



2023 EU-wide Stress Test

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

2023 EU-wide Stress Test: Summary

Bank of Ireland Group plc

	Actual	Baseline Scenario			Adverse Scenario			
		31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(mln EUR, %)								
Net interest income	2,483	3,008	3,108	3,270	2,435	2,420	2,406	
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-53	34	34	34	-524	25	25	
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-180	-260	-226	-203	-1,830	-688	-481	
Profit or (-) loss for the year	884	1,055	1,134	1,316	-1,048	14	188	
Coverage ratio: non-performing exposure (%)	33.58%	32.65%	31.31%	30.39%	36.86%	36.14%	35.57%	
Common Equity Tier 1 capital	7,681	8,403	9,268	10,228	6,225	5,907	5,995	
Total Risk exposure amount (all transitional adjustments included)	47,616	48,053	47,829	47,864	50,386	50,576	51,121	
Common Equity Tier 1 ratio, %	16.13%	17.49%	19.38%	21.37%	12.35%	11.68%	11.73%	
Fully loaded Common Equity Tier 1 ratio, %	15.66%	17.31%	19.38%	21.37%	11.48%	11.43%	11.73%	
Tier 1 capital	8,656	9,378	10,243	11,203	7,200	6,882	6,970	
Total leverage ratio exposures	130,146	130,146	130,146	130,146	130,146	130,146	130,146	
Leverage ratio, %	6.65%	7.21%	7.87%	8.61%	5.53%	5.29%	5.36%	
Fully loaded leverage ratio, %	6.49%	7.15%	7.88%	8.62%	5.18%	5.19%	5.36%	
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. %	15.30%	16.88%	18.92%	20.96%	11.31%	11.25%	11.52%	

IFRS 9 transitional arrangements?	Yes (static and dynamic)
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2023 EU-wide Stress Test: Credit risk IRB

Bank of Ireland Group plc

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
Bank of Ireland Group plc	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	5,433	0	0	0	821	0	548	13	0	0	0	0	0
	Corporates	0	0	13,299	1,402	0	0	16,936	0	13,220	6,868	1,395	32	156	431	31,344
	Corporates - Of Which: Specialised Lending	0	0	860	50	0	0	751	0	686	65	44	2	4	17	37,424
	Corporates - Of Which: SME	0	0	9,529	672	0	0	2,200	0	4,938	4,572	672	18	89	221	32,992
	Retail	41,565	792	0	0	10,531	398	0	37,267	3,998	792	52	64	222	29,979	
	Retail - Secured on real estate property	37,836	472	0	0	8,122	288	0	34,237	3,599	472	17	35	88	18,664	
	Retail - Secured on real estate property - Of Which: SME	37,836	472	0	0	8,122	288	0	34,237	3,599	472	17	35	88	18,664	
	Retail - Qualifying Revolving	1,275	29	0	0	315	10	0	1,247	29	20	5	4	19	31,165	
	Retail - Other Retail	2,459	241	0	0	2,099	89	0	2,051	371	241	36	25	124	53,989	
	Retail - Other Retail - Of Which: SME	1,673	204	0	0	991	73	0	1,442	232	204	23	16	107	52,163	
	Retail - Other Retail - Of Which: non-SME	786	37	0	0	1,108	12	0	642	139	37	7	8	18	50,960	
	Equity	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
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	41,565	742	24,833	1,402	10,531	398	17,379	0	50,245	10,900	2,137	89	221	660	30,864	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
IRELAND	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	578	0	0	0	96	0	121	0	0	0	0	0	0
	Corporates	0	0	10,941	628	0	0	8,618	0	6,111	4,229	621	20	91	209	42,194
	Corporates - Of Which: Specialised Lending	0	0	443	293	0	0	295	0	424	14	33	11	11	31	42,172
	Corporates - Of Which: SME	0	0	6,890	327	0	0	5,323	0	5,589	3,281	327	14	69	126	38,614
	Retail	25,602	530	0	0	2,372	211	0	22,723	2,879	530	42	42	129	17,548	
	Retail - Secured on real estate property	21,872	260	0	0	4,963	103	0	19,393	2,479	260	6	19	65	24,874	
	Retail - Secured on real estate property - Of Which: SME	21,872	260	0	0	4,963	103	0	19,393	2,479	260	6	19	65	24,874	
	Retail - Secured on real estate property - Of Which: non-SME	21,872	260	0	0	4,963	103	0	19,393	2,479	260	6	19	65	24,874	
	Retail - Qualifying Revolving	1,275	29	0	0	315	10	0	1,247	29	20	5	4	19	31,165	
	Retail - Other Retail	2,459	241	0	0	2,099	89	0	2,051	371	241	36	25	124	53,989	
	Retail - Other Retail - Of Which: SME	1,673	204	0	0	991	73	0	1,442	232	204	23	16	107	52,163	
	Retail - Other Retail - Of Which: non-SME	781	37	0	0	1,108	12	0	642	139	37	7	8	18	50,960	
	Equity	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	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	25,602	530	11,123	628	7,372	211	8,675	0	28,955	7,149	1,151	62	139	399	34,664	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
UNITED KINGDOM	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	621	0	0	0	178	0	207	0	0	0	0	0	0
	Corporates	0	0	5,390	544	0	0	4,113	0	3,432	1,709	544	6	29	146	26,874
	Corporates - Of Which: Specialised Lending	0	0	400	27	0	0	422	0	250	41	7	1	3	11	9,944
	Corporates - Of Which: SME	0	0	1,830	287	0	0	1,360	0	797	1,053	287	1	17	81	28,723
	Retail	15,870	209	0	0	3,129	184	0	14,762	1,108	209	10	17	23	11,005	
	Retail - Secured on real estate property	15,870	209	0	0	3,129	184	0	14,762	1,108	209	10	17	23	11,005	
	Retail - Secured on real estate property - Of Which: SME	15,870	209	0	0	3,129	184	0	14,762	1,108	209	10	17	23	11,005	
	Retail - Secured on real estate property - Of Which: non-SME	15,870	209	0	0	3,129	184	0	14,762	1,108	209	10	17	23	11,005	
	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	0	0	0	0	0	0	0	0
Securitisation	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	
IRB TOTAL	15,870	209	6,011	544	3,129	184	4,291	0	18,481	2,877	751	16	46	169	22,494	

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk IRB
Bank of Ireland Group plc

	Baseline Scenario																					
	31/12/2023						31/12/2024						31/12/2025									
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
(m EUR, %)																						
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
Institutions	548	33	7	0	0	0	45.00%	548	33	7	0	0	0	45.00%	547	33	7	0	0	0	45.00%	
Corporates	11,881	6,772	1,763	48	117	554	31.86%	12,034	6,277	2,082	289	95	661	31.77%	11,921	6,177	2,341	27	738	27	31.48%	
Corporates - Of Which: Specialised Lending	680	62	53	2	4	20	37.11%	673	60	62	2	3	23	36.91%	666	58	71	2	26	26	36.75%	
Corporates - Of Which: SME	4,879	4,454	849	14	57	266	31.28%	4,917	4,246	1,015	14	49	205	29.94%	4,865	4,157	1,163	14	43	239	29.12%	
Retail	37,286	3,815	1,209	33	49	341	28.20%	36,981	3,696	1,238	51	37	412	25.33%	36,695	3,611	1,000	51	38	489	24.00%	
Retail - Secured on real estate property	34,025	3,449	834	25	27	156	18.72%	33,795	3,343	1,170	21	21	191	18.30%	33,579	3,274	1,454	21	20	218	14.99%	
Retail - Secured on real estate property - Of Which: SME	34,025	3,449	834	25	27	156	18.72%	33,795	3,343	1,170	21	21	191	18.30%	33,579	3,274	1,454	21	20	218	14.99%	
Retail - Qualifying Revolving	1,231	23	50	8	3	24	48.11%	1,217	21	67	15	13	33	50.00%	1,205	20	84	9	1	43	51.35%	
Retail - Other Retail	2,023	347	325	20	18	161	49.46%	2,023	332	393	29	15	189	48.11%	1,935	316	469	20	18	219	42.28%	
Retail - Other Retail - Of Which: SME	1,393	215	270	15	12	132	48.81%	1,352	204	323	17	10	152	47.04%	1,306	192	379	16	9	174	45.86%	
Retail - Other Retail - Of Which: non-SME	630	132	50	5	6	29	52.63%	621	128	68	7	4	36	53.18%	609	124	84	4	1	45	52.62%	
Equity	0	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	0	-
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
IRB TOTAL	49,709	10,624	2,949	101	166	895	30.36%	49,565	10,006	3,710	93	133	1,072	28.93%	49,154	9,781	4,347	92	111	1,219	28.03%	

	Baseline Scenario																					
	31/12/2023						31/12/2024						31/12/2025									
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
(m EUR, %)																						
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
Institutions	121	0	0	0	0	0	45.00%	121	0	0	0	0	0	45.00%	121	0	0	0	0	0	0	45.00%
Corporates	5,972	4,009	820	21	69	263	30.09%	6,084	3,904	1,010	19	51	311	31.56%	6,020	3,824	1,128	19	42	362	31.55%	
Corporates - Of Which: Specialised Lending	421	14	43	1	1	12	41.48%	418	14	45	1	1	10	49.00%	415	14	48	1	1	20	49.46%	
Corporates - Of Which: SME	3,543	3,196	459	10	46	159	34.63%	3,567	3,020	581	11	38	189	32.33%	3,553	2,955	660	11	34	214	31.20%	
Retail	22,562	2,774	796	34	17	258	32.48%	22,401	2,796	1,020	39	33	304	29.65%	22,221	2,649	1,261	38	28	351	27.67%	
Retail - Secured on real estate property	19,307	2,404	6	0	0	0	-	19,213	2,352	566	6	14	82	14.50%	19,105	2,311	715	6	13	91	12.70%	
Retail - Secured on real estate property - Of Which: SME	19,307	2,404	6	0	0	0	-	19,213	2,352	566	6	14	82	14.50%	19,105	2,311	715	6	13	91	12.70%	
Retail - Qualifying Revolving	1,231	23	50	8	3	24	48.11%	1,217	21	67	9	11	31	50.00%	1,200	20	84	9	1	43	51.35%	
Retail - Other Retail	2,023	347	325	20	18	161	49.46%	2,023	332	393	29	15	189	48.11%	1,935	316	469	20	18	219	42.28%	
Retail - Other Retail - Of Which: SME	1,393	215	270	15	12	132	48.81%	1,352	204	323	17	10	152	47.04%	1,306	192	379	16	9	174	45.86%	
Retail - Other Retail - Of Which: non-SME	630	132	50	5	6	29	52.63%	621	128	68	7	4	36	53.18%	609	124	84	4	1	45	52.62%	
Equity	0	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	0	-
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
IRB TOTAL	28,655	6,983	1,616	57	106	522	32.28%	28,608	6,612	2,034	59	83	622	30.66%	28,361	6,471	2,421	58	71	712	29.44%	

	Baseline Scenario																					
	31/12/2023						31/12/2024						31/12/2025									
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
(m EUR, %)																						
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
Institutions	287	0	0	0	0	0	45.00%	287	0	0	0	0	0	45.00%	287	0	0	0	0	0	0	45.00%
Corporates	3,371	1,763	613	12	18	169	27.59%	3,445	1,608	697	9	16	195	27.96%	3,413	1,578	754	9	12	211	28.02%	
Corporates - Of Which: Specialised Lending	247	39	12	1	1	1	21.60%	243	36	17	1	3	4	26.10%	239	37	27	1	1	3	28.47%	
Corporates - Of Which: SME	798	1,016	322	11	10	90	27.79%	746	989	361	2	9	124	27.12%	737	965	390	8	10	104	26.70%	
Retail	14,637	1,034	408	19	12	82	20.10%	14,502	980	592	15	7	108	18.10%	14,394	954	731	15	6	127	17.31%	
Retail - Secured on real estate property	14,637	1,034	408	19	12	82	20.10%	14,502	980	592	15	7	108	18.10%	14,394	954	731	15	6	127	17.31%	
Retail - Secured on real estate property - Of Which: SME	14,637	1,034	408	19	12	82	20.10%	14,502	980	592	15	7	108	18.10%	14,394	954	731	15	6	127	17.31%	
Retail - Qualifying Revolving	0	0	0	0	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	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	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	0	0	0	0	-
Equity	0	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	0	-
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
IRB TOTAL	18,294	2,795	1,021	31	30	251	24.60%	18,228	2,588	1,294	24	23	305	23.42%	18,094	2,531	1,485	24	18	338	22.76%	

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

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	Adverse Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(m EUR, %)																					
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Institutions	548	33	2,046	0	0	0	51.75%	547	33	2,047	0	0	0	51.75%	546	33	2,047	0	0	0	51.75%
Corporates	4,062	14,234	2,046	40	754	703	38.38%	4,061	14,233	2,047	60	754	703	38.38%	4,060	14,232	2,047	81	754	703	38.38%
Corporates - Of Which: Specialised Lending	680	62	53	3	4	20	37.92%	672	60	62	3	4	24	38.28%	666	58	71	3	4	27	38.55%
Corporates - Of Which: SME	1,899	7,211	1,073	23	251	389	36.12%	1,875	6,338	1,069	26	210	563	35.88%	1,853	5,450	1,063	26	156	210	35.88%
Retail	34,505	6,266	3,545	133	247	457	29.60%	33,965	5,697	2,646	138	190	728	27.44%	33,320	5,253	3,665	120	137	943	25.60%
Retail - Secured on real estate property	31,832	5,382	3,094	74	159	203	18.37%	31,333	5,043	1,834	83	121	324	16.75%	30,747	4,761	2,801	71	83	440	15.90%
Retail - Secured on real estate property - Of Which: SME	31,832	5,382	3,094	74	159	203	18.37%	31,333	5,043	1,834	83	121	324	16.75%	30,747	4,761	2,801	71	83	446	15.90%
Retail - Qualifying Revolving	1,188	49	67	26	8	37	54.91%	1,186	29	115	16	4	68	59.00%	1,140	23	143	14	7	83	60.26%
Retail - Other Retail	1,485	629	381	53	89	219	57.35%	1,474	629	398	60	65	339	54.02%	1,403	608	743	35	42	413	55.54%
Retail - Other Retail - Of Which: SME	1,168	406	304	40	42	173	57.07%	1,081	343	454	27	39	240	54.97%	1,022	295	560	24	26	303	54.20%
Retail - Other Retail - Of Which: non-SME	316	423	78	14	28	46	58.46%	393	284	142	12	27	89	59.38%	422	212	183	12	16	109	59.62%
Equity	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	-	
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	-	
IRB TOTAL	39,116	20,577	3,589	194	1,001	1,240	34.55%	39,398	18,366	5,511	198	851	1,861	33.76%	40,945	14,944	7,393	202	568	2,455	33.20%

	Adverse Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(m EUR, %)																					
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Institutions	121	0	0	0	0	0	51.75%	121	0	0	0	0	0	51.75%	120	0	0	0	0	0	51.75%
Corporates	2,468	7,542	992	27	388	368	31.11%	2,472	6,711	1,477	38	330	562	38.04%	2,311	5,703	1,943	39	238	753	38.87%
Corporates - Of Which: Specialised Lending	421	14	43	1	1	1	41.81%	411	14	43	1	1	1	41.61%	411	14	43	1	1	20	41.41%
Corporates - Of Which: SME	1,492	5,093	613	18	192	232	37.86%	1,716	4,599	974	21	169	350	36.86%	1,960	3,953	1,286	21	126	471	36.60%
Retail	23,309	3,814	1,018	103	193	366	36.38%	23,071	1,427	1,623	92	147	557	34.33%	20,716	3,135	2,290	80	106	709	31.11%
Retail - Secured on real estate property	18,627	2,935	569	22	105	0	0	18,439	2,772	921	36	78	155	16.88%	18,133	2,604	1,396	31	62	211	15.15%
Retail - Secured on real estate property - Of Which: SME	18,627	2,935	569	22	105	0	0	18,439	2,772	921	36	78	155	16.88%	18,133	2,604	1,396	31	62	211	15.15%
Retail - Qualifying Revolving	1,188	49	67	26	8	37	54.91%	1,166	29	113	16	4	68	59.00%	1,140	23	141	14	7	83	60.26%
Retail - Other Retail	1,485	629	381	53	89	219	57.35%	1,474	629	398	60	65	339	54.02%	1,403	608	743	35	42	413	55.54%
Retail - Other Retail - Of Which: SME	1,168	406	304	40	42	173	57.07%	1,081	343	454	27	39	240	54.97%	1,022	295	560	24	26	303	54.20%
Retail - Other Retail - Of Which: non-SME	316	423	78	14	28	46	58.46%	393	284	142	12	27	89	59.38%	422	212	183	12	16	109	59.62%
Equity	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	-	
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	-	
IRB TOTAL	23,889	11,355	2,010	127	581	737	36.69%	24,005	10,139	3,110	128	478	1,119	35.99%	24,148	8,883	4,224	120	341	1,465	34.68%

	Adverse Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(m EUR, %)																					
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Institutions	297	0	0	0	0	0	51.75%	296	0	0	0	0	0	51.75%	286	0	0	0	0	0	51.75%
Corporates	1,154	3,016	675	8	154	235	34.73%	1,431	3,443	871	11	152	320	36.70%	2,057	2,611	1,057	14	110	412	38.63%
Corporates - Of Which: Specialised Lending	297	39	32	2	1	1	23.99%	243	39	32	2	1	1	24.13%	239	27	27	1	1	37	31.95%
Corporates - Of Which: SME	281	1,480	375	6	149	172	33.77%	448	1,161	481	4	149	319	34.99%	1,086	358	1,086	24	109	375	34.24%
Retail	13,129	2,431	519	52	54	87	16.72%	12,816	2,258	1,004	46	42	168	16.72%	12,540	2,146	1,392	40	31	231	16.72%
Retail - Secured on real estate property	13,129	2,431	519	52	54	87	16.72%	12,816	2,258	1,004	46	42	168	16.72%	12,540	2,146	1,392	40	31	231	16.72%
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	13,129	2,431	519	52	54	87	16.72%	12,816	2,258	1,004	46	42	168	16.72%	12,540	2,146	1,392	40	31	231	16.72%
Retail - Qualifying Revolving	0	0	0	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	0	0	0	-
Retail - Other Retail - Of Which: SME	0	0	0	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	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 non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	14,569	6,346	1,194	61	208	321	26.91%	14,534	5,705	1,876	57	194	489	26.04%	14,893	4,757	2,460	54	141	645	26.23%

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

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		Actual												
		31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure						
Bank of Ireland Group plc	Central banks	17,571	0	0	0	17,571	0	0	0	0	0	0	0	0.00%
	Central governments	5,196	0	210	0	5,196	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	107	0	0	0	107	0	0	0	0	0	0	0	0.00%
	Public sector entities	367	0	0	0	367	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	536	0	0	0	536	0	0	0	0	0	0	0	0.00%
	International Organisations	192	0	0	0	192	0	0	0	0	0	0	0	0.00%
	Institutions	91	0	0	0	91	0	0	0	0	0	0	0	0.00%
	Corporate	4,668	100	4,244	142	1,572	1,060	1,060	188	14	24	88	88	46.64%
	of which: SME	3,996	63	2,681	86	1,288	900	900	151	11	20	64	64	36.86%
	Retail	4,445	63	3,278	88	4,288	212	145	89	3	4	24	24	58.69%
	of which: SME	3,651	26	424	22	639	26	31	3	0	0	25	25	38.25%
	Secured by mortgages on immovable assets	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	179	0	268	0	179	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	4	0	53	0	4	0	0	0	0	0	0	0	0.00%
	Equity	881	0	2,023	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Other exposures	2,814	0	1,512	0	0	0	0	0	0	0	0	0	0.00%
Standard Total	57,093	162	12,093	192	50,693	1,280	333	99	30	30	170	170	51.62%	

		Actual												
		31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure						
IRELAND	Central banks	14,118	0	0	0	14,118	0	0	0	0	0	0	0	0.00%
	Central governments	3,992	0	103	0	3,741	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	48	0	10	0	48	0	0	0	0	0	0	0	0.00%
	Public sector entities	61	0	0	0	61	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	26	0	11	0	26	0	0	0	0	0	0	0	0.00%
	Corporate	3,494	66	3,092	92	2,696	807	100	12	16	16	61	61	47.41%
	of which: SME	2,922	59	2,181	24	2,052	472	106	10	19	11	31	31	48.90%
	Retail	3,052	10	979	19	1,309	43	8	0	0	0	24	24	53.62%
	of which: SME	322	0	241	6	323	0	15	2	0	0	0	0	62.16%
	Secured by mortgages on immovable assets	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	137	0	109	0	137	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	4	0	53	0	4	0	0	0	0	0	0	0	0.00%
	Equity	794	0	1,233	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Other exposures	5,727	0	1,264	0	0	0	0	0	0	0	0	0	0.00%
Standard Total	44,704	87	7,689	111	41,694	808	173	26	16	16	85	85	49.31%	

		Actual												
		31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure						
UNITED KINGDOM	Central banks	3,708	0	0	0	3,708	0	0	0	0	0	0	0	0.00%
	Central governments	411	0	81	0	389	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	33	0	7	0	33	0	0	0	0	0	0	0	0.00%
	Corporate	888	113	772	15	588	245	25	2	6	13	49	49	49.62%
	of which: SME	377	17	300	14	244	120	24	2	4	12	32	32	59.76%
	Retail	3,146	63	2,389	47	2,889	212	101	61	11	16	56	56	57.39%
	of which: SME	331	20	193	21	394	20	36	11	11	15	43	43	43.14%
	Secured by mortgages on immovable assets	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	89	0	89	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Other exposures	1,077	0	631	0	0	0	0	0	0	0	0	0	0.00%
Standard Total	9,395	50	3,883	62	7,713	463	127	72	14	71	71	71	83.84%	

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

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	Baseline Scenario																				
	31/12/2023				31/12/2024				31/12/2025												
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	
(m EUR, %)																					
Bank of Ireland Group plc	37,569	0	0	0	0	0.00%	37,569	1	1	0	0	0	0.00%	37,567	1	1	0	0	0	0.00%	
Central banks	5,153	0	0	0	0	40.00%	5,153	0	0	0	0	0	40.00%	5,152	0	0	0	0	0	40.00%	
Central governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Regional governments or local authorities	112	0	0	0	0	0.00%	112	0	0	0	0	0	0.00%	111	0	0	0	0	0	0.00%	
Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Institutions	31	0	0	0	0	45.00%	31	0	0	0	0	0	45.00%	31	0	0	0	0	0	45.00%	
Corporates	3,484	1,009	292	13	14	100	37,346	1,484	952	385	14	14	100	33,524	1,329	927	386	14	14	100	
of which: SME	2,264	569	272	0	14	44	30	25,000	1,282	592	301	10	10	28,000	1,069	576	301	10	10	100	
Retail	4,175	242	244	50	13	132	54,198	4,182	214	384	44	14	182	6,019	204	284	43	14	14	100	
of which: SME	182	23	82	3	3	35	659	22	71	3	3	35	300	59	22	88	3	3	35	100	
Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Items associated with particularly high risk	124	0	0	0	0	0.00%	124	0	0	0	0	0	0.00%	124	0	0	0	0	0	0.00%	
Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Collective investments undertakings (CIU)	4	0	0	0	0	0.00%	4	0	0	0	0	0	0.00%	4	0	0	0	0	0	0.00%	
Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Standardised Total	49,844	1,271	549	68	21	246	44,978	49,779	1,171	795	69	19	325	45,051	49,574	1,133	698	58	17	339	41,665

	Baseline Scenario																				
	31/12/2023				31/12/2024				31/12/2025												
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	
(m EUR, %)																					
IRELAND	31,146	0	0	0	0	0.00%	31,145	0	0	0	0	0	0.00%	31,143	0	0	0	0	0	0.00%	
Central banks	5,153	0	0	0	0	40.00%	5,153	0	0	0	0	0	40.00%	5,152	0	0	0	0	0	40.00%	
Central governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Regional governments or local authorities	48	0	0	0	0	0.00%	48	0	0	0	0	0	0.00%	47	0	0	0	0	0	0.00%	
Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Institutions	26	0	0	0	0	45.00%	26	0	0	0	0	0	45.00%	26	0	0	0	0	0	45.00%	
Corporates	2,633	798	195	7	11	77	35,024	2,484	766	224	7	10	81	38,272	2,424	259	32	9	9	96	
of which: SME	1,900	451	185	0	10	63	34,524	1,900	438	202	0	7	72	29,272	1,864	423	32	6	6	85	
Retail	1,289	0	43	27	27	42.00%	1,275	0	29	23	23	23	42.00%	1,253	0	37	23	23	23	41.99%	
of which: SME	316	0	22	0	0	10	44,548	312	0	27	0	0	10	37,688	304	0	34	0	0	10	
Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Items associated with particularly high risk	120	0	0	0	0	0.00%	120	0	0	0	0	0	0.00%	120	0	0	0	0	0	0.00%	
Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Collective investments undertakings (CIU)	4	0	0	0	0	0.00%	4	0	0	0	0	0	0.00%	4	0	0	0	0	0	0.00%	
Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Standardised Total	41,063	799	282	13	11	104	36,898	49,939	772	374	13	10	121	32,389	46,841	755	478	13	9	137	28,226

	Baseline Scenario																				
	31/12/2023				31/12/2024				31/12/2025												
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	
(m EUR, %)																					
UNITED KINGDOM	3,708	0	0	0	0	0.00%	3,708	0	0	0	0	0	0.00%	3,708	0	0	0	0	0	0.00%	
Central banks	385	0	0	0	0	40.00%	385	0	0	0	0	0	40.00%	384	0	0	0	0	0	40.00%	
Central governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Institutions	13	0	0	0	0	45.00%	13	0	0	0	0	0	45.00%	13	0	0	0	0	0	45.00%	
Corporates	389	272	47	4	20	43.1%	413	105	71	4	20	42.7%	404	174	35	4	20	37.7%			
of which: SME	238	114	42	3	19	44.1%	220	101	42	3	15	41.4%	227	42	79	3	11	39.3%			
Retail	2,851	282	181	46	6	105	18,298	2,828	213	367	41	156	18,388	2,764	203	314	46	51	109	18,463	
of which: SME	800	28	46	1	1	17	41.7%	777	27	11	1	1	39.8%	763	25	53	1	1	38.5%		
Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Standardised Total	7,600	474	228	52	10	126	58,236	7,646	399	338	45	184	64,506	7,492	378	432	41	8	235	64,290	

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodology

2023 EU-wide Stress Test: Credit risk STA
Bank of Ireland Group plc

	Adverse Scenario																			
	31/12/2023				31/12/2024				31/12/2025											
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure		
(m EUR, %)																				
Bank of Ireland Group plc	37,569	0	0	0	0	0.00%	37,569	1	1	0	0	0.00%	37,567	1	1	0	0	0.00%		
Central banks	5,192	0	0	0	0	40.00%	5,192	0	0	0	0	40.00%	5,125	0	0	0	0	40.00%		
Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
Public sector entities	112	0	0	0	0	60.00%	116	0	0	0	0	60.00%	116	0	0	0	0	60.00%		
Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
Institutions	31	0	0	0	0	51.70%	31	0	0	0	0	51.70%	31	0	0	0	0	51.70%		
Corporates	1,484	2,229	412	46	37	48.14%	1,429	2,412	242	34	22	36%	1,429	1,935	331	39	55	36%		
of which: SME	1,484	1,123	226	46	34	46.64%	1,429	972	154	34	21	34%	1,429	1,262	252	34	39	34%		
Retail	3,813	870	277	107	132	54.69%	3,443	884	531	85	34	27%	3,335	546	779	63	21	38%		
of which: SME	3,813	65	36	4	25	41.25%	3,51	65	381	4	35	26.2%	3,55	22	150	3	2	4%		
Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
Items associated with particularly high risk	124	0	0	0	0	54.01%	168	0	0	0	0	54.01%	164	0	13	2	0	54.01%		
Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
Collective investments undertakings (CIU)	4	0	0	0	0	45.00%	4	0	0	0	0	45.00%	4	0	0	0	0	45.00%		
Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
Standardised Total	47,356	3,690	710	159	133	344	48.33%	47,288	3,100	1,279	139	99	393	47,427	2,483	1,750	119	76	300	48.27%

	Adverse Scenario																			
	31/12/2023				31/12/2024				31/12/2025											
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure		
(m EUR, %)																				
IRELAND	31,146	0	0	0	0	0.00%	31,146	0	0	0	0	0.00%	31,145	0	0	0	0	0.00%		
Central banks	3,752	0	0	0	0	40.00%	3,752	0	0	0	0	40.00%	3,721	0	0	0	0	40.00%		
Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
Public sector entities	48	0	0	0	0	60.00%	47	0	0	0	0	60.00%	47	0	0	0	0	60.00%		
Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
Institutions	26	0	0	0	0	51.70%	26	0	0	0	0	51.70%	26	0	0	0	0	51.70%		
Corporates	1,420	1,761	299	41	46	47.73%	1,466	1,927	197	30	33	38.9%	1,466	1,210	321	36	27	36%		
of which: SME	1,420	931	256	41	34	41.8%	1,388	792	451	30	26	17%	1,351	495	366	24	22	17.2%		
Retail	1,766	0	0	0	0	38.31%	1,492	0	0	0	0	31.73%	1,127	0	0	0	0	23%		
of which: SME	1,766	0	0	0	0	46.23%	1,492	0	0	0	0	32.31%	1,261	0	0	0	0	14%		
Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
Items associated with particularly high risk	129	0	0	0	0	54.01%	152	0	0	0	0	54.01%	127	0	11	0	0	54.01%		
Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
Collective investments undertakings (CIU)	4	0	0	0	0	45.00%	4	0	0	0	0	45.00%	4	0	0	0	0	45.00%		
Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
Standardised Total	39,914	1,761	399	61	45	163	40.93%	39,864	1,529	793	52	33	263	39,924	1,213	936	44	27	339	38.23%

	Adverse Scenario																			
	31/12/2023				31/12/2024				31/12/2025											
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure		
(m EUR, %)																				
UNITED KINGDOM	3,708	0	0	0	0	0.00%	3,708	0	0	0	0	0.00%	3,704	0	0	0	0	0.00%		
Central banks	385	0	0	0	0	40.00%	384	0	0	0	0	40.00%	384	0	0	0	0	40.00%		
Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
Institutions	13	0	0	0	0	51.70%	13	0	0	0	0	51.70%	13	0	0	0	0	51.70%		
Corporates	100	594	83	4	39	54.5%	109	579	151	11	7	24.4%	108	324	354	4	19	13%		
of which: SME	110	213	71	4	29	39	54.5%	109	161	123	4	17	45%	108	127	159	4	11	32%	
Retail	2,287	670	161	91	28	117	41.51%	2,253	661	354	78	26	23%	2,212	546	550	66	21	19.2%	
of which: SME	2,287	65	41	3	18	42.38%	2,253	65	371	3	22	39.6%	2,212	21	272	12	1	22.8%		
Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
Standardised Total	6,563	1,466	274	95	66	163	59.36%	6,563	1,211	526	82	51	303	6,620	930	752	73	37	423	56.19%

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodology

2023 EU-wide Stress Test: Credit risk COVID-19 STA
Bank of Ireland Group plc

		Public guarantees - Adverse Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
Bank of Ireland Group plc	Central banks																					
	Central governments																					
	Regional governments or local authorities																					
	Public sector entities																					
	Multi-lateral Development Banks																					
	International Organisations																					
	Institutions																					
	Corporates	1	0	0	0	1	1	1	1	0	0	0	0	0	0	0	0	1	1	1	0	0
	IFIs/DFIs/DFIs	0	0	0	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	0	0	0
	IFIs/DFIs/DFIs	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Secured for mortgages on immovable assets																					
IFIs/DFIs/DFIs																						
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2023 EU-wide Stress Test: Securitisations

Bank of Ireland Group plc

		Actual	Baseline Scenario		Adverse Scenario			
		31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
		(mln EUR)						
Exposure values	SEC-IRBA	4,220						
	SEC-SA	0						
	SEC-ERBA	1,046						
	SEC-IAA	0						
	Total	5,266						
REA	SEC-IRBA	1,242	1,242	1,329	1,465	1,397	1,769	2,254
	SEC-SA	0	0	0	0	0	0	0
	SEC-ERBA	179	195	214	234	218	295	377
	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
Total	1,421	1,437	1,542	1,699	1,615	2,064	2,631	
Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0



2023 EU-wide Stress Test: Risk exposure amounts

Bank of Ireland Group plc

	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(mln EUR)							
Risk exposure amount for credit risk	42,047	42,514	42,291	42,325	44,359	44,736	45,416
Risk exposure amount for securitisations and re-securitisations	1,421	1,437	1,542	1,699	1,615	2,064	2,631
Risk exposure amount other credit risk	40,626	41,077	40,748	40,626	42,745	42,672	42,785
Risk exposure amount for market risk	588	588	588	588	601	600	601
Risk exposure amount for operational risk	4,827	4,827	4,827	4,827	4,827	4,827	4,827
Other risk exposure amounts	123	123	123	123	276	276	276
Total risk exposure amount	47,585	48,053	47,829	47,864	50,063	50,439	51,121
Total Risk exposure amount (transitional)	47,616	48,053	47,829	47,864	50,386	50,576	51,121
Total Risk exposure amount (fully loaded)	47,585	48,053	47,829	47,864	50,063	50,439	51,121

2023 EU-wide Stress Test: Capital

Bank of Ireland Group plc

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
A	OWN FUNDS			10,128	10,850	11,715	12,675	8,854	8,536	8,624
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)			7,681	8,403	9,268	10,228	6,225	5,907	5,995
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)			1,534	1,534	1,534	1,534	1,534	1,534	1,534
A.1.1.1	of which: CET1 instruments subscribed by Government			0	0	0	0	0	0	0
A.1.2	Retained earnings			10,230	10,963	11,751	12,667	9,105	9,043	9,154
A.1.3	Accumulated other comprehensive income			-1,701	-1,701	-1,701	-1,701	-2,191	-2,191	-2,191
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves			-6	-6	-6	-6	-184	-184	-184
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]			-895	-895	-895	-895	-1,207	-1,207	-1,207
A.1.3.3	Other OCI contributions			-800	-800	-800	-800	-800	-800	-800
A.1.4	Other Reserves			609	609	609	609	609	609	609
A.1.5	Funds for general banking risk			0	0	0	0	0	0	0
A.1.6	Minority interest given recognition in CET1 capital			0	0	0	0	0	0	0
A.1.7	Adjustments to CET1 due to prudential filters			-5	-5	-5	-5	-5	-5	-5
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)			-8	-8	-8	-8	-8	-8	-8
A.1.7.2	Cash flow hedge reserve			31	31	31	31	31	31	31
A.1.7.3	Other adjustments			-27	-27	-27	-27	-27	-27	-27
A.1.8	(-) Intangible assets (including Goodwill)			-981	-965	-858	-675	-965	-858	-675
A.1.8.1	of which: Goodwill (-)			-298	-298	-298	-298	-298	-298	-298
A.1.8.2	of which: Software assets (-)			-619	-603	-496	-313	-603	-496	-313
A.1.8.3	of which: Other intangible assets (-)			-65	-65	-65	-65	-65	-65	-65
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs			-1,002	-862	-708	-547	-1,451	-1,446	-1,365
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses			-165	-255	-360	-448	0	0	0
A.1.11	(-) Defined benefit pension fund assets			-625	-625	-625	-625	-286	-286	-286
A.1.12	(-) Reciprocal cross holdings in CET1 Capital			0	0	0	0	0	0	0
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital			0	0	0	0	0	0	0

2023 EU-wide Stress Test: Capital

Bank of Ireland Group plc

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		975	975	975	975	975	975	975
	A.2.1	Additional Tier 1 Capital instruments		975	975	975	975	975	975	975
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		8,656	9,378	10,243	11,203	7,200	6,882	6,970
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		1,472	1,472	1,472	1,472	1,654	1,654	1,654
	A.4.1	Tier 2 Capital instruments		1,632	1,632	1,632	1,632	1,632	1,632	1,632
	A.4.2	Other Tier 2 Capital components and deductions		-160	-160	-160	-160	23	22	23
	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT		47,585	48,053	47,829	47,864	50,063	50,439	51,121
	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		30	0	0	0	322	137	0
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio		16.13%	17.49%	19.38%	21.37%	12.35%	11.68%	11.73%
	C.2	Tier 1 Capital ratio		18.18%	19.52%	21.42%	23.41%	14.29%	13.61%	13.63%
	C.3	Total Capital ratio		21.27%	22.58%	24.49%	26.48%	17.57%	16.88%	16.87%
Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		7,451	8,317	9,268	10,228	5,749	5,767	5,995
	D.2	TIER 1 CAPITAL (fully loaded)		8,426	9,292	10,243	11,203	6,724	6,742	6,970
	D.3	TOTAL CAPITAL (fully loaded)		9,897	10,764	11,715	12,675	8,378	8,396	8,624

2023 EU-wide Stress Test: Capital

Bank of Ireland Group plc

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio		15.66%	17.31%	19.38%	21.37%	11.48%	11.43%	11.73%
	E.2	Tier 1 Capital ratio		17.71%	19.34%	21.42%	23.41%	13.43%	13.37%	13.63%
	E.3	Total Capital ratio		20.80%	22.40%	24.49%	26.48%	16.74%	16.64%	16.87%
Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		130,146	130,146	130146	130146	130146	130146	130146
	H.2	Total leverage ratio exposures (fully loaded)		129,915	129,915	129915	129915	129915	129915	129915
	H.3	Leverage ratio (transitional)		6.65%	7.21%	7.87%	8.61%	5.53%	5.29%	5.36%
	H.4	Leverage ratio (fully loaded)		6.49%	7.15%	7.88%	8.62%	5.18%	5.19%	5.36%
Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.27%	1.14%	1.14%	1.14%	1.14%	1.14%	1.14%
	P.3	O-SII buffer		1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer		4.27%	5.14%	5.14%	5.14%	5.14%	5.14%	5.14%
Pillar 2 (%)	R.1	Pillar 2 capital requirement		2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
	R.1.1	of which: CET1		1.27%	1.27%	1.27%	1.27%	1.27%	1.27%	1.27%
	R.1.2	of which: AT1		0.42%	0.42%	0.42%	0.42%	0.42%	0.42%	0.42%
	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.25%	10.25%	10.25%	10.25%	10.25%	10.25%	10.25%
	R.2.1	of which: CET1		5.77%	5.77%	5.77%	5.77%	5.77%	5.77%	5.77%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		14.52%	15.39%	15.39%	15.39%	15.39%	15.39%	15.39%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		10.04%	10.91%	10.91%	10.91%	10.91%	10.91%	10.91%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Memorandum items related to the application of IFRS-17 for banks with insurance subsidiaries or participations	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		7,173						
	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17			7,960	8,858	9,818	5,626	5,642	5,849
	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS-17		46,891						
	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17			47,162	46,804	46,839	49,756	50,128	50,757
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17			15.30%	16.88%	18.92%	20.96%	11.31%	11.25%

2023 EU-wide Stress Test: P&L

Bank of Ireland Group plc

	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(min EUR)							
Net interest income	2,483	3,008	3,108	3,270	2,435	2,420	2,406
Interest income	3,041	6,120	6,010	5,472	7,818	7,694	6,772
Interest expense	-558	-3,111	-2,903	-2,202	-5,368	-4,999	-3,800
Dividend income	64	64	64	64	48	48	48
Net fee and commission income	404	404	404	404	283	283	283
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-53	34	34	34	-524	25	25
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					159		
Other operating income not listed above, net	272	45	39	24	15	39	24
Total operating income, net	3,169	3,555	3,648	3,796	2,416	2,815	2,786
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-180	-260	-226	-203	-1,830	-688	-481
Other income and expenses not listed above, net	-1,950	-2,052	-2,093	-2,014	-2,084	-2,108	-2,036
Profit or (-) loss before tax from continuing operations	1,039	1,243	1,329	1,578	-1,498	20	268
Tax expenses or (-) income related to profit or loss from continuing operations	-155	-189	-195	-262	449	-6	-81
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0						
Profit or (-) loss for the year	884	1,055	1,134	1,316	-1,048	14	188
Amount of dividends paid and minority interests after MDA-related adjustments	427	322	345	400	76	76	76
Attributable to owners of the parent net of estimated dividends	458	733	788	916	-1,125	-63	112
Memo row: Impact of one-off adjustments		81	81	81	81	81	81
Total post-tax MDA-related adjustment		0	0	0	0	0	0
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17		1,055	1,134	1,316	-1,048	14	188

2023 EU-wide Stress Test: Major capital measures and realised losses

Bank of Ireland Group plc

(mln EUR)

Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
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

Realised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0