245	850	723				
	Retail	6,753	3,673	2,665		6,728	3,814	2,770				
JNITED KINGDOM	of which: SME	524	522	302		530	528	306				
MITED MINODOLL	Secured by mortgages on immovable property	1	0	0		1	0	0				
	of which: SME	0	0	0		0	0	0				
	Exposures in default	124	64	76	64	123	61	73	(
	Items associated with particularly high risk	2	4	6		2	4	6				
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	120	120	120		0	110	0				
	Equity Other expenses	129	129	129		118	118	118				
	Other exposures Standardised Total ²	482	482	313	135	390	390	240	12			

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

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

					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		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
	(mln EUR, %)		-						
	Central governments or central banks	811	811	0		814	814	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	289	289	0		285	285	0	
	Multilateral Development Banks	57	57	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	6	18	18		6	18	18	
	of which: SME Retail	0	2	2		0	2	2	
	of which: SME	1	0	0		1	0	0	
FRANCE		0	0			0	0	0	
	Secured by mortgages on immovable property of which: SME	0	0			0	0	0	
	Exposures in default	0	0	0	0	0	0		0
	Items associated with particularly high risk	0	2		0	0) 1		U
	Covered bonds	2	0	1		2 0	0	1	
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0		
	Collective investments undertakings (CIU)	0	n			0 n	0		
	Equity	0	0			n l	0		
	Other exposures	0	0			0	0		
	Standardised Total ²	, and the second			0				0



Standardised Total²

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Bank of Ireland Group plc

					Б	ank of Ireland Group p	IC		
					Standardise	d Approach			
			As of 31.	/03/2019			As of 30	/06/2019	
			A3 01 31,				A3 01 30)		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and
	(mln EUR, %)				provisions ²		·		provisions ²
	Central governments or central banks Regional governments or local authorities	88	88	8		231	231	54	
	Public sector entities Multilateral Development Banks	0 76	0 76	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions Corporates	24	20	20		6	2	2	
	of which: SME Retail	24	20	20		6 2	0	0	
UNITED STATES	of which: SME Secured by mortgages on immovable property	1	0	0		0 1	0	0	
	of which: SME Exposures in default	0 1	0 2	0 2	0	0 1	0 2	0 2	0
	Items associated with particularly high risk Covered bonds	33 0	27 0	40 0		33 0	26 0	40 0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0 0	0	0 0		0 0	0 0	0	
	Equity Other exposures	0 0	0 0	0		0 0	0 0	0	
	Standardised Total ²	(1) Original exposure, unlike Ex	cposure value, is reported befor	e taking into account any effect	1 due to credit conversion factors	or credit risk mitigation technic	ues (e.g. substitution effects).		1
		(2) Total value adjustments and exposures, but includes genera		nterparty excludes those for sec	uristisation exposures, additiona	I valuation adjustments (AVAs)	and other own funds reduction	s related to the	
					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		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
	(mln EUR, %)								
	Central governments or central banks Regional governments or local authorities	24	24	0 0		20 0	20	0 0	
	Public sector entities Multilateral Development Banks	0 10	0 10	0 0		0 714	0 714	0 0	
	International Organisations Institutions	0 0	0	0 0		1,242 0	1,242	0 0	
	Corporates of which: SME	0 0	14 0	14 0		0 0	15 0	15	
Other Countries	Retail of which: SME	0	0	0		0 0	0	0	
Other Countries	Secured by mortgages on immovable property of which: SME	0	0	0		0 0	0	0	
	Exposures in default Items associated with particularly high risk	0	0	0	0	0 0	0 0	0	0
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0 0	0 0	0	
	Collective investments undertakings (CIU) Equity	0	0	0		0 0	0	0	
	Other exposures Standardised Total ²	0	0	0	0	0	0	0	0
	-								
		(2) Total value adjustments and	d provisions per country of cou	re taking into account any effect nterparty excludes those for sec					
			d provisions per country of cou		uristisation exposures, additiona	l valuation adjustments (AVAs)			
		(2) Total value adjustments and	d provisions per country of cou al credit risk adjustments.	nterparty excludes those for sec	uristisation exposures, additiona		and other own funds reduction	s related to the	
		(2) Total value adjustments and	d provisions per country of cou al credit risk adjustments.		uristisation exposures, additiona	l valuation adjustments (AVAs)	and other own funds reduction		
		(2) Total value adjustments and exposures, but includes genera	d provisions per country of cou al credit risk adjustments. As of 31	/03/2019	Standardise Value adjustments and	d Approach	As of 30	/06/2019	
	(min FUR 96)	(2) Total value adjustments and	d provisions per country of cou al credit risk adjustments.	nterparty excludes those for sec	uristisation exposures, additional	d Approach	and other own funds reduction	s related to the	Value adjustments and provisions ²
	(mln EUR, %) Central governments or central banks Regional governments or local authorities	(2) Total value adjustments and exposures, but includes genera	d provisions per country of cou al credit risk adjustments. As of 31	/03/2019	Standardise Value adjustments and	d Approach	As of 30	/06/2019	
	Central governments or central banks Regional governments or local authorities Public sector entities	(2) Total value adjustments and exposures, but includes general original Exposure 1	d provisions per country of country all credit risk adjustments. As of 31, Exposure Value ¹	/03/2019	Standardise Value adjustments and	d Approach Original Exposure ¹	As of 30	/06/2019	
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	(2) Total value adjustments and exposures, but includes general original Exposure 1	d provisions per country of country all credit risk adjustments. As of 31, Exposure Value ¹	/03/2019	Standardise Value adjustments and	d Approach Original Exposure ¹	As of 30	/06/2019	
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	(2) Total value adjustments and exposures, but includes general Original Exposure ¹	d provisions per country of country all credit risk adjustments. As of 31, Exposure Value ¹	/03/2019	Standardise Value adjustments and	d Approach Original Exposure ¹	As of 30	/06/2019	
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	(2) Total value adjustments and exposures, but includes general Original Exposure ¹	d provisions per country of country all credit risk adjustments. As of 31, Exposure Value ¹	/03/2019	Standardise Value adjustments and	d Approach Original Exposure ¹	As of 30	/06/2019	
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property	(2) Total value adjustments and exposures, but includes general Original Exposure ¹	d provisions per country of country all credit risk adjustments. As of 31, Exposure Value ¹	/03/2019	Standardise Value adjustments and	d Approach Original Exposure ¹	As of 30	/06/2019	
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default	(2) Total value adjustments and exposures, but includes general Original Exposure ¹	d provisions per country of country all credit risk adjustments. As of 31, Exposure Value ¹	/03/2019	Standardise Value adjustments and	d Approach Original Exposure ¹	As of 30	/06/2019	
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds	(2) Total value adjustments and exposures, but includes general Original Exposure ¹	d provisions per country of country all credit risk adjustments. As of 31, Exposure Value ¹	/03/2019	Standardise Value adjustments and	d Approach Original Exposure ¹	As of 30	/06/2019	
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	(2) Total value adjustments and exposures, but includes general Original Exposure ¹	d provisions per country of country all credit risk adjustments. As of 31, Exposure Value ¹	/03/2019	Standardise Value adjustments and	d Approach Original Exposure ¹	As of 30	/06/2019	
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	(2) Total value adjustments and exposures, but includes general Original Exposure ¹	d provisions per country of country all credit risk adjustments. As of 31, Exposure Value ¹	/03/2019	Standardise Value adjustments and	d Approach Original Exposure ¹	As of 30	/06/2019	
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	Original Exposure 881 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 31 Exposure Value 881 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount O O O O O O O O O O O O O	Value adjustments and provisions ² O due to credit conversion factors	Original Exposure 905 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 30 Exposure Value 905 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Company Comp	
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure 881 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 31, Exposure Value 881 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount O O O O O O O O O O O O O	Value adjustments and provisions ² O due to credit conversion factors uristisation exposures, additional	Original Exposure 905 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 30 Exposure Value 905 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Company Comp	
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure 881 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 31, Exposure Value 881 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount O O O O O O O O O O O O O	Value adjustments and provisions ² O due to credit conversion factors	Original Exposure 905 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 30 Exposure Value 905 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Company Comp	
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure 881 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 31, Exposure Value 881 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount O O O O O O O O O O O O O	Value adjustments and provisions ² O due to credit conversion factors uristisation exposures, additional	Original Exposure 905 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 30 Exposure Value 905 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Company Comp	
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure 881 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 31 Exposure Value 881 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount O O O O O O O O O O O O O O O O O O	Value adjustments and provisions of the conversion factors uristisation exposures, additional standardise. Value adjustments and Standardise. Value adjustments and Standardise.	Original Exposure 905 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 30 Exposure Value 905 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	706/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure 881 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 31, Exposure Value 881 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions of the conversion factors uristisation exposures, additional standardise. Value adjustments and Standardise. Value adjustments and Standardise.	Original Exposure 905 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 30 Exposure Value 905 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount O O O O O O O O O O O O O	provisions ² 0 Value adjustments and
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² (mln EUR, %)	Original Exposure 881 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 31 Exposure Value 881 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount O O O O O O O O O O O O O O O O O O	Value adjustments and provisions of due to credit conversion factors uristisation exposures, additional standardises. Standardises Value adjustments and of the conversion factors and additional standardises.	Original Exposure 905 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 30 Exposure Value 905 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	706/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ²	Original Exposure 881 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 31 Exposure Value 881 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount O O O O O O O O O O O O O O O O O O	Value adjustments and provisions of due to credit conversion factors uristisation exposures, additional standardises. Standardises Value adjustments and of the conversion factors and additional standardises.	Original Exposure 905 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 30 Exposure Value 905 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	706/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks	Original Exposure 881 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 31 Exposure Value 881 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount O O O O O O O O O O O O O O O O O O	Value adjustments and provisions of due to credit conversion factors uristisation exposures, additional standardises. Standardises Value adjustments and of the conversion factors and additional standardises.	Original Exposure 905 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 30 Exposure Value 905 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	706/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	Original Exposure 881 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 31 Exposure Value 881 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount O O O O O O O O O O O O O O O O O O	Value adjustments and provisions of due to credit conversion factors uristisation exposures, additional standardises. Standardises Value adjustments and of the conversion factors and additional standardises.	Original Exposure 905 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 30 Exposure Value 905 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	706/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² O Value adjustments and
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	Original Exposure 881 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 31 Exposure Value 881 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount O O O O O O O O O O O O O O O O O O	Value adjustments and provisions of due to credit conversion factors uristisation exposures, additional standardises. Standardises Value adjustments and of the conversion factors and additional standardises.	Original Exposure 905 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 30 Exposure Value 905 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	706/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² O Value adjustments and
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	Original Exposure 881 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 31 Exposure Value 881 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount O O O O O O O O O O O O O O O O O O	Value adjustments and provisions of due to credit conversion factors uristisation exposures, additional standardises. Standardises Value adjustments and of the conversion factors and additional standardises.	Original Exposure 905 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 30 Exposure Value 905 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	706/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² O Value adjustments and
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of whilch: SME	Original Exposure 881 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 31 Exposure Value 881 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount O O O O O O O O O O O O O O O O O O	Value adjustments and provisions of due to credit conversion factors uristisation exposures, additional standardises. Standardises Value adjustments and of the conversion factors and are standardises. Value adjustments and	Original Exposure 905 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 30 Exposure Value 905 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	706/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
	Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk	Original Exposure 881 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 31 Exposure Value 881 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount O O O O O O O O O O O O O O O O O O	Value adjustments and provisions of due to credit conversion factors uristisation exposures, additional standardises. Standardises Value adjustments and of the conversion factors and are standardises. Value adjustments and	Original Exposure 905 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 30 Exposure Value 905 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	706/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² O Value adjustments and
	Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	Original Exposure 881 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 31 Exposure Value 881 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount O O O O O O O O O O O O O O O O O O	Value adjustments and provisions of due to credit conversion factors uristisation exposures, additional standardises. Standardises Value adjustments and of the conversion factors and are standardises. Value adjustments and	Original Exposure 905 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 30 Exposure Value 905 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	706/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
	Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Standardised Total ² Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds	Original Exposure 881 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 31 Exposure Value 881 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount O O O O O O O O O O O O O O O O O O	Value adjustments and provisions of due to credit conversion factors uristisation exposures, additional standardises. Standardises Value adjustments and of the conversion factors and are standardises. Value adjustments and	Original Exposure 905 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 30 Exposure Value 905 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	706/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O Value adjustments and



Credit Risk - Standardised Approach

Bank of Ireland Group plc

					Standardise	ed Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		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
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0		
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 8	Secured by mortgages on immovable property	0	0	0		0	0	0	
counterpart o	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	o n	0	n		0 0	l o		
	Other exposures	0	0	0		0	Ö		
	Standardised Total ²				0				C

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

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

		exposures, but includes genera	l credit risk adjustments.			.,			
					Standardise	d Approach			
			As of 31	/03/2019			As of 30,	/06/2019	
		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
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0		
	International Organisations	0	0			0	0		
	Institutions	0	0	0		0	0		
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 9	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0 0	0	0	
	Equity	0	0			0	l 0		
	Other exposures	0	0	0		0	0		
	Standardised Total ²				0	,			0

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

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

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	ed Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		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
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	١			0	0	0	
	Retail	0				0	0		
Country of	of which: SME	0		0		0	0	0	
Counterpart 10	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 10	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0	-	0	0	0	
	Standardised Total ²			re taking into account any effect	0				0

Credit Risk - IRB Approach

Bank of Ireland Group plc

							IRB App	oroach					
				As of 30/0	09/2018					As of 31/	12/2018		
		Original Ex	Original Exposure ¹ Exposure Value ¹		Risk exposu	re amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustmen and
	(mln 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	
	Institutions	5,306	0	5,210	989	0	1	5,361	0	5,256	882	0	
	Corporates	21,696	1,439	18,551	14,567	10	751	22,183	1,180	18,959	15,205	0	!
	Corporates - Of Which: Specialised Lending	1,090	83	1,056	940	0	54	1,055	57	1,026	938	0	
	Corporates - Of Which: SME	10,273	1,097	9,565	6,730	10	545 707	10,216	843	9,522	6,996	2 122	4
	Retail Conveyed on youl astate property	51,785 46,228	2,785 2,537	49,716 45,796	15,316 13,156	2,188 2,045	707 562	51,386 45,820	2,685 2,442	49,326 45,437	15,163 12,999	2,122 1,979	
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	40,228	2,537	45,790	13,150	2,045	502	45,820	2,442	45,43/	12,999	1,979	į
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	46,228	2,537	45,796	13,156	2,045	562	45,820	2,442	45,437	12,999	1,979	5
	Retail - Qualifying Revolving	2,691	2,337	1,393	357	2,043	24	2,687	2,772	1,364	338	1,979	~
	Retail - Other Retail	2,866	225	2,527	1,803	127	122	2,879	220	2,525	1,825	128	
	Retail - Other Retail - Of Which: SME	2,266	191	1,931	1,110	114	93	2,263	187	1,913	1,105	115	
	Retail - Other Retail - Of Which: non-SME	600	33	596	693	13	29	616	32	612	720	13	
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				30,871						31,250		

(2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

							IRB App	proach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original E	Original Exposure Of which: defaulted Control Description:		_		Value adjustments	Original E	xposure ¹	Exposure	Risk exposu	re amount	Value adjustments
	(mln EUR, %)					Of which: provisions defaulted			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)
	Institutions	321	0	294	127	0	0	304	0	276	118	0	
	Corporates	11,593	961	9,761	6,711	10	492	11,421	714	9,673	6,802	0	36
	Corporates - Of Which: Specialised Lending	369	0	347	303	0	1	355	0	337	301	0)
	Corporates - Of Which: SME	7,263	855	6,864	4,506	10	424	7,035	633	6,713	4,552	0	31
	Retail	29,489	2,295	27,940	10,414	1,819	629	29,348	2,177	27,803	10,343	1,742	58
	Retail - Secured on real estate property	23,957	2,049	24,020	8,254	1,676	484	23,807	1,937	23,914	8,180	1,599	44
TDEL AND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0)
IRELAND	Retail - Secured on real estate property - Of Which: non-SME	23,957	2,049	24,020	8,254	1,676	484	23,807	1,937	23,914	8,180	1,599	44
	Retail - Qualifying Revolving	2,680	23	1,393	357	15		2,676	23	1,364	338	15	5 2
	Retail - Other Retail	2,853	222	2,527	1,803	127	121	2,866	218	2,525	1,825	128	11
	Retail - Other Retail - Of Which: SME	2,255	190	1,931	1,110	114	92	2,253	186	1,913	1,105	115	8
	Retail - Other Retail - Of Which: non-SME	597	33	596	693	13	28	613	32	612	720	13	3
	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).

(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 App	oroach							
				As of 30/	09/2018					As of 31/	12/2018				
		Original E			Exposure		Risk exposu	ire amount	Value adjustments	Original E	exposure ¹	Exposure	Risk exposu	re amount	Value adjustments
	(mln 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)		
	Institutions	1,298	0	1,296	251	0	0	1,112		1,111	178	0			
	Corporates	6,195	366	5,796	4,413	0	182	6,382	371	6,208	4,880	0)		
	Corporates - Of Which: Specialised Lending	538	37	529	506	0	17	551	37	542	514	0)		
	Corporates - Of Which: SME	2,471	233	2,494	2,038	0	118	2,288	201	2,591	2,240	0)		
	Retail	22,065	455	21,776	4,902	369		21,813		21,523		380			
	Retail - Secured on real estate property	22,049	454	21,776	4,902	369	69	21,797	473	21,523	4,820	380)		
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0)		
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	22,049	454	21,776	4,902	369	69	21,797	473	21,523	4,820	380)		
	Retail - Qualifying Revolving	6	0	0	0	0	0	6	0	0	0	0)		
	Retail - Other Retail	11	1	0	0	0	1	10	1	0	0	0)		
	Retail - Other Retail - Of Which: SME	9	1	0	0	0	0	9	1	0	0	0)		
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	2	0	0	0	0)		
	Equity	0	0	0	0	0	0	0	0	0	0	0)		
	Other non credit-obligation assets														
	IRB Total														

					IRB Ap	proach			
			As of 30/	/09/2018			As of 31,	/12/2018	
		Original Exposure ¹	Exposure	Risk exposure amount	Value adjustments and	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment and
	(mln EUR, %)	Of which: defaulted			provisions	Of which: defaulted	Value	Of which: defaulted	provisions
	Central banks and central governments	0 0	0	defaulted 0	0 0	0	0 0	0	0
	Institutions	872	872	125	0 0	1,073	0 1,073	124	0
	Corporates	631	523	638	0 3	625	0 529	627	0
	Corporates - Of Which: Specialised Lending	0 0	0	0	0 0	0	0 0	0	0
	Corporates - Of Which: SME	0 0	18	9	0 0	0	0 18	9	0
	Retail	10	0	0	0 0	10	3 0	0	0
	Retail - Secured on real estate property	9 3	0	0	0 0	9	3 0	0	0
EDANCE	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0 0	0	0 0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	9 3	0	0	0 0	9	3 0	0	0
	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
	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 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 App	roach					
				As of 30/	09/2018					As of 31/:	12/2018		
		Original Exposu	ıre¹	Exposure Value ¹	Risk exposu	ıre amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	ure amount	Valu adjustn and
	(mln EUR, %)		which: faulted	Value	Of which: defaulted		provisions		Of which: defaulted	Value	Of whic default		provisi
	Central banks and central governments	0	0	0	0	O	0	0	0	0	0	derdanced	0
	Institutions	22	0	21	4		اه	40	0	40	8		
	Corporates	1,871	31	1,417	1,661	0	21	1,933	31	1,450	1,708		0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0		0
	Corporates - Of Which: SME	324	6	158	155	0	1	343	6	174	178		0
	Retail	84	13	0	0	0	4	80	12	0	0	(0
	Retail - Secured on real estate property	81	13	0	0	0	4	77	12	0	0	(0
LINITED CTATEC	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	(0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	81	13	0	0	0	4	77	12	0	0	(0
	Retail - Qualifying Revolving	2	0	0	0	0	0	2	0	0	0	(0
	Retail - Other Retail	1	0	0	0	0	0	1	0	0	0	(0
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	1	0	0	0	(0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	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												

Credit Risk - IRB Approach

Bank of Ireland Group plc

						IRB Ap	proach									
			As of 30	/09/2018					As of 31/	12/2018						
		Original Exposure ¹	Exposure		Exposure adjustments		Risk exposure amount		adjustments		Original E	xposure ¹	Exposure	Risk expos	sure amount	Value adjustme
	(mln EUR, %)	Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provision				
	Central banks and central governments	0 0	0	0	- deradited	0	0	0 deraulted	0	C	0 (0				
	Institutions	0 0	0	0	C	0	0	0	0	C	0	0				
	Corporates	12 0	39	42	. c	0	0	0	27	36	6 (0				
	Corporates - Of Which: Specialised Lending	0 0	0	0	C	0	0	0	0	C	0	0				
	Corporates - Of Which: SME	0 0	2	2	C	0	0	0	2	2	2 (0				
	Retail	0 0	0	0	C	0	0	0	0	C	0	0				
	Retail - Secured on real estate property	0 0	0	0	C	0	0	0	0	C	0	0				
Other Countries	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	C	0	0	0	0	C	0	0				
Other Countries	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	C	0	0	0	0	C	0	0				
	Retail - Qualifying Revolving	0 0	0	0		0	0	0	0	C	0	0				
	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				
	Retail - Other Retail - Of Which: non-SME		0	0		0	0	0	0	0 0 0	0					
	Equity	0 0	0	0	(0	0	0	0		0					
	Other non credit-obligation assets															
	IRB Total															

						IRB Ap	proach						
			As of 30	/09/2018					As of 31/	12/2018			
		Original Exposure ¹	Exposure				Exposure		Exposure ¹	Exposure	Risk exposu	ire amount	Value adjustmen
	(mln 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	derdarted	0	0	0	0	0	0		
	Institutions	127	126	34		0	121	0	119	28	0		
	Corporates	66 26	89	96		21	38		61	48	0		
	Corporates - Of Which: Specialised Lending	45 26	45	16	(20	17	0	17	14	0		
	Corporates - Of Which: SME	0 0	0	0	(0	0	0	0	0	0		
	Retail	6	0	0	(0	6	2	0	0	0		
	Retail - Secured on real estate property	6	2 0	0	(0	5	2	0	0	0		
SPAIN	Retail - Secured on real estate property - Of Which: SME	0	0	0	(0	0	0	0	0	0		
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	6	0	0	(0	5	2	0	0	0		
	Retail - Qualifying Revolving	0	0	0	(0	0	0	0	0	0		
	Retail - Other Retail	0	0	0	(0	0	0	0	0	0		
	Retail - Other Retail - Of Which: SME	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)	
	Equity	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 App	oroach					
			As of 30,	09/2018					As of 31/	12/2018		
		Original Expo	Exposure	Risk expo	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposu	ire amount	Value adjustme
	(mln EUR, %)		Value¹ Of which: defaulted		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisio
	Central banks and central governments Institutions	0 124	0 0 0 124	-	0 (0 0	0 191	0	0	0		0
	Corporates	23	0 124	1	19		25		17	21		0
	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	0	(0
	Retail	3	0 0		0	0 0	3	0	0	0	(0
	Retail - Secured on real estate property	3	0 0		0	0 0	3	0	0	0	(0
BELGIUM	Retail - Secured on real estate property - Of Which: SME	0	0 0			0	0	0	0	0		0
DEEGIG!	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	3	0 0				3	0	0	0		0
	Retail - Qualifying Revolving Retail - Other Retail	0					0		0	0		0
	Retail - Other Retail - Of Which: SME	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	0 0		0	0 0	0	0	0	0	(0
	Other non credit-obligation assets											
	IRB Total											

					IRB Ap	proach				
			As of 30	09/2018				As of 31/	12/2018	
		Original Exposure ¹	Exposure	Risk exposure amount	Value adjustments	Origina	l Exposure ¹	Exposure	Risk exposure amount	Value adjustment
	(mln 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
	Institutions	0 0	0	0 0	0		0	0	0	0
Country of Counterpart 8	Corporates	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
	Corporates - Of Which: SME	0 0	0	0 0	0		0	0	0	0
	Retail	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
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: SME	0 0	0	0 0	0		0	0	0	0
Country of Counterpart o	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0 0	0		0	0	0	0
ountry of Counterpart 8	Retail - Qualifying Revolving	0 0	0	0 0	0		0	0	0	0
	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
	Retail - Other Retail - Of Which: non-SME	0 0	0	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									

					IRB App	proach			
			As of 30/	09/2018			As of 31/	12/2018	
		Original Exposure ¹	Exposure	Risk exposure amount	Value adjustments	Original Exposu	Exposure	Risk exposure amount	Value adjustment
	(mln EUR, %)	Of which: defaulted	Value ¹	Of which: defaulted	and provisions		Value ¹ which: aulted	Of which: defaulted	and provisions
	Central banks and central governments	0 0	0	0	0 0	0	0 0	0	0
	Institutions		0	0		0	0 0	0	0
	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	О	0
	Corporates - Of Which: SME	0 0	0	0	0 0	0	0 0	О	0
	Retail	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
Country of Country of O	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0 0	0	0 0	0	0
Lountry of Counterpart 9	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0 0	0	0 0	0	0
Country of Counterpart 9	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
	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 0	0	0	0 0	0	0 0	0	0
	Other non credit-obligation assets								
	IRB Total								

					IRB Ap	proach					
			As of 30	/09/2018				As of 31/	/12/2018		
		Original Exposure ¹	Exposure	Risk exposure amount	Value adjustments	Original E	xposure¹	Exposure	Risk exposi	ure amount	Value adjustmen
	(mln EUR, %)	Of which: defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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	C	0	0	C	
	Institutions	0	0 0	0	0 0	0	C	0	0	c	
Country of Counterpart 10	Corporates	0	0	0	0 0	0	C	0	0	c	
	Corporates - Of Which: Specialised Lending	0	0	0	0 0	0	C	0	0	C)
	Corporates - Of Which: SME	0	0	0	0	0	C	0	0	C)
	Retail	0	0	0	0	0	C	0	0	C)
	Retail - Secured on real estate property	0	0	0	0	0	C	0	0	0)
	Retail - Secured on real estate property - Of Which: SME	0	0 0	0	0 0	0	C	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0 0	0	0	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0		
	Retail - Other Retail	0	0	0	0	0	0		0	(
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	Ü		0	'	
	Retail - Other Retail - Of Which: non-SME	0	0	0		0			0		
	Equity Other non credit-obligation assets	O O	0	U	0	U			U		
	IRB Total										



Credit Risk - IRB Approach

Bank of Ireland Group plc

							Dalik Ul Ilelai	ia croup pic					
							IRB App	oroach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original Exp	osure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	ure amount	Value adjustments and
	(mln 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	
	Institutions	5,511	0	5,418	882	0	3	5,361	0	5,285	898	0	
	Corporates	22,886	1,163	19,753	16,072	0	583	22,876	993	-	16,420	0	51
	Corporates - Of Which: Specialised Lending	1,128	57	1,084	981	0	39	1,067	56	,	958	0	3
	Corporates - Of Which: SME	10,380	802	9,706	7,298	0	382	10,171	642	9,508	7,238	0	32
	Retail	52,319	2,628	50,297	14,447	2,049		51,272	2,216		13,739		
	Retail - Secured on real estate property	46,733	2,388	46,368	12,238	1,907	494	45,656	1,975	45,212	11,488	1,387	50
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	46,733	2,388	46,368	12,238	1,907		45,656	1,975		11,488	1,387	
	Retail - Qualifying Revolving	2,694	21	1,367	340	14	26	2,700	21	1,382	351	14	2
	Retail - Other Retail	2,892	219	2,563	1,870	128	118	2,916	219	•	1,901	127	
	Retail - Other Retail - Of Which: SME	2,254	188	1,929	1,114	116	88	2,253	190	,	1,108	115	
	Retail - Other Retail - Of Which: non-SME	638	31	634	756	12	30	664	29	659	792	12	. 2
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				31,401						31,057		

(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 Secutarisation position unlike in the previous Transparency exercises' results.

							IRB App	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original E	xposure ¹	Exposure Value ¹	Risk exposu	ure amount	Value adjustments	Original E	xposure¹	Exposure Value ¹	Risk exposu	ure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	315	0	293	108	0	0	389	0	361	74	0	0
	Corporates	11,472	677	9,803	6,981	0	357	11,466	567	9,769	7,173	0	293
	Corporates - Of Which: Specialised Lending	402	0	371	319	0	2	401	0	371	321	0	2
	Corporates - Of Which: SME	7,081	589	6,758	4,651	0	293	6,888	481	6,567	4,658		237
	Retail	29,299	2,109	27,757	10,209	1,654		29,027	1,738	27,430			
	Retail - Secured on real estate property	23,737	1,871	23,828	8,000	1,512	407	23,436	1,499	23,466	7,385	1,015	413
TDEL AND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
IRELAND	Retail - Secured on real estate property - Of Which: non-SME	23,737	1,871	23,828	8,000	1,512	407	23,436	1,499	23,466	7,385	1,015	
	Retail - Qualifying Revolving	2,683	21	,	340	14	26	2,688	21	1,382	351	14	25
	Retail - Other Retail	2,879	217	2,563	1,870	128		2,903	217	2,582	1,901	127	
	Retail - Other Retail - Of Which: SME	2,244	187	1,929	1,114	116	88	2,242	189	1,923	1,108		88
	Retail - Other Retail - Of Which: non-SME	635	30	634	756	12	29	661	29	659	792	12	28
	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/	03/2019					As of 30/	06/2019		
		Original E	xposure ¹	Exposure Value ¹	Risk exposu	ıre amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,139	0	1,138	156	0	2	1,069	0	1,066	219	0	3
	Corporates	6,834	391		5,265	0	157	6,707		6,645	5,316	0	157
	Corporates - Of Which: Specialised Lending	573	38	564	534	0	21	550	37	542	544	0	20
	Corporates - Of Which: SME	2,422	203	2,681	2,368	0	86	2,323	151	2,680	2,308	0	86
	Retail	22,800	486	22,540	4,238	395	80	22,044	457	21,746	4,103	372	. 86
	Retail - Secured on real estate property	22,784	485	22,540	4,238	395	79	22,027	455	21,746	4,103	372	85
LINITED KINCDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	22,784	485	22,540	4,238	395	79	22,027	455	21,746	4,103	372	. 85
	Retail - Qualifying Revolving	6	0	0	0	0	0	6	0	0	0	0	0
	Retail - Other Retail	10	1	0	0	0	1	10	1	0	0	0	1
	Retail - Other Retail - Of Which: SME	9	1	0	0	0	0	9	1	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	2	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												

(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/	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposi	sure amount	Value adjustment and
	(mln 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	C)
FRANCE	Institutions	1,095	1,095	134	0	0	1,017	0	1,017	121	C	D
	Corporates	632	600	730	0	2	600	0	541	640	C	D
	Corporates - Of Which: Specialised Lending	0 0	0	0	0	0	0	0	0	, o'	C	o l
	Corporates - Of Which: SME	0 0	18	11	0	0	0	0	18	11/	C	o l
	Retail	9 3	0	0	0	0	8	1	0	, 0/	C	O
	Retail - Secured on real estate property	9 3	0	0	0	0	7	1	0	, 0/	C	O
	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0	0	0	0	, 0/	C	D
	Retail - Secured on real estate property - Of Which: non-SME	9 3	0	0	0	0	7	1	0	0/	C	O
	Retail - Qualifying Revolving	0 0	0	0	0	0	0	0	0	01	C	O
	Retail - Other Retail	0 0	0	0	0	0	0	0	0	0/	C	O
	Retail - Other Retail - Of Which: SME	0 0	0	0	0	0	0	0	0	0/	C	O
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0	0	0	0	0	01	C	P
	Equity	0 0	0	0	0	0	0	0	0	0	C	P
	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 App	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original E	xposure ¹	Exposure Value ¹	Risk exposu	ıre amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustm
	(mln EUR, %)		Of which: defaulted	value⁻		Of which: defaulted	and provisions		Of which: defaulted	value⁻		Of which: defaulted	and provision
	Central banks and central governments	0	0	0	0	C	0	0	0	0	0	C)
	Institutions	25	0	25	5	C	0	18		18	4	(
	Corporates Of Which Considing Landing	2,086	31	1,580	1,890	C	22	2,196	31	1,704	2,097	(
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	394	0	225	252			408	0	219	239	(
	Retail	78	12	225	232			71		219	239	(
	Retail - Secured on real estate property	75	12	0	0	0	$\begin{bmatrix} 1 \\ 3 \end{bmatrix}$	68		0	0	(
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	C		0	0	0	0	(
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	75	12	0	0	C	3	68	8	0	0	C	
	Retail - Qualifying Revolving	2	0	0	0	C	0	2	0	0	0	C	
	Retail - Other Retail	1	0	0	0	C	0	1	0	0	0	C	
	Retail - Other Retail - Of Which: SME	1	0	0	0	C	0	1	0	0	0	C)
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	C	0	0	0	0	0	C)
	Equity	0	0	0	0	C	0	0	0	0	0	C)
	Other non credit-obligation assets												
	IRB Total												

Credit Risk - IRB Approach

Bank of Ireland Group plc

						IRB App	proach					
			As of 31/	/03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk exposi	ure amount	Value adjustments	Original E	exposure ¹	Exposure	Risk expos	sure amount	Value adjustmen
	(Of which:	Value ¹		Of which:	and provisions		Of which:	- Value ¹		Of which:	and provisions
	(mln EUR, %)	defaulted			defaulted			defaulted			defaulted	
	Central banks and central governments Institutions	0 0	0	0	0	0	0	0		0		0
	Corporates	8 0	22	18	0	0	2 5	0	15	20		n l
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0		0
	Corporates - Of Which: SME		2	1	0	0	0	0	2	1		0
	Retail	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
Othor Countries	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0	0	0	0	0		0
Other Countries	Retail - Secured on real estate property - Of Which: non-SME	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
	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
	Equity	0 0	0	0	0	0	0	C	0	0		0
	Other non credit-obligation assets											
	IRB Total											

							IRB Ap	proach					
			As of 3	1/03/2	2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure	R	Risk exposu	re amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustmen
	(mln EUR, %)	Of which defaulte				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
	Institutions	106	0 10	04	25	0	0	98	0	96	20	(0
	Corporates	91	20 10	03	93	0	6	143	20	150	151	(0
	Corporates - Of Which: Specialised Lending	17	0	16	13	0	0	13	0	13	12	(0
	Corporates - Of Which: SME	0	0	0	0	0	0	(0	0	0	(0
	Retail	6	1	0	0	0	0	6		0	0		0
	Retail - Secured on real estate property	6	1	0	0	0	0	5		0	0		0
SPAIN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	(0	0		0
017111	Retail - Secured on real estate property - Of Which: non-SME	6	1	0	U	0	0			0	0		0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	U	0	0			0	0		0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0			0	0		0
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0			0	0		0
	Equity		0	0	0	0	0			0	0		0
	Other non credit-obligation assets	, and the second					, o			J	J		
	IRB Total												

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure ¹ Exposure Value ¹		Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Val adjusti
	(FIID (())		Value⁺		Of which:	and provisions		Of which:	Value ¹		Of which:	an provis
	(mln EUR, %)	defaulted	0 0	0	defaulted			defaulted		0	defaulted	
	Central banks and central governments Institutions	180	0 180	10			181	ט ט	181	10		0
	Corporates	52	0 100	53			50		55	18 68		á
	Corporates - Of Which: Specialised Lending	0	0	0	1		(0		اُهُ
	Corporates - Of Which: SME	0	0	0					o o	0		ó
	Retail	3	0 0	0		0	3		0	0		ő
	Retail - Secured on real estate property	3	0 0	0	l o	0	3	3 0	0	0		٥
DEL CTUM	Retail - Secured on real estate property - Of Which: SME	0	0 0	0	l o	0	(0	0	0		٥
BELGIUM	Retail - Secured on real estate property - Of Which: non-SME	3	0 0	0	0	0	3	3 O	0	0		o
	Retail - Qualifying Revolving	0	0 0	0	0	0	(0	0	0		٥ ا
	Retail - Other Retail	0	0 0	0	c	0	(0	0	0		ง
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	C	0	0	0		J
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	(0	0	0		J
	Equity	0	0 0	0	C	0	(0	0	0	(J
	Other non credit-obligation assets											
	IRB Total											

						IRB App	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure Value ¹	Risk exposu	ıre amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustment and
	(mln 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	(derauteu	
	Institutions	0 0	0	0	0	0	0	0	0	0		
	Corporates	0 0	0	0	0	0	0	0	0	0		o
	Corporates - Of Which: Specialised Lending	0 0	0	0	0	0	0	0	0	0		o l
	Corporates - Of Which: SME	0 0	0	0	0	0	0	0	0	0		o l
	Retail	0 0	0	0	0	0	0	0	0	0		D
	Retail - Secured on real estate property	0 0	0	0	0	0	0	0	0	0		D
Carrature of Carrataurant O	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0	0	0	0	0		D
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0	0	0	0	0	0		D
	Retail - Qualifying Revolving	0 0	0	0	0	0	0	0	0	0		o l
	Retail - Other Retail	0 0	0	0	0	0	0	0	0	0		o l
	Retail - Other Retail - Of Which: SME	0 0	0	0	0	0	0	0	0	0	(o l
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0	0	0	0	0	0	(o l
	Equity	0 0	0	0	0	0	0	0	0	0	(0
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk exposi	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustme
		Of which:	Value ¹		Of which:	and provisions		Of which:	Value ¹		Of which:	and provision
	(mln EUR, %)	defaulted			defaulted			defaulted			defaulted	
	Central banks and central governments	0 0	0	0	0	0	(0	0		
	Institutions	0 0	0	0	0		(0	0		
	Corporates Of Which: Coosinlined Londing	0 0	0	0	0				0	0		
	Corporates - Of Which: Specialised Lending	0 0	0	0	0		(0	0		
	Corporates - Of Which: SME Retail	0 0	0	0	0				0	0		
	Retail - Secured on real estate property		0	0	0				0	0		
	Retail - Secured on real estate property - Of Which: SME		0	0					0	0		
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-SME		0	0					0	0		
, , , , , , , , , , , , , , , , , , , ,	Retail - Qualifying Revolving		0	0	١				0	0		
	Retail - Other Retail		0	0	١				0	0		
	Retail - Other Retail - Of Which: SME		0	0	١				0	0		
	Retail - Other Retail - Of Which: non-SME		0	0	١	0			0	0		
	Equity	0 0	0	0	0			o o	0	0		
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach				
			As of 31,	03/2019					As of 30/	06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposu	ure amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposure amou	unt Value adjustmen and
	(mln EUR, %)	Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value	Of wh defaul	ich: provision :
	Central banks and central governments	0 0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates Corporates - Of Which: Specialised Lending		0	0	0		0	0	0		0
	Corporates - Of Which: SME		0	0	0	0	0	0	0		0
	Retail		0	٥	0	Ö	0	0	0		0
	Retail - Secured on real estate property		0	0	0	Ö	0	0	0	Ŏ	ő
	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-SME	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
	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
	Equity	0 0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets										
	IRB Total										



General governments exposures by country of the counterparty

							Bank of Ireland Group p							
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Derivat	ives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Austria	0 0 0 0 0 0 52 0	0 0 0 0 0 0 52 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 52 0	0 0 0 0 0 0			0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	
Total [0 - 3M [Belgium	140 0 0 8 210 399 0	140 0 0 8 210 399 0	0 0 0 0 0 0	0 0 0 0 0 0	140 0 0 8 210 399 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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													
[0 - 3M [Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Denmark													
[0 - 3M [Estonia													



General governments exposures by country of the counterparty

							Bank of Ireland Group As of 31/12/2018						
						Dire	ct exposures	<u></u>					
	(mln EUR)			On balance sl	neet				Deriva	tives	Off balaı	nce sheet	
	(Milli Edit)							Derivatives with pos		Derivatives with negative fair value		neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Finland												
[0 - 3M	France	0 4 104 0 345 634 0	0 4 104 0 345 634 0	0 0 0 0 0 0	0 0 0 0 0 0	0 4 104 0 345 634 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 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	Germany												
[0 - 3M [Croatia												
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Greece												
[0 - 3M [Hungary	0 0 0 0 0 8 0	0 0 0 0 0 8 0	0 0 0 0 0 8 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Ireland	15 573 434 1 1,177 3,468 9	12 573 434 1 1,177 3,467	0 0 0 0 0 0	0 0 0 0 0 0	5 484 432 0 479 1,278	7 90 2 1 698 2,189 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	24 140 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Italy	0 0 0 0 166 238	0 0 0 0 166 238	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 166 238	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
Total [0 - 3M [Latvia	404	404	0	0	404	0	0	0	0 0	0	0	0



General governments exposures by country of the counterparty

							Bank of Ireland Group							
						Dira	As of 31/12/2018 ct exposures							
				On balance sl	hoot	Dire	ct exposures		Deriva	tivos		Off hala	nce sheet	-
	(mln EUR)			On Dalance Si	neet				Deriva	tives		OII Dala	nce sneet	-
												Off-balance s	heet exposures	
								Derivatives with p	ositive 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 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													
[0 - 3M [Luxembourg													
[0 - 3M [Malta													
[0 - 3M [Netherlands	0 0 0 0 0 56 0	0 0 0 0 0 56 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 56 0	0 0 0 0 0 0		0 0 0 0 0 0	0 0 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 [Poland	34 0 0 0 0 5 0	34 0 0 0 0 0 5	0 0 0 0 0 0	0 0 0 0 0 0 0	34 0 0 0 0 0 5	0 0 0 0 0		0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	
[0 - 3M [Portugal	0 2 0 90 31 286	0 2 0 90 31 286 0	0 0 0 0 0	0 0 0 0 0 0	0 2 0 90 31 286 0	0 0 0 0 0		0 0 0 0 0 0	0 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	409 0 0 0 0 0 0 11 5	0 0 0 0 0 11 5	0 0 0 0 0 11 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 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	
[0 - 3M [Slovakia	0 45 0 0 4 0 4	0 45 0 0 4 0	0 0 0 0 0 0	0 0 0 0 0 0	0 45 0 0 4 0	0 0 0 0 0 0	() () () () ()	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	
[0 - 3M [Slovenia	0 0 0 0 0 0 68 0	0 0 0 0 0 0 68 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 68 0	0 0 0 0 0 0	() () () () () ()	0 0 0 0 0 0	0 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 p As of 31/12/2018							
						Dire	ct exposures	<u>'</u>						
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
	(mir 201y)							Derivatives with pos	sitive fair value	Derivatives with negativ	ve 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)	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 Noti	ional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Spain	0 21 57 0 50 730 0	0 21 57 0 50 730 0	0 0 0 0 0 0	0 0 0 0 0 0	0 21 57 0 50 730 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	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 [Sweden	030	636	U		838	U	U	U		V	U	U.	O O
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	United Kingdom	0 170 0 244 58 0 0	0 170 0 244 58 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 170 0 244 58 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 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 [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

							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with p	ositive 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 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 [Japan													
[0 - 3M [U.S.	0 1 0 0 0 0 0	0 1 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 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 [China	_	_			_								
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
[0 - 3M [Latin America and the Caribbean													



General governments exposures by country of the counterparty

Bank of Ireland Group plc

							bank of fredama Group p	516						
							As of 31/12/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balance	ce sheet	
								Derivatives with po	sitive fair value	Derivatives with	n negative fair value	Off-balance she	et exposures	
								Derivatives with po-	sitive fair value	Delivatives with	Thegative fall value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [amougn pront or 1000									
[0 - 3M [Africa													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Others	50 95 321 111 387 260 0	50 95 321 111 387 260 0	0 0 0 0 0 0	0 0 0 0 0 0	50 95 321 111 387 260 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 1 0 0 0	0 0 0 0 0 0	
Total		1.225	1,225	0	0	1,225	0	0	0	0	0	1	0	

Notes and definition

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 have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures 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

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, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, 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 Barthélemy, Turks And Caicos Islands, 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, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, - (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.



General governments exposures by country of the counterparty

						Bank of Ireland Group	plc					
						As of 30/06/201	9					
						Direct exposures						
	(mln EUR)			On balance sl	heet		Der	ivatives		Off balan	ce sheet	
										Off-balance sh	eet exposures	
							Derivatives with positive fair value	Derivatives witl	h negative fair value			Risk weighted
Residual Maturit	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 designated at fair value through profit or loss fair value through profit or loss	amortised cost	Carrying amount Notional amou	nt Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Austria											
[0 - 3M [Belgium	0 0 8 19 192 454 0	0 0 8 19 192 454 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 8 0 19 0 192 0 454 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 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	672	672			672		0 0			<u> </u>	O .
Total [0 - 3M [Cyprus											
[0 - 3M [Czech Republic											
[0 - 3M [Denmark											
[0 - 3M [Estonia											



General governments exposures by country of the counterparty

							Bank of Ireland Group As of 30/06/2019						
						Dire	ct exposures						
	(mln EUR)			On balance sl	neet				Deriva	tives	Off bala	ice sheet	
								Derivatives with pos	itive 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)	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 [Finland												
[0 - 3M [France	0 52 50 13 621 362 5	0 52 50 13 621 362 5	0 0 0 0 0 0 5 5	0 0 0 0 0 0	0 52 50 13 621 362 0 1,099	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 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 [Germany												
[0 - 3M [Croatia												
[0 - 3M [Greece												
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Hungary												
[0 - 3M [Ireland	359 572 248 387 1,490 3,085 154	358 571 248 387 1,490 3,082 154	0 0 0 0 0 0 25 25	0 0 0 0 0 0	67 568 247 0 1,185 565 0	4 1 387 306 2,517 129	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 118 0 0 0 1 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	68
[0 - 3M [Italy	0 0 0 79 89 245 11	0 0 0 79 89 245 11	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 79 89 245	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	
Total [0 - 3M [Latvia	424	424	11	0	413	0	0	O	0		0	0



General governments exposures by country of the counterparty

							Bank of Ireland Group p							
						Dira	As of 30/06/2019 ct exposures	,						
				On balance sl	hoot	Dire	ct exposures		Deriva	tivos		Off halas	nce sheet	-
	(mln EUR)			On Dalance Si	neet				Deriva	lives		Off Data	ice sneet	-
												Off-balance sl	neet exposures	
								Derivatives with po	ositive 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 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													
[0 - 3M [Luxembourg													
[0 - 3M [Malta													
[0 - 3M [Netherlands	0 0 0 0 0 58 0	0 0 0 0 0 58 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 58 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 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 [Poland	58 0 0 0 0 0 0 32 0	0 0 0 0 0 32 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 32 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	
Total [0 - 3M [Portugal	32 0 0 87 0 316 0	0 0 87 0 316 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 87 0 316 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
Total [0 - 3M [Romania	402	402	0	0	402	Ü	0		0	O .	0	0	U
[0 - 3M [Slovakia	0 0 0 0 4 0 0	0 0 0 0 4 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 4 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Slovenia	0 0 0 0 0 0 72 0 72	0 0 0 0 0 0 72 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 72 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 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 As of 30/06/2019							
						Dire	ct exposures	<u>′</u>						
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
	(min zorv)							Derivatives with pos	sitive fair value	Derivatives with negative fair value		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 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	l amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Spain	21 0 57 0 50 777 7	21 0 57 0 50 777 7 912	0 0 0 0 0 0 7	0 0 0 0 0 0	21 0 57 0 50 777 0 905	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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 [Sweden	912	912			903	· ·	U	U		v	U	U.	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	United Kingdom	169 0 0 241 58 0 0	169 0 0 241 58 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	169 0 0 241 58 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 1 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Iceland													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

							As of 30/06/2019							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ce sheet	
										Off-balance sheet exposures				
		Total gross carrying amount of non- derivative financial assets	Total carrying amount of					Derivatives with positive fair value		Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region		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 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 [Japan													
[0 - 3M [u.s.	0 1 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 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 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 [China	_	_											
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
[0 - 3M [Latin America and the Caribbean													



General governments exposures by country of the counterparty

Bank of Ireland Group plc

						bank of freiand Group	pic				
						As of 30/06/201	9				
						Direct exposures					
	(mln EUR)			On balance s	heet		Deriv	atives		Off balance shee	
							Derivatives with positive fair value	Derivatives with nega	tive fair value	Off-balance sheet exposu	es
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 Provis	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 a fair value through comprehensive in	amorticed cost	Carrying amount Notional amount	Carrying amount N	lotional amount	Nominal	ons.
[0 - 3M [Africa										
[0 - 3M [Others	0 141 386 208 232 305 8	0 141 386 208 232 305 8 1,281	0 0 0 0 0 30 8	0 0 0 0 0 0	0 0 141 0 386 0 208 0 232 0 275 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 definition

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 have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures 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

Regions:
Other advanced non EEA:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Revisa, Capman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, 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, Côte D'Ivoire, Equatorial Guinea, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Congo, The Democratic Republic, Chad, Comoros, Congo,
(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.



Performing and non-performing exposures

			A	s of 30/09/201	8					A	s of 31/12/201	.8		
		Gross carry	ing amount		Accumulated i accumulated o value due to c provisions ⁴	hanges in fair	Collaterals and financial		Gross carrying amount			Accumulated i accumulated o value due to co provisions ⁴	changes in fair	Collaterals and financial guarantees received on non-performing
		Of which performing but past due >30	Of which non-performing ¹		On performing	On non- performing	guarantees received on non- performing		Of which performing but past due >30			On performing exposures ²	performing	
Cooler ELID)		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures	exposures ³	exposures
(mln EUR) Debt securities (including at amortised cost and fair value)	15,961	0	11	0	4	8	0	16,265	0	11	0	4	7	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	11,071	0	0	0	3	0	0	11,021	0	0	0	3	0	0
Credit institutions	4,415	0	0	0	1	0	0	4,777	0	0	0	1	0	0
Other financial corporations	350	0	11	0	0	8	0	343	0	11	0	0	7	0
Non-financial corporations	125	0	0	0	0	0	0	124	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	87,342	485	5,694	5,042	249	1,779	3,007	86,648	420	4,978	4,481	276	1,423	2,777
Central banks	7,041	0	0	0	0	0	0	7,065	0	0	0	0	0	0
General governments	159	0	2	0	0	0	0	131	0	0	0	0	0	0
Credit institutions	1,199	0	0	0	1	0	0	1,096	0	0	0	1	0	0
Other financial corporations	974	0	11	11	2	3	1	886	1	7	7	2	3	0
Non-financial corporations	26,483	82	2,485	2,182	146	1,072	652	26,795	83	1,925	1,744	162	788	501
of which: small and medium-sized enterprises at amortised cost	16,390	62	1,952	1,673	91	776	589	16,385	70	1,475	1,320	101	571	446
Households	51,486	403	3,197	2,849	100	703	2,353	50,674	336	3,047	2,730	112	631	2,276
DEBT INSTRUMENTS other than HFT	103,303	485	5,705	5,042	252	1,786	3,007	102,913	420	4,989	4,481	280	1,430	2,777
OFF-BALANCE SHEET EXPOSURES	15,498		74	66	24	3	0	15,693		82	72	27	3	0

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

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

⁽³⁾ Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Performing and non-performing exposures

			A	s of 31/03/201	9			As of 30/06/2019									
		Gross carryi	ing amount	amount		mpairment, changes in fair redit risk and	Collaterals and financial guarantees		Gross carrying amount			Accumulated in accumulated control value due to control provisions 4	hanges in fair	Collaterals and financial guarantees received on non-performing			
		Of which performing but past due >30		Of which non-performing ¹		On non- performing	received on non- performing		Of which performing but past due >30			On performing	performing				
(mln EUR)		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures			
Debt securities (including at amortised cost and fair value)	17,083	0	10	0	4	8	0	16,642	0	0	0	4	0	0			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
General governments	11,669	0	0	0	3	0	0	11,448	0	0	0	3	0	0			
Credit institutions	4,946	0	0	0	1	0	0	4,726	0	0	0	1	0	0			
Other financial corporations	346	0	10	0	0	8	0	350	0	0	0	0	0	0			
Non-financial corporations	121	0	0	0	0	0	0	117	0	0	0	0	0	0			
Loans and advances(including at amortised cost and fair value)	86,304	428	4,519	4,043	277	1,356	2,345	85,591	449	4,189	3,771	289	1,267	2,179			
Central banks	4,661	0	0	0	0	0	0	4,926	0	0	0	0	0	0			
General governments	155	0	0	0	0	0	0	190	0	0	0	0	0	0			
Credit institutions	1,473	0	0	0	1	0	0	1,292	0	0	0	1	0	0			
Other financial corporations	944	1	10	10	2	3	1	852	0	9	9	2	3	1			
Non-financial corporations	27,562	63	1,893	1,713	155	790	468	27,760	104	1,668	1,529	174	668	407			
of which: small and medium-sized enterprises at amortised cost	16,437	54	1,427	1,266	85	568	421	16,468	78	1,184	1,066	98	464	359			
Households	51,509	363	2,616	2,320	119	562	1,876	50,571	344	2,511	2,233	112	596	1,770			
DEBT INSTRUMENTS other than HFT	103,386	428	4,529	4,043	281	1,363	2,345	102,234	449	4,189	3,771	293	1,267	2,179			
OFF-BALANCE SHEET EXPOSURES	15,909		66	64	28	1	0	16,009		67	55	25	2	0			

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

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

⁽³⁾ Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

			As of 30/09/2018			As of 31/12/2018								
	Gross carrying exposures wit measures		Accumulated im accumulated cha value due to cre provisions for exforted for bearance me	anges in fair dit risk and kposures with	Collateral and financial guarantees	Gross carrying exposures with measures		accumulated cha value due to cre provisions for e	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²					
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures					
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0				
Central banks	0	0	0	0	0	0	0	0	0	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)	6,930	4,576	1,354	1,305	4,223	6,210	3,828	1,136	1,077	3,852				
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	3	2	1	1	1	2	1	1	1	1				
Non-financial corporations	3,653	2,193	1,002	960	1,427	3,126	1,583	712	662	1,307				
of which: small and medium-sized enterprises at amortised cost	2,813	1,674	702	669	1,364	2,376	1,214	504	470	1,242				
Households	3,275	2,380	351	343	2,795	3,082	2,243	423	414	2,544				
DEBT INSTRUMENTS other than HFT	6,930	4,576	1,354	1,305	4,223	6,210	3,828	1,136	1,077	3,852				
Loan commitments given	84	48	1	1	0	102	60	2	2	0				

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

⁽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 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

			As of 31/03/2019)			As of 30/06/2019						
	Gross carrying exposures wit measures	g amount of th forbearance	Accumulated im accumulated ch value due to cre provisions for e forbearance me	anges in fair edit risk and exposures with	Collateral and financial guarantees	Gross carrying exposures wit measures		Accumulated im accumulated ch value due to cre provisions for e forbearance me	anges in fair edit risk and exposures with	Collateral and financial guarantees			
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	forhearance		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures			
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0			
Central banks	0	0	0	0	0	0	0	0	0	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)	5,829	3,391	1,060	1,003	3,400	5,496	3,114	973	911	3,082			
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	2	1	1	0	0	4	3	1	1	1			
Non-financial corporations	3,228	1,585	709	661	1,305	3,030	1,389	602	550	1,128			
of which: small and medium-sized enterprises at amortised cost	2,380	1,169	476	446	1,246	2,140	955	400	367	1,071			
Households	2,599	1,804	351	342	2,095	2,462	1,723	369	360	1,953			
DEBT INSTRUMENTS other than HFT	5,829	3,391	1,060	1,003	3,400	5,496	3,114	973	911	3,082			
Loan commitments given	87	41	0	0	О	85	45	0	0	0			

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

⁽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 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.