



2015 EU-wide Transparency Exercise

Bank Name	Bank of Ireland
LEI Code	Q2GQA2KF6XJ24W42G291
Country Code	IE

2015 EU-wide Transparency Exercise

Capital

Bank of Ireland

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	9,441	10,895	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	7,641	8,344	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	3,616	3,614	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
Retained earnings	3,049	3,353	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
Accumulated other comprehensive income	277	412	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
Other Reserves	355	758	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
Minority interest given recognition in CET1 capital	0	0	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	-176	-95	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (f) of CRR
(-) Intangible assets (including Goodwill)	-405	-429	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1,452	-1,442	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	-19	-29	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	-6	-6	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
(-) Reciprocal cross holdings in CET1 Capital	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
(-) Excess deduction from AT1 items over AT1 Capital	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-68	-73	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
Of which: from securitisation positions (-)	-68	-73	CA1 {1.1.1.18}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-78	-44	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceeding the 17.65% threshold	0	0	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	-320	-215	CA1 {1.1.1.27} + CA1 {1.1.1.28}	-
Transitional adjustments	2,868	2,540	CA1 {1.1.1.16 + 1.1.1.8 + 1.1.1.26}	-
Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	1,286	1,286	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
Transitional adjustments due to additional minority interests (+/-)	0	0	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	1,582	1,254	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	70	809	CA1 {1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	75	816	CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	-5	-7	CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4})	
TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,711	9,153	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,730	1,742	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	1,558	1,453	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}	
Other Tier 2 Capital components and deductions (after transitional adjustments)	172	289	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	51,581	52,612	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	14.81%	15.86%	CA3 {1}	-
Tier 1 Capital ratio	14.95%	17.40%	CA3 {3}	-
Total Capital ratio	18.30%	20.71%	CA3 {5}	-



2015 EU-wide Transparency Exercise

Risk exposure amounts

Bank of Ireland

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	46,741	47,604
Risk exposure amount for securitisation and re-securitisations in the banking book	272	191
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	46,469	47,412
Risk exposure amount for position, foreign exchange and commodities (Market risk)	511	733
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	297	237
Risk exposure amount for operational risk	4,032	4,032
Other risk exposure amounts	0	7
Total Risk Exposure Amount	51,581	52,612

(1) May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

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Bank of Ireland

(mln EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	3,688	1,782
Of which debt securities income	512	197
Of which loans and advances income	2,989	1,488
Interest expenses	1,410	577
(Of which deposits expenses)	759	271
(Of which debt securities issued expenses)	590	240
(Expenses on share capital repayable on demand)	0	0
Dividend income	11	4
Net Fee and commission income	395	193
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	187	206
Gains or (-) losses on financial assets and liabilities held for trading, net	106	127
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-255	-126
Gains or (-) losses from hedge accounting, net	2	5
Exchange differences [gain or (-) loss], net	-1	-2
Net other operating income /(expenses)	72	47
TOTAL OPERATING INCOME, NET	2,795	1,659
(Administrative expenses)	1,432	788
(Depreciation)	116	60
(Provisions or (-) reversal of provisions)	69	9
(Commitments and guarantees given)	0	0
(Other provisions)	69	9
Of which pending legal issues and tax litigation ¹	0	
Of which restructuring ¹	47	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	494	167
(Loans and receivables)	564	167
(Held to maturity investments, AFS assets and financial assets measured at cost)	-70	0
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-7	0
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	202	73
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-4	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	890	708
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	786	624
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	786	624
Of which attributable to owners of the parent	786	617

⁽¹⁾ Information available only as of end of the year

2015 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Bank of Ireland

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
Consolidated data	Central governments or central banks	18,172	17,587	0		16,160	16,160	0	
	Regional governments or local authorities	214	92	18		191	93	19	
	Public sector entities	2	2	2		0	0	0	
	Multilateral Development Banks	710	710	0		769	769	0	
	International Organisations	394	394	0		445	445	0	
	Institutions	0	0	0		0	0	0	
	Corporates	9,563	5,339	4,865		8,890	5,548	5,015	
	of which: SME	5,166	3,597	3,095		4,489	3,705	3,264	
	Retail	5,504	2,318	1,649		6,598	2,751	1,921	
	of which: SME	647	489	276		801	796	455	
	Secured by mortgages on immovable property	0	0	0		224	234	82	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	4,487	1,718	2,075	2,681	4,169	1,533	1,861	2,575
	Items associated with particularly high risk	57	57	85		132	105	157	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	182	39	31		207	44	35	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	2,309	2,309	3,146		2,237	2,237	3,218		
Standardised Total²	41,593	30,566	11,872	2,750	40,031	29,917	12,307	2,649	

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

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
IRELAND	Central governments or central banks	10,774	10,774	0		8,761	8,731	0	
	Regional governments or local authorities	210	89	19		189	92	18	
	Public sector entities	2	2	2		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	6,900	3,152	2,841		4,271	3,436	3,075	
	of which: SME	3,473	2,341	2,002		2,846	2,540	2,264	
	Retail	953	600	413		1,688	709	495	
	of which: SME	354	195	108		210	205	117	
	Secured by mortgages on immovable property	0	0	0		232	234	82	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	3,197	1,261	1,515	1,903	2,917	1,123	1,355	1,794
	Items associated with particularly high risk	57	57	85		56	56	84	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	182	39	39		207	44	34	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	1,389	1,389	2,389		1,582	1,582	2,607		
Standardised Total²	18,889	13,889	5,389	1,935	17,889	13,889	5,389	1,817	

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

(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
UNITED KINGDOM	Central governments or central banks	5,041	4,456	0		5,212	5,220	0	
	Regional governments or local authorities	4	3	0		2	1	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	2,217	1,732	1,571		4,140	1,702	1,530	
	of which: SME	1,598	1,235	1,075		1,560	1,156	992	
	Retail	4,257	1,718	1,236		4,900	2,042	1,426	
	of which: SME	293	293	160		591	591	338	
	Secured by mortgages on immovable property	0	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1,194	434	537	748	1,173	409	506	748
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		1	1	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	889	889	716		648	648	593		
Standardised Total²	10,141	7,889	3,316	770	10,141	7,889	3,316	776	

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

(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	Central governments or central banks	201	201	0		103	103	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	15	34	34		47	52	52	
	of which: SME	9	4	3		10	3	3	
	Retail	61	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	42	20	20	1	1	0	0	0
	Items associated with particularly high risk	0	0	0		59	36	55	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	21	21	32		7	7	18		
Standardised Total²	218	222	66	1	110	110	66	0	

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

(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
FRANCE	Central governments or central banks	520	520	0		867	873	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	13	0	0		33	22	22	
	of which: SME	1	0	0		0	0	0	
	Retail	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	4	2	2	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		13	10	14	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	8	8	8		0	0	0		
Standardised Total²				0				0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SPAIN	Central governments or central banks	278	278	0		278	285	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	1	2	2		1	2	2	
	of which: SME	1	2	2		1	2	2	
	Retail	0	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				0				0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
LUXEMBOURG	Central governments or central banks	924	924	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	10	21	21		13	23	23	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				0				0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 7	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				0				0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 8	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
	Standardised Total²	0	0	0	0	0	0	0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 9	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
	Standardised Total²	0	0	0	0	0	0	0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 10	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
	Standardised Total²	0	0	0	0	0	0	0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2015 EU-wide Transparency Exercise

Credit Risk - IRB Approach Bank of Ireland

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	5,664	0	5,632	1,158	0	0	4,064	0	4,014	968	0	
	Corporates	30,585	5,796	27,594	20,238	1	2,661	30,179	5,509	27,409	20,566	1	
	Corporates - Of Which: Specialised Lending	2,115	75	1,991	1,847	0	32	2,055	75	1,972	1,923	0	
	Corporates - Of Which: SME	16,966	4,915	16,363	9,907	1	2,157	17,079	4,632	16,465	10,094	1	
	Retail	56,307	4,375	53,889	13,201	2,826	1,881	58,972	3,857	56,405	13,571	2,488	
	Retail - Secured on real estate property	50,957	3,893	50,207	11,420	2,620	1,600	53,701	3,431	52,771	11,824	2,307	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	50,957	3,893	50,207	11,420	2,620	1,600	53,701	3,431	52,771	11,824	2,307	
	Retail - Qualifying Revolving	2,792	60	1,451	333	33	25	2,794	52	1,451	332	28	
	Retail - Other Retail	2,557	422	2,231	1,447	173	256	2,477	375	2,184	1,415	154	
	Retail - Other Retail - Of Which: SME	2,099	326	1,773	996	150	256	2,048	296	1,755	983	141	
	Retail - Other Retail - Of Which: non-SME	458	96	458	452	15	0	429	79	429	432	13	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
	Securitisation	389	0	389	272	0	0	1,139	1,139	191	0	0	
Other non credit-obligation assets													
IRB Total				34,869						35,297			

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

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
IRELAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	278	0	217	128	0	0	335	0	322	130	0	
	Corporates	16,321	3,499	14,387	8,645	1	1,796	15,975	3,321	13,854	8,269	1	
	Corporates - Of Which: Specialised Lending	657	0	584	566	0	0	635	0	571	515	0	
	Corporates - Of Which: SME	10,586	3,133	9,895	5,369	1	1,513	10,562	2,817	9,873	5,424	1	
	Retail	31,565	3,532	29,677	9,315	2,205	1,697	31,037	3,055	29,147	8,839	1,907	
	Retail - Secured on real estate property	26,252	3,056	25,995	7,535	1,999	1,419	25,799	2,635	25,512	7,091	1,726	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	26,252	3,056	25,995	7,535	1,999	1,419	25,799	2,635	25,512	7,091	1,726	
	Retail - Qualifying Revolving	2,776	60	1,451	333	33	24	2,778	51	1,451	332	28	
	Retail - Other Retail	2,537	416	2,231	1,447	173	254	2,460	369	2,184	1,415	154	
	Retail - Other Retail - Of Which: SME	2,085	323	1,773	996	158	254	2,037	292	1,755	983	141	
	Retail - Other Retail - Of Which: non-SME	452	92	458	452	15	0	429	77	429	432	13	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
	Securitisation												
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	2,222	0	2,230	433	0	0	1,247	0	1,251	314	0	
	Corporates	9,097	1,874	8,899	6,842	0	709	8,903	1,845	8,971	6,998	0	
	Corporates - Of Which: Specialised Lending	985	0	941	821	2	0	963	0	951	901	0	
	Corporates - Of Which: SME	5,656	1,666	6,102	4,167	0	596	5,900	1,727	6,225	4,269	0	
	Retail	24,450	773	24,211	3,885	621	152	27,623	727	27,259	4,733	581	
	Retail - Secured on real estate property	24,426	770	24,211	3,885	621	150	27,602	723	27,259	4,733	581	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	24,426	770	24,211	3,885	621	150	27,602	723	27,259	4,733	581	
	Retail - Qualifying Revolving	10	0	0	0	0	10	0	0	0	0	0	
	Retail - Other Retail	14	4	0	0	0	1	11	3	0	0	2	
	Retail - Other Retail - Of Which: SME	10	2	0	0	0	1	8	2	0	0	1	
	Retail - Other Retail - Of Which: non-SME	4	1	0	0	0	0	3	1	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
	Securitisation												
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	317	0	302	47	0	0	194	0	197	17	0	
	Corporates	2,174	46	1,927	2,525	0	18	2,419	56	2,191	2,913	0	
	Corporates - Of Which: Specialised Lending	20	0	60	94	0	0	18	0	59	106	0	
	Corporates - Of Which: SME	137	13	129	165	0	4	102	0	95	137	0	
	Retail	113	28	0	0	0	14	113	28	0	0	15	
	Retail - Secured on real estate property	109	28	0	0	0	14	110	27	0	0	14	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	109	28	0	0	0	14	110	27	0	0	14	
	Retail - Qualifying Revolving	2	0	0	0	0	2	0	0	0	0	0	
	Retail - Other Retail	2	1	0	0	0	2	1	0	0	0	0	
	Retail - Other Retail - Of Which: SME	2	0	0	0	0	1	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
	Securitisation												
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach													
		As of 31/12/2014					As of 30/06/2015								
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted			
(min EUR, %)															
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	715	0	724	107	0	0	542	0	549	87	0	0	0	0
	Corporates	502	70	545	560	0	13	541	59	580	583	0	16	0	0
	Corporates - Of Which: Specialised Lending	37	0	37	51	0	0	37	0	37	56	0	0	0	0
	Corporates - Of Which: SME	6	0	39	17	0	0	22	0	44	30	0	0	0	0
	Retail	12	1	0	0	0	0	13	1	0	0	0	0	1	0
	Retail - Secured on real estate property	11	1	0	0	0	0	12	1	0	0	0	0	1	0
	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	11	1	0	0	0	0	12	1	0	0	0	0	1	0
	Retail - Qualifying Revolving	1	0	0	0	0	0	1	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															
IRB Total															

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

		IRB Approach													
		As of 31/12/2014					As of 30/06/2015								
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted			
(min EUR, %)															
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	802	0	825	124	0	0	506	0	514	108	0	0	0	0
	Corporates	322	28	313	226	0	18	278	25	272	220	0	16	0	0
	Corporates - Of Which: Specialised Lending	62	25	62	31	0	15	58	25	58	28	0	15	0	0
	Corporates - Of Which: SME	6	3	0	0	0	3	3	0	0	0	0	0	0	0
	Retail	8	3	0	0	0	1	9	2	0	0	0	1	0	0
	Retail - Secured on real estate property	8	3	0	0	0	1	8	2	0	0	0	1	0	0
	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	8	3	0	0	0	1	8	2	0	0	0	1	0	0
	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															
IRB Total															

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

		IRB Approach													
		As of 31/12/2014					As of 30/06/2015								
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted			
(min EUR, %)															
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	1	0	0	0	0	0	0	0	0	0	0	0
	Corporates	222	38	20	21	0	19	206	39	0	0	0	0	19	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	92	0	16	21	0	75	0	0	0	0	0	0	0	0
	Retail	1	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	1	0	0	0	0	0	0	0	0	0	0	0	0	0
	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	1	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	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															
IRB Total															

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

		IRB Approach													
		As of 31/12/2014					As of 30/06/2015								
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted			
(min EUR, %)															
Country of Counterpart 7	Central banks and central governments	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
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	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
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	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															
IRB Total															

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

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
Country of Counterpart 8	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	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		
IRB Total	0	0	0	0	0	0	0	0	0	0	0		

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

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
Country of Counterpart 9	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	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		
IRB Total	0	0	0	0	0	0	0	0	0	0	0		

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

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
Country of Counterpart 10	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	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		
IRB Total	0	0	0	0	0	0	0	0	0	0	0		

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

2015 EU-wide Transparency Exercise

Sovereign Exposure

Bank of Ireland

(mln EUR)		As of 31/12/2014															
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
						Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value					
		of which: loans and advances	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)				
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	China																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Switzerland																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other advanced economies non EEA																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other Central and eastern Europe countries non EEA																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East	6	6	6													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others																

Notes and definitions

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

(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(3) The exposures reported include the positions towards counterparties (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 counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(mln EUR)		As of 30/06/2015													
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
						Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	China												5	0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Switzerland														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other advanced economies non EEA														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other Central and eastern Europe countries non EEA														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East	5	5	5											
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others									3	0				

Notes and definitions

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

(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(3) The exposures reported include the positions towards counterparties (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 counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

2015 EU-wide Transparency Exercise

Information on performing and non-performing exposures

Bank of Ireland

	As of 31/12/2014							As of 30/06/2015							
	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	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	On performing exposures ²	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³		
		Of which: defaulted								Of which: defaulted					
(min EUR, %)															
Debt securities (including at amortised cost and fair value)	16,298	0	11	6	0	5	0	13,778	0	9	4	0	3	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	8,932	0	0	0	0	0	0	7,910	0	0	0	0	0	0	
Credit institutions	3,845	0	0	0	0	0	0	3,075	0	0	0	0	0	0	
Other financial corporations	653	0	11	6	0	5	0	607	0	9	4	0	3	0	
Non-financial corporations	2,868	0	0	0	0	0	0	2,186	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	99,444	948	16,799	14,467	476	6,998	5,887	102,916	1,067	15,432	13,468	404	6,760	4,958	
Central banks	6,373	0	0	0	0	0	0	6,439	0	0	0	0	0	0	
General governments	114	0	0	0	0	0	0	109	0	0	0	0	0	0	
Credit institutions	3,149	0	1	1	0	0	0	3,704	0	0	0	0	0	0	
Other financial corporations	1,043	1	177	173	1	79	2	1,184	1	165	162	1	66	3	
Non-financial corporations	33,254	96	11,202	9,745	250	5,039	2,829	33,331	204	10,441	9,254	152	5,008	2,213	
Households	55,511	852	5,420	4,548	225	1,879	3,055	58,149	861	4,825	4,052	250	1,687	2,741	
DEBT INSTRUMENTS other than HFT	115,742	948	16,810	14,473	476	7,003	5,887	116,694	1,067	15,441	13,472	404	6,763	4,958	
OFF-BALANCE SHEET EXPOSURES	18,470		287	162	0	0	0	19,343		306	148	0	0	0	

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

² 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)

³ 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)

2015 EU-wide Transparency Exercise

Forborne Exposures

Bank of Ireland

	As of 31/12/2014					As of 30/06/2015				
	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	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 ²		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			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
Debt securities (including at amortised cost and fair value)	11	11	5	5	0	9	9	3	3	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	11	11	5	5	0	9	9	3	3	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	20,485	13,974	5,744	5,593	8,836	18,904	12,754	5,933	5,754	8,750
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	4	0	0	5	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	59	53	18	18	6	50	46	15	15	5
Non-financial corporations	14,779	10,419	4,515	4,444	5,028	13,443	9,590	4,783	4,703	5,017
Households	5,647	3,502	1,206	1,130	3,802	5,406	3,118	1,134	1,036	3,728
DEBT INSTRUMENTS other than HFT	20,495	13,985	5,748	5,597	8,836	18,913	12,763	5,936	5,757	8,750
Loan commitments given	251	150	0	0	0	350	167	0	0	0

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



2015 EU-wide Transparency Exercise

Leverage ratio

Bank of Ireland

(mln EUR, %)

		As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
A	Tier 1 capital	4,773	6,553	LCom {20}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
B	Total leverage ratio exposures	116,556	117,815	LCom {21}	
C	Leverage ratio	4.10%	5.56%	A/B	



2015 EU-wide Transparency Exercise

Information on collaterals: Mortgage loans

Bank of Ireland

(min EUR, %)	As of 31/12/2014		As of 30/06/2015	
	Mortgage loans [Loans collateralized by immovable property]		Mortgage loans [Loans collateralized by immovable property]	
	Carrying amount	Maximum amount of the collateral that can be considered ¹	Carrying amount	Maximum amount of the collateral that can be considered ¹
Loans and advances	<i>59,373</i>	<i>57,641</i>	<i>61,616</i>	<i>59,829</i>
of which: Other financial corporations	<i>14</i>	<i>12</i>	<i>21</i>	<i>18</i>
of which: Non-financial corporations	<i>9,875</i>	<i>9,183</i>	<i>9,534</i>	<i>8,815</i>
of which: Households	<i>49,485</i>	<i>48,446</i>	<i>52,061</i>	<i>50,996</i>

¹This column includes information only on immovable property collaterals. In accordance with the ITS on supervisory reporting, the sum of the amounts of the collateral shall not exceed the carrying amount of the related loan.