



2016 EU-wide Stress Test

Bank Name	The Governor and Company of the Bank of Ireland
LEI Code	Q2GQA2KF6XJ24W42G291
Country Code	IE



2016 EU-wide Stress Test: Summary

The Governor and Company of the Bank of Ireland

	Actual (starting year)	Baseline Scenario	Adverse Scenario
	31/12/2015	31/12/2018	31/12/2018
(mln EUR, %)			
Cumulative 3y: Net interest income		6,950.96	4,970.70
Cumulative 3y: Gains or (-) losses on financial assets and liabilities held for trading or designated at fair value through profit and loss, net		30.99	-188.98
Cumulative 3y: (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-1,042.36	-3,135.88
Cumulative 3y: Profit or (-) loss for the year		1,979.87	-1,684.46
Coverage ratio - Default stock	49.53%	44.95%	45.02%
Common Equity Tier 1 capital	7,089.36	8,616.59	4,596.30
Total Risk exposure amount	53,313.65	53,462.60	59,741.23
Common Equity Tier 1 ratio, %	13.3%	16.1%	7.7%
Fully loaded Common Equity Tier 1 ratio, %	11.3%	15.0%	6.1%
Tier 1 capital	7,897.23	9,404.67	5,384.38
Total leverage ratio exposures	118,847.00	118,847.00	118,847.00
Leverage ratio, %	6.6%	7.9%	4.5%
Fully loaded leverage ratio, %	5.7%	7.5%	3.7%
Memorandum items			
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) ¹			0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²			1,750
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period

2016 EU-wide Stress Test: Credit risk IRB

The Governor and Company of the Bank of Ireland

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
		(m€ EUR, %)														
The Governor and Company of the Bank of Ireland	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Institutions	0	0	3,933	0	0	0	865	0	0	0	0	0	0	0	-
	Corporates	0	0	22,657	4,230	0	0	21,464	0	0	157	2,114	0	0	50.0%	
	Corporates - Of Which: Specialised Lending	0	0	1,836	73	0	0	1,853	0	0	0	52	0	0	71.1%	
	Corporates - Of Which: SME	0	0	11,817	3,487	0	0	9,817	0	0	157	1,607	0	0	46.1%	
	Retail	52,622	3,267	0	0	11,465	2,094	0	0	351	1,173	0	0	0	35.9%	
	Retail - Secured on real estate property	49,418	2,896	0	0	9,926	1,932	0	0	329	964	0	0	0	33.3%	
	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	49,418	2,896	0	0	9,926	1,932	0	0	329	964	0	0	0	33.3%	
	Retail - Qualifying Revolving	1,374	35	0	0	280	24	0	0	7	10	0	0	0	29.9%	
	Retail - Other Retail	1,830	336	0	0	1,259	138	0	0	15	198	0	0	0	58.9%	
	Retail - Other Retail - Of Which: SME	1,483	276	0	0	854	136	0	0	7	140	0	0	0	50.8%	
	Retail - Other Retail - Of Which: non-SME	346	60	0	0	404	2	0	0	7	58	0	0	0	95.9%	
	Equity	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	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	-		
IRB TOTAL	52,622	3,267	26,590	4,230	11,465	2,094	22,329	0	351	1,173	157	2,114	0	43.8%		

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
		(m€ EUR, %)													
Ireland	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	418	0	0	0	124	0	0	0	0	0	0	-
	Corporates	0	0	11,275	2,686	0	0	8,946	0	0	113	1,430	0	0	53.2%
	Corporates - Of Which: Specialised Lending	0	0	589	0	0	0	576	0	0	0	0	0	0	49.2%
	Corporates - Of Which: SME	0	0	7,479	2,279	0	0	5,700	0	0	113	1,122	0	0	42.5%
	Retail	25,993	2,691	0	0	6,881	1,561	0	0	300	1,129	0	0	0	39.7%
	Retail - Secured on real estate property	22,789	2,320	0	0	5,342	1,399	0	0	278	921	0	0	0	39.7%
	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	22,789	2,320	0	0	5,342	1,399	0	0	278	921	0	0	0	39.7%
	Retail - Qualifying Revolving	1,374	35	0	0	280	24	0	0	7	10	0	0	0	29.9%
	Retail - Other Retail	1,830	336	0	0	1,259	138	0	0	15	198	0	0	0	58.9%
	Retail - Other Retail - Of Which: SME	1,483	276	0	0	854	136	0	0	7	140	0	0	0	50.8%
	Retail - Other Retail - Of Which: non-SME	346	60	0	0	404	2	0	0	7	58	0	0	0	95.9%
	Equity	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	-
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	25,993	2,691	11,693	2,686	6,881	1,561	8,970	0	300	1,129	113	1,430	0	47.6%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
		(m€ EUR, %)													
United Kingdom	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	1,227	0	0	0	294	0	0	0	0	0	0	-
	Corporates	0	0	6,601	1,254	0	0	6,460	0	0	43	548	0	0	43.7%
	Corporates - Of Which: Specialised Lending	0	0	926	0	0	0	889	0	0	0	0	0	0	41.2%
	Corporates - Of Which: SME	0	0	4,102	1,158	0	0	3,873	0	0	43	478	0	0	7.3%
	Retail	26,629	576	0	0	4,584	533	0	0	51	43	0	0	0	7.5%
	Retail - Secured on real estate property	26,629	576	0	0	4,584	533	0	0	51	43	0	0	0	7.5%
	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	26,629	576	0	0	4,584	533	0	0	51	43	0	0	0	7.5%
	Retail - Qualifying Revolving	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	-
	Retail - Other Retail - Of Which: SME	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	-
	Equity	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	-
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	26,629	576	7,827	1,254	4,584	533	6,754	0	51	43	43	548	0	32.3%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
		(m€ EUR, %)													
United States	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	24	0	0	0	7	0	0	0	0	0	0	-
	Corporates	0	0	2,438	25	0	0	3,370	0	0	1	11	0	0	44.8%
	Corporates - Of Which: Specialised Lending	0	0	42	0	0	0	80	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	71	13	0	0	96	0	0	1	4	0	0	28.4%
	Retail	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	-
	Retail - Secured on real estate property - Of Which: SME	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	-
	Retail - Qualifying Revolving	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	-
	Retail - Other Retail - Of Which: SME	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	-
	Equity	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	-
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	0	0	2,464	25	0	0	3,377	0	0	0	1	11	0	44.8%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk IRB

The Governor and Company of the Bank of Ireland

		31/12/2015														Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions								
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(m EUR, %)																		
France	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	552	0	0	0	79	0	0	0	0	0	0	0	0	0	-
	Corporates	0	0	644	84	0	0	817	0	0	0	0	0	0	0	0	26	31.1%
	Corporates - Of Which: Specialised Lending	0	0	37	0	0	0	56	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	60	0	0	0	44	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	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	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	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	0	0	1,196	84	0	0	896	0	0	0	0	0	0	0	26	31.1%		

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015														Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions								
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(m EUR, %)																		
Spain	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	338	0	0	0	35	0	0	0	0	0	0	0	0	19	44.3%
	Corporates	0	0	230	44	0	0	203	0	0	0	0	0	0	0	0	16	62.8%
	Corporates - Of Which: Specialised Lending	0	0	31	25	0	0	26	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	0	0	-
	Retail	0	0	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	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	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	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	0	0	618	44	0	0	258	0	0	0	0	0	0	19	44.3%			

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015														Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions								
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(m EUR, %)																		
	Central banks and central governments	0	0	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	0	0	-
	Corporates	0	0	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	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	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	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	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015														Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions								
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(m EUR, %)																		
	Central banks and central governments	0	0	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	0	0	-
	Corporates	0	0	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	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	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	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	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk IRB

The Governor and Company of the Bank of Ireland

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(mtn EUR, %)																
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		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(mtn EUR, %)																
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		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(mtn EUR, %)																
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		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

**2016 EU-wide Stress Test:
Credit risk IRB**

The Governor and Company of the Bank of Ireland

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m€ EUR, %)									
Central banks and central governments	-	0	-	0	0	-	0	-	0
Institutions	0.0%	1	21.6%	0.0%	3	39.6%	0.0%	4	34.6%
Corporates	0.6%	2,472	49.3%	0.6%	2,666	47.0%	0.6%	2,731	46.0%
Corporates - Of Which: Specialised Lending	0.4%	61	62.8%	0.4%	66	57.0%	0.4%	75	53.2%
Corporates - Of Which: SME	0.2%	1,908	45.9%	0.2%	1,992	44.6%	0.6%	2,065	43.9%
Retail	0.2%	1,635	32.7%	0.2%	1,730	31.0%	0.2%	1,818	29.8%
Retail - Secured on real estate property	0.1%	1,364	29.6%	0.1%	1,420	27.5%	0.1%	1,471	26.1%
Retail - Secured on real estate property - Of Which: SME	0	0	-	0	0	-	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	0.1%	1,364	29.6%	0.1%	1,420	27.5%	0.1%	1,471	26.1%
Retail - Qualifying Revolving	0.7%	31	45.7%	1.0%	45	56.2%	1.0%	59	62.1%
Retail - Other Retail	1.0%	34	59.6%	0.9%	265	60.4%	0.9%	288	61.0%
Retail - Other Retail - Of Which: SME	0.8%	169	52.1%	0.7%	186	52.9%	0.6%	201	53.3%
Retail - Other Retail - Of Which: non-SME	1.8%	71	94.0%	2.1%	79	93.8%	2.3%	87	94.0%
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-
IRB TOTAL	0.3%	4,108	41.7%	0.3%	4,339	39.9%	0.3%	4,553	38.4%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m€ EUR, %)									
Central banks and central governments	-	0	-	0	0	-	0	-	0
Institutions	0.1%	1	21.4%	0.0%	0	45.6%	0.0%	11	40.8%
Corporates	0.9%	2,632	50.5%	1.6%	3,082	49.8%	1.7%	3,510	49.3%
Corporates - Of Which: Specialised Lending	1.3%	78	53.7%	1.6%	106	49.8%	1.2%	127	49.3%
Corporates - Of Which: SME	1.0%	2,015	47.5%	1.4%	2,264	47.4%	1.7%	2,511	47.3%
Retail	0.4%	1,822	33.3%	0.7%	2,213	31.6%	0.8%	2,704	30.8%
Retail - Secured on real estate property	0.3%	1,488	30.0%	0.4%	1,728	27.3%	0.6%	2,087	26.2%
Retail - Secured on real estate property - Of Which: SME	0	0	-	0	0	-	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	0.3%	1,488	30.0%	0.4%	1,728	27.3%	0.6%	2,087	26.2%
Retail - Qualifying Revolving	3.0%	59	52.9%	5.0%	124	66.7%	4.3%	178	72.1%
Retail - Other Retail	2.6%	275	57.6%	3.4%	369	58.8%	3.1%	439	60.9%
Retail - Other Retail - Of Which: SME	2.5%	197	50.2%	3.2%	265	51.7%	2.7%	327	54.2%
Retail - Other Retail - Of Which: non-SME	3.1%	78	95.7%	4.4%	96	98.0%	4.5%	112	98.4%
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-
IRB TOTAL	0.6%	4,458	42.3%	0.9%	5,304	40.7%	1.0%	6,221	39.5%

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m€ EUR, %)									
Central banks and central governments	-	0	-	0	0	-	0	-	0
Institutions	0.1%	0	18.5%	0.1%	1	18.5%	0.1%	1	18.5%
Corporates	0.6%	1,663	53.5%	0.5%	1,730	52.2%	0.5%	1,786	50.9%
Corporates - Of Which: Specialised Lending	0.3%	7	39.5%	0.3%	4	49.8%	0.3%	6	46.6%
Corporates - Of Which: SME	0.7%	1,339	49.8%	0.6%	1,393	48.7%	0.6%	1,438	47.5%
Retail	0.2%	1,523	40.0%	0.2%	1,603	38.8%	0.2%	1,673	38.0%
Retail - Secured on real estate property	0.2%	1,252	37.0%	0.2%	1,291	35.3%	0.2%	1,325	34.0%
Retail - Secured on real estate property - Of Which: SME	0	0	-	0	0	-	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	0.2%	1,252	37.0%	0.2%	1,291	35.3%	0.2%	1,325	34.0%
Retail - Qualifying Revolving	0.7%	31	45.7%	1.0%	45	56.2%	1.0%	59	62.1%
Retail - Other Retail	1.0%	34	59.6%	0.9%	265	60.4%	0.9%	288	61.0%
Retail - Other Retail - Of Which: SME	0.8%	169	52.1%	0.7%	186	52.9%	0.6%	201	53.3%
Retail - Other Retail - Of Which: non-SME	1.8%	71	94.0%	2.1%	79	93.8%	2.3%	87	94.0%
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-
IRB TOTAL	0.4%	3,187	46.5%	0.3%	3,332	45.3%	0.3%	3,459	44.1%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m€ EUR, %)									
Central banks and central governments	-	0	-	0	0	-	0	-	0
Institutions	0.2%	1	18.5%	0.2%	2	18.5%	0.1%	2	18.5%
Corporates	0.9%	1,757	55.4%	1.8%	2,007	54.9%	2.0%	2,255	54.2%
Corporates - Of Which: Specialised Lending	0.6%	4	47.4%	2.1%	19	57.1%	2.1%	30	54.2%
Corporates - Of Which: SME	1.0%	1,412	51.9%	1.4%	1,564	51.9%	1.7%	1,722	51.6%
Retail	0.2%	1,657	39.1%	0.2%	1,933	39.1%	0.2%	2,279	37.8%
Retail - Secured on real estate property	0.4%	1,333	37.8%	0.5%	1,453	34.3%	0.8%	1,662	32.2%
Retail - Secured on real estate property - Of Which: SME	0	0	-	0	0	-	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	0.4%	1,333	37.8%	0.5%	1,453	34.3%	0.8%	1,662	32.2%
Retail - Qualifying Revolving	3.0%	59	52.9%	5.0%	124	66.7%	4.3%	178	72.1%
Retail - Other Retail	2.6%	275	57.6%	3.4%	369	58.8%	3.1%	439	60.9%
Retail - Other Retail - Of Which: SME	2.5%	197	50.2%	3.2%	265	51.7%	2.7%	327	54.2%
Retail - Other Retail - Of Which: non-SME	3.1%	78	95.7%	4.4%	96	98.0%	4.5%	112	98.4%
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-
IRB TOTAL	0.8%	3,425	47.7%	1.2%	3,946	46.2%	1.4%	4,536	44.8%

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m€ EUR, %)									
Central banks and central governments	-	0	-	0	0	-	0	-	0
Institutions	0.0%	0	35.7%	0.0%	1	44.2%	0.0%	1	41.1%
Corporates	0.6%	64	41.8%	0.6%	68	39.7%	0.6%	70	37.8%
Corporates - Of Which: Specialised Lending	0.4%	4	30.4%	0.4%	8	30.5%	0.4%	11	30.5%
Corporates - Of Which: SME	0.7%	59	39.6%	0.7%	59	37.6%	0.7%	63	35.8%
Retail	0.1%	112	7.1%	0.1%	128	7.1%	0.1%	145	7.2%
Retail - Secured on real estate property	0.1%	112	7.1%	0.1%	128	7.1%	0.1%	145	7.2%
Retail - Secured on real estate property - Of Which: SME	0	0	-	0	0	-	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	0.1%	112	7.1%	0.1%	128	7.1%	0.1%	145	7.2%
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
Retail - Other Retail	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-
IRB TOTAL	0.2%	74	28.7%	0.2%	810	26.4%	0.2%	865	24.9%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m€ EUR, %)									
Central banks and central governments	-	0	-	0	0	-	0	-	0
Institutions	0.1%	1	35.7%	0.1%	3	49.8%	0.0%	3	47.2%
Corporates	1.0%	68	42.4%	1.4%	817	42.1%	1.4%	933	42.1%
Corporates - Of Which: Specialised Lending	1.4%	13	30.4%	1.0%	21	31.6%	0.4%	25	32.4%
Corporates - Of Which: SME	1.0%	59	40.6%	1.4%	685	40.6%	1.5%	771	40.8%
Retail	0.2%	145	8.8%	0.3%	243	11.3%	0.4%	363	13.0%
Retail - Secured on real estate property	0.2%	145	8.8%	0.3%	243	11.3%	0.4%	363	13.0%
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of Which: non-SME	0.2%	145	8.8%	0.3%	243	11.3%	0.4%	363	13.0%
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
Retail - Other Retail	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-
IRB TOTAL	0.3%	834	28.6%	0.5%	1,063	27.3%	0.6%	1,298	26.6%

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m€ EUR, %)									
Central banks and central governments	-	0	-	0	0	-	0	-	0
Institutions	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%
Corporates	0.6%	26	42.2%	0.6%	40	41.5%	0.7%	56	41.2%
Corporates - Of Which: Specialised Lending	0.7%	0	34.6%	0.7%	1	35.5%	0.8%	1	

2016 EU-wide Stress Test: Credit risk IRB

The Governor and Company of the Bank of Ireland

		Baseline Scenario									
		31/12/2016		31/12/2017		31/12/2018					
(m EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
France	Central banks and central governments	-	0	-	0	-	0	-	0	-	0
	Institutions	0.0%	0	20.2%	0.0%	0	20.2%	0.0%	0	20.2%	
	Corporates	0.2%	31	32.1%	0.8%	36	32.9%	0.8%	41	33.5%	
	Corporates - Of Which: Socialised Lending	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	0.5%	0	31.0%	0.5%	0	31.6%	0.5%	1	31.5%	
	Retail	0.4%	1	26.6%	0.4%	1	27.2%	0.4%	1	27.0%	
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-	
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-	
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-	
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-	
	Retail - Other Retail	-	0	-	-	0	-	-	0	-	
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-	
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-	
	Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-		
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-		
IRB TOTAL		0.4%	31	32.1%	0.4%	36	32.9%	0.4%	41	33.4%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario									
		31/12/2016		31/12/2017		31/12/2018					
(m EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
France	Central banks and central governments	-	0	-	0	-	0	-	0	-	0
	Institutions	0.0%	0	20.2%	0.0%	0	20.2%	0.0%	1	20.2%	
	Corporates	1.2%	34	32.5%	1.5%	43	34.0%	1.4%	52	34.9%	
	Corporates - Of Which: Socialised Lending	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	0.6%	1	28.7%	0.9%	1	32.5%	1.0%	2	33.2%	
	Retail	-	0	-	-	0	-	-	0	-	
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-	
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-	
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-	
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-	
	Retail - Other Retail	-	0	-	-	0	-	-	0	-	
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-	
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-	
	Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-		
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-		
IRB TOTAL		0.6%	34	32.4%	0.8%	44	33.8%	0.8%	52	34.7%	

		Baseline Scenario									
		31/12/2016		31/12/2017		31/12/2018					
(m EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Spain	Central banks and central governments	-	0	-	0	-	0	-	0	-	0
	Institutions	0.0%	0	13.2%	0.0%	0	13.2%	0.0%	0	13.2%	
	Corporates	0.4%	20	43.8%	0.4%	21	43.4%	0.5%	22	43.1%	
	Corporates - Of Which: Socialised Lending	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	0.8%	16	61.7%	0.8%	16	60.8%	0.8%	16	59.9%	
	Retail	-	0	-	-	0	-	-	0	-	
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-	
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-	
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-	
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-	
	Retail - Other Retail	-	0	-	-	0	-	-	0	-	
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-	
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-	
	Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-		
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-		
IRB TOTAL		0.2%	20	43.4%	0.2%	22	42.7%	0.2%	23	42.2%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario									
		31/12/2016		31/12/2017		31/12/2018					
(m EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Spain	Central banks and central governments	-	0	-	0	-	0	-	0	-	0
	Institutions	0.1%	1	13.2%	0.0%	1	13.2%	0.0%	1	13.2%	
	Corporates	0.9%	21	43.2%	0.8%	23	42.7%	0.6%	24	42.5%	
	Corporates - Of Which: Socialised Lending	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	2.6%	17	59.6%	1.5%	17	58.2%	0.4%	17	57.8%	
	Retail	-	0	-	-	0	-	-	0	-	
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-	
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-	
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-	
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-	
	Retail - Other Retail	-	0	-	-	0	-	-	0	-	
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-	
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-	
	Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-		
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-		
IRB TOTAL		0.4%	22	41.0%	0.3%	24	40.0%	0.3%	25	39.5%	

		Baseline Scenario									
		31/12/2016		31/12/2017		31/12/2018					
(m EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Spain	Central banks and central governments	-	0	-	0	-	0	-	0	-	0
	Institutions	-	0	-	0	-	0	-	0	-	0
	Corporates	-	0	-	0	-	0	-	0	-	0
	Corporates - Of Which: Socialised Lending	-	0	-	0	-	0	-	0	-	0
	Corporates - Of Which: SME	-	0	-	0	-	0	-	0	-	0
	Retail	-	0	-	-	0	-	-	0	-	
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-	
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-	
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-	
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-	
	Retail - Other Retail	-	0	-	-	0	-	-	0	-	
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-	
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-	
	Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-		
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-		
IRB TOTAL		0	0	-	0	0	-	0	0	-	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario									
		31/12/2016		31/12/2017		31/12/2018					
(m EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Spain	Central banks and central governments	-	0	-	0	-	0	-	0	-	0
	Institutions	-	0	-	0	-	0	-	0	-	0
	Corporates	-	0	-	0	-	0	-	0	-	0
	Corporates - Of Which: Socialised Lending	-	0	-	0	-	0	-	0	-	0
	Corporates - Of Which: SME	-	0	-	0	-	0	-	0	-	0
	Retail	-	0	-	-	0	-	-	0	-	
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-	
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-	
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-	
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-	
	Retail - Other Retail	-	0	-	-	0	-	-	0	-	
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-	
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-	
	Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-		
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-		
IRB TOTAL		0	0	-	0	0	-	0	0	-	

		Baseline Scenario									
		31/12/2016		31/12/2017		31/12/2018					
(m EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Spain	Central banks and central governments	-	0	-	0	-	0	-	0	-	0
	Institutions	-	0	-	0	-	0	-	0	-	0
	Corporates	-	0	-	0	-	0	-	0	-	0
	Corporates - Of Which: Socialised Lending	-	0	-	0	-	0	-	0	-	0
	Corporates - Of Which: SME	-	0	-	0	-	0	-	0	-	0
	Retail	-	0	-	-	0	-	-	0	-	
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-	
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-	
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-	
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-	
	Retail - Other Retail	-	0	-	-	0	-	-	0	-	
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-	
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-	
	Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-		
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-		

2016 EU-wide Stress Test: Credit risk STA

The Governor and Company of the Bank of Ireland

The Governor and Company of the Bank of Ireland

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
	Central governments or central banks	18,707	0	520	0	0	0	0.0%
	Regional governments or local authorities	80	0	16	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	715	0	0	0	0	0	0.0%
	International Organisations	477	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	5,476	1,150	5,019	1,364	29	1,960	63.0%
	of which: SME	3,812	924	3,355	1,101	14	1,509	62.0%
	Retail	2,924	36	2,052	48	21	51	58.7%
	of which: SME	789	14	451	17	5	31	68.9%
	Secured by mortgages on immovable property	221	0	77	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	95	0	142	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation							
	Other exposures	2,143	0	2,537	0	0	0	0.0%
	Standardised Total	30,837	1,186	10,364	1,412	50	2,011	62.9%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
	Central governments or central banks	8,669	0	273	0	0	0	0.0%
	Regional governments or local authorities	80	0	16	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	3,589	865	3,296	1,011	6	1,498	63.4%
	of which: SME	2,724	692	2,430	808	5	1,208	63.6%
	Retail	805	15	567	19	7	42	73.3%
	of which: SME	203	11	116	14	5	30	72.3%
	Secured by mortgages on immovable property	221	0	77	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	56	0	85	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation							
	Other exposures	1,442	0	2,046	0	0	0	0.0%
	Standardised Total	14,862	881	6,360	1,030	13	1,540	63.6%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
	Central governments or central banks	7,223	0	221	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	1,680	280	1,517	348	5	462	62.2%
	of which: SME	1,079	233	916	293	5	300	56.3%
	Retail	2,119	21	1,485	30	15	10	31.9%
	of which: SME	585	3	324	3	0	1	31.8%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation							
	Other exposures	701	0	491	0	0	0	0.0%
	Standardised Total	11,724	301	3,714	376	20	472	61.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

The Governor and Company of the Bank of Ireland

		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United States	Central governments or central banks	450	0	26	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	12	5	12	5	2	0	0.0%
	of which: SME	3	3	3	3	2	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	28	0	41	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	489	5	79	5	2	0	0.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
France	Central governments or central banks	896	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	15	0	15	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	8	0	12	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	919	0	27	0	0	0	0.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Spain	Central governments or central banks	354	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	2	0	2	0	0	0	0.0%
	of which: SME	2	0	2	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	356	0	2	0	0	0	0.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

The Governor and Company of the Bank of
Ireland

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0	0	0.0%
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	0	0	0	0	0	0	0.0%

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0	0	0.0%
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	0	0	0	0	0	0	0.0%

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0	0	0.0%
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	0	0	0	0	0	0	0.0%

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

The Governor and Company of the Bank of
Ireland

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation							
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	0	0	0	0	0	0	0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation							
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	0	0	0	0	0	0	0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

The Governor and Company of the Bank of Ireland

The Governor and Company of the Bank of Ireland

Baseline Scenario									
31/12/2016			31/12/2017			31/12/2018			
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Central governments or central banks	0.0%	0	40.0%	0.0%	1	40.0%	0.0%	1	40.0%
Regional governments or local authorities	0.9%	1	36.1%	0.8%	2	49.0%	0.8%	2	44.9%
Public sector entities	-	0	-	-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	-	0	-	-	0	-	-	0	-
Corporates	0.6%	2,078	64.1%	0.5%	2,130	64.2%	0.5%	2,168	63.9%
of which: SME	0.6%	1,993	63.1%	0.5%	1,633	63.2%	0.5%	1,662	62.9%
Retail	1.1%	106	66.1%	1.1%	138	69.9%	1.1%	169	72.1%
Secured by mortgages on immovable property	0.1%	37	66.3%	0.1%	38	64.3%	0.1%	38	62.5%
of which: SME	0.1%	0	13.6%	0.1%	1	13.4%	0.1%	1	13.3%
Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
Covered bonds	0.5%	0	37.3%	0.5%	1	49.2%	0.5%	2	45.5%
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	-	0	-	-	0	-	-	0	-
Standardised Total	0.4%	2,185	64.1%	0.3%	2,272	64.4%	0.3%	2,342	64.2%

Adverse Scenario									
31/12/2016			31/12/2017			31/12/2018			
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Central governments or central banks	0.0%	1	40.0%	0.0%	2	40.0%	0.0%	2	40.0%
Regional governments or local authorities	1.4%	1	45.2%	1.7%	4	75.3%	1.8%	6	66.7%
Public sector entities	-	0	-	-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	-	0	-	-	0	-	-	0	-
Corporates	1.3%	2,148	64.4%	1.9%	2,315	64.4%	2.2%	2,468	63.6%
of which: SME	1.6%	1,653	63.4%	1.9%	1,777	63.6%	2.3%	1,894	62.9%
Retail	2.1%	135	69.6%	2.1%	196	73.7%	2.0%	254	76.0%
Secured by mortgages on immovable property	0.3%	39	63.3%	0.4%	42	59.5%	0.4%	45	56.6%
of which: SME	0.3%	1	15.3%	0.3%	2	18.9%	0.4%	3	18.5%
Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
Covered bonds	0.9%	1	46.2%	2.0%	4	64.4%	2.0%	6	58.9%
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	-	0	-	-	0	-	-	0	-
Standardised Total	0.8%	2,286	64.5%	0.9%	2,522	64.9%	1.0%	2,739	64.3%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

Ireland

Baseline Scenario									
31/12/2016			31/12/2017			31/12/2018			
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Central governments or central banks	0.0%	0	40.0%	0.0%	1	40.0%	0.0%	1	40.0%
Regional governments or local authorities	0.9%	1	36.1%	0.8%	2	49.0%	0.8%	2	44.9%
Public sector entities	-	0	-	-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	-	0	-	-	0	-	-	0	-
Corporates	0.7%	1,563	64.1%	0.6%	1,596	63.9%	0.5%	1,620	63.5%
of which: SME	0.7%	1,263	64.4%	0.6%	1,291	64.2%	0.6%	1,311	63.8%
Retail	0.2%	50	72.4%	0.3%	52	73.7%	0.3%	54	74.0%
of which: SME	0.1%	35	72.3%	0.2%	35	72.2%	0.1%	35	72.1%
Secured by mortgages on immovable property	0.1%	0	13.6%	0.1%	1	13.4%	0.1%	1	13.3%
of which: SME	-	0	-	-	0	-	-	0	-
Items associated with particularly high risk	0.8%	0	37.0%	0.8%	1	49.1%	0.8%	2	45.3%
Covered bonds	-	0	-	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	-	0	-	-	0	-	-	0	-
Standardised Total	0.4%	1,614	64.2%	0.3%	1,652	64.0%	0.3%	1,681	63.5%

Adverse Scenario									
31/12/2016			31/12/2017			31/12/2018			
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Central governments or central banks	0.0%	1	40.0%	0.0%	2	40.0%	0.0%	2	40.0%
Regional governments or local authorities	1.4%	1	45.2%	1.7%	4	75.3%	1.8%	6	66.7%
Public sector entities	-	0	-	-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	-	0	-	-	0	-	-	0	-
Corporates	1.6%	1,623	64.5%	1.9%	1,737	64.9%	2.1%	1,841	64.7%
of which: SME	1.9%	1,316	64.7%	2.0%	1,411	65.2%	2.3%	1,498	65.1%
Retail	0.5%	52	73.9%	0.7%	58	75.9%	0.6%	67	79.0%
of which: SME	0.3%	35	72.2%	0.6%	36	72.0%	0.4%	37	71.8%
Secured by mortgages on immovable property	0.3%	1	15.3%	0.3%	2	18.9%	0.4%	3	18.5%
of which: SME	-	0	-	-	0	-	-	0	-
Items associated with particularly high risk	1.4%	1	45.9%	2.8%	3	66.5%	2.9%	5	60.4%
Covered bonds	-	0	-	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	-	0	-	-	0	-	-	0	-
Standardised Total	0.9%	1,679	64.6%	1.0%	1,807	65.0%	1.1%	1,923	64.8%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

United Kingdom

Baseline Scenario									
31/12/2016			31/12/2017			31/12/2018			
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Central governments or central banks	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	
Regional governments or local authorities	0.9%	0	36.1%	0.8%	0	49.0%	0.8%	0	44.9%
Public sector entities	-	0	-	-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	-	0	-	-	0	-	-	0	-
Corporates	0.4%	497	64.7%	0.3%	514	65.6%	0.3%	527	65.8%
of which: SME	0.4%	327	58.8%	0.4%	340	59.6%	0.3%	348	59.7%
Retail	1.5%	56	59.9%	1.4%	86	67.6%	1.4%	114	71.2%
of which: SME	0.1%	2	28.8%	0.1%	3	27.5%	0.1%	3	26.7%
Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
Covered bonds	-	0	-	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	-	0	-	-	0	-	-	0	-
Standardised Total	0.4%	553	64.3%	0.3%	600	65.9%	0.3%	641	66.6%

Adverse Scenario									
31/12/2016			31/12/2017			31/12/2018			
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Central governments or central banks	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	
Regional governments or local authorities	1.4%	0	45.2%	1.7%	0	75.3%	1.8%	0	66.7%
Public sector entities	-	0	-	-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	-	0	-	-	0	-	-	0	-
Corporates	0.7%	505	64.6%	1.4%	545	63.8%	1.8%	584	61.4%
of which: SME	0.8%	333	58.7%	1.6%	363	58.0%	2.3%	394	55.6%
Retail	2.7%	82	66.9%	2.6%	137	72.8%	2.6%	188	75.0%
of which: SME	0.4%	4	30.1%	0.4%	6	29.7%	0.4%	8	29.6%
Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
Covered bonds	-	0	-	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	-	0	-	-	0	-	-	0	-
Standardised Total	0.7%	587	64.8%	0.8%	681	65.3%	0.8%	771	64.1%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

The Governor and Company of the Bank of Ireland

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United States	Central governments or central banks	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	2.4%	3	7.6%	2.7%	3	12.6%	3.2%	4	16.7%
	of which: SME	0.0%	2	50.0%	0.0%	2	51.6%	0.0%	2	51.0%
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	0.0%	0	50.0%	0.0%	0	51.6%	0.0%	0	51.0%
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.1%	3	7.7%	0.1%	3	12.7%	0.1%	4	16.9%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	Central governments or central banks	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	5.1%	3	13.0%	19.3%	6	29.1%	1.1%	6	29.4%
	of which: SME	0.0%	2	50.0%	0.1%	2	50.1%	0.1%	2	50.1%
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	0.1%	0	50.0%	0.4%	0	50.1%	0.4%	0	50.1%
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.2%	3	13.2%	0.5%	6	29.6%	0.0%	6	30.2%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
France	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	1.0%	0	42.9%	1.0%	0	47.2%	1.2%	1	45.8%
	of which: SME	0.2%	0	10.4%	0.2%	0	12.1%	0.2%	0	11.3%
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	0.0%	0	50.0%	0.0%	0	51.6%	0.0%	0	51.0%
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.6%	0	42.9%	0.7%	0	47.2%	0.8%	1	45.8%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	2.2%	0	45.3%	8.7%	2	48.6%	9.0%	3	48.5%
	of which: SME	0.3%	0	13.9%	0.7%	0	20.9%	0.8%	0	22.6%
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	0.0%	0	50.0%	0.1%	0	50.1%	0.1%	0	50.1%
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	1.5%	0	45.3%	5.6%	2	48.7%	5.4%	3	48.5%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Spain	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	0.6%	0	35.3%	0.6%	0	49.5%	0.5%	0	53.7%
	of which: SME	0.6%	0	35.3%	0.6%	0	49.5%	0.5%	0	53.7%
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.6%	0	35.3%	0.6%	0	49.5%	0.5%	0	53.7%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	1.6%	0	39.4%	1.9%	0	49.6%	2.2%	0	53.0%
	of which: SME	1.6%	0	39.4%	1.9%	0	49.6%	2.2%	0	53.0%
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	1.6%	0	39.4%	1.9%	0	49.6%	2.2%	0	53.0%	

2016 EU-wide Stress Test: Credit risk STA

The Governor and Company of the Bank of Ireland

		Baseline Scenario									
		31/12/2016			31/12/2017			31/12/2018			
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Central governments or central banks		0	-	0	-	0	-	0	-	0	-
Regional governments or local authorities		0	-	0	-	0	-	0	-	0	-
Public sector entities		0	-	0	-	0	-	0	-	0	-
Multilateral Development Banks		0	-	0	-	0	-	0	-	0	-
International Organisations		0	-	0	-	0	-	0	-	0	-
Institutions		0	-	0	-	0	-	0	-	0	-
Corporates		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Retail		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Secured by mortgages on immovable property		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Items associated with particularly high risk		0	-	0	-	0	-	0	-	0	-
Covered bonds		0	-	0	-	0	-	0	-	0	-
Claims on institutions and corporates with a ST credit assessment		0	-	0	-	0	-	0	-	0	-
Collective investments undertakings (CIU)		0	-	0	-	0	-	0	-	0	-
Equity		0	-	0	-	0	-	0	-	0	-
Securitisation		0	-	0	-	0	-	0	-	0	-
Other exposures		0	-	0	-	0	-	0	-	0	-
Standardised Total		0	-	0	-	0	-	0	-	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario									
		31/12/2016			31/12/2017			31/12/2018			
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Central governments or central banks		0	-	0	-	0	-	0	-	0	-
Regional governments or local authorities		0	-	0	-	0	-	0	-	0	-
Public sector entities		0	-	0	-	0	-	0	-	0	-
Multilateral Development Banks		0	-	0	-	0	-	0	-	0	-
International Organisations		0	-	0	-	0	-	0	-	0	-
Institutions		0	-	0	-	0	-	0	-	0	-
Corporates		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Retail		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Secured by mortgages on immovable property		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Items associated with particularly high risk		0	-	0	-	0	-	0	-	0	-
Covered bonds		0	-	0	-	0	-	0	-	0	-
Claims on institutions and corporates with a ST credit assessment		0	-	0	-	0	-	0	-	0	-
Collective investments undertakings (CIU)		0	-	0	-	0	-	0	-	0	-
Equity		0	-	0	-	0	-	0	-	0	-
Securitisation		0	-	0	-	0	-	0	-	0	-
Other exposures		0	-	0	-	0	-	0	-	0	-
Standardised Total		0	-	0	-	0	-	0	-	0	-

		Baseline Scenario									
		31/12/2016			31/12/2017			31/12/2018			
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Central governments or central banks		0	-	0	-	0	-	0	-	0	-
Regional governments or local authorities		0	-	0	-	0	-	0	-	0	-
Public sector entities		0	-	0	-	0	-	0	-	0	-
Multilateral Development Banks		0	-	0	-	0	-	0	-	0	-
International Organisations		0	-	0	-	0	-	0	-	0	-
Institutions		0	-	0	-	0	-	0	-	0	-
Corporates		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Retail		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Secured by mortgages on immovable property		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Items associated with particularly high risk		0	-	0	-	0	-	0	-	0	-
Covered bonds		0	-	0	-	0	-	0	-	0	-
Claims on institutions and corporates with a ST credit assessment		0	-	0	-	0	-	0	-	0	-
Collective investments undertakings (CIU)		0	-	0	-	0	-	0	-	0	-
Equity		0	-	0	-	0	-	0	-	0	-
Securitisation		0	-	0	-	0	-	0	-	0	-
Other exposures		0	-	0	-	0	-	0	-	0	-
Standardised Total		0	-	0	-	0	-	0	-	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario									
		31/12/2016			31/12/2017			31/12/2018			
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Central governments or central banks		0	-	0	-	0	-	0	-	0	-
Regional governments or local authorities		0	-	0	-	0	-	0	-	0	-
Public sector entities		0	-	0	-	0	-	0	-	0	-
Multilateral Development Banks		0	-	0	-	0	-	0	-	0	-
International Organisations		0	-	0	-	0	-	0	-	0	-
Institutions		0	-	0	-	0	-	0	-	0	-
Corporates		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Retail		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Secured by mortgages on immovable property		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Items associated with particularly high risk		0	-	0	-	0	-	0	-	0	-
Covered bonds		0	-	0	-	0	-	0	-	0	-
Claims on institutions and corporates with a ST credit assessment		0	-	0	-	0	-	0	-	0	-
Collective investments undertakings (CIU)		0	-	0	-	0	-	0	-	0	-
Equity		0	-	0	-	0	-	0	-	0	-
Securitisation		0	-	0	-	0	-	0	-	0	-
Other exposures		0	-	0	-	0	-	0	-	0	-
Standardised Total		0	-	0	-	0	-	0	-	0	-

2016 EU-wide Stress Test: Securitisations

The Governor and Company of the Bank of Ireland

		(mln EUR)						
		31/12/2015	Baseline Scenario			Adverse Scenario		
			31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Exposure values	STA	0						
	IRB	239						
	Total	239						
Risk exposure amounts	STA	0	0	0	0	0	0	0
	IRB	196	264	282	293	332	318	325
	Total	196	264	282	293	332	318	325
Impairments	Total banking book others than assessed at fair value	10	1	1	1	3	13	11

2016 EU-wide Stress Test: Sovereign

The Governor and Company of the Bank of Ireland

		31/12/2015															
		NET DIRECT EXPOSURES (accounting value gross of provisions) (1)							DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)						Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		7,896	7,896	5,869	0	0	1,922	105	0	0	0	0	0	0	0	0	

Notes, definitions and regions:

(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. Exposures to central banks should not be included here.

(2) For positions in HFT this should include gross exposures (fama) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching

(3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions.

Other advanced non EEA: Israel, Korea, New Zealand, San Marino, Singapore, Taiwan and Russia

Other CEE non EEA: Albania, Bosnia and Herzegovina, Kosovo, FYR Macedonia, Montenegro, Serbia, and Turkey.

Middle East: Yemen, United Arab Emirates, Swiran, Sudan, Saudi Arabia, Qatar, Oman, Mauritania, Libya, Lebanon, Kuwait, Jordan, Iraq, Iran, Dillibouti and Bahrain.

Latin America: Venezuela, Uruguay, Trinidad and Tobago, Suriname, St. Vincent and the Grenadines, St. Lucia, St. Kitts and Nevis, Peru, Paraguay, Panama, Nicaragua, Mexico, Jamaica, Honduras, Haiti, Guyana, Guatemala, Grenada, El Salvador, Ecuador, Dominican Republic, Dominica, Costa Rica, Colombia, Chile, Brazil, Bolivia and Belize.

Africa: South Africa, Tunisia, Morocco, Egypt and Algeria.

2016 EU-wide Stress Test - Risk exposure amounts

The Governor and Company of the Bank of Ireland

(mln EUR)	Baseline scenario				Adverse scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Risk exposure amount for credit risk	47,859	48,128	48,027	47,957	48,872	51,526	54,288
Risk exposure amount for securitisations and re-securitisations	196	264	282	293	332	318	325
Risk exposure amount other credit risk	47,663	47,865	47,745	47,663	48,540	51,208	53,963
Risk exposure amount for market risk	680	680	680	680	680	680	680
Risk exposure amount for operational risk	4,773	4,836	4,844	4,826	4,773	4,773	4,773
Other risk exposure amounts	1	0	0	0	0	0	0
Total risk exposure amount	53,314	53,644	53,551	53,463	54,325	56,979	59,741

2016 EU-wide Stress Test - P&L

The Governor and Company of the Bank of Ireland

(mln EUR)	Baseline Scenario				Adverse Scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Net interest income (1)	2,349	2,273	2,341	2,337	1,853	1,583	1,535
Interest income	4,773	4,418	4,691	4,982	4,566	4,746	4,840
(Interest expense)	-2,424	-2,145	-2,350	-2,645	-2,713	-3,163	-3,305
Dividend income	11	11	11	11	2	2	2
Net fee and commission income	376	376	376	376	322	322	322
Gains or (-) losses on financial assets and liabilities held for trading, net	112	10	10	10	-204	8	8
Gains or (-) losses on financial assets and liabilities designated at fair value through profit and loss, net	9				0		
Other operating income not listed above, net	237	52	52	52	56	52	52
Total operating income, net	3,093	2,722	2,789	2,786	2,027	1,966	1,917
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-296	-439	-318	-285	-892	-1,095	-1,149
Other income and expenses not listed above, net	-1,589	-1,629	-1,633	-1,636	-1,731	-1,723	-1,726
Profit or (-) loss before tax from continuing operations	1,208	654	838	865	-595	-853	-958
(Tax expenses or (-) income related to profit or loss from continuing operations)	-261	-105	-134	-138	179	256	287
Profit or (-) loss after tax from discontinued operations	0	0	0	0	0	0	0
Profit or (-) loss for the year (2)	947	550	704	726	-417	-597	-670
Attributable to owners of the parent	940	550	704	726	-417	-597	-670
Amount of dividends paid	257	0	141	145	0	0	0
Attributable to owners of the parent net of estimated dividends	683	550	563	581	-417	-597	-670

(1) Projected NII may differ from the sum of interest income and interest expenses due to the application of the cap on NII (paragraphs 308 of the methodological note).

(2) Due to recognised one-off costs in 2015 in line with section 6.4.2 on the methodological note, projections include the impact of a reduction in one or several of administrative expenses; profit or loss from discontinued operations; other operating expenses. The estimated impact of these one-off adjustments before tax is: 2016 Baseline €56mln; 2017 Baseline €56mln; 2018 Baseline €56mln; 2016 Adverse €56mln; 2017 Adverse €56mln; 2018 Adverse €56mln

2016 EU-wide Stress Test: Capital

The Governor and Company of the Bank of Ireland

		Baseline Scenario				Adverse Scenario			
		31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018	
		(m€ EUR,%)							
OWN FUNDS	A	OWN FUNDS	9,576	10,045	10,327	10,573	9,360	8,214	6,716
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	7,089	7,682	8,145	8,617	6,957	5,951	4,596
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	3,615	3,616	3,616	3,616	3,616	3,616	3,616
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0
	A.1.2	Retained earnings	3,574	4,123	4,687	5,268	3,157	2,560	1,889
	A.1.3	Accumulated other comprehensive income	515	515	515	515	920	920	920
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	385	385	385	385	250	250	250
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	135	135	135	135	-162	-162	-162
	A.1.4	Other Reserves	571	594	594	594	594	594	594
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0
	A.1.7	Adjustments to CET1 due to prudential filters	-146	-146	-146	-146	-146	-146	-146
	A.1.8	(-) Intangible assets (including Goodwill)	-509	-509	-509	-509	-509	-509	-509
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1,345	-1,240	-1,106	-969	-1,523	-1,779	-2,066
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-35	-8	-5	-15	-8	-85	-127
	A.1.11	(-) Defined benefit pension fund assets	-16	-16	-16	-16	-16	-16	-16
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 Items over AT1 Capital	0	0	0	0	0	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-62	-62	-62	-62	-62	-62	-62
	A.1.14.1	Of which: from securitisation positions (-)	-62	-62	-62	-62	-62	-62	-62
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	-45	0	0	0	-60	-153	-254
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	-56
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	-115	-214	-236	-240	-118	-124	-130
A.1.21	Transitional adjustments	1,089	1,030	813	581	1,113	1,137	944	
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	
A.1.21.3	Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/-)	-385	-154	-77	0	-100	-50	0	
A.1.21.4	Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-)	-81	-54	-27	0	65	32	0	
A.1.21.5	Other transitional adjustments to CET1 Capital	1,554	1,238	917	581	1,149	1,155	944	
A.1.21.5.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	1,210	993	775	581	1,148	1,028	807	
A.1.21.5.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	45	0	0	0	60	113	137	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	808	805	797	788	805	784	788	
A.2.1	Additional Tier 1 Capital instruments	750	750	750	750	750	750	750	
A.2.2	(-) Excess deduction from T2 Items over T2 capital	0	0	0	0	0	0	0	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	0	0	0	
A.2.4	Additional Tier 1 transitional adjustments	58	55	47	38	55	34	38	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,897	8,488	8,942	9,405	7,762	6,735	5,384	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,678	1,557	1,385	1,168	1,598	1,479	1,332	
A.4.1	Tier 2 Capital instruments	1,450	1,405	1,364	1,273	1,405	1,364	1,273	
A.4.2	Other Tier 2 Capital components and deductions	136	94	4	-80	135	111	84	
A.4.3	Tier 2 transitional adjustments	93	58	17	-25	58	4	-25	
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT	53,314	53,644	53,551	53,463	54,325	59,741	
B.1	Of which: Transitional adjustments included	113	0	0	0	149	256	343	
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio	13.30%	14.32%	15.21%	16.12%	12.81%	10.44%	7.69%
	C.2	Tier 1 Capital ratio	14.81%	15.82%	16.70%	17.59%	14.29%	11.82%	9.01%
	C.3	Total Capital ratio	17.96%	18.73%	19.28%	19.78%	17.23%	14.42%	11.24%
CAPITAL RATIOS (%) Fully loaded	D.1	Common Equity Tier 1 Capital ratio (1)	11.28%	12.40%	13.69%	15.03%	10.79%	8.49%	6.15%
	D.2	Tier 1 Capital ratio (2)	12.69%	13.80%	15.09%	16.43%	12.17%	9.81%	7.41%
	D.3	Total Capital ratio (3)	15.67%	16.59%	17.65%	18.66%	15.01%	12.41%	9.70%
E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016-2018 period (cumulative conversions) (4)	0	0	0	0	0	0	0	
F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (5)					1750	1750	1750	
Memorandum items	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)					0	0	0
	G.1	Total leverage ratio exposures (transitional)	118,847	118,847	118,847	118,847	118,847	118,847	118,847
	G.2	Total leverage ratio exposures (fully loaded)	117,573	117,573	117,573	117,573	117,573	117,573	117,573
	G.3	Leverage ratio (transitional)	6.64%	7.14%	7.52%	7.91%	6.53%	5.67%	4.53%
G.4	Leverage ratio (fully loaded)	5.74%	6.30%	6.87%	7.47%	5.61%	4.73%	3.74%	

(1) Fully loaded CET1 capital ratio estimation: $[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0))]/(B-B.1)$

(2) Fully loaded T1 capital ratio estimation: $[A.1-A.1.21+A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0)]/(B-B.1)$

(3) Fully loaded Total capital ratio estimation: $[A.1-A.1.21+A.2.4+A.4.3]/(B-B.1)$. This ratio does not include grandfathered AT1 capital instruments meeting the conditions laid down in Article 63 of CRR and, hence, eligible as fully loaded T2 capital. Therefore, the ratio could be underestimated for banks with material instruments of such kind.

(4) Conversions not considered for CET1 computation

(5) Excluding instruments included in row E

2016 EU-wide Stress Test

Information on performing and non-performing exposures¹

The Governor and Company of the Bank of Ireland

31/12/2015							
(mln EUR)	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
	Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures ²	On non-performing exposures ³		
		Of which: defaulted	Of which: defaulted				
Debt securities (including at amortised cost and fair value)	13,559	0	2	2	0	1	0
Central banks	0	0	0	0	0	0	0
General governments	8,398	0	0	0	0	0	0
Credit institutions	2,940	0	0	0	0	0	0
Other financial corporations	502	0	2	2	0	1	0
Non-financial corporations	1,719	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	101,735	903	12,711	10,649	399	5,509	4,160
Central banks	7,844	0	0	0	0	0	0
General governments	95	0	0	0	0	0	0
Credit institutions	2,870	0	0	0	0	0	0
Other financial corporations	1,219	1	129	124	2	40	4
Non-financial corporations	32,043	167	8,419	7,134	147	4,016	1,762
Households	57,663	735	4,163	3,391	250	1,453	2,394
DEBT INSTRUMENTS other than HFT	115,294	903	12,712	10,651	399	5,510	4,160
OFF-BALANCE SHEET EXPOSURES	15,989		331	151	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 Insitutions 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 Insitutions 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)

2016 EU-wide Stress Test

Information on forbore exposures¹

The Governor and Company of the Bank of Ireland

31/12/2015					
	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
	(mln EUR)	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	
Debt securities (including at amortised cost and fair value)	7	2	1	1	0
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	7	2	1	1	0
Non-financial corporations	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	15,414	10,261	4,684	4,523	6,726
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	55	37	13	13	4
Non-financial corporations	10,451	7,530	3,685	3,628	3,214
Households	4,908	2,695	986	882	3,507
DEBT INSTRUMENTS other than HFT	15,421	10,263	4,685	4,524	6,726
Loan commitments given	271	157	0	0	0

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