



## 2018 EU-wide Stress Test

<b>Bank Name</b>	Bank of Ireland Group plc
<b>LEI Code</b>	635400C8EK6DRI12LJ39
<b>Country Code</b>	IE

## 2018 EU-wide Stress Test: Summary

Bank of Ireland Group plc

	Actual	Restated	Baseline Scenario			Adverse Scenario		
	(starting year)	(starting year)	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
(min EUR, %)	31/12/2017	31/12/2017						
Net interest income	2,198		2,134	2,205	2,173	1,925	1,981	1,939
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	221		122	122	122	-264	92	92
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-14		-391	-109	-122	-2,415	-421	-246
<b>Profit or (-) loss for the year</b>	<b>692</b>		<b>320</b>	<b>572</b>	<b>558</b>	<b>-1,512</b>	<b>85</b>	<b>218</b>
Coverage ratio: non-performing exposure (%)	32.04%	32.07%	30.54%	29.38%	28.49%	36.97%	35.18%	33.38%
Common Equity Tier 1 capital	7,113	7,092	7,283	7,374	7,480	6,241	5,795	5,350
Total Risk exposure amount (all transitional adjustments included)	44,961	44,846	45,114	45,248	46,101	46,952	47,734	47,994
<b>Common Equity Tier 1 ratio, %</b>	<b>15.82%</b>	<b>15.81%</b>	<b>16.14%</b>	<b>16.30%</b>	<b>16.23%</b>	<b>13.29%</b>	<b>12.14%</b>	<b>11.15%</b>
<b>Fully loaded Common Equity Tier 1 ratio, %</b>	<b>13.82%</b>	<b>13.61%</b>	<b>14.31%</b>	<b>14.85%</b>	<b>15.13%</b>	<b>8.68%</b>	<b>8.58%</b>	<b>8.93%</b>
Tier 1 capital	7,617	7,598	7,768	7,870	7,971	6,902	6,486	6,026
Total leverage ratio exposures	108,330	108,214	108,214	108,214	108,214	108,214	108,214	108,214
<b>Leverage ratio, %</b>	<b>7.03%</b>	<b>7.02%</b>	<b>7.18%</b>	<b>7.27%</b>	<b>7.37%</b>	<b>6.38%</b>	<b>5.99%</b>	<b>5.57%</b>
<b>Fully loaded leverage ratio, %</b>	<b>6.21%</b>	<b>6.12%</b>	<b>6.45%</b>	<b>6.72%</b>	<b>6.96%</b>	<b>4.38%</b>	<b>4.44%</b>	<b>4.61%</b>
<b>Memorandum items</b>								
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period (cumulative conversions) <sup>1</sup>			0	0	0	0	0	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event <sup>2</sup>			750	750	750	750	750	750
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>2</sup>			0	0	0	0	0	0

<sup>1</sup> Conversions not considered for CET1 computation

<sup>2</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period

## 2018 EU-wide Stress Test: Credit risk IRB

Bank of Ireland Group plc

		Restated														
		31/12/2017														
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>		
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
Bank of Ireland Group plc	(min EUR, %)															
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	4,537	0	0	0	841	0	864	0	4	0	0	0	0
	Corporates	0	0	16,341	1,860	0	0	13,974	0	15,680	2,063	982	859	41.6%		
	Corporates - Of Which: Specialised Lending	0	0	1,172	45	0	0	1,137	0	902	45	40	32	70.2%		
	Corporates - Of Which: SME	0	0	8,465	1,527	0	0	6,696	0	8,214	1,715	753	676	39.4%		
	Retail	47,386	3,104	0	0	11,236	2,399	0	0	47,083	3,401	797	713	21.0%		
	Retail - Secured on real estate property	43,786	2,855	0	0	9,326	2,269	0	0	43,500	3,142	639	602	19.2%		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	43,786	2,855	0	0	9,326	2,269	0	0	43,500	3,142	639	602	19.2%		
	Retail - Qualifying Revolving	1,356	23	0	0	331	14	0	0	1,355	23	25	10	42.7%		
	Retail - Other Retail	2,244	226	0	0	1,580	116	0	0	2,224	236	133	101	42.6%		
	Retail - Other Retail - Of Which: SME	1,757	187	0	0	1,011	100	0	0	1,747	197	95	74	37.5%		
	Retail - Other Retail - Of Which: non-SME	487	39	0	0	569	16	0	0	487	39	38	27	68.6%		
	Equity									0	0	0	0	0	0	0
Securitisation									0	0	0	0	0	0	0	
Other non-credit obligation assets									0	0	0	0	0	0	0	
IRB TOTAL		<b>47,386</b>	<b>3,104</b>	<b>20,878</b>	<b>1,860</b>	<b>11,236</b>	<b>2,399</b>	<b>14,615</b>	<b>0</b>	<b>63,633</b>	<b>5,464</b>	<b>1,784</b>	<b>1,572</b>	<b>28.8%</b>		

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated														
		31/12/2017														
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>		
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
Ireland	(min EUR, %)															
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	227	0	0	0	88	0	44	0	0	0	0	0	0
	Corporates	0	0	8,549	1,299	0	0	6,442	0	8,233	1,422	694	625	43.9%		
	Corporates - Of Which: Specialised Lending	0	0	391	0	0	0	346	0	334	0	2	0	0	0	0
	Corporates - Of Which: SME	0	0	5,816	1,119	0	0	4,295	0	5,644	1,279	594	538	42.0%		
	Retail	25,351	2,624	0	0	7,191	1,950	0	0	25,096	2,879	731	668	23.2%		
	Retail - Secured on real estate property	21,753	2,376	0	0	5,283	1,820	0	0	21,509	2,620	573	558	21.3%		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	21,753	2,376	0	0	5,283	1,820	0	0	21,509	2,620	573	558	21.3%		
	Retail - Qualifying Revolving	1,355	23	0	0	330	14	0	0	1,354	23	25	10	42.7%		
	Retail - Other Retail	2,243	226	0	0	1,579	116	0	0	2,233	236	133	100	42.6%		
	Retail - Other Retail - Of Which: SME	1,756	187	0	0	1,010	100	0	0	1,746	197	95	74	37.4%		
	Retail - Other Retail - Of Which: non-SME	487	39	0	0	569	16	0	0	487	39	38	27	68.6%		
	Equity									0	0	0	0	0	0	0
Securitisation									0	0	0	0	0	0	0	
Other non-credit obligation assets									0	0	0	0	0	0	0	
IRB TOTAL		<b>25,351</b>	<b>2,624</b>	<b>8,776</b>	<b>1,259</b>	<b>7,191</b>	<b>1,950</b>	<b>6,530</b>	<b>0</b>	<b>33,373</b>	<b>4,302</b>	<b>1,425</b>	<b>1,293</b>	<b>30.1%</b>		

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated														
		31/12/2017														
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>		
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
United Kingdom	(min EUR, %)															
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	1,281	0	0	0	201	0	348	0	4	0	0	0	0
	Corporates	0	0	5,114	444	0	0	4,400	0	4,833	473	201	165	34.8%		
	Corporates - Of Which: Specialised Lending	0	0	607	0	0	0	600	0	419	0	5	0	0	0	0
	Corporates - Of Which: SME	0	0	2,530	389	0	0	2,277	0	2,450	419	150	130	31.0%		
	Retail	21,962	463	0	0	4,014	436	0	0	21,920	505	62	41	8.2%		
	Retail - Secured on real estate property	21,962	463	0	0	4,014	436	0	0	21,920	505	62	41	8.2%		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	21,962	463	0	0	4,014	436	0	0	21,920	505	62	41	8.2%		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity									0	0	0	0	0	0	0
Securitisation									0	0	0	0	0	0	0	
Other non-credit obligation assets									0	0	0	0	0	0	0	
IRB TOTAL		<b>21,962</b>	<b>463</b>	<b>6,394</b>	<b>444</b>	<b>4,014</b>	<b>436</b>	<b>4,601</b>	<b>0</b>	<b>27,101</b>	<b>978</b>	<b>267</b>	<b>206</b>	<b>21.1%</b>		

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB  
Bank of Ireland Group plc

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
United States	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	25	0	0	0	6	0	22	0	0	0	0	0
	Corporates	0	0	1,392	55	0	0	1,622	0	1,372	55	30	20	36.5%	
	Corporates - Of Which: Specialised Lending	0	0	5	0	0	0	11	0	5	0	1	0	-	
	Corporates - Of Which: SME	0	0	74	18	0	0	93	0	74	18	9	9	47.4%	
	Retail	73	17	0	0	30	14	0	0	73	17	4	4	21.1%	
	Retail - Secured on real estate property	70	17	0	0	29	14	0	0	70	17	4	4	20.5%	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property - Of Which: non-SME	70	17	0	0	29	14	0	0	70	17	4	4	20.5%	
	Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	1	0	0	0	0.0%	
	Retail - Other Retail	1	0	0	0	1	0	0	0	1	0	0	0	46.3%	
	Retail - Other Retail - Of Which: SME	1	0	0	0	1	0	0	0	1	0	0	0	42.9%	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	66.7%	
	Equity									0	0	0	0	-	
	Securitisation													-	
Other non-credit obligation assets									0	0	0	0	-		
IRB TOTAL		73	17	1,417	55	30	14	1,628	0	1,467	73	24	32.8%		

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
N.A.	Central banks and central governments														
	Institutions														
	Corporates														
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail														
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-SME														
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
Other non-credit obligation assets															
IRB TOTAL															

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
N.A.	Central banks and central governments														
	Institutions														
	Corporates														
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail														
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-SME														
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
Other non-credit obligation assets															
IRB TOTAL															

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

Bank of Ireland Group plc

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
N.A.	Central banks and central governments													
	Institutions													
	Corporates													
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	Retail													
	Retail - Secured on real estate property													
	Retail - Secured on real estate property - Of Which: SME													
	Retail - Secured on real estate property - Of Which: non-SME													
	Retail - Qualifying Revolving													
	Retail - Other Retail													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	Equity													
Securitisation														
Other non-credit obligation assets														
IRB TOTAL														

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
N.A.	Central banks and central governments													
	Institutions													
	Corporates													
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	Retail													
	Retail - Secured on real estate property													
	Retail - Secured on real estate property - Of Which: SME													
	Retail - Secured on real estate property - Of Which: non-SME													
	Retail - Qualifying Revolving													
	Retail - Other Retail													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	Equity													
Securitisation														
Other non-credit obligation assets														
IRB TOTAL														

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
N.A.	Central banks and central governments													
	Institutions													
	Corporates													
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	Retail													
	Retail - Secured on real estate property													
	Retail - Secured on real estate property - Of Which: SME													
	Retail - Secured on real estate property - Of Which: non-SME													
	Retail - Qualifying Revolving													
	Retail - Other Retail													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	Equity													
Securitisation														
Other non-credit obligation assets														
IRB TOTAL														

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

Bank of Ireland Group plc

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
N.A.	Central banks and central governments														
	Institutions														
	Corporates														
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail														
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-SME														
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
Other non-credit obligation assets															
IRB TOTAL															

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
N.A.	Central banks and central governments														
	Institutions														
	Corporates														
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail														
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-SME														
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
Other non-credit obligation assets															
IRB TOTAL															

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

Bank of Ireland Group plc

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mln EUR, %)														
Bank of Ireland Group plc	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	864	1	1	0	50.8%	863	1	1	50.8%	862	2	1	1	50.8%	
	Corporates	15,514	2,228	1,052	908	40.8%	15,320	2,423	1,079	39.6%	15,162	2,580	1,091	1,005	39.0%	
	Corporates - Of Which: Specialised Lending	902	46	34	32	69.8%	902	46	34	69.4%	902	46	34	32	69.0%	
	Corporates - Of Which: SME	8,068	1,861	800	717	38.5%	7,946	1,983	809	37.3%	7,831	2,098	816	770	36.7%	
	Retail	46,560	3,930	1,032	763	19.4%	46,065	4,425	1,064	817	18.5%	45,554	4,536	1,114	877	17.8%
	Retail - Secured on real estate property	43,044	3,598	819	623	17.3%	42,630	4,012	823	645	16.1%	42,200	4,441	843	671	15.1%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	43,044	3,598	819	623	17.3%	42,630	4,012	823	645	16.1%	42,200	4,441	843	671	15.1%
	Retail - Qualifying Revolving	1,334	45	38	20	45.2%	1,312	67	50	31	46.1%	1,285	94	64	44	46.4%
	Retail - Other Retail	2,182	288	175	120	41.6%	2,124	346	191	142	41.0%	2,069	401	206	163	40.6%
	Retail - Other Retail - Of Which: SME	1,705	239	123	86	36.1%	1,661	283	132	99	35.1%	1,620	324	141	111	34.2%
	Retail - Other Retail - Of Which: non-SME	477	49	52	34	68.3%	463	63	59	43	67.5%	449	77	66	52	67.5%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
IRB TOTAL	62,938	6,159	2,084	1,672	27.1%	62,248	6,849	2,144	1,777	26.0%	61,579	7,518	2,206	1,883	25.0%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mln EUR, %)														
Ireland	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	44	0	0	0	50.8%	44	0	0	50.8%	44	0	0	0	50.8%	
	Corporates	8,142	1,513	734	649	42.9%	8,024	1,631	746	679	41.6%	7,934	1,721	752	706	41.0%
	Corporates - Of Which: Specialised Lending	334	0	1	0	0.0%	333	0	1	0	0.0%	333	0	1	0	0.0%
	Corporates - Of Which: SME	5,554	1,368	626	561	41.0%	5,470	1,453	634	578	39.8%	5,384	1,538	640	602	39.1%
	Retail	24,825	3,150	960	710	22.5%	24,589	3,386	985	756	22.3%	24,346	3,629	1,027	808	22.3%
	Retail - Secured on real estate property	21,312	2,817	747	570	20.2%	21,155	2,975	744	584	19.6%	20,994	3,135	757	602	19.2%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	21,312	2,817	747	570	20.2%	21,155	2,975	744	584	19.6%	20,994	3,135	757	602	19.2%
	Retail - Qualifying Revolving	1,333	45	38	20	45.2%	1,311	67	50	31	46.1%	1,284	94	64	43	46.4%
	Retail - Other Retail	2,181	287	174	120	41.6%	2,123	345	191	142	41.0%	2,068	400	206	162	40.6%
	Retail - Other Retail - Of Which: SME	1,704	238	123	86	36.1%	1,661	282	132	99	35.1%	1,620	323	140	110	34.2%
	Retail - Other Retail - Of Which: non-SME	477	49	52	34	68.3%	463	63	59	43	67.5%	449	77	66	52	67.5%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
IRB TOTAL	33,011	4,663	1,694	1,359	29.1%	32,657	5,017	1,730	1,435	28.6%	32,324	5,350	1,780	1,514	28.3%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mln EUR, %)														
United Kingdom	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	347	0	0	0	50.8%	347	1	0	50.8%	347	1	1	1	50.8%	
	Corporates	4,773	533	215	184	34.5%	4,721	585	217	196	33.4%	4,676	630	217	206	32.7%
	Corporates - Of Which: Specialised Lending	418	0	1	0	0.0%	418	0	1	0	0.0%	418	0	1	0	0.0%
	Corporates - Of Which: SME	2,394	475	165	147	31.0%	2,356	512	166	153	29.9%	2,327	542	167	159	29.4%
	Retail	21,663	762	68	50	6.6%	21,407	1,018	76	57	5.6%	21,139	1,286	83	65	5.1%
	Retail - Secured on real estate property	21,663	762	68	50	6.6%	21,407	1,018	76	57	5.6%	21,139	1,286	83	65	5.1%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	21,663	762	68	50	6.6%	21,407	1,018	76	57	5.6%	21,139	1,286	83	65	5.1%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
IRB TOTAL	26,784	1,295	283	234	18.1%	26,475	1,604	293	253	15.8%	26,162	1,917	300	271	14.2%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

Bank of Ireland Group plc

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mIn EUR, %)														
United States	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	22	0	0	0	50.8%	22	0	0	0	50.8%	22	0	0	50.8%	
	Corporates	1,364	63	35	23	37.2%	1,347	81	48	30	37.8%	1,325	102	52	39	38.2%
	Corporates - Of Which: Specialised Lending	5	0	0	0	0.0%	5	0	0	0	0.0%	5	0	0	0	0.0%
	Corporates - Of Which: SME	74	18	9	9	47.3%	74	18	9	9	47.3%	74	18	9	9	47.2%
	Retail	71	19	4	4	19.8%	70	20	4	4	19.3%	69	21	4	4	18.8%
	Retail - Secured on real estate property	69	18	4	4	19.0%	68	19	4	4	18.4%	68	20	4	4	18.0%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail - Secured on real estate property - Of Which: non-SME	69	18	4	4	19.0%	68	19	4	4	18.4%	68	20	4	4	18.0%
	Retail - Qualifying Revolving	1	0	0	0	1.0%	1	0	0	0	23.3%	1	0	0	0	27.3%
	Retail - Other Retail	1	0	0	0	47.7%	1	1	0	0	38.1%	1	1	0	0	38.1%
	Retail - Other Retail - Of Which: SME	1	0	0	0	43.8%	1	1	0	0	35.2%	1	1	0	0	35.2%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	71.1%	0	0	0	0	71.0%	0	0	0	0	71.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other non-credit obligation assets	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
<b>IRB TOTAL</b>	<b>1,458</b>	<b>82</b>	<b>39</b>	<b>27</b>	<b>33.2%</b>	<b>1,439</b>	<b>101</b>	<b>52</b>	<b>34</b>	<b>34.1%</b>	<b>1,417</b>	<b>123</b>	<b>56</b>	<b>43</b>	<b>35.0%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mIn EUR, %)														
N.A.	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
Other non-credit obligation assets																
<b>IRB TOTAL</b>																

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mIn EUR, %)														
N.A.	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
Other non-credit obligation assets																
<b>IRB TOTAL</b>																

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)





## 2018 EU-wide Stress Test: Credit risk IRB

Bank of Ireland Group plc

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(min EUR, %)																
N.A.	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
Other non-credit obligation assets																
IRB TOTAL																

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(min EUR, %)																
N.A.	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
Other non-credit obligation assets																
IRB TOTAL																

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

Bank of Ireland Group plc

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mIn EUR, %)														
Bank of Ireland Group plc	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	862	2	2	1	58.4%	860	4	3	2	58.4%	859	6	4	3	58.4%
	Corporates	15,245	2,497	2,226	1,182	47.4%	14,465	3,277	2,326	1,476	45.1%	13,236	4,506	2,372	1,814	40.3%
	Corporates - Of Which: Specialised Lending	883	65	89	56	86.6%	831	117	90	87	74.1%	828	120	90	88	73.6%
	Corporates - Of Which: SME	7,966	1,963	1,517	899	45.9%	7,416	2,513	1,943	1,089	42.3%	6,516	3,413	1,578	1,234	39.1%
	Retail	46,285	4,205	1,451	1,100	26.2%	45,289	5,202	1,623	1,250	24.0%	44,375	6,116	1,734	1,387	22.7%
	Retail - Secured on real estate property	42,780	3,862	1,167	933	24.2%	41,897	4,745	1,288	1,028	21.7%	41,115	5,527	1,355	1,102	19.9%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	42,780	3,862	1,167	933	24.2%	41,897	4,745	1,288	1,028	21.7%	41,115	5,527	1,355	1,102	19.9%
	Retail - Qualifying Revolving	1,333	46	50	22	49.1%	1,301	77	76	39	50.6%	1,247	132	102	67	51.2%
	Retail - Other Retail	2,172	298	235	144	48.4%	2,090	380	259	182	48.0%	2,013	458	277	218	47.7%
	Retail - Other Retail - Of Which: SME	1,698	246	157	107	43.4%	1,642	302	171	127	42.0%	1,589	356	183	146	41.1%
	Retail - Other Retail - Of Which: non-SME	474	52	78	38	72.1%	449	77	88	55	71.5%	424	102	95	72	70.7%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	62,393	6,704	3,679	2,284	34.1%	60,615	8,482	3,952	2,728	32.2%	58,469	10,628	4,110	3,204	30.1%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mIn EUR, %)														
Ireland	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	44	0	0	0	58.4%	44	0	0	0	58.4%	44	0	0	0	58.4%
	Corporates	7,996	1,639	1,229	798	48.1%	7,638	2,017	1,249	907	45.0%	7,002	2,853	1,280	1,035	39.0%
	Corporates - Of Which: Specialised Lending	314	19	21	15	78.9%	309	25	21	20	81.2%	309	25	21	20	81.0%
	Corporates - Of Which: SME	5,484	1,438	962	673	46.8%	5,203	1,719	978	749	43.5%	4,730	2,193	1,005	853	38.5%
	Retail	24,737	3,238	1,161	952	29.4%	24,337	3,638	1,243	1,028	28.3%	23,899	4,077	1,292	1,112	27.3%
	Retail - Secured on real estate property	21,235	2,894	877	785	27.1%	20,947	3,182	909	807	25.4%	20,641	3,488	913	827	23.7%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	21,235	2,894	877	785	27.1%	20,947	3,182	909	807	25.4%	20,641	3,488	913	827	23.7%
	Retail - Qualifying Revolving	1,332	46	50	22	49.1%	1,300	77	76	39	50.6%	1,246	132	102	67	51.2%
	Retail - Other Retail	2,171	298	234	144	48.4%	2,089	379	259	182	48.0%	2,012	457	277	218	47.7%
	Retail - Other Retail - Of Which: SME	1,697	246	156	107	43.4%	1,641	302	171	127	42.0%	1,588	355	182	146	41.1%
	Retail - Other Retail - Of Which: non-SME	474	52	78	38	72.1%	448	77	88	55	71.5%	424	102	95	72	70.7%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	32,778	4,897	2,390	1,750	35.7%	32,018	5,656	2,492	1,935	34.2%	30,945	6,730	2,571	2,147	31.9%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mIn EUR, %)														
United Kingdom	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	346	1	1	1	58.4%	345	3	2	1	58.4%	344	4	3	2	58.4%
	Corporates	4,727	579	719	262	45.2%	4,363	943	786	422	44.7%	3,912	1,394	782	573	41.1%
	Corporates - Of Which: Specialised Lending	418	0	19	0	0.0%	385	33	19	18	54.6%	385	33	19	18	54.4%
	Corporates - Of Which: SME	2,362	506	540	216	42.7%	2,093	775	551	331	42.7%	1,672	1,197	558	470	39.2%
	Retail	21,475	950	285	143	15.1%	20,882	1,543	374	216	14.0%	20,409	2,016	437	270	13.4%
	Retail - Secured on real estate property	21,475	950	285	143	15.1%	20,882	1,543	374	216	14.0%	20,409	2,016	437	270	13.4%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	21,475	950	285	143	15.1%	20,882	1,543	374	216	14.0%	20,409	2,016	437	270	13.4%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	26,548	1,531	1,006	406	26.5%	25,590	2,489	1,162	640	25.7%	24,665	3,414	1,221	844	24.7%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)







## 2018 EU-wide Stress Test: Credit risk STA

Bank of Ireland Group plc

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Bank of Ireland Group plc	Central governments or central banks	17,390	0	326	0	8,602	0	1	0	0.0%
	Regional governments or local authorities	94	0	17	0	94	0	0	0	0.0%
	Public sector entities	343	0	38	0	343	0	0	0	0.0%
	Multilateral Development Banks	781	0	0	0	0	0	0	0	0.0%
	International Organisations	896	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	4,150	513	3,798	642	4,127	1,087	553	510	46.9%
	of which: SME	3,098	416	2,746	528	3,075	845	406	369	43.6%
	Retail	3,846	27	2,759	24	3,905	68	100	41	60.5%
	of which: SME	718	8	413	8	721	28	23	20	71.6%
	Secured by mortgages on immovable property	455	0	159	0	455	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	109	0	163	0	109	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity			0	0	0	0		0	0.0%
	Securitisation									
Other exposures			2,765	0	0	0	0	0	0.0%	
Standardised Total		<b>30,397</b>	<b>539</b>	<b>10,025</b>	<b>666</b>	<b>17,626</b>	<b>1,155</b>	<b>654</b>	<b>551</b>	<b>47.7%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Ireland	Central governments or central banks	10,053	0	252	0	4,309	0	0	0	0.0%
	Regional governments or local authorities	63	0	13	0	63	0	0	0	0.0%
	Public sector entities	75	0	38	0	75	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	2,928	410	2,716	517	2,907	852	422	389	45.7%
	of which: SME	2,138	337	1,925	429	2,116	693	335	307	44.4%
	Retail	1,235	16	881	16	1,244	44	36	28	62.9%
	of which: SME	258	6	148	6	259	25	20	19	74.6%
	Secured by mortgages on immovable property	452	0	158	0	453	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	83	0	125	0	83	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0		0	0.0%
	Securitisation									
Other exposures					0	0		0	0.0%	
Standardised Total		<b>16,603</b>	<b>426</b>	<b>6,525</b>	<b>534</b>	<b>9,134</b>	<b>896</b>	<b>459</b>	<b>417</b>	<b>46.5%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
United Kingdom	Central governments or central banks	4,348	0	61	0	3,579	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	1,115	78	976	97	1,112	157	77	67	42.9%
	of which: SME	951	76	813	95	948	147	69	59	40.1%
	Retail	2,611	10	1,879	8	2,651	23	63	13	55.9%
	of which: SME	459	1	265	2	461	2	3	1	37.8%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	2	0	2	0	2	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0		0	0.0%
	Securitisation									
Other exposures					0	0		0	0.0%	
Standardised Total		<b>8,705</b>	<b>88</b>	<b>3,341</b>	<b>105</b>	<b>7,355</b>	<b>180</b>	<b>141</b>	<b>80</b>	<b>44.6%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk STA

Bank of Ireland Group plc

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
United States	Central governments or central banks	727	0	13	0	714	0	0	0	0.0%
	Regional governments or local authorities	21	0	4	0	21	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	3	1	2	2	4	8	6	6	80.6%
	of which: SME	3	0	2	0	4	1	1	1	66.3%
	Retail	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	2	0	1	0	2	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	20	0	30	0	20	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures										
Standardised Total	773	1	50	2	761	8	6	6	80.6%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
N.A.	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									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
	Equity									
Securitisation										
Other exposures										
Standardised Total										

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
N.A.	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									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
	Equity									
Securitisation										
Other exposures										
Standardised Total										

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



## 2018 EU-wide Stress Test: Credit risk STA

Bank of Ireland Group plc

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
N.A.	(min EUR, %)									
	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									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total										

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
N.A.	(min EUR, %)									
	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									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total										

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
N.A.	(min EUR, %)									
	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									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total										

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

## 2018 EU-wide Stress Test: Credit risk STA

Bank of Ireland Group plc

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(mIn EUR, %)										
N.A.	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									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
Equity										
Securitisation										
Other exposures										
Standardised Total										

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(mIn EUR, %)										
N.A.	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									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
Equity										
Securitisation										
Other exposures										
Standardised Total										

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

## 2018 EU-wide Stress Test: Credit risk STA

Bank of Ireland Group plc

(min EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Bank of Ireland Group plc	Central governments or central banks	8,595	2	7	3	40.0%	8,585	16	11	2	40.0%	8,575	27	15	11	40.0%
	Regional governments or local authorities	84	0	0	0	40.0%	84	0	0	0	40.0%	84	0	0	0	40.0%
	Public sector entities	343	0	0	0	40.0%	343	0	0	0	40.0%	343	1	0	0	40.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	4,038	1176	622	548	46.6%	3,963	1251	636	579	46.3%	3,891	1323	663	605	45.8%
	of which: SME	2,994	926	473	404	43.7%	2,922	997	487	434	43.5%	2,855	1065	513	460	43.2%
	Retail	3,815	157	116	69	43.6%	3,722	251	143	97	38.9%	3,627	345	173	128	36.9%
	of which: SME	704	44	26	23	50.8%	685	63	29	26	40.6%	666	82	32	29	35.1%
	Secured by mortgages on immovable property	452	4	0	0	1.9%	448	7	0	0	2.4%	446	10	0	0	2.8%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	109	0	0	0	0.0%	109	0	0	0	0.0%	109	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	17,437	1343	745	619	46.1%	17,255	1525	790	683	44.8%	17,074	1706	852	744	43.6%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

(min EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Ireland	Central governments or central banks	4,303	5	5	2	40.0%	4,295	14	9	5	40.0%	4,286	23	13	9	40.0%
	Regional governments or local authorities	63	0	0	0	40.0%	63	0	0	0	40.0%	63	0	0	0	40.0%
	Public sector entities	75	0	0	0	40.0%	75	0	0	0	40.0%	75	0	0	0	40.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	2,843	916	447	411	44.8%	2,790	969	456	426	44.0%	2,739	1020	473	438	43.0%
	of which: SME	2,059	749	358	327	43.6%	2,010	799	367	341	42.7%	1,963	846	383	353	41.7%
	Retail	1,209	79	42	34	43.7%	1,177	111	48	41	36.5%	1,143	145	55	47	32.7%
	of which: SME	253	32	21	20	62.7%	246	38	22	21	55.3%	240	45	23	22	49.8%
	Secured by mortgages on immovable property	449	4	0	0	1.9%	446	7	0	0	2.4%	443	10	0	0	2.8%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	83	0	0	0	0.0%	83	0	0	0	0.0%	83	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	9,027	1003	495	447	44.6%	8,930	1100	514	472	42.9%	8,832	1198	542	495	41.3%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

(min EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
United Kingdom	Central governments or central banks	3,578	1	1	0	40.0%	3,577	2	1	1	40.0%	3,576	4	2	1	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	1,088	181	121	83	46.0%	1,066	203	126	99	48.6%	1,045	224	136	113	50.5%
	of which: SME	924	172	112	75	43.8%	902	194	117	91	46.8%	882	214	128	105	49.0%
	Retail	3,606	79	73	34	43.5%	3,545	139	94	57	40.8%	3,484	201	117	80	40.0%
	of which: SME	451	13	5	3	20.7%	439	25	7	5	18.1%	427	37	8	6	17.2%
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	2	0	0	0	0.0%	2	0	0	0	0.0%	2	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	7,274	261	195	118	45.3%	7,190	345	221	157	45.4%	7,107	428	256	195	45.5%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

## 2018 EU-wide Stress Test: Credit risk STA

Bank of Ireland Group plc

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mtn EUR, %)		714	0	0	0	40.0%	713	0	0	0	40.0%	713	1	0	0	40.0%
United States	Central governments or central banks	21	0	0	0	40.0%	21	0	0	0	40.0%	21	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	4	8	6	6	80.3%	4	8	7	6	80.3%	4	8	7	7	80.6%
	Corporates	4	1	1	1	68.0%	4	1	1	1	68.5%	4	2	1	1	71.2%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	2	0	0	0	0.0%	2	0	0	0	0.0%	2	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	20	0	0	0	0.0%	20	0	0	0	0.0%	20	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	761	8	7	6	79.2%	761	8	7	7	78.1%	760	9	7	7	77.9%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mtn EUR, %)																
N.A.	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															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
Securitisation																
Other exposures																
Standardised Total																

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mtn EUR, %)																
N.A.	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															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
Securitisation																
Other exposures																
Standardised Total																

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk STA

Bank of Ireland Group plc

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mln EUR, %)																
N.A.	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															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
Collective investments undertakings (CIU)																
Equity																
Securitisation																
Other exposures																
Standardised Total																

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mln EUR, %)																
N.A.	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															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
Collective investments undertakings (CIU)																
Equity																
Securitisation																
Other exposures																
Standardised Total																

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mln EUR, %)																
N.A.	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															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
Collective investments undertakings (CIU)																
Equity																
Securitisation																
Other exposures																
Standardised Total																

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk STA

Bank of Ireland Group plc

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(min EUR, %)																
N.A.	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															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
Collective investments undertakings (CIU)																
Equity																
Securitisation																
Other exposures																
Standardised Total																

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(min EUR, %)																
N.A.	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															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
Collective investments undertakings (CIU)																
Equity																
Securitisation																
Other exposures																
Standardised Total																

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



2018 EU-wide Stress Test: Credit risk STA  
Bank of Ireland Group plc

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mtn EUR, %)		714	0	0	0	40.0%	713	0	0	0	40.0%	713	1	0	0	40.0%
United States	Central governments or central banks	21	0	0	0	40.0%	21	0	0	0	40.0%	21	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	4	8	8	6	79.1%	4	8	8	6	79.1%	4	8	8	6	78.9%
	Corporates	4	1	2	1	59.3%	4	1	3	1	59.2%	4	1	3	1	58.3%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	2	0	0	0	0.0%	2	0	0	0	0.0%	2	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	20	0	0	0	0.0%	20	0	0	0	0.0%	20	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	761	8	8	6	77.9%	761	8	8	6	76.3%	760	9	8	6	75.1%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mtn EUR, %)																
N.A.	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															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
Equity																
Securitisation																
Other exposures																
Standardised Total																

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mtn EUR, %)																
N.A.	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															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
Equity																
Securitisation																
Other exposures																
Standardised Total																

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note



## 2018 EU-wide Stress Test: Credit risk STA

Bank of Ireland Group plc

(mln EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
N.A.	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															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
Collective investments undertakings (CIU)																
Equity																
Securitisation																
Other exposures																
Standardised Total																

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

(mln EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
N.A.	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															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
Collective investments undertakings (CIU)																
Equity																
Securitisation																
Other exposures																
Standardised Total																

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

(mln EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
N.A.	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															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
Collective investments undertakings (CIU)																
Equity																
Securitisation																
Other exposures																
Standardised Total																

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



## 2018 EU-wide Stress Test: Securitisations

Bank of Ireland Group plc

			Actual	Restated	Baseline Scenario			Adverse Scenario		
			31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Exposure values	STA	(min EUR)	0	0						
	IRB		4,057	4,057						
	<b>Total</b>		<b>4,057</b>	<b>4,057</b>						
REA	STA		0	0	0	0	0	0	0	0
	IRB		467	467	515	519	528	1,411	1,832	1,504
	<b>Total</b>		<b>467</b>	<b>467</b>	<b>515</b>	<b>519</b>	<b>528</b>	<b>1,411</b>	<b>1,832</b>	<b>1,504</b>
Impairments	<b>Total</b>	<b>Total banking book others than assessed at fair value</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>0</b>	<b>3</b>

## 2018 EU-wide Stress Test: Risk exposure amounts

Bank of Ireland Group plc

(mln EUR)

	Actual	Restated	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Risk exposure amount for credit risk	39,657	39,608	39,838	39,965	40,815	41,743	42,501	42,724
Risk exposure amount for securitisations and re-securitisations	467	467	515	519	528	1,411	1,832	1,504
Risk exposure amount other credit risk	39,189	39,141	39,323	39,446	40,286	40,332	40,669	41,220
Risk exposure amount for market risk	684	684	684	684	684	691	693	697
Risk exposure amount for operational risk	4,619	4,619	4,619	4,619	4,619	4,619	4,619	4,619
Other risk exposure amounts	0	0	0	0	0	0	0	0
<b>Total risk exposure amount</b>	<b>44,961</b>	<b>44,912</b>	<b>45,141</b>	<b>45,269</b>	<b>46,118</b>	<b>47,054</b>	<b>47,814</b>	<b>48,040</b>

## 2018 EU-wide Stress Test: Capital

Bank of Ireland Group plc

		Actual	Restated	Baseline Scenario			Adverse Scenario		
		31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
		(m€ EUR,%)							
<b>A</b>	<b>OWN FUNDS</b>	<b>9,073</b>	<b>9,057</b>	<b>9,054</b>	<b>9,122</b>	<b>9,301</b>	<b>8,317</b>	<b>7,874</b>	<b>7,500</b>
<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>7,113</b>	<b>7,092</b>	<b>7,283</b>	<b>7,374</b>	<b>7,480</b>	<b>6,241</b>	<b>5,795</b>	<b>5,350</b>
<b>A.1.1</b>	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,335	1,535	1,535	1,535	1,535	1,535	1,535	1,535
<b>A.1.1.1</b>	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	0
<b>A.1.2</b>	Retained earnings	5,728	5,692	5,877	6,239	6,591	4,125	4,146	4,260
<b>A.1.3</b>	Accumulated other comprehensive income	-424	-510	-510	-510	-510	-535	-535	-535
<b>A.1.3.1</b>	Arising from full revaluation, cash flow hedge and liquidity reserves	-424	-510	-510	-510	-510	-723	-723	-723
<b>A.1.3.2</b>	OCI impact of defined benefit pension plans (gain or (-) loss)	0	0	0	0	0	188	188	188
<b>A.1.3.3</b>	Other OCI contributions	0	0	0	0	0	0	0	0
<b>A.1.4</b>	Other Reserves	1,922	1,922	1,922	1,922	1,922	1,922	1,922	1,922
<b>A.1.5</b>	Funds for general banking risk	0	0	0	0	0	0	0	0
<b>A.1.6</b>	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0	0
<b>A.1.7</b>	Adjustments to CET1 due to prudential filters	-33	-33	-33	-33	-33	93	93	93
<b>A.1.8</b>	(-) Intangible assets (including Goodwill)	-723	-723	-723	-723	-723	-723	-723	-723
<b>A.1.9</b>	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	-1,150	-1,150	-1,123	-1,100	-1,069	-1,818	-1,811	-1,748
<b>A.1.10</b>	(-) IRB shortfall of credit risk adjustments to expected losses	-309	-280	-169	-308	-450	0	0	0
<b>A.1.11</b>	(-) Defined benefit pension fund assets	-57	-57	-57	-57	-57	-61	-61	-61
<b>A.1.12</b>	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	0
<b>A.1.13</b>	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	0
<b>A.1.14</b>	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-59	-59	-59	-59	-59	-59	-59	-59
<b>A.1.14.1</b>	Of which: from securitisation positions (-)	-59	-59	-59	-59	-59	-59	-59	-59
<b>A.1.15</b>	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	0
<b>A.1.16</b>	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	0
<b>A.1.17</b>	(-) CET1 instruments of financial sector entities where the institution has a significant investment	-79	-88	-56	-31	-7	-274	-271	-253
<b>A.1.18</b>	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0	0
<b>A.1.19</b>	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0	0
<b>A.1.20</b>	CET1 capital elements or deductions - other	-166	-166	-166	-166	-163	-166	-166	-163
<b>A.1.21</b>	Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes)		21						
<b>A.1.21.1</b>	Of which: subject to transitional arrangements		-67		-69		-974		-529
<b>A.1.21.1.1</b>	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17		81		81		81		81
<b>A.1.21.1.2</b>	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2018		0		41		19		675
<b>A.1.21.1.3</b>	Increase of CET1 capital due to the tax deductibility of the amounts above		14		37		30		227
<b>A.1.22</b>	Transitional adjustments	928	1,009	845	665	504	2,202	1,725	1,081
<b>A.1.22.1</b>	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	0
<b>A.1.22.2</b>	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	0
<b>A.1.22.3</b>	Adjustments due to IFRS 9 transitional arrangements		64		116		84		70
<b>A.1.22.3.1</b>	From the increased IFRS 9 ECL provisions net of EL		64		81		59		49
<b>A.1.22.3.2</b>	From the amount of DTAs that is deducted from CET1 capital		0		35		25		21
<b>A.1.22.4</b>	Other transitional adjustments to CET1 Capital	928	946	730	581	434	880	724	553
<b>A.1.22.4.1</b>	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	805	805	674	550	427	680	567	454
<b>A.1.22.4.2</b>	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	79	88	56	31	7	200	157	98
<b>A.1.22.4.3</b>	Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	-68	-54						

## 2018 EU-wide Stress Test: Capital

Bank of Ireland Group plc

		Actual	Restated	Baseline Scenario			Adverse Scenario		
		31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
		(m€ EUR,%)							
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	A.2	503	506	485	496	491	660	691	676
	A.2.1	480	480	485	496	491	660	691	676
	A.2.2	0	0	0	0	0	0	0	0
	A.2.3	0	0	0	0	0	0	0	0
	A.2.4	23	26	0	0	0	0	0	0
	A.2.4.1	3	3	0	0	0	0	0	0
	A.3	7,617	7,598	7,768	7,870	7,971	6,902	6,486	6,026
	A.4	1,456	1,459	1,286	1,252	1,330	1,415	1,388	1,474
	A.4.1	1,484	1,484	1,446	1,412	1,490	1,575	1,548	1,634
	A.4.2	-160	-160	-160	-160	-160	29	29	29
	A.4.3	132	135	0	0	0	-189	-189	-189
	A.4.3.1	3	3	0	0	0	-189	-189	-189
A.5	0	0	0	0	0	0	0	0	
TOTAL RISK EXPOSURE AMOUNT	B	44,961	44,912	45,141	45,269	46,118	47,054	47,814	48,040
	B.1	196	220	139	78	17	500	392	246
	B.2	-66	-66	-27	-20	-17	-102	-80	-46
CAPITAL RATIOS (%) Transitional period	C.1	15.82%	15.81%	16.14%	16.30%	16.23%	13.29%	12.14%	11.15%
	C.2	16.94%	16.94%	17.22%	17.39%	17.29%	14.70%	13.59%	12.56%
	C.3	20.18%	20.20%	20.07%	20.16%	20.18%	17.71%	16.50%	15.63%
Fully loaded CAPITAL	D.1	6,185	6,083	6,438	6,709	6,977	4,040	4,070	4,269
	D.2	6,666	6,563	6,923	7,205	7,468	4,700	4,761	4,945
	D.3	7,990	7,887	8,208	8,457	8,797	6,304	6,338	6,609
CAPITAL RATIOS (%) Fully loaded	E.1	13.82%	13.61%	14.31%	14.85%	15.13%	8.68%	8.58%	8.93%
	E.2	14.89%	14.68%	15.38%	15.94%	16.20%	10.10%	10.04%	10.35%
	E.3	17.85%	17.65%	18.24%	18.71%	19.08%	13.54%	13.37%	13.83%
Memorandum Items	F	0	0	0	0	0	0	0	0
	G	750	750	750	750	750	750	750	750
	G.1	0	0	0	0	0	0	0	0
	H.1	108,330	108,214	108,214	108,214	108,214	108,214	108,214	108,214
	H.2	107,404	107,284	107,284	107,284	107,284	107,284	107,284	107,284
	H.3	7.03%	7.02%	7.18%	7.27%	7.37%	6.38%	5.99%	5.57%
	H.4	6.21%	6.12%	6.45%	6.72%	6.96%	4.38%	4.44%	4.61%
Transitional combined buffer requirements (%)	P.1	1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%	2.50%
	P.2	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.3	0.00%	0.00%	0.00%	0.50%	1.00%	0.00%	0.50%	1.00%
	P.4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5.1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
P.6	1.25%	1.25%	1.88%	3.00%	3.50%	1.88%	3.00%	3.50%	

(1) Conversions not considered for CET1 computation

(2) Excluding instruments included in row F

## 2018 EU-wide Stress Test: P&L

Bank of Ireland Group plc

	Actual	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
(mln EUR)							
<b>Net interest income</b>	2,198	2,134	2,205	2,173	1,925	1,981	1,939
Interest income	2,818	3,324	3,581	3,857	3,935	4,364	4,594
Interest expense	-620	-1,191	-1,376	-1,684	-2,010	-2,384	-2,655
<b>Dividend income</b>	20	7	5	4	7	5	4
<b>Net fee and commission income</b>	398	303	306	307	310	322	345
<b>Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities</b>	221	122	122	122	-264	92	92
<b>Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss</b>					157		
<b>Other operating income not listed above, net</b>	46	49	53	49	49	53	49
<b>Total operating income, net</b>	2,883	2,615	2,691	2,656	2,185	2,452	2,430
<b>Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss</b>	-14	-391	-109	-122	-2,415	-421	-246
<b>Other income and expenses not listed above, net</b>	-2,040	-1,859	-1,852	-1,843	-1,970	-1,950	-1,913
<b>Profit or (-) loss before tax from continuing operations</b>	829	365	730	691	-2,200	82	271
<b>Tax expenses or (-) income related to profit or loss from continuing operations</b>	-137	-45	-159	-133	688	3	-53
<b>Profit or (-) loss after tax from discontinued operations</b>	0						
<b>Profit or (-) loss for the year</b>	<b>692</b>	<b>320</b>	<b>572</b>	<b>558</b>	<b>-1,512</b>	<b>85</b>	<b>218</b>
<b>Amount of dividends paid and minority interests after MDA-related adjustments</b>	183	135	210	206	55	64	104
<b>Attributable to owners of the parent net of estimated dividends</b>	509	186	362	352	-1,567	21	114
Memo row: Impact of one-off adjustments		49	49	49	49	49	49
The results include distribution restrictions for MDA adjustments		No	No	No	No	No	No

# 2018 EU-wide Stress Test: Major capital measures and realised losses

Bank of Ireland Group plc

<b>Issuance of CET 1 Instruments 01 January to 30 June 2018</b>	<b>Impact on Common Equity Tier 1 mln EUR</b>
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

<b>Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 30 June 2018</b>	<b>Impact on Additional Tier 1 and Tier 2 mln EUR</b>
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

<b>Realised losses 01 January to 30 June 2018</b>	<b>mln EUR</b>
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0



# 2018 EU-wide Stress Test

## Information on performing and non-performing exposures<sup>1</sup>

Bank of Ireland Group plc

	Actual						
	31/12/2017						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>		
		Of which: defaulted					
(mln EUR)							
<b>Debt securities (including at amortised cost and fair value)</b>	<b>13,388</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0
General governments	8,669	0	0	0	0	0	0
Credit institutions	3,985	0	0	0	0	0	0
Other financial corporations	413	0	0	0	0	0	0
Non-financial corporations	321	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>88,718</b>	<b>536</b>	<b>6,533</b>	<b>5,941</b>	<b>366</b>	<b>1,993</b>	<b>3,349</b>
Central banks	8,374	0	0	0	0	0	0
General governments	146	0	0	0	0	0	0
Credit institutions	1,480	0	0	0	0	0	0
Other financial corporations	1,099	1	25	24	1	12	3
Non-financial corporations	25,985	100	3,062	2,774	114	1,320	838
Households	51,635	436	3,447	3,143	250	661	2,508
<b>DEBT INSTRUMENTS other than HFT</b>	<b>102,106</b>	<b>536</b>	<b>6,533</b>	<b>5,941</b>	<b>366</b>	<b>1,993</b>	<b>3,349</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>16,502</b>		<b>102</b>	<b>75</b>	<b>0</b>	<b>0</b>	<b>0</b>

<sup>1</sup> 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

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

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

# 2018 EU-wide Stress Test

## Information on performing and forborne exposures<sup>1</sup>

Bank of Ireland Group plc

	Actual				
	31/12/2017				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures
	Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		
(mIn EUR)					
<b>Debt securities (including at amortised cost and fair value)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>7,607</b>	<b>5,240</b>	<b>1,710</b>	<b>1,558</b>	<b>4,453</b>
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	12	7	2	1	5
Non-financial corporations	3,898	2,614	1,178	1,144	1,448
Households	3,697	2,620	530	412	3,000
<b>DEBT INSTRUMENTS other than HFT</b>	<b>7,607</b>	<b>5,240</b>	<b>1,710</b>	<b>1,558</b>	<b>4,453</b>
<b>Loan commitments given</b>	<b>139</b>	<b>85</b>	<b>0</b>	<b>0</b>	<b>0</b>

<sup>1</sup> 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□