

Bank Name	Bank of Ireland
LEI Code	Q2GQA2KF6XJ24W42G291
Country Code	IE

Capital

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 (l) of CRR
Accumulated other comprehensive income	277	412	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) 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 (l) of CRR
Minority interest given recognition in CET1 capital	0	0	CA1 {1.1.1.7}	Artide 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 (I) 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 CCR
(-) 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(26), 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 exceding 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 {1.1.1.6 + 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 {1.1.2}	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}	-



Risk exposure amounts

(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



(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 subsidaries, 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 subsidaries, 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 Market Risk Bank of Ireland

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	As of 31/12/2014	As of 30/06/2015				As of 31	/12/2014						As of 30/06/2015										
			VaR (Memorai	ndum item)	STRESSED VaR (M item)		INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK		PRICE RISKS CHARGE FOR			VaR (Memoran	odum item)	STRESSED VaR (M item)	emorandum	INCREM DEFAUI MIGRATI CAPITAL	LT AND ON RISK		RICE RISKS CHARGE FOR			
(-1.510)	EXPOSURE AMOUNT	EXPOSURE	OSURE EXPOSURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE		LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
(mln EUR) Traded Debt Instruments	227	382	(0	(0							0	0	0	0							
Of which: General risk	208	363	0	0	١	0							0	0	0	0							
Of which: Specific risk	18	18	ő	ő	Ŏ	ő							o o	ő	o o	ő							
Equities	0	0	0	0	0	0							0	0	0	0						l l	
Of which: General risk	0	0	0	0	0	0							0	0	0	0							
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0							
Foreign exchange risk	284	351	0	0	0	0							0	0	0	0							
Commodities risk	0	0	0	0	0	0							0	0	0	0							
Total	511	733	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	



Credit Risk - Standardised Approach

	Credit Risk - Standardised Approach								
	Bank of Ireland				Standardise	ed Approach			
			As of 31/12/2	014		ı	As of 30/06/:	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	18.172	17.587	0		16.160	16.160	0	
1	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	
Consolidated data	Secured by mortgages on immovable property	0	0	0		234	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	
	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	2 240	
	Other exposures	2.309	2.309	3.146	2.752	2.237	2.237	3.218	2.440
	Standardised Total	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)

					Standardise	d Approach			
			As of 31/12/2	2014		ı	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
	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	
IRELAND	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								
	Other exposures	1,389	1,389	2,389		1,582	1,582	2,607	
	Standardised Total ²				1,935				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.

					Standardise	d Approach			
			As of 31/12/2	014		1	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
	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	168		591	591	338	
NITED KINGDOM	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 Covered hands	0	0	0		0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
		U	0	0		1	1	0	
	Collective investments undertakings (CIU) Equity	0	0	0		U	0	0	
	Securitisation	U	U	U		0	U	U	
	Other exposures	889	889	716		648	648	593	
	Standardised Total ²	009	909	/16	770	646	U40	393	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 Securistisation exposures

					Standardise	ed Approach			
		A	s of 31/12/2	014		ı	s 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
	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	
UNITED STATES	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								
	Other exposures	21	21	32		7	7	18	
	Standardised Total ²				1				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit in (2) Total value adjustments and provisions per country of countermarty does not include Securistication exposures

					Standardise	ed Approach			
			As of 31/12/2	014		ı	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
	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 of which: SME	1	0	0		1	0		
FRANCE	Secured by mortgages on immovable property	U	0	0		0	0		
FRANCE	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	i	0	0	- u	13	10	14	
	Covered bonds	0	0	ő		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	ō		0	0	ō	
	Collective investments undertakings (CIU)	0	ō	0		0	ō	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	8	8	8		0	0	0	
	Standardised Total ²				0				0

(1) Original exposure, unilise Exposure elucite, ir 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 Securistization exposures

					Standardise	d 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
	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	
SPAIN	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	
	Other exposures	0	- 0	0		0	0	0	
	Standardised Total ²				0				0

(2) Total value adjustments and p	rovisions per country of counterparty does not include Securistisation exposures								
					Standardise	ed Approach			
		ı	As of 31/12/2	1014		ı			
		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
	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	
LUXEMBOURG	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								
	Other exposures	0	0	0		0	0	0	

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).
 Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

					Standardise	ed Approach			
		A	s of 31/12/2	014		ı	As of 30/06/:	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	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 of which: SME	U	0	0		U	0	0	
	or which: SME Retail	0	0	0		U	0	0	
	of which: SME	0	0	0		0	0	0	
Country of	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 7	of which: SME	ů,	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	ō	ō	-	0	0	ō	_
	Covered bonds	0	0	ō		ō	ō	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								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Standardised Idal

Jidjala 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 Securistisation exposures

					Standardise	ed Approach			
			s of 31/12/2	014			s of 30/06/2	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
	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 International Organisations	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		Ü	0		
	Corporates	0	0	l ő		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	ŏ	ő	ŏ		0	ő	ŏ	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 8	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 Securitisation	0	0	0		0	0	0	
	Securitisation Other exposures	0	0	0		0	0	0	
	Standardised Total ²	,	Ů	,	0		,	<u> </u>	

(1) Original exposure, unilise 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 Securistisation exposures

					Standardise	ed Approach			
			s of 31/12/:	2014		ı	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
	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	
Country of	of which: SME	0	0	0		U	0	0	
Counterpart 9	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
Counterpart	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	· ·	0	0	U	0	0	0	U
	Covered bonds	, o	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	ň	0	0		0	0	0	
	Collective investments undertakings (CIU)	, i	0	0		0	0	o o	
	Equity	o o	0	0		0	0	0	
	Securitisation	, and the second		L ů			, i	ı .	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

(1) Original exposure, unlike Exposure levels, is reported to 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 Securistisation exposures

(2) Total value adjustments and pr	rovisions per country of counterparty does not include securistisation exposures								
					Standardise	d Approach			
		А	s of 31/12/2	014		ı	s 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
	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 of which: SME	0	0	0		0	0	0	
	or which: SME Retail	U	0	0		U	0		
C	of which: SME	0	0	0		0	0	0	
Country of	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 10	of which: SME	ŏ	0	0		0	0	, o	
	Exposures in default	ő	0	0	0	0	0	ő	0
	Items associated with particularly high risk	0	0	0	-	0	0	0	-
	Covered bonds	0	0	ō		ō	ō	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								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Standardised Total*

(1) diginal exposure, unlike Episoure view, is reported before taking into account any effect due to credit conversion factors or credit risk milligation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counteparty does not include Securistization exposures

EBA 2015 EU-wide Transparency Exercise

	Credit Risk - IRB Approach												
	Bank of Ireland						IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	provisions		Of which: defaulted	value*		Of which: defaulted	and provisions
	Central banks and central governments	0	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	0
	Corporates	30.585	5.796	27.594	20.238	1	2.661	30.179	5.509	27.409	20.566	1	2.681
	Corporates - Of Which: Specialised Lending	2,115	75	1,991	1,847	0	32	2,055	75	1,972	1,923	0	47
	Corporates - Of Which: SME	16,966	4,915	16,363	9,907	1	2,157	17,079	4,632	16,465	10,084	1	2,122
	Retail	56,307	4,375	53,889	13,201	2,826	1,881	58,972	3,857	56,405	13,571	2,488	1,719
	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	1,453
	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-	0	0		0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving	50,957	3,893 60	50,207 1.451	11,420 333	2,620	1,600	53,701	3,431	52,771 1.451	11,824 332	2,307 28	1,453
	Retail - Qualifying Revolving Retail - Other Retail	2.792	422	2.231	1.447	33 173	25 256	2.794	52 375	2.184	1.415	28 154	31 236
	Retail - Other Retail - Of Which: SME	2,009	326	1.773	996	158	256	2,477	296	1.755	983	141	160
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	458	96	458	452	150	230	429	296 79	429	432	13	75
	Equity	730	96	730	732	15	U	729	/9	729	732	13	/3
	Securitisation	389	0	389	272	0	0	1.139	0	1.139	191	0	0
	Other non credit-obligation assets	309		309	0		Ů	1.139		1.139	191		- ů
	IRB Total				34,869						35,297		

							IRB Ap	proach					
				As of 31,	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	278	0	217	128	0	0	335	0	322	130	0	0
	Corporates	16.321	3.499	14.387	8.645	1	1.796	15.975	3.321	13.854	8.269	1 1	1.735
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	657	0	584 9.895	566 5,369	0	0	635 10.562	0	571 9.873	515	0	1.369
	Retail	10.586 31.565	3.133 3.532	29.677	9.315	2,205	1.513 1.697	31.037	2.817 3.055	9.873 29.147	5.424 8.839	1.907	1.569
	Retail - Secured on real estate property	26,252	3.532	25.995	9.315 7.535	1,999	1.697	25.799	2.635	29.147	7.091	1.726	1.308
	Retail - Secured on real estate property - Of Which: SME	20,232	3,030	23,333	7,555	1,555	1,719	23,799	2,033	23,312	7,091	1,720	1,300
IRFLAND	Retail - Secured on real estate property - Of Which: non-	26,252	3.056	25,995	7.535	1.999	1.419	25,799	2.635	25.512	7.091	1.726	1,308
IKLLAND	Retail - Qualifying Revolving	2,776	60	1.451	333	33	24	2,778	51	1,451	332	28	30
	Retail - Other Retail	2.537	416	2.231	1.447	173	254	2.460	369	2.184	1.415	154	232
	Retail - Other Retail - Of Which: SME	2.085	323	1.773	996	158	254	2.037	292	1.755	983	141	158
	Retail - Other Retail - Of Which: non-SME	452	93	458	452	15	0	424	77	429	432	13	74
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,222	0	2,230	433	0		1,247		1,251	314	0	0
	Corporates Corporates - Of Which: Specialised Lending	9,097	1,874	8,899	6,842	0	709	8,903	1,845	8,971	6,998	0	796
	Corporates - Of Which: SME	985 5.656	1.666	941 6.102	821 4.167	0	596	963 5.900	1.727	951 6.225	901 4.269	0	2 709
	Retail	24.450	773	24.211	4.167 3.885	621	152	27.623	727	27.259	4.269	581	113
	Retail - Secured on real estate property	24.426	770	24.211	3.885	621	150	27.602	723	27.259	4.733	581	111
	Retail - Secured on real estate property - Of Which: SME	24.420	//0	24.211	3.003	021	150	27.002	723	27.239	4./33	201	111
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-	24,426	770	24,211	3.885	621	150	27,602	723	27.259	4.733	581	111
ONLIED KINGDOM	Retail - Qualifying Revolving	10	,,,	21,222	0	0.22	0	10	723	0	1,733	0	111
	Retail - Other Retail	14	4	o o	0	0	1	11	3	o o	0	0	2
	Retail - Other Retail - Of Which: SME	10	2	0	0	0	1	8	2	0	0	0	1
	Retail - Other Retail - Of Which: non-SME	4	1	0	0	0	0	3	1	0	0	0	1
	Equity	0	0	ō	0	0	ō	0	ō	ō	0	0	ō
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	317	0	302	47	0	0	194	0	197	17	0	0
	Corporates	2,174	46	1,927	2,525	0	18	2,419	56	2,191	2,913	0	25
	Corporates - Of Which: Specialised Lending	20	0	60	94	0	0	18	0	59	106	0	0
	Corporates - Of Which: SME	137	13	129	165	0	4	102	0	95	137	0	1
	Retail	113	28	0	0	0	14	113	28	0	0	0	15
	Retail - Secured on real estate property	109	28	0	0	0	14	110	27	0	0	0	14
LINITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	.0	0	.0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-	109	28	0	0	0	14	110	27	0	0	0	14
	Retail - Qualifying Revolving Retail - Other Retail	2	0	0	0	0	0	2	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	2	1	0	0	0	0	2	1	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity	1	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	U	0	- 0	U	0	0	U	0	U	0	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total orted before taking into account any effect due to credit conversion factors or credit risk mitigation												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
FRANCE	Central banks and central governments Institutions Corporates - Of Which: Specialized Lending Corporates - Of Which: Specialized Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non- Retail - Outlifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation	0 715 5022 37 6 12 11 0 11 1 0 0 0 0	0 0 70 0 0 1 1 0 1 0 0 0	0 724 545 37 39 0 0 0 0 0	0 107 560 51 17 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	0 0 13 0 0 0 0 0 0 0 0	0 542 541 37 22 13 12 0 12 1 0 0	0 0 59 0 0 1 1 0 0 1 0 0 0	0 549 580 37 44 0 0 0 0 0 0	0 87 583 56 30 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	0 0 16 0 0 1 1 0 0 1 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 Ap	proach					
				As of 31,	12/2014					As of 30/	06/2015		
		Original I	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	value*		Of which: defaulted	and provisions
	Central banks and central governments	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
	Corporates	322	28	313	226	0	18	278	25	272	220	0	16
	Corporates - Of Which: Specialised Lending	62	25	62	31	0	15	58	25	58	28	0	15
	Corporates - Of Which: SME	6	3	0	0	0	3	3	0	0	0	0	0
	Retail	8	3	0	0	0	1	9	2	0	0	0	1
	Retail - Secured on real estate property	8	3	0	0	0	1	8	2	0	0	0	1
CDATA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SPAIN	Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving	8	3	0	0	0	1	8	2	0	0	0	1
	Retail - Qualifying Revolving Retail - Other Retail	U	0	0	U	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	- 0	U	_ u	0	U	U U	U		U	U	U	
	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 Ap	proach					
				As of 31	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	222	38	20	21	0	19	206	39	0	0	0	19
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	92	0	16	21	0	0	75	0	0	0	0	0
	Retail Retail - Secured on real estate property	1	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
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-	1	0	ő	0	0	0	0	ő	ő	0	0	o o
LOXELIBOOKO	Retail - Qualifying Revolving	0	ō	ō	0	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation 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 miligation techniques (e.g. substitution effects).

			IRB Approach													
		As of 31/12/2014 As of 30/06/2015														
				As of 31/	12/2014					As of 30/	06/2015					
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments			
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions			
	banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0			
Institut		0	0	0	0	0	0	0	0	0	0	0	0			
Corpora		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			
	Corporates - Of Which: SME	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			
	Retail - Secured on real estate property	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			
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: non-	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			
	Retail - Other Retail Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0			
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0			
FIb	Retail - Other Retail - OF WHICH: HOH-SME	0	0	0	0	0	0	0	0	0	0	0	0			
Equity Securiti	d-sd	U	0	- 0	0	U	0	0	0	0	U	U	-			
	non credit-obligation assets															
IRB Tot																

(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 Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	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
	Corporates	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
	Corporates - Of Which: SME Retail	U	U	0	0	0	0	0	U	0	0	0	0
	Retail - Secured on real estate property	U	U	0	0	0	0	0	U	0	0	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	o o	0	0	o o	0	0	o o	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	o o	0	0	o o	0	0	o o	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	o o	0	0	0	0	l ŏ	0	0	0
	Equity	0	ō	ō	ō	0	ō	ō	ō	ō	0	0	ō
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	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
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	U	0	0	U	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
	Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-	0	ı ŏ	o o	0	0	0	0	0	ů .	0	0	o o
country of counterpart 3	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	o o	0	0	ő
	Retail - Other Retail	0	0	ō	0	0	ō	0	ō	0	0	0	ō
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	ō	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total												

re, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitu

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	and provisions		Of which: defaulted	value*		Of which: defaulted	and provisions
	Central banks and central governments	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
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	U	0	0	0	0	U	0	0	0	0	0
	Corporates - Or Which: SME Retail	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-	ő	o o	o o	0	0	0	0	0	o o	0	0	o o
country or counterpart 20	Retail - Qualifying Revolving	ō	ō	ō	ō	ō	ō	0	ō	ō	ō	ō	ō
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

factors or credit risk mitigation techniques (e.g. subst

Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
	(IIIII EUK)	GROSS DI	RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross of ereign debt to oth	exposures (long)	net of cash short only where there			SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of	provisions) (1)	<i>posicions</i> 0: 301	is a maturit	y matching) (1)	om, mare mare	Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with value	h negative fair ue
Residual Maturity	Country / Region		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 [Austria	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Belgium	74 74	0	74 74	74 74	0	0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Bulgaria	0			0	0	0	0		0	0	0	0	0	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Cyprus	0		0	0	0						0		0	
[0 - 3M [Czech Republic		0				0	0	0	0	0		0	-	0
Total	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Finland	58		58	58			•							
Total [0 - 3M[13M - 1Y 13Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	France	449	0	449	449	0	0	0	0	0	0	0	0	0	0
Total		449	0	449	449	0	0	0	0	0	0	0	0	0	0

Sovereign Exposure

				ank or freiding											
	(mln EUR)							As of	31/12/2014						
		EXPOSURES (RECT LONG accounting value provisions)	NET DIRECT PO	ereign debt to oth	exposures (long) ner counterpaties ty matching)	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
			1)			(i)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	
Residual Maturity	Country / Region		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	Germany	11	0	11	11	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [10 - 3M [13M - 1Y [11Y - 2Y [12Y - 3Y [13Y - 5Y [15Y - 10Y [110Y - more Total	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Greece														
[0 - 3M [Hungary	0	0	0	0		0	0	0	0	0	0	0	0	0
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Ireland	0 409 5 300 1,148 1,090 2,947 740 6,640	5 11 2 12 21 40 91	0 409 5 300 1,148 1,090 2,947 740 6,640	0 409 290 1,146 1,078 2,914 700 6,537	0	12	0	0	0	0	0	0	0	0
Total [0 - 3M [Italy	35 101 136	0	35 101 136	35 101 136	0	0	0	0		0	0	0	0	
[0 - 3M [Latvia									0	-			-	0
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [13M - 1Y [13M - 1Y [12Y - 2Y [12Y - 3Y [13Y - 5Y [15Y - 10Y [10Y - more]]	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
			RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross e ereign de <u>bt to oth</u>	exposures (long) er count <u>erpaties</u>	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of	provisions) (1)		is a maturit	y matching) 1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	
Residual Maturity	Country / Region		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 [Malta	0		0	0	0	0	0	0	0	0	0		0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Netherlands	57 57	0	57 57	57 57	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Poland														
Total [0 - 3M [Portugal	112	0	112	112	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more]	Romania	112	0	112	112	0	0	0	0	0	0	0	0	0	0
Total [0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y[Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more Total [0 - 3M[[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Spain	24 270	0	24 270	24 270	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Sweden	294	0	294	294	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0

Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
			RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross e ereign debt to oth	exposures (long) per counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of	provisions) (1)		is a maturit	ty matching) (1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	
Residual Maturity	Country / Region		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	United Kingdom	3 130 199 364 696	3	3 130 199 364 696	130 199 364 693	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Iceland	0	,	0	093	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Liechtenstein														
Total [0 - 3M [Norway	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more]	Hong Kong	0		0	0	0	0	0	0	0	0	0	0	0	0
Total	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	u.s.	0 2 1	0	0 2 1	0 2 1	0	0	0	0	0	0	0	0	0	0
Total	l	2	0	2	2	0	0	0	0	0	0	0	0	0	0



Sovereign Exposure

Bank of Ireland

	(min EUR)							As of	31/12/2014						
	(min Edit)	GROSS DI	RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross e ereign debt to oth	exposures (long) per counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of p	orovisions) 1)		is a maturit	ty matching) (1)		Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	h negative fair ue
Residual Maturity	Country / Region		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 [China	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [Other advanced economies non EEA														
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Middle East	6	6	6	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean	6	6	6	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M[[3M-1Y[[1Y-2Y[[1Y-2Y[[3Y-3Y[[3Y-5Y[[5Y-10Y[[10Y-more Total	Africa	0	0	0	0			0	0	0	0	0	0	0	
[0 - 3M [Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions
(1) The exposures reported over 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 quarantees
(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 counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial quarantees) booked in all the accounting portfolio (no-rif balance sheet). Irrespective of the denomination and or accounting classification of the positions
the exposures substance over the form must be used as a rotheral for the exposures to be included in this claim. This kim does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.



	(mln EUR)							As of	30/06/2015						
		GROSS DI	RECT LONG accounting value	NET DIRECT PO	SITIONS (gross e	exposures (long) per counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of p	provisions)		is a maturit	ty matching) 1)		Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	h negative fair ue
esidual Maturity	Country / Region		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 [Austria	15 15	0	15 15	0	0	15 15	0	0	0	0	0	0	0	0
[0 - 3M [Belgium	80 353 2 434	0	80 353 0 433	80 353 433	0	0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [10Y - more	Bulgaria	0	0	0			0	0	0	0	0	0		0	0
Total [0 - 3M [Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Czech Republic														
Total D - 3M [M - 1Y [Y - 2Y [Y - 3Y [Y - 5Y [Y - 10Y [Y - more	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total 0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [0Y - more	Estonia			0	0				0	0	0	0		0	
Total D - 3M [M - 1Y [Y - 2Y [Y - 3Y [Y - 5Y [Y - 10Y [Y - more Total	Finland	64	0	64	64	0	0	0	0	0	0	0	0	0	0
0 - 3M [M - 1Y [LY - 2Y [LY - 3Y [Y - 5Y [Y - 10Y [France	50 712	0	50 712	50 712	0	0	0	0	0	0	0	0	Ó	0
[10Y - more Total	1	763	0	763	763	0	0	0	0	0	0	0	0	0	0



	(mln EUR)							As of	30/06/2015						
		GROSS DIF	RECT LONG	NET DIRECT PO	SITIONS (gross e	exposures (long) er counterpaties	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of p		,	is a maturit	y matching) 1)	J	Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	
Residual Maturity	Country / Region		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	Germany	10 18 28	0	10 18 28	10	0	18 18	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Greece														0
Total	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0	J
Total	Ireland	291 11 287 1,105 2,927 35	13 11 2 12 20 33	291 111 287 1,105 2,927 35 4,655	278 285 1,093 929	0		0	0	0	0	0	0	0	0
Total [0-3M[[3M-1Y[[1Y-2Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y] [10Y-more Total	Italy	4,655 37 48 77	92	37 48 77	2,584 37 48 77	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Latvia	162	0	162	162	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0



	(mln EUR)							As of	30/06/2015						
		GROSS DI		NET DIRECT PO	SITIONS (gross of ereign debt to other	exposures (long) ner counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	orovisions) 1)		is a maturi	ty matching) (1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	h negative fair ue
Residual Maturity	Country / Region		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 [Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Netherlands	79 56 135	0	79 56 135	79 56 135	0	0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Poland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Portugal	35 110	-	35 110	35 110						-			-	
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Romania	145	0	145	145	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M	Spain	24 262		24 262	24 262			0	0	0	0	0	0	0	0
Total [0 - 3M[[3M - 1Y] [1Y - 2Y] [2Y - 3Y[[3Y - 5Y] [5Y - 10Y] [10Y - more Total	Sweden	285	0	285	285	0	0	0	0	0	0	0	0	0	0



	(mln EUR)							As of	30/06/2015						
			RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross e ereign debt to oth	exposures (long) per counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of p	provisions) (1)		is a maturit	ty matching) (1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fain 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 [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	United Kingdom	0 1 142 216 390	0 1	0 1 142 216 390	142 216 390 748	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Liechtenstein														
Total [0 - 3M [Norway	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M	Australia	0	0	0	0	0	0	0	0	0	0	0	0	5	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Canada	0	0	0	0	0	0	0	0	0	0	0	0	5	0
Total [0 - 3M [[3M - 1Y [F 1Y - 2Y F F 2Y - 3Y F F 3Y - 5Y F F 3Y - 10Y F F 10Y - more	Hong Kong	0		0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [10Y - more	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	u.s.	2 31 11	0	2 31 11	2	0	31 11	0	0	0	0	0	0	0	0
Total	1	44	0	44	2	0	42	0	0	0	0	0	0	0	0



	(min EUR)							As of	30/06/2015						
	Country / Region		RECT LONG	NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there				DIRE	CT SOVEREIGN EXPO	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)		
		gross of provisions) (1)		is a maturity matching) (1)			Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value		
Residual Maturity		y Country / Region		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
[0 - 3M [China	0	0	0	0	0	0	0	0	0	0	0	0	5	0
[0 - 3M [Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [13Y - 1Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Other advanced economies non EEA	_						U							
Total [0 - 3M [3M - 1Y [11Y - 2Y [22Y - 3Y [33Y - 5Y [10Y - more	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M	Middle East	5	5	5	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [3M - 1Y [3M - 1Y [12 Y] [2Y - 3Y [3Y - 5Y [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean	5	5	5	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Africa	_		0		0	0		0			0	_		0
Total [0 - 3M	Others	0	0	0	0	0	0	0	0	0	0	3	0	0	0
[10Y - more Total		0	0	0	0	0	0	0	0	0	0	3	0	0	0

Notes and definitions
(1) The exposures reported over only exposures to certral, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government quarantees
(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 counterparts (other than sovereign) or sovereign credit risk (u.e. CDs, financial quarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions
the excounting substance over the form must be used as a chrelar for the delethification of the exposures to be include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments



Information on performing and non-performing exposures

	As of 31/12/2014								As of 30/06/2015							
Gross carrying amount					irment, accumulated ue due to credit risk and Collaterals and			Gross carrying amount			Accumulated impair changes in fair valu provisions ⁴	rment, accumulated e due to credit risk and				
		performing but past due >30		n-performing ¹	On performing	On performing On non-performing	financial guarantees received on non- performing exposures		Of which Of which non-performing to part due >30			On non-performing	Collaterals and financial guarantees received on non-performing exposures			
		days and <=90 days	Of which: defaulted	exposures ²	exposures ³			days and <=90 days		Of which: defaulted	exposures ²	exposures ³				
(mln 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		

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 incurrred 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)



Forborne Exposures

Ī			As of 31/12/2014			As of 30/06/2015							
		Gross carrying amount of exposures with forbearance measures p		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Gross carrying a forbearance me	mount of exposures with asures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial			
(min EUR, %)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures			
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



Leverage ratio

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



Information on collaterals: Mortgage loans

	As of 31/12	2/2014	As of 30/06/2015					
	Mortgage [Loans collateralized by in		Mortgage loans [Loans collateralized by immovable property]					
(mln EUR, %)	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	59,373	57,641	61,616	59,829				
of which: Other financial corporations	14	12	21	18				
of which: Non-financial corporations	9,875	9,183	9,534	8,815				
of which: Households	49,485	48,446	52,061	50,996				

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.