Composition of capital as of 30 September 2011 (CRD3 rules)

Name of the bank: IE038 BANK OF IRELAND

Capital position CRD3 rules	Septer	mber 2011	References to COREP reporting
Capital position CRD3 rules	Million EUR	% RWA	References to COREP reporting
A) Common equity before deductions (Original own funds without hybrid instruments	8,001		COREP CA 1.1 - hybrid instruments and government support measures other than
and government support measures other than ordinary shares) (+)	,		ordinary shares COREP CA 1.1.1 + COREP line 1.1.2.1
Of which: (+) eligible capital and reserves	8,608		
Of which: (-) intangibles assets (including goodwill)	-372		Net amount included in T1 own funds (COREP line 1.1.5.1)
Of which: (-/+) adjustment to valuation differences in other AFS assets (1)	567		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
B) Deductions from common equity (Elements deducted from original own funds) (-)	-641		COREP CA 1.3.T1* (negative amount)
Of which () do do stings of a satisfaction and subscaling to delice.	00		Total of items as defined by Article 57 (I), (m), (n) (o) and (p) of Directive 2006/48/EC
Of which: (-) deductions of participations and subordinated claims	-60		and deducted from original own funds (COREP lines from 1.3.1 to 1.3.5 included in
			line 1.3.T1*) COREP line 1.3.7 included in line 1.3.T1* (50% securitisation exposures in the
Of which: (-) securitisation exposures not included in RWA according with CRD3 (2)	-123		banking and trading book subject to 1250% risk weight; Art. 57 (r) of Directive
or mileti. () cocurrication exposures not instituted in terretaining man ortho (2)	120		2006/48/EC)
			As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in
Of which: (-) IRB provision shortfall and IRB equity expected loss amounts (before tax)	-458		1.3.T1*)
C) Common equity (A+B)	7,360	10.30%	
Of which: ordinary shares subscribed by government	2,178		Paid up ordinary shares subscribed by government
D) Other Existing government support measures (+)	1,817		
E) Core Tier 1 including existing government support measures (C+D)	9,177	12.85%	Common equity + Existing government support measures included in T1 other than
L) Core tier i including existing government support measures (C+D)	9,177	12.03 /0	ordinary shares
Shortfall to 9% before application sovereign capital buffer	o	0.00%	9%RWA-Core Tier 1 including existing government support measures; if >0.
			Net amount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from
F) Hybrid instruments not subscribed by government	189		1.1.2.2***01 to 1.1.2.2***05 + COREP line 1.1.5.2a (negative amount)) not
			subscribed by government
Tier 1 Capital (E+F) (Total original own funds for general solvency purposes)	9,366	13.11%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
RWA as of end September 2011 including add-on for CRD3 (2)	71,428		
Of which: RWA add-on for CRD III as of end September 2011 (2)	0		
Sovereign Capital buffer			
			Please report the prudential filter as a positive number if the AFS revaluation reserve
G) Prudential filter (AFS sovereign assets in EEA as of 30th September 2011) (-/+)	93		for sovereign assets is negative. Please report the prudetnial filter as a negative
G) Frudential litter (AFS Sovereign assets in EEA as of South September 2011) (7+)	93		number if the AFS revaluation reserve is positive. If the bank does not apply a
			prudential filter on AFS sovereign assets, please fill in zero.
10.5%			Difference between the book value and the fair value at the reference date. Please
H) Difference between the book value and the fair value of sovereign assets (Bonds and	0		provide a positive number if the book value is larger than the fair value of sovereign
Loans and advances) in the HTM and Loans & Receivables portfolios (3).			assets. Please provide a negative number if the book value is smaller than the fair
			value of the sovereign assets.
Sovereign capital buffer for exposures in EEA (G+H)	93	0.13%	Sum of Prudential filter and valuation. If negative it is set to 0
			OV DIMA (Occo Tica 4 in challenge existing a consequence of a consequence
Overall Shortfall after including sovereign capital buffer	0	0.00%	9%RWA-(Core Tier 1 including existing government support measures-Sovereign capital buffer for exposures in EEA); if >0.
Notes and definitions			capital buller for exposures in EEA); if >0.

- Notes and definitions
 (1) The amount is already included in the computation of the eligible capital and reserves and it is provided separately for information purposes.
 (2) According with CRD3 it can include also 50% securitisation exposures in the trading book subject to 1250% risk weight and not included in RWA.
 (3) It includes also possible differences between the book value and the fair value of: i) direct sovereign exposures in derivatives; ii) indirect sovereign exposures in the banking and trading book

urity		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) (1)			DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)	EXPOSURES (3) Memo Item		Prudential filter AFS sovereign assets	Reserve AFS sovereign assets	Fair value of Cash flow and fair value	
Residual Maturity	Country	of which: loans and advances in the HTM and Leans and receivables portolics		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Nominal Value Debt securities in HTM and Loans and Receivables portfolios	write-off on Sovereign assets (loans, advances and debt securities) (+)	(including the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	(gross the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	hedging contracts on AFS sovereign assets (+/-) (4)
3M		0 0	0	0	0	0	0	0	0		0	0	0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot		0 0	0	0	0	0	0	Ö	Ö		Ö	Ö	Ö
3Y 5Y	Austria	0 0	0	0	0	0	0	0	0		0	0	0
10Y		0 0 53 0	0 53	0	0 53	0	0	0	0		0	0	0
Tot		53 0	53	Ö	53	Ö	0	0	0	0	0	0	0
3M 1Y		0 0	0	0	0	0	0	0	0		0	0	0
2Y		0 0	0	0	0	0	0	0	0		0	0	0
5Y	Belgium	0 0	0	0	0	0	0	0	0		0	0	0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot		0 0	0	0	0	0	0	0	0		0	0	0
Tot		0 0	0	0	0	0	0	0	0	0	0	0	0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot		0 0	0	0	0	0	0	0	0		0	0	0
3Y	Bulgaria	0 0	0	0	0	0	0	Ö	0		Ö	Ö	0
5Y	Bulgaria	0 0	0	0	0	0	0	0	0		0	0	0
15Y		0 0	0	0	0	0	Ö	0	Ö	0	Ö	Ö	0
3M		0 0	0	0	0	0	0	Ö	Ö	Ü	0	0	0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot		0 0	0	0	0	0	0	0	0		0	0	0
3Y	Cyprus	0 0	0	0	0	0	0	0	0		0	0	0
10Y		0 0	0	0	0	0	0	Ö	Ö		Ö	Ö	Ö
Tot		0 0	0	0	0	0	0	0	0	0	0	0	0
3M 1Y		0 0	0	0	0	0	0	0	0		0	0	0
2Y		0 0	Ô	0	0	0	0	0	0		0	0	0
5Y	Czech Republic	0 0	0	0	0	0	0	Ü	0		Ü	Ü	Ü
2Y 3Y 5Y 10Y 15Y Tot		0 0	0	0	0	0	0	0	0		0	0	0
Tot		0 0	0	0	0	0	0	0	0	0	0	0	0
1Y		0 0	0	Ö	0	Ö	0	0	0		0	0	0
3M 1Y 2Y 3Y 5Y 10Y 15Y	Denmark	0 0	0	0	0	0	Ö	Ö	Ö		Ö	0	0
5Y 10Y	Jeilliaik	0 0	0	0	0	0	0	0	0		0	0	0
15Y		0 0	0	0	0	0	0	0	0	0	0	0	0
3M		0 0	0	0	0	0	0	0	0		Ö	0	0
3M 1Y 2Y 3Y 5Y		0 0	0	0	0	0	0	0	0		0	0	0
3Y 5Y	Estonia	0 0	0	0	0	0	0	0	0		0	0	0
10Y 15Y Tot		0 0	0	0	0	0	0	0	0		0	0	0
		0 0	0	0	0	0	0	0	0	0	0	0	0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot		0 0	0	0	0	0	0	0	0		0	0	0
2Y		0 0	0	0	0	0	0	0	0		0	0	0
5Y	Finland	0 0	0	0	0	0	0	Ö	0		Ö	Ö	Ö
10Y 15Y		24 0 0 0	24 0	0	0	24 0	0	0	0		0	0	0
Tot 3M		24 0 0 0	24 0	0	0	24 0	0	0	0	0	0	0	0
1٧		21 0	21	21	0	0	0	Ö	0		Ö	Ö	Ö
2Y 3Y	_	0 0	0	0	0	0	0	0	0		0	0	0
2Y 3Y 5Y 10Y 15Y Tot	France	0 0	0	0	0	0	0	0	0		0	0	0
15Y		301 0	301	0	301	0	0	Ö	0		Ö	0	0
Tot		322 0	322	21	301	0	0	0	0	0	0	0	0

turity	GROSS DIRECT LONG EXPOSURES value gross of provisions) (1)		(POSURES (accounting provisions) (1)	NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)	EXPOSURES (3)		Prudential filter AFS sovereign assets (including the fair	Reserve AFS sovereign assets (gross the fair value of	Fair value of Cash flow and fair value
Residual Maturity	Country		of which: <u>loans and</u> <u>advances</u> in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Nominal Value <u>Debt securities</u> in HTM and Loans and Receivables portfolios	Sovereign assets (loans, advances and debt securities) (+)	(including the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	Cash flow and fair value to the total contracts) (+/-) (4)	hedging contracts on AFS sovereign assets (+/-) (4)
3M		0	0	0	0	0	0	0	0	0		0	0	0
3M 1Y 2Y 3Y 5Y 10Y		0	0	0	0	0	0	Ö	0	0		0	0	0
3Y 5Y	Germany	0	0	0	0	0	0	0	0	0		0	0	0
10Y		0	0	0	0	0	0	0	0	0		0	0	0
15Y Tot		0	Ô	Ŏ	Ö	0	0	0	0	0	0	0	0	0
3M 1Y		0	0	0	0	0	0	0	0	0		0	0	0
2Y 3Y		0	0	0	0	0	0	0	0	0		0	0	0
5Y	Greece (5)	0	0	0	0	0	0	0	0	0		0	Ö	0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot		0	0	0	0	0	0	0	0	Ö		ŏ	ŏ	0
3M		0	0	0	0	0	0	0	0	0	U	0	0	0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot		0	0	0	0	0	0	0	0	0		0	0	0
3Y 5Y	Hungary	0	0	0	0	0	0	0	0	0		0	0	0
10Y		0	0	0	0	0	0	0	0	0		0	0	0
Tot		Ö	0	0	Ö	Ö	0	0	0	0	0	0	0	0
3M 1Y 2Y 3Y 5Y 10Y		0	0	0	0	0	0	0	Ö	Ö		Ö	0	Ö
2Y 3Y		0	0	0	0	0	0	0	0	0		0	0	0
5Y	Iceland	0	0	0	0	0	0	0	0	0		0	0	0
15Y Tot		0	0	ő	0	0	0	0	Ö	Ö		Ö	Ö	0
3M		301	0	301	301	0	0	0	0	0		0	0	-1
3M 1Y 2Y 3Y 5Y	ŀ	674 865	0	674 865	674 812	0 53	0	0	0	0		1	-3 -1	-1 0
3Y 5Y	Ireland	1,060 897	0	1,060 897	1,060 687	0 210	0	0	0	0		7	-1	-11 -5
10Y		1.115	0	1.115	1,039	76 43	0	0	0	0		78 0	-58 0	-20 0
15Y Tot		43 4,955 0	0	43 4,955 0	0 4,573 0	382 0	0	0	0	0	0	93	-54	-39 0
1Y		0	0	0	0	0	0	0	0	0		0	0	0
3Y	Italy	0	0	0	0	0	0	Ü	Ü	0		0	Ü	Ü
5Y 10Y	italy	29 0	0	29	29 0	0	0	0	0	0		0	0	0
3M 1Y 2Y 3Y 5Y 10Y 15Y		26 55	0	26 55	0 29	26 26	0	0	0	0	0	0	0	0
3M 1Y 2Y 3Y 5Y		0	0	0	0	0	0	0	0	0		0	0	0
2Y		Ō	0	0	0	Ō	0	0	0	0		ŏ	ŏ	Ö
SY 5Y	Latvia	0	0	0	0	0	0	0	0	0		0	0	0
10Y 15Y Tot		0	0	0	0	0	0	0	0	0		0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0
1Y		0	0	0	0	0	0	0	0	0		0	0	0
3Y	Liechtenstein	0	0	0	0	0	0	0	Ö	Ö		0	ő	0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot		0	0	0	0	0	0	0	0	0		0	0	0
15Y Tot		0	0	0	0	0	0	0	0	0	0	0	0	0
3M 1Y 2Y 3Y 5Y		0	0	0	0	0	0	0	0	0		0	0	0
2Y		0	0	0	Ō	Ō	0	0	0	Ö		ő	0	0
5Y	Lithuania	0	0	0	0	0	0	0	0	0		0	Ō	0
10Y 15Y Tot		0	0	0	0	0	0	0	0	0		0	0	0
Tot 3M		0	0	0	0	0	0	0	0	0	0	0	0	0
1Y		0	0	0	0	0	0	0	0	0		0	0	0
3Y	Luxembourg	0	0	ő	0	0	0	0	Ö	Ö		0	ő	ŏ
3M 1Y 2Y 3Y 5Y 10Y 15Y		0	0	0	0	0	0	0	0	0		0	0	0
		0	0	0	0	0	0	0	0	0		0	0	0

turity		GROSS DIRECT LONG E value gross of	EXPOSURES (accounting provisions) (1)	(gross of provisions a	nd write-off exposures (CT POSITIONS long) net of cash short po here there is maturity ma	osition of sovereign debt	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)	INDIRECT SOVEREIGN EXPOSURES (2) (on and off balance sheet)	Memo Item	Provisions and	Prudential filter AFS sovereign assets (including the fair	Reserve AFS sovereign assets (gross the fair value of	Fair value of Cash flow and fair value
Residual Maturity	Country		of which: Ioans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Nominal Value <u>Debt securities</u> in HTM and Loans and Receivables portfolios	Sovereign assets (loans, advances and debt securities) (+)	(including the fall value of Cash flow and fair value hedging contracts) (+/-) (4)	Cash flow and fair value with value hedging contracts) (+/-) (4)	hedging contracts on AFS sovereign assets (+/-) (4)
3M		0	0	0	0	0	0	0	0	0		0	0	0
3M 1Y 2Y 3Y 5Y		0	0	0	0	0	0	Ö	0	0		0	0	0
3Y 5Y	Malta	0	0	0	0	0	0	0	0	0		0	0	0
10Y		0	0	0	0	0	0	0	0	0		0	0	0
15Y Tot		0	0	Ö	Ö	0	0	0	0	0	0	0	0	0
3M 1Y		0	0	0	0	0	0	0	0	0		0	0	Ö
2Y 3Y		0	0	0	0	0	0	0	0	0		0	0	0
5Y	Netherlands	0	0	0	0	0	0	0	0	0		0	0	0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot		19	0	19 20	0	19	0	0	Ö	Ö		ŏ	ŏ	0
3M		0	0	0	0	0	0	0	0	0	U	0	0	0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot		0	0	0	0	0	0	0	0	0		0	0	0
3Y 5Y	Norway	0	0	0	0	0	0	0	0	0		0	0	0
10Y		0	0	0	0	0	0	0	0	0		0	0	0
Tot		Ö	0	0	Ö	Ö	0	0	0	0	0	0	0	0
3M 1Y 2Y 3Y 5Y 10Y		0	0	0	0	0	0	0	0	0		0	0	0
2Y 3Y		0	0	0	0	0	0	0	0	0		0	0	0
5Y	Poland	0	0	0	0	0	0	0	0	0		0	Ö	0
15Y Tot		0	0	0	0	0	0	0	0	0		0	0	0
3M		0	0	0	0	0	0	0	0	0	0	0	0	0
1Y 2Y		0	0	0	0	0	0	0	0	0		0	0	0
3Y	Portugal	0	0	0	0	0	0	0	0	0		0	0	0
3M 1Y 2Y 3Y 5Y		0	0	0	0	0	0	0	0	0		0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot		0	0	0	0	0	0	0	0	0		0	0	0
2Y		0	0	0	0	0	0	0	0	0		0	0	0
5Y	Romania	0	0	0	0	0	0	0	0	0		0	0	0
10Y		0	0	0	0	0	0	0	0	0		0	0	0
Tot 3M		0	0	0	0	0	0	0	0	0	0	0	0	0
3M 1Y 2Y 3Y 5Y		0	0	0	0	0	0	0	0	0		0	0	0
3Y	Slovakia	0	0	0	0	0	0	0	0	0		0	0	0
10Y		0	0	0	0	0	0	0	0	0		0	0	0
10Y 15Y Tot		0	0	0	0	0	0	0	0	0	0	0	0	0
3M 1Y 2Y 3Y 5Y 10Y 15Y		0	0	0	0	0	0	0	0	0		0	0	0
2Y		0	0	0	0	0	0	0	0	0		0	0	0
5Y	Slovenia	0	0	0	0	0	0	0	0	0		0	0	0
10Y 15Y		0	0	0	0	0	0	0	0	0		0	0	0
Tot 3M		0	0	0	0	0	0	0	0	0	0	0	0	0
3M 1Y 2Y 3Y 5Y		0	0	0	0	0	0	0	0	0		0	0	0
3Y	Spain	0	0	0	0	0	0	0	Ö	0		0	ŏ	0
10Y	•	0	0	0	0	0	0	Ö	Ö	0		0	Ō	0
15Y Tot		0	0	0	0	0	0	0	0	0	0	0	0	0
3M		0	0	0	0	0	0	0	0	0		0	0	0
2Y		0	0	0	0	0	0	0	0	0		0	0	0
5Y	Sweden	0	0	0	0	0	0	0	Ö	Ö		ő	ő	0
3M 1Y 2Y 3Y 5Y 10Y 15Y		0	0	0	0	0	0	0	0	0		0	0	0
Tot		Ö	Ó	0	Ö	0	Ò	0	0	0	0	0	0	0

turity		GROSS DIRECT LONG E		NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) (1)			DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)	INDIRECT SOVEREIGN EXPOSURES (i) (on and off balance sheet) Memo Item.		Memo Item Provisions and write-off on	(including the fair (gross the fair valu	AFS sovereign assets	of How and rair value	
Residual Ma	Country		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Nominal Value Sovereign asset Debt securities (loans, advance	Sovereign assets (loans, advances and debt securities) (+)	value of Cash flow and	(gross the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	hedging contracts on AFS sovereign assets (+/-) (4)
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot		2.481	0	2.481	2,481	0	0	0	0	0		0	0	0
1Y		0	0	0	0	0	0	0	0	0		0	0	0
2Y		0	0	0	0	0	0	0	0	0		0	0	0
3Y	United Kingdom	0	0	0	0	0	0	0	0	0		0	0	0
5Y	Officed Kingdom	0	0	0	0	0	0	0	0	0		0	0	0
10Y		0	0	0	0	0	0	0	0	0		0	0	0
15Y		0	0	0	0	0	0	0	0	0		0	0	Ü
Tot		2,481	0	2,481	2,481	0	0	0	0	0	0	0	0	0
	TOTAL EEA 30	7,910	0	7,910	7,104	782	24	0	0	0	0	93	-54	-39

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

 (2) The banks disclose the exposures in the "Financial assess held for trading" portfolio after foldsetting the cash repositions having the same maturities.

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

 (4) According with CEBS Guidelines on prudential filters is required a consistent treatment of gains and losses resulting from a transaction whereby a cash flow hedge is created for an available for sale instrument: i.e. if the gains on the hedged item are recognised in additional own funds, so should the results of the corresponding cash flow hedging derivative. Moreover if fair-value hedging contracts on sovereign assets are taken in consideration for the computation of the prudential filters (before their
- removal), the FV of such contracts must be reported in the column AB.

 (5) Please report gross and net direct positions before eventual write-off (PSI); in the column provisions must be included eventual write-off (PSI).

Composition of RWA as of 30 September 2011

Name of the bank: IE038 BANK OF IRELAND

(in million Euro)

	Rules at the end of September	CRD 3 rules
Total RWA (1)	71,428	71,428
RWA for credit risk	61,602	61,602
RWA Securitisation and re-securitisations	518	518
RWA Other credit risk	61,084	61,084
RWA for market risk	1,642	1,642
RWA operational risk	5,504	5,504
Transitional floors (2)	-	-
RWA Other	2,680	2,680

Notes and definitions

(1) The RWA calculated according to CRD III can be based on models that have not yet been approved by the National Supervisory Authority.

(2) All IRB/AMA banks in the exercise have applied transitional floor which assess the impact 80% of the Basel 1 requirements. However, wide divergences in national approaches to the floors means that two main approaches have been identified as set out in the methodological note. The transitional floor has been applied according to the following approach:

option 1

Name of the bank: IE038 BANK OF IRELAND

		OS) and other contracts (1)
Co(2)	Bank is protection seller	Bank is protection buyer
Country (2)	Notional amount	Notional amounts
	outstanding	outstanding
Austria	(3)	(3)
Belgium		
Bulgaria	_	
Cyprus	_	
Czech Republic	-	
Denmark		
Estonia	_	
Finland	_	
France	_	5
Germany	8	-
Greece	-	_
Hungary	-	-
Iceland	-	-
Ireland	=	=
Italy	-	-
Latvia	-	-
Liechtenstein	-	-
Lithuania	-	-
Luxembourg	-	-
Malta	-	-
Netherlands	=	-
Norway	=	-
Poland	-	-
Portugal	=	-
Romania	-	-
Slovakia	-	-
Slovenia	-	-
Spain	5	5
Sweden	-	-
United Kingdom	-	-

⁽¹⁾ It includes credit derivatives and other credit risk transfer contracts/instruments that irrespective of the denomination respresent indirect exposures (as protection seller/buyer) on sovereign risk (reference entity)

⁽²⁾ The country identifies the reference entity single name of the CDS and other contracts.

⁽³⁾ Notional amounts outstanding: Nominal or notional amounts outstanding are defined as the gross nominal or notional value of all contracts concluded and not yet settled on the reporting date. For contracts with variable nominal or notional principal amounts, the basis for reporting is the nominal or notional principal amounts at the time of reporting.