



Country by Country Reporting
for the year ended 31 December 2013

Bank of Ireland Group**Country by Country Reporting for year ended 31 December 2013**

The following disclosure is made pursuant to the European Union (Capital Requirements) Regulations 2014.

Principal undertakings

Name	Principal Activity	Country of Establishment
The Governor and Company of the Bank of Ireland	Banking and financial services	Ireland Additional branches: United Kingdom United States of America Germany France
Bank of Ireland International Finance Limited	International asset financing	Ireland
New Ireland Assurance Company plc	Life assurance business	Ireland
Bank of Ireland Mortgage Bank	Mortgage lending and mortgage covered securities	Ireland
Bank of Ireland (UK) plc	Retail financial services	United Kingdom
First Rate Exchange Services Holdings Limited	Foreign exchange	United Kingdom
ICS Building Society	Building society	Ireland

The Bank will annex a full listing of Group undertakings to its annual return to the Companies Registration Office.

All the Group undertakings are included in the statutory consolidated accounts and in the figures below.

Turnover and Employees

<i>Country of Establishment</i>	Turnover ⁽¹⁾ €m	Average FTEs
Ireland*	1,858	9,736
United Kingdom	586	1,998
United States of America	54	59
Isle of Man	13	24
Germany	2	7
France	9	7
Other	(3)	-
	2,519	11,831

*Of which: Bank of Ireland Life⁽²⁾

234

968

(1) Turnover is Total operating income, net of insurance claims as per the audited financial statements. Immaterial amounts from other countries are allocated to Other.

(2) Bank of Ireland Life comprises the life assurer, New Ireland Assurance Company plc (NIAC) which distributes protection, investment and pension products to the Irish market, through independent brokers, its financial advisors (direct sales force) and the Group's branch network.