

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

	Actual (starting year)	Baseline Scenario	Adverse Scenario
(mln EUR, %)	31/12/2015	31/12/2018	31/12/2018
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



								31/12/2015						
			Exposure	values			Risk expos	sure amounts			Stock (of provisions		
		A-II	88	F-	IRB	A-1	RB	F-IRB		A-l	IRB	F-I	RB	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	(min EUR, %)													
	Central banks and central governments Institutions	0	0	0 3,923	0	0	0	0 865	0	0	0	0	0	:
	Corporates Corporates - Of Which: Specialised Lending	0	0	22.657 1,836	4.230	0	0	21.464 1,853	0	0	0	157	2.114	50.0% 71.1%
	Corporates - Or Which: Specialised Lending Corporates - Of Which: SME	0	0	1,836	3.487	0	0	9,817	0	0	0	157	1,607	
	Retail	52.622	3,267	11.017	3.467	11.465	2.094	9.017	0	351	1.173	137	1.007	35.9%
	Retail - Secured on real estate property	49.418	2.896	ő	o o	9,926	1.932	ő	ő	329	964	ő	ŏ	33.3%
The Governor and Company of	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
the Bank of Ireland	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	33.3%
ule palik of Itelatio	Retail - Qualifying Revolving	1.374	35	0	0	280	24	0	0	. 7	10	0	0	29.9% 58.9%
	Retail - Other Retail Retail - Other Retail - Of Which: SME	1,830 1.483	336	0	0	1,259 854	138	0	0	15	198	0	0	58.9%
	Retail - Other Retail - Of Which: non-SME	1.483	60	0	0	404	130	0	0	,	140	0	0	95.9%
	Equity	0	0	0	0		Ô	0	0	ó	0	0	0	33.37
	Securitisation										_		·	
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
	IRB TOTAL	52,622	3,267	26,580	4,230	11,465	2,094	22,329	0	351	1,173	157	2,114	43.8%

								31/12/2015						
			Exposure	values				sure amounts			Stock	of provisions		
		A-IR	В	F-I	RB	A-1	IRB	F-IR	:B	A-	IRB	Fil	RB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
	Central banks and central governments	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	
	Corporates	0	0	11,275 589	2,686	0	0	8,846 576	0	0	0	113	1,430	53.2%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	7,479	2,279	0	0	5.700	0	0	0	443	1.122	49.2%
	Retail	25,993	2,691	7.479	2.2/9	6,881	1.561	5.700	0	300	1.129	113	1.122	42.0%
	Retail - Secured on real estate property	22,789	2,320	0	0	5,342	1,399	o o	0	278	921	ŏ	i i	39.7%
	Retail - Secured on real estate property - Of Which: SME	0	0	ō	ō	0	0	ō	ō	0	0	ō	ō	
Ireland	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	o o	39.7%
	Retail - Qualifying Revolving	1.374	35	0	0	280	24	0	0	7	10	0	0	29.9% 58.9%
	Retail - Other Retail	1,830	336	0	0	1,259	138	0	0	15	198	0	0	58.9%
	Retail - Other Retail - Of Which: SMF	1.483	276	0	0	854	136	0	0	7	140	0	0	50.8% 95.9%
	Retail - Other Retail - Of Which: non-SME	346	60	0	0	404	2	0	0	/	58	0	0	95.9%
	Equity Securitisation	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	
	IRB TOTAL	25,993	2,691	11.693	2,686	6,881	1.561	8,970	0	300	1,129	113	1,430	47.6%
		23,333	2,091	11,093	2,000	0,001	1,501	8,970	U	300	1,129	113	1,430	47.070

								31/12/2015						
			Exposure	values			Risk expo	sure amounts			Stock	of provisions		
		A-IF	В	F-I	RB	A-1	RB	F-IR	В	A-l	IRB	F-II	88	Coverage Ratio -
	(min EUR. %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	1.227 6,601	0	0	0	294	0	0	0	0	0	-
	Corporates	0	0	6,601	1,254	0	0	6,460	0	0	0	43	548	43.7%
	Corporates - Of Which: Specialised Lending	0	0	926 4.102	0 1.158	0	0	889 3.873	0	0	0	0	0	41.2%
	Corporates - Of Which: SME	26,629	576	4,102	1,158	4.584	533	3,8/3	0		42	43	4/8	7.5%
	Retail - Secured on real estate property	26.629	576	0	0	4.584	533	0	0	51	43	0	0	7.5%
	Retail - Secured on real estate property - Of Which: SME	0	0	ő	ő	10	0	ŏ	ŏ	0	0	ŏ	ő	7.3%
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	26.629	576	0	0	4.584	533	0	0	51	43	0	o o	7.5%
	Retail - Oualifying Revolving	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	-
	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	-
	Securitisation	U		U	U	u u	U	U		U	U	U	U	
	Other non-credit obligation assets	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	32.3%

								31/12/2015						
			Exposu	e values			Risk expo	sure amounts			Stock	of provisions		
		A-I	RB	F-	IRB	A-	IRB	F-IR	В	A-	IRB	F-1	RB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
	Central banks and central governments) (0	0	0	0	0	0	0	0	0	()
	Institutions	(0	24	0	0	0	7	0	0	0	0	(
	Corporates	(0	2.439	25	0	0	3.370	0	0	0	1	11	1 44.89
	Corporates - Of Which: Specialised Lending		0	42	0	0	0	80	0	0	0	0	(9
	Corporates - Of Which: SME	9	9	71	13	0	0	94	0	0	0	1	1	4 28.49
	Retail Retail - Secured on real estate property				0	0	0	0	0	0	0	0		3
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME				0	0	0	0	0	0	0	0		3
United States	Retail - Secured on real estate property - Of Which: non-SME		31 3			0			U			0	,	
Utilited States	Retail - Qualifying Revolving		31 2			0						0	,	
	Retail - Other Retail		1 7		0	0	0	0	0	0	0	0	,	1
	Retail - Other Retail - Of Which: SME			0		0	0	0	0	0		0	i	
	Retail - Other Retail - Of Which: non-SME	i c		0	0	ō	ō	0	ō	ō	0	ō	Ċ)
	Equity		1 6	0	0	0	0	0	0	0	0	0	Ċ)
	Securitisation													
	Other non-credit obligation assets) (0	0	0	0	0	0	0	0	0	()
	IRB TOTAL			2,464	25	0	0	3,377	0	0	0	1	11	44.8%



The Governor and Company of the Bank of Ireland

								31/12/2015						
			Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
		A-I	RB	F-I	IRB	A-	IRB	F-IRE		A-	IRB	F-	IRB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central banks and central governments	0	0	0	0	0	0	0	0	0	(0	0	-
	Institutions Corporates	0	0	552 644	94	0	0	79 817	0	0		0	26	31.1%
	Corporates - Of Which: Specialised Lending	0	0	37	0	ő	0	56	0	ő	Č	0	0	31.170
	Corporates - Of Which: SME Retail	0	0	60	0	0	0	44	0	0	0	0	0	-
	Retail - Secured on real estate property		0	0	0	1 0	0	0	0	0				
_	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	ō	0	ō	0	ō	Č	0	0	-
France	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0		0	0	-
	Retail - Other Retail	0	0	0	0	ő	0	0	ō	ő	ì	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 Equity	0	0	0	0	1 0	0	0	0	l °	1 8	1 8	1 6	1
	Securitisation					·		_		_				
	Other non-credit obligation assets							0	0					-
	IRB TOTAL	0	0	1,196	84	0	0	896	0	0		0	26	31.1%

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

								31/12/2015						
			Exposur	values			Risk expo	sure amounts			Stock	of provisions		
		A-II	88	F-I	RB	A-1	IRB	F-IR	:В	A-	-IRB	F:	IRB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
	Central banks and central governments	0		0	0	0		0	0	0		0)
	Institutions	0	0	380	0	0	0	55	0	0	0	0)
	Corporates	0	0	230	44	0	0	203	0	0	0	0	19	44.39
	Corporates - Of Which: Specialised Lending	0	0	31	25	0	0	26	0	0	0	0	16	62.89
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	()
	Retail	0	0	0	0	0	0	0	0	0	0	0	()
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0)
Committee	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	()
Spain	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0		3
	Retail - Qualifying Revolving Retail - Other Retail	0		0	0	0			0	0				3
	Retail - Other Retail - Of Which: SME			0	0	0			0				,	3
	Retail - Other Retail - Of Which: non-SME	0		0	0	0		0	0	0				
	Equity	0		ľ	0	0					1 0		1	1 :
	Securitisation	ŭ	ŭ	ŭ		, and		· ·	Ü	ŭ			· ·	
	Other non-credit obligation assets	0		0	0	0		0	0	0		0		
	IRR TOTAL	0		610	44	0		258		0		0	19	44.3%

							31/12/2015						
		Exposure	values			Risk expo	sure amounts			Stock	of provisions		
	A-II	iB	F-I	RB	A-II	RB	F-IR	RB	A-I	RB	F-I	RB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central banks and central dovernments Institution Communication Communic	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 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 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 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	-
Retail - Socurard on real statile ercoets* - Of Which: non-SME Retail - Observiories Revolviories Retail - Other Retail Beals - Chiller Retail - Off Which: CMF Retail - Other Retail - Off Which: CMF Retail - Other Retail - Off Which: non-SME Socuritisation Other non-Creal to obligation assets IRI 10 TOTA.	0 0 0 0	000000000000000000000000000000000000000	0	0 0 0 0	0	0 0 0	000000000000000000000000000000000000000	0 0 0 0	0	0 0 0 0	0 0 0	0 0	-

Exposure values	-							31/12/2015						
A-188			Fynosum	e values		_	Risk expo				Stock	of provisions		
(min LSI, %) Non-defaulted Uniform Non-defaulted Uniform Non-defaulted Uniform Non-defaulted Uniform Non-defaulted		A-II			RB	A-			RB	A-i			IRB	Coverage Ratio -
Central banks and central dovernments	(min EUR. %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central basis and central overnments Institutions Central control of the consistent involves Central control of the consistent involves Central control of the consistent involves Retail Retail Secured on real estate property Retail - Secured on real estate property Retail - Coultiform Retail - College Retail - Co	0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	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	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0		0

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



(min EUR, %) Non-defaulted Defaulted								31/12/2015						
Non-defaulted Non-defaulte			Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
(note EUR, %) Non-derivated United Procedured Procedure		A-I	RB	F-I	RB	A-1	IRB	F-IR	В	A-1	RB	F-	IRB	Coverage Ratio -
Institutions	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹								
	Central banks and central covernments Institutions Corporates Corporates (Corporates) (Corporate	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000		

Ī							31/12/2015						
		Exposur					sure amounts				of provisions		
	A-II	88	F	IRB	A-II	RB	F-IR	В	A-I	RB	E	RB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Ferriral hanks and ren'nd immersionals. Institution Consocials. Basia Basia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	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 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	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 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 0 0 0 0 0 0	000000000000000000000000000000000000000	
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														
		Exposur	e values			Risk expo	sure amounts			Stock	of provisions				
	A-I	88	F-)	RB	A-IRB		F-IRB		A-IRB		F-IRB		Coverage Ratio -		
(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted Non-defaulted Defaulted			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹			
Central banks and central governments	0		0	0	0	0	0	0	0	0	0	0	-		
Institutions	0		0	0	0	0	0	0	0	0	0	0	-		
Cornorates	0		0	0	0	0	0	0	0	0	0	0	-		
Corporates - Of Which: Specialised Lending	0		0	0	0	0	0	0	0	0	0	0	-		
Corporates - Of Which: SME	0		0	0	0	0	0	0	0	0	0	0	-		
Retail	0		0	0	0	0	0	0	0	0	0	u u	-		
Retail - Secured on real estate property - Of Which: SME	U		0	U	0	U	U	0	U	U		u	-		
Retail - Secured on real estate noncert - OF Which: non-SME Retail - Secured on real estate property - OF Which: non-SME	U		0	U	U	U	U	U	0	U		u	-		
Retail - Secured on real estate property - Or which: non-said: Retail - Qualifying Revolving	0		0	U	0	0		0	0	U					
Retail - Other Retail	0		0	0	0	0	i i	0	o o	0	0	Ö			
Retail - Other Retail - Of Which: SME	ő	i	0	ů ů	0	ñ	i i	i o	o o	ů ů	ő	Ö	_		
Retail - Other Retail - Of Which: non-SMF	i i	i	0	i i	0	n n	i i	0	0	i i	ō	0			
Equity	o o		ō	ō	0	ō	i o	l ō	0	ō	ō	ō			
Securitisation															
Other non-credit obligation assets	0		0	0	0	0	0	0	0	0	0	0	-		
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0			
IND TOTAL Computed on Charles of annihims for definited state I defined the defined in accompany 60 and 61 of the Mathedalanian arts).															



		Baseline Scenario									
			31/12/20	16		31/12/20	17		31/12/20	18	
	(min 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	
	Central banks and central governments		0		-	0		-	0		
	Institutions	0.0%	1	21.6%	0.0%	3	39.4%	0.0%	4	34.6%	
	Corporates	0.6%	2,472	49.3%	0.6%	2,606	47.6%	0.6%	2,731	46.0%	
	Corporates - Of Which: Specialised Lending	0.4%	61	62.8%	0.4%	68	57.0%		75	53.2%	
	Corporates - Of Which: SME	0.7%	1,908	45.9%	0.7%	1,992	44.4%	0.6%	2,065	42.9%	
	Retail	0.2%	1,635	32.7%	0.2%	1,730	31.0%		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%	
The Governor and Company of	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-	
the Bank of Ireland	Retail - Secured on real estate property - Of Which: non-SME	0.1%	1,364	29.6%	0.1%	1,420			1,471	26.1%	
the park of freight	Retail - Qualifying Revolving	0.7%	31	45.7%	1.0%	45	56.2%		59	62.1%	
	Retail - Other Retail	1.0%	241	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%	/1	94.0%	2.1%	79	93.8%	2.3%	87	94.0%	
	Equity Securitisation			-	-		-	-			
	Other non-credit obligation assets IRB TOTAL	0.3%	4,108	41.7%	0.3%	4,339	39.9%	0.3%	4,553	38.4%	
	First TOTAL	0.3%	4,108	41.7%	0.3%	4,339	39.9%	0.3%	4,553	38.4%	

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
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
-	0	-	-	0	-	-	0	
0.1%	3	21.4%	0.0%	10	45.6%	0.0%	11	40.89
0.9%	2,632	50.5%	1.6%	3,082	49.8% 49.8%	1.7%	3,510	49.39
1.3%		53.7%	1.6%			1.2%	127	49.39
1.0%	2,015	47.5%		2,264	47.4%	1.7%	2,511	47.39
0.4%	1,822	33.3% 30.0%	0.7%	2,213	31.6% 27.3%	0.8%	2,704	30.89
0.3%	1,488	30.0%	0.4%	1,728	27.3%	0.0%	2,087	20.21
0.3%	1.488	30.0%	0.4%	1.728	27.3%	0.6%	2.087	26.29
3.0%	59	52.9%	5.0%	124	66.7%	4.3%	178	72.19
2.6%	275	57.6%	3.4%	360	58.8%	3.1%	439	60.99
2.5%	197	50.2%	3.2%	265	51.7%	2.7%	327	54.29
3.1%	78	95.7%	4.4%	96	98.0%	4.5%	112	98.49
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
0.6%	4,458	42,3%	0.9%	5,304	40,7%	1.0%	6,225	39.59

		Baseline Scenario									
		31/12/2016				31/12/20:	17		31/12/20:	18	
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	
	Central banks and central governments	-	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%	2	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	0.3%	1,523	40.0%	0.3%	1,601	38.8%	0.2%	1,672	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		
Ireland	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 - Oualifving Revolving	0.7%	31	45.7%	1.0%	45	56.2%	1.0%	59	62.1%	
	Retail - Other Retail	1.0%	241	59.6%	0.9%	265	60.4%	0.9%	288	61.0%	
	Retail - Other Retail - Of Which: SMF	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										
	Other non-credit obligation assets	-	0			0			0		
1-	IRB TOTAL	0.4%	3,187	46.5%	0.3%	3,332	45.3%	0.3%	3,459	44.1%	

				Adverse Scen	nario					
	31/12/20	16		31/12/20	17	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		
	0			0			0			
0.2%	1	18.5%	0.2%	2	18.5%	0.1%	2	18.5		
0.9%	1,757	55.4%	1.8%	2,007	54.9%	2.0%	2,255	54.2		
0.6%	4	47.4%	2.1%	19	57.1%	2.1%	30	54.2		
1.0%	1.412	51.9%	1.4%	1.564	51.9%	1.7%	1.722	51.6		
0.7%	1,667	40.9%	1.0%	1,937	39.1%	1.1%	2,279	37.8		
0.4%	1.333	37.8%	0.5%	1.453	34.3%	0.8%	1.662	32.2		
-	0	-	-	0	-	-	0	ì		
0.4%	1.333	37.8%	0.5%	1.453	34.3%	0.8%	1.662	32.2		
3.0%	59	52.9%	5.0%	124	66.7%	4.3%	178	72.1		
2.6%	275	57.6%	3,4%	360	58.8%	3.1%	439	60.9		
2.5%	197	50.2%	3.2%	265	51.7%	2.7%	327	54.2		
3.1%	78	95.7%	4.4%	96	98.0%	4.5%	112	98.4		
	0	-	-	0	-	-	0			
	0			0			0			
0.8%	3,425	47.7%	1.2%	3,946	46.2%	1,4%	4,536	44.8		

	Baseline Scenario									
			31/12/20	16		31/12/20	17		31/12/20:	18
	(min 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
	Central banks and central governments		0	-		0			0	
	Institutions	0.0%	0	35.7%	0.0%	1	44.2%	0.0%	1	41.1%
	Corporates	0.6%	641	41.8%	0.6%	681	39.7%	0.6%	719	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%	559	39.6%	0.7%	587	37.6%	0.7%	613	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	-
United Kingdom	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 - Oualifying 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									
	Other non-credit obligation assets	-	0	-	-		-	-	0	
	IRB TOTAL	0.2%	754	28.7%	0.2%	810	26.4%	0.2%	865	24.9%

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
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
	0	-		0	-	-	0	
0.1%	1	35.7%	0.1%	3	49.8%	0.0%	3	47.2%
1.0%	688	42.4%	1.4%	817	42.1%	1.4%	932	42.1%
1.4%	13	30.4%	1.0%	21	31.6%	0.4%	25	32.4%
1.0%	591	40.6%	1.4%	685	40.6%	1.5%	771	40.8%
0.2%	145	8.8%	0.3%	243	11.3%	0.4%	363	13.0%
0.2%	145	8.8%	0.3%	243	11.3%	0.4%	363	13.0%
-	0	-	-	0	-	-	0	
0.2%	145	8.8%	0.3%	243	11.3%	0.4%	363	13.0%
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	
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	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -		Stock of	Coverage Ratio -	
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	
	Central banks and central governments	-	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%		1	35.5%	0.8%	1	35.6%	
	Corporates - Of Which: SME	0.8%	5	29.7%	0.9%	5	30.8%	1.0%	6	31.8%	
	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	-	
United States	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										
	Other non-credit obligation assets	÷	0	-		0	-		0		
	IRB TOTAL	0.6%	26	42.2%	0.6%	40	41.5%	0.7%	56	41.2%	
Computed as: Stock of provisions for defaulted stock	/ default stock (as defined in paragraphs 59 and 61 of the Methodological note)										

	Adverse Scenario											
		31/12/20	16		31/12/20	17	31/12/2018					
Im	pairment 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			
		0			0			0				
	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%			
	0.9%	35	42.0%	1.5%	71	42.7%	1.5%	106	42.9%			
	2.3%	1	34.8%	5.4%	3	41.6%	5.0%	5	43.8%			
	1.5%	5	30.7%	3.5%	8	34.6%	3.5%	10	36.7%			
-		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	-			
		0	-	-	0	-	-	0	-			
	0.9%	35	42,0%	1.5%	71	42,7%	1.5%	106	42.9%			



						Baseline Sce	nario				
			31/12/20	16		31/12/20:	17		31/12/20:	2/2018	
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	
	Central banks and central governments		0			0			0		
	Institutions	0.0%	0	20.2%	0.0%	0	20.2%	0.0%	0	20.2%	
	Corporates	0.7%	31	32.1%	0.8%	36	32.9%	0.8%	41	33.5%	
	Corporates - Of Which: Specialised Lending	0.5%	0	31.0%		0	31.6%	0.5%	1	31.5%	
	Corporates - Of Which: SME	0.4%	1	26.6%	0.4%	1	27.2%	0.4%	1	27.0%	
	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	-	
France	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										
	Other non-credit obligation assets		0		-	0		-	0		
	IRB TOTAL	0.4%	31	32.1%	0.4%	36	32.8%	0.4%	41	33.4%	

	Adverse Scenario											
	31/12/20	16		31/12/20	17	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				
	0			0			0					
0.0%	0	20.2%	0.0%	0	20.2%	0.0%	1	20.2%				
1.2%	34	32.5%	1.5%	43	34.0%	1.4%	52	34.9%				
1.7%	1	31.1%	1.6%	1	34.1%	1.0%	2	35.8%				
0.6%	1	28.7%	0.9%	1	32.5%	1.0%	2	33.2%				
-	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	-				
	0	-		0	-		0					
0.6%	34	32.4%	0.8%	44	33.8%	0.8%	52	34.7%				

		Baseline Scenario									
			31/12/20	16		31/12/20:	17		31/12/20:	12/2018	
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	
	Central banks and central governments		0			0			0		
	Institutions	0.0%	0	13.2%	0.0%	0	13.2%		0	13.2%	
	Corporates	0.4%	20	43.8%	0.4%	21	43.4%		22	43.1%	
	Corporates - Of Which: Specialised Lending	0.8%	16	61.7%	0.8%	16	60.8%	0.8%	16	59.9%	
	Corporates - Of Which: SME	-	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		
Spain	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										
	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%	

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹			Coverage Ratio - Default Stock ¹
	0			0			0	
0.1%	1	13.2%	0.0%	1	13.2%	0.0%	1	13.2%
0.9%	21	43.2%	0.8%	23	42.7%	0.6%	24	42.5%
2.6%	17	59.6%	1.5%	17	58.2%	0.4%	17	57.8%
-	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	-
	0	-		0	-		0	-
	0			0			0	
0.4%	22	41.0%	0.3%	24	40.0%	0.3%	25	39.5%

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Cer	stral banks and central governments		0			0			0	
Inc	titutions	-	0	-	-	0	-	-	0	
Cor	porates	-	0	-	-	0	-	-	0	
	Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0	
Ret	ail	-	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 - Oualifying Revolving	-	0	-	-	0	-	-	0	
	Retail - Other Retail	-	0	-	-	0	-	-	0	
	Retail - Other Retail - Of Which: SMF	-	0	-	-	0	-	-	0	
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	
East		-	0	-	-	0	-	-	0	
Sec	uritisation									
Oth	er non-credit obligation assets		0		-	0			0	
IRE	TOTAL		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 Scen	nario					
	31/12/20	16		31/12/20	17	31/12/2018				
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate					Coverage Ratio Default Stock ¹		
-	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			
-	0	-	-	0	-	-	0			
-	0		-	0	-	-	0			
-	0	-		0	-	-	0			
-	0	-	-	0	-	-	0			
-				0		-	0			
	0			0			0			
	0	-	-	0	-	-	0			

					Baseline Sce	nario				
		31/12/20	016		31/12/20	17		31/12/20	18	
	Impairment	Stock of	Coverage Ratio -	Impairment	npairment Stock of Coverage Ratio - Impairment Stock of					
(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	
Central banks and central governments		0	-	-	0			0		
Institutions		0	-	-	0	-	-	0		
Corporates		0	-	-	0	-	-	0		
Comprates - Of Which: Specialised Lending		0	-	-	0	-	-	0		
Corporates - Of Which: SME		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		
Retail - Secured on real estate property - Of Which: pon-SMF			-	-	0	-	-	0		
Retail - Qualifying Revolving		0	-	-	0	-	-	0		
Retail - Other Retail Retail - Other Retail - Of Which: SME				-	0	-	-			
Retail - Other Retail - Of Whitch: SME Retail - Other Retail - Of Whitch: non-SME			-	-	0	-	-			
Retail - Other Retail - Or Writer: non-sine					0	-	-			
Securitisation							_			
Securitisation Other non-credit obligation assets					0			0		
Unner non-create conduction assets IRB TOTAL			1	1 .	0			0		
*Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)									1	

	Adverse Scenario														
	31/12/20	16		31/12/20	17	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									
	0	-	-	0	-	-	0								
-	0	-	-	0	-	-	0								
-	0	-	-	0		-	0								
-		-	-	0			0								
	0	1		0			0								
_	0	_		0			0								
-	ō	-	-	ō	-	-	ō								
-	0	-	-	0	-	-	0								
-	0	-	-	0	-	-	0								
-	0	-	-	0	-	-	0								
-	0	-	-	0	-	-	0								
-	0	-	-	0	-	-	0								
	0			0			0								
	0			0			0								
- 1	0			0			0								



					Baseline Sce				
		31/12/20	016		31/12/20	17		31/12/20	18
	Impairment Stock of Coverage Ratio - Impairment Stock of Coverage Ratio - Impairment							Stock of	Coverage Ratio
(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock
Central banks and central governments	,	0	-	-	0		-	0	
Institutions	-	0	-	-	0	-	-	0	
Corporates	-	0	-	-	0	-	-	0	
Cornorates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	
Corporates - Of Which: SME	-	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	
Retail - Secured on real estate property - Of Which: non-SME	-		-	-	0	-	-	0	
Retail - Oualifyina Revolvina	-		-	-	0	-	-	0	
Retail - Other Retail - Other Retail - Of Which: SME	-		-	-	0	-	1 -	0	
Retail - Other Retail - Of Windows Program Retail - Other Retail - Other Retail - Of Windows Program Retail - Other Retail - Other Retail - Other Program Retail -	-		-	-	0	-	1 -	0	
Retail - Other Retail - Of Writch: non-said	-				0				
Eduley Securitisation	_						_		
Other non-credit obligation assets					0			0	
IRB TOTAL	-	0		_	ů			0	
THE TOTAL									

	Adverse Scenario													
	31/12/20	16		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	Stock of Provisions	Coverage Ratio - Default Stock ¹							
-	0	-	-	0	-	-	0	-						
1	0			0			0							
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
1	0	-		0	-		0							
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
1	0			0			0	-						
-	0	-	-	0	-	-	0	-						
-	0		-	0	-	-	0							
-	0			0			0							
	0			ō			ō							

					Baseline Sce	nario				
		31/12/20	16		31/12/20	17		31/12/20	1/12/2018	
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio	
(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	
Central banks and central governments		0			0			0		
Institutions	-	0	-	-	0	-	-	0		
Corporates	-	0	-	-	0	-	-	0		
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0		
Corporates - Of Which: SME	-	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	-	U	-	-	0	-	-			
Retail - Other Retail	-	0	-	-	0	-	-	0		
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0		
Retail - Other Retail - Of Which: non-SME Equity	-	0	-	-	0		-	0		
Securitisation	-	U			U			U		
Other non-credit obligation assets		0			0					
Other non-credit obligation assets IRB TOTAL		0	-	_	0	-	_			

				Adverse Scen	nario					
	31/12/20	16		31/12/20	17	31/12/2018				
Impairment rate				Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate				
-	0	-	-	0	-	-	0			
-	0	-	-	0	-	-	0			
	0			0			0			
-	ő	-	-	ő	-	-	ő			
-	0	-	-	0	-	-	0			
-	0	-	-	0	-	-	0			
-	0	-	-	0	-	-	0			
- :	0		1	0		1	0			
-	ő		-	0		-	0			
-	0	-	-	0	-	-	0			
-	0	-	-	0	-	-	0			
-	0	-	-	0		-	0			
	0			0			0			
	0			0			0			

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central banks and central governments					0			0	
Institutions	-	0	-	-	0	-	-	0	
Corporates	-	0	-	-	0	-	-	0	
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	
Retail	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: SMF	-	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-SMF	-	0	-	-	0	-	-	0	
Equity	-		-	-	0	-	-	0	
Securitisation									
Other non-credit obligation assets		0	-	-	0	-	-	0	
IRB TOTAL	-	0	-	-	0		-	0	

	Adverse Scenario													
	31/12/20			31/12/20		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						
	0	-		0	-	-	0							
-	0	-	-	0	-	-	0							
-	0	-	-	0	-	-	0							
	0]		0			0							
	0			0			0							
-	ő	-	-	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							
-	o o		-	0		-	0							



					31/12/2015			
		Exposure values Risk exposure amount				Stock of p	rovisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	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	5 476	0	0	4 254	0	1 000	0.0%
	Corporates of which: SME	5,476 3.812	1,150 924		1,364 1.101	29 14	1,960 1,509	
		3,812 2,924	924		1,101	14	1,509	58.7%
The Governor and Company of	of which: SME	789	30	2,032 451	17	21	31	68.9%
the Bank of Ireland	Secured by mortgages on immovable property	221	14	77	1/	3	31	0.0%
the Bank of Treland	of which: SME	0	0		0	l ő	0	0.0%
	Items associated with particularly high risk	95	ō	142	0	0	0	0.0%
	Covered bonds	0	ō	0	ō	Ō	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%

					31/12/2015			
		Exposure	values	Risk exposu	ire amounts	Stock of	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	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		1,498	63.4%
	of which: SME	2,724	692	2,430	808	5	1,208	
	Retail	805	15	567	19	7	42	73.3%
Ireland	of which: SME	203	11	116	14	5	30	72.3%
II Clai lu	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 exposu	re amounts	Stock of	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	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		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%
United Kingdom	of which: SME	585	3	334	3	0	1	31.8%
Office Ringdom	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		491	0	0	. 0	0.0%
	Standardised Total	11,724	301	3,714	378	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)



					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	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	0	3	0	2	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
United States	of which: SME	0	0	0	0	0	0	0.0%
Officed States	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							
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	489	5	79	5	2	0	0.0%

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	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%
France	of which: SME	0	0	0	0	0	0	0.0%
Trance	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							
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	919	0	27	0	0	0	0.0%

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 exposu	re amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	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%
Spain	of which: SME	0	0	0	0	0	0	0.0%
Spain	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	U	0	U			0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation							0.00/
	Other exposures	356	0	2	0	0	0	0.0%
Į.	Standardised Total	356	0	2	0	0		0.0%



				31/12/2015			
	Exposure	values	Risk exposu	ire amounts	Stock of p	provisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
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 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 exposu	re amounts	Stock of p	rovisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
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 exposu	re amounts	Stock of p	rovisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
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							0.00/
Other exposures	0	0	0	0	0	0	0.0%
Standardised 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)



Credit risk STA
The Governor and Company of the Bank of
Ireland

				31/12/2015			
	Exposure	values	Risk exposu	ire amounts	Stock of	provisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	0	0	0		0	(0.0%
Regional governments or local authorities	0	0	0		0	(0.0%
Public sector entities	0	0	0		0	(0.0%
Multilateral Development Banks	0	0	0		0	(0.0%
International Organisations	0	0	0		0	(0.0%
Institutions	0	0	0		0	(0.0%
Corporates	0	0	0		0	(0.0%
of which: SME	0	0	0		0	(0.0%
Retail	0	0	0		0	(0.0%
of which: SME	0	0	0		0	(0.0%
Secured by mortgages on immovable property	0	0	0		0	(0.0%
of which: SME	0	0	0		0	(0.0%
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	(0.0%
Equity	0	0	0		0		0.0%
Securitisation							
Other exposures	0	0	0		0		0.0%
Standardised Total	0	0	0	C	0		0.0%

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 exposu	re amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	ral governments or central banks	0	0	0	0	0	0	0.0%
	onal governments or local authorities	0	0	0	0	0	0	0.0%
	ic sector entities	0	0	0	0	0	0	0.0%
Multil	ilateral Development Banks	0	0	0	0	0	0	0.0%
Interr	rnational Organisations	0	0	0	0	0	0	0.0%
Instit	itutions	0	0	0	0	0	0	0.0%
	orates	0	0	0	0	0	0	0.0%
	which: SME	0	0	0	0	0	0	0.0%
Retail		0	0	0	0	0	0	0.0%
of v	which: SME	0	0	0	0	0	0	0.0%
Secur	red by mortgages on immovable property	0	0	0	0	0	0	0.0%
of v	which: SME	0	0	0	0	0	0	0.0%
Items	s associated with particularly high risk	0	0	0	0	0	0	0.0%
	red bonds	0	0	0	0	0	0	0.0%
	ns on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	ective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity		0	0	0	0	0	0	0.0%
	ritisation							
	r exposures	0	0	0	0	0	0	0.0%
Stand	dardised Total	0	0	0	0	0	0	0.0%

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



						Baseline Sce	nario			
			31/12/20	16		31/12/20	17	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%	1,593	63.1%	0.5%	1,633	63.2%	0.5%	1,662	62.9%
The Governor and Company of	Retail	1.1%	106	66.1%	1.1%	138	69.9%	1.1%		72.1%
		0.1% 0.1%	37	66.5% 13.6%	0.1%	38	64.3% 13.4%	0.1% 0.1%	38	62.5% 13.3%
the Bank of Ireland	Secured by mortgages on immovable property of which: SME	0.1%	U	13.6%	0.1%	1	13.4%	0.1%	1	13.3%
	Items associated with particularly high risk	0,5%	0	37.3%	0.5%	1	49.2%	0.5%	2	45.5%
	Covered honds	0.370	0	37.370	0.370	1 1	45.270	0.570		45.570
	Claims on institutions and corporates with a ST credit assessment		0			ľ			ľ	
	Collective investments undertakings (CIU)		0			0		-	0	
	Equity		ŏ			l ŏ	-	-	l ŏ	
	Securitisation									
	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 Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
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
0.0%	1	40.0%	0.0%	2	40.0%	0.0%	2	40.0%
1.4%	1	45.2%	1.7%	4	75.3%	1.8%	6	66.7%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
	0		-	0	-	-	0	
1.3%	2,148	64.4%	1.9%	2,315	64.4%	2.2%	2,468	63.6%
1.6%	1,653	63.4%	1.9%	1,777	63.6%	2.3%	1,894	62.9%
2.1%	135	69.6%	2.1%	196	73.7%	2.0%	254	76.0%
0.3%	39	63.3%	0.4%	42	59.5%	0.4%	45	56.6%
0.3%	0	15.3%	0.3%	0	18.9%	0.4%	3	18.5%
0.9%	U	46.2%	2.0%	U	64.4%	2.0%	0	58.9%
0.9%	1	46.2%	2.0%	0	64.4%	2.0%		58.9%
	U			U			U	
	U		-	U	-	-	0	
	0			0]			
	U			U			0	
	0			0			0	
0.8%	2,286	64.5%	0.9%	2,522	64.9%	1.0%	2,739	64.3%

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/201	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
		rate	Provisions		rate	Provisions		rate	Provisions	
	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			1,596	63.9%	0.5%	1,620	63.5%
	of which: SME	0.7%	1,263			1,291	64.2%	0.6%	1,311	63.8%
	Retail	0.2%	50	73.4%		52	73.7%	0.3%	54	74.0%
Ireland	of which: SME	0.1%	35	72.3%		35	72.2%	0.1%	35	72.1%
Ircianu	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									
	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													
	31/12/20:	16		31/12/20	17		31/12/20	18						
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -						
rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹						
0.0%	1	40.0%	0.0%	2	40.0%	0.0%	2	40.0%						
1.4%	1	45.2%	1.7%	4	75.3%	1.8%	6	66.7%						
-	0		-	0	-	-	0	-						
-	0		-	0		-	0							
-	0		-	0		-	0							
-	0		-	0		-	0							
1.6%	1,623	64.5%	1.9%	1,737	64.9%	2.1%	1,841	64.7%						
1.9%	1.316	64.7%	2.0%	1.411	65.2%	2.3%	1,498	65.1%						
0.5%	52	73.9%	0.7%	59	75.9%	0.6%	67	79.0%						
0.3%	35	72.2%	0.6%	36	72.0%	0.4%	37	71.8%						
0.3%	1	15.3%	0.3%	2	18.9%	0.4%	3	18.5%						
-	0		-	0	-	-	0	-						
1.4%	1	45.9%	2.8%	3	66.5%	2.9%	5	60.4%						
	ō		-	ō	-	-	ō	-						
-	o o			0			0							
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	Ŭ			Ü			Ü							
	0			0			0							
0.9%	1,679	64.6%	1.0%	1,807	65.0%	1.1%	1,923	64.8%						

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
		rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	Central governments or central banks	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%
Haikad Kinadana	of which: SME	0.1%	2	28.8%	0.1%	3	27.5%	0.1%	3	26.7%
United Kingdom	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									
	Other exposures		0	-	-	0		-	0	-
	Standardised Total	0.4%	553	64.3%	0.3%	600	65.9%	0.3%	641	66.6%

	Adverse Scenario													
	31/12/20	16		31/12/20	17		31/12/20	18						
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						
0.0%	0		0.0%	0		0.0%	0							
1.4%	0	45.2%	1.7%	0	75.3%	1.8%	0	66.79						
	0		-	0			0							
	0		-	0			0							
	0		-	0			0							
	0		-	0			0							
0.7%	505	64.6%	1.4%	545	63.8%	1.8%	584	61.49						
0.8%	333	58.7%	1.6%	363	58.0%	2.3%	394	55.69						
2.7%	82	66.9%	2.6%	137	72.8%	2.6%	188	75.09						
0.4%	4	30.1%	0.4%	6	29.7%	0.4%	8	29.69						
	0		-	0			0							
-	0	-	-	0	-	-	0							
	0		-	0			0							
	0		-	0			0							
-	0	-	-	0	-	-	0							
-	0	-	-	0	-	-	0							
-	0	-	-	0		-	0							
	0			0			0							
0.7%	587	64.8%	0.8%	681	65.3%	0.8%	771	64.1%						



						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment		Coverage Ratio -	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -
		rate	Provisions	Default Stock ¹		Provisions	Default Stock ¹	rate	Provisions	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	2.4%	3	7.6%	2.7%	3	12.6%	3.2%		16.7%
	of which: SME	0.0%	2	50.0%	0.0%	2	51.6%	0.0%	2	51.0%
	Retail		0	-	-	0		-	0	-
United States	of which: SME		0	-	-	0		-	0	-
Officed States	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									
	Other exposures		0			0			0	
1	Standardised Total	0.1%	3	7.7%	0.1%	3	12.7%	0.1%	4	16.9%

	Adverse Scenario													
	31/12/20	16		31/12/20	17		31/12/20	18						
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						
0.0%	0		0.0%	0		0.0%	0							
-	0	-	-	0			0							
-	0	-	-	0			0							
-	0	-	-	0	-	-	0							
-	0	-	-	0	-	-	0							
-	0	-	-	0	-	-	0							
5.1%	3	13.0%	19.3%	6	29.1%	1.1%	6	29.4%						
0.0%	2	50.0%	0.1%	2	50.1%	0.1%	2	50.1%						
-	0	-	-	0	-	-	0							
-	0	-	-	0	-	-	0							
-	0	-	-	0	-	-	0							
-	0	-	-	0	-	-	0							
0.1%	0	50.0%	0.4%	0	50.1%	0.4%	0	50.1%						
	0	-	-	0			0							
-	0	-	-	0		-	0							
-	0	-	-	0	-	-	0							
	0	-		0		-	0							
	0			0			0							
0.2%	3	13.2%	0.5%	6	29.6%	0.0%	6	30.2%						

						Baseline Sce				
			31/12/20	16		31/12/20	17		31/12/201	.8
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -
		rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	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	1.0%	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	
France	of which: SME		0	-	-	0	-	-	0	
Trance	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									
	Other exposures		0			0			0	
	Standardised Total	0.6%	0	42.9%	0.7%	0	47.2%	0.8%	1	45.8%

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
-	0	-	-	0	-	-	0	
-	0	-	-	0			0	
-	0	-	-	0			0	-
-	0	-	-	0			0	-
-	0	-	-	0			0	-
-	0	-	-	0	-	-	0	-
2.2%	0	45.3%	8.7%	2	48.6%	9.0%	3	48.5%
0.3%	0	13.9%	0.7%	0	20.9%	0.8%	0	22.6%
-	0	-	-	0			0	-
-	0	-	-	0			0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0			0	-
0.0%	0	50.0%	0.1%	0	50.1%	0.1%	0	50.1%
-	0	-	-	0			0	-
	0	-	-	0		-	0	
-	0	-	-	0	-	-	0	-
	0			0			0	
	0			0			0	
1.5%	0	45.3%	5.6%	2	48.7%	5.4%	3	48.5%

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

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -			Coverage Ratio -			Coverage Ratio -
		rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	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	0.6%	0	35.3%			49.5%		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	-
Spain	of which: SME	-	0		-	0		-	0	-
эран	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									
	Other exposures		0			0			0	
	Standardised Total	0.6%	0	35.3%	0.6%	0	49.5%	0.5%	0	53.7%

	Adverse Scenario													
	31/12/20	16		31/12/20	17		31/12/20	18						
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						
	0			0			0							
-	0	-	-	0	-	-	0							
-	0	-	-	0	-	-	0							
-	0	-	-	0		-	0							
-	0	-	-	0		-	0							
-	0	-	-	0	-	-	0							
1.6%	0	39.4%	1.9%	0	49.6%	2.2%	0	53.09						
1.6%	0	39.4%	1.9%	0	49.6%	2.2%	0	53.09						
-	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							
-	0		-	0			0							
1.6%	0	39.4%	1.9%	0	49.6%	2.2%	0	53.0%						



					Baseline Sce	enario			
		31/12/20	116		31/12/20	17		31/12/20	18
	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -		Stock of	Coverage Ratio -
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central governments or central banks		0		-	0	-	-	()
Regional governments or local authorities		0		-	0	-	-	()
Public sector entities		0		-	0	-	-	()
Multilateral Development Banks		0		-	0	-	-	()
International Organisations		0		-	0	-	-	(1
Institutions		0		-	0		-	()
Corporates		0		-	0	-	-	()
of which: SME		0		-	0	-	-	()
Retail		0		-	0		-	()
of which: SME		0		-	0)
Secured by mortgages on immovable property		0		-	0		-)
of which: SME		0		-	0)
Items associated with particularly high risk		0		-	0		-)
Covered bonds		0		-	0		-)
Claims on institutions and corporates with a ST credit assessment		0		-	0)
Collective investments undertakings (CIU)		0		-	0		-	()
Equity		0		-	0		-	()
Securitisation									
Other exposures		0		-	0				
Standardised Total	_	0	-	-	0	-	-		

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
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
-	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	
	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	
-	0			0			0	

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

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	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		0	-	-	0		-	0	-
of which: SME		0	-	-	0	-	-	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									
Other exposures		0		-	0			0	-
Standardised Total		0			0			0	

				Adverse Scer	nario			
	31/12/20	16		31/12/20:	17		31/12/20	18
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
-	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	-
-	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	
	0			0	-		0	-

	Standardised Total
Computed as: Stock of provisions for defaulted stock / d	efault stock (as defined in paragraphs 59 and 61 of the Methodological note)

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment		Coverage Ratio -			Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	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	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	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									
Other exposures	-	0			0		-	0	
Standardised Total	-	0	-	-	0	-	-	0	-

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
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
-	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	
-	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	
-	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)



					Baseline Sce	enario			
		31/12/20	116		31/12/20	17		31/12/20	18
	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -		Stock of	Coverage Ratio -
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central governments or central banks		0		-	0	-	-	()
Regional governments or local authorities		0		-	0	-	-	()
Public sector entities		0		-	0	-	-	()
Multilateral Development Banks		0		-	0	-	-	()
International Organisations		0		-	0	-	-	(1
Institutions		0		-	0		-	()
Corporates		0		-	0	-	-	()
of which: SME		0		-	0	-	-	()
Retail		0		-	0		-	()
of which: SME		0		-	0)
Secured by mortgages on immovable property		0		-	0		-)
of which: SME		0		-	0)
Items associated with particularly high risk		0		-	0		-)
Covered bonds		0		-	0		-)
Claims on institutions and corporates with a ST credit assessment		0		-	0)
Collective investments undertakings (CIU)		0		-	0		-	()
Equity		0		-	0		-	()
Securitisation									
Other exposures		0		-	0				
Standardised Total	_	0	-	-	0	-	-		

				Adverse Sce				
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	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	
-	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	
-	0	-	-	0	-	-	0	-

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

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	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	-	0	-	-	0	-	-	0	
of which: SME	-	0	-	-	0	-	-	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			1 0		-	0	
Securitisation Securitisation									
Other exposures	-	0	-	-	0		-	0	
Standardised Total	-	0	-	-	. 0		-	. 0	

	Adverse Scenario													
	31/12/20	16		31/12/20	17		31/12/20	18						
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						
	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							
	Ō			Ō			0							
	0			0			0							
	0			0			0							



2016 EU-wide Stress Test: Securitisations

		24/42/2045		Baseline Scenario		Adverse Scenario			
	(min EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018	
Exposure values	STA IRB	0 239							
Exposure values	Total	239							
Risk exposure amounts	STA IRB	0 196	0 264	0 282	0 293	0 332	0 318	0 325	
	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	



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	:S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off I	balance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			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 [Austria	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 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	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 - 3M [Belgium	0 77 0 0 0 354 0 432	0 77 0 0 0 354 0 432	0 77 0 0 0 354 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 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 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Bulgaria	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 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 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	0 0 0 0 0
[0 - 3M [Cyprus	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	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 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Czech Republic	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 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 0 0 0 0	0 0 0 0 0	0 0 0	0 0 0
TO - 3M	Denmark	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 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 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 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 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 0	0 0 0 0 0 0 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 Tot	Estonia	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 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 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	0 0 0 0 0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	palance sheet)
	esidual Maturity Country / Region					1)			Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			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 [Finland	0 0 61 0 0 0 0	0 0 61 0 0 0 0	0 0 61 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 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 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [France	23 78 61 10 58 720 0	23 78 61 10 58 720 0 950	23 78 61 10 58 720 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 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 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Germany	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	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 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Croatia	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 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 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0
[0 - 3M [Greece	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 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 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Hungary	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 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	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 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 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	0 0 0 0 0
[0 - 3M [Ireland	16 269 271 322 1.357 2.492 49 4,776	16 269 271 322 1,357 2,492 49	0 269 271 317 1.353 540 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 1,922 0	16 0 1 5 4 29 49	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 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT (accounting value of	EXPOSURES			DIRECT	r sovereign exposu	IRES IN DERIVATIVI	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	balance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with I	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			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 [Italy	37 0 0 0 48 233 0	37 0 0 0 48 233 0 318	37 0 0 0 0 48 233 0 318	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 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 0 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 Tot	Latvia	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 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 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 0 0 0 0
[0 - 3M [Lithuania	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 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 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Luxembourg	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 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 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Malta	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	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 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Netherlands	0 0 77 0 0 0 56 0	0 0 77 0 0 56 0	0 0 77 0 0 0 56 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	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 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 0 0 0
Tot 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more Tot	Poland	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 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 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 0	0 0 0 0 0 0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES				EXPOSURES			DIRECT	Γ SOVEREIGN EXPOSU	IRES IN DERIVATIVE	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	balance sheet)
		(accounting value gross of provisions) (1)			(accounting value (1)			Derivatives with	positive fair value	Derivatives with I	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			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 [Portugal	0 0 0 35 110 0 0	0 0 0 35 110 0 0	0 0 0 35 110 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 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 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Romania	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 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	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 - 3M [Slovakia	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 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 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Slovenia	0 0 0 0 0 10	0 0 0 0 0 10 0	0 0 0 0 0 10 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 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 0 0	0 0 0 0 0
[0 - 3M [Spain	0 0 0 0 210 137 0	0 0 0 0 210 137 0	0 0 0 0 210 137 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 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	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 0 0
Tot [0-3M[13M-1Y[11Y-2Y[12Y-3Y[13Y-5Y[15Y-10Y[10Y-more Tot	Sweden	347 0 0 0 0 0 0	347 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 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 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
Tot [0 - 3M [[3M - 1Y [United Kingdom	0 0 0 137 0 209 375 0	0 0 0 137 0 209 375 0 721	0 0 137 0 209 375 0 721	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 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 0 0	0 0 0 0 0	0 0 0 0 0 0



	(min EUR								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	balance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			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 [Iceland	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 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 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 0 0	0 0 0 0 0 0
[0 - 3M [Liechtenstein	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 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 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 0 0 0
[0 - 3M [Norway	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	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 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Australia	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 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 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Canada	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 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 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	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 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 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 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Hong Kong	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 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 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	0 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 Tot	Japan	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 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 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 0 0 0 0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	:S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	palance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with I	negative fair value	Derivatives with	positive fair value	Derivatives with r	egative fair value
Residual Maturity	Country / Region			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 [u.s.	1 1 0 0 0 0 0	1 1 0 0 0 0 0	1 1 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 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 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [China	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 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	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 0 0 0
[0 - 3M [Switzerland	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 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 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Other advanced economies non EEA	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 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	0 0 0 0 0	0 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 Tot	Other Central and eastern Europe countries non EEA	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 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 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Middle East	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	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 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 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	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
Tot	Latin America and the Caribbean	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 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 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 0 0	0 0 0 0 0



The Governor and Company of the Bank of Ireland

	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVI	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off	balance sheet)
		(accounting value gross of provisions) (1)			(accounting value c	gross of provisions) 1)			Derivatives with	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with I	negative fair value
Residual Maturity	Country / Region			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 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 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 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 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 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 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 0 0 0 0 0	0 0 0 0 0 0

Notes, definitions and regions:

Notes, definitions and reaions:
(1) The exosors reported cover only exosures to central, recional and local covernments on immediate borrower basis, and do not include exosoures to other counterparts with full or partial covernment ouarantees. Exosoures to central banks should not be included here.
(2) For positions in HPT this should include cross exosoures from) net of cash after to coster counterparts on where there is a maturity matching.
(2) For positions in HPT this should include cross exosoures from) net of cash after to coster counterparts on where there is a maturity matching of the denomination and or accounting dassification of the positions.
Other advanced not EEA: Isbania. Bosin and Herzecovina. Kosovo. PTR Macedonia. Morteneoro. Serbia. and Turkev.
Middle East: Venerulable After a matching of the positions.
Widdle East: Venerulable After a matching of the positions.
After a sound have a matching of the positions.
After a sound have a matching of the denomination and or accounting dassification of the positions.
Other advanced note EEA: Isbania. Bosin and Herzecovina. Kosovo. PTR Macedonia. Morteneoro. Serbia. and Turkev.
Middle East: Venerulable After a matching of the positions.
After a sound have a matching of the positions.

After a sound have a matching of the positions.

After a sound have a matching over a matching



2016 EU-wide Stress Test - Risk exposure amounts

			Baseline scenario			Adverse scenario	
(min EUR)	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

			Baseline Scenario			Adverse Scenario	
(mln EUR)	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; 2017 Adverse €56mln; 2018 Adverse €56mln



2016 EU-wide Stress Test: Capital

					Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
	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 (-) (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant	-62	-62	-62	-62	-62	-62	-62
	A.1.15	investment	0	0	0	0	0	0	0
OWN FUNDS	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 exceding the 17.65% threshold	0	0	0	0	0	0	-56
	A.1.19 A.1.20	(-) Additional deductions of CET1 Capital due to Article 3 CRR CET1 capital elements or deductions - other	-115	-214	-236	-240	-118	-124	-130
	A.1.20 A.1.21	CETI capital elements or ocouctions - other Transitional adjustments	1,089	1.030	-236 813	-240	1.113	1,137	-130
	A.1.21		1,089	1,030	913	381	1,113	1,137	944
	A.1.21.2	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-) 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	В	TOTAL RISK EXPOSURE AMOUNT	53,314	53,644	53,551	53,463	54,325	56,979	59,741
AMOUNT	B.1	Of which: Transitional adjustments included	113	0	0	0	149	256	343
	C.1	Common Equity Tier 1 Capital ratio	13.30%	14.32%	15.21%	16.12%	12.81%	10.44%	7.69%
CAPITAL RATIOS (%) Transitional period	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 (%)	D.1	Common Equity Tier 1 Capital ratio (1)	11.28%	12.40%	13.69%	15.03%	10.79%	8.49%	6.15%
CAPITAL RATIOS (%) Fully loaded	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) Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period	15.67%	16.59%	17.65%	18.66%	15.01%	12.41%	9.70%
	E	(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
	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)					0	0	0
Memorandum items	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%
(1) Fully loaded CET1 capital sati	G.4 n estimation: [A.	Leverage ratio (fully loaded) .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),0)]/[B-B.1]	5.74%	6.30%	6.87%	7.47%	5.61%	4.73%	3.74%

⁽¹⁾ Fully loaded CETL capital ratio estimation: [A.1-A.1.13-A.1.21+MIN(A.2+A.1.3-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)/[B.8.1]
(2) Euly loaded T1 capital ratio estimation: [A.1-A.1.21+A.2.2-A.2.4-A.4.NIN(A.4+A.2.2-A.4.3,0)/[B.8.1]
(3) Euly loaded T1 capital ratio estimation: [A.1-A.1.21+A.2.2-A.2.4-A.4.4.3)/[B.8.1]. 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

				31/12/	2015		
		Gross carrying ar	nount		Accumulated imp accumulated cha to credit risk and	nges in fair value due	Collaterals and financial
		Of which performing		n-performing	On performing	On non-performing	guarantees received on non- performing
(min EUR)		but past due >30 days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures
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	· I			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 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 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 forborne exposures¹
The Governor and Company of the Bank of Ireland

			31/12/2015		
	Gross carrying an with forbearance	nount of exposures measures	Accumulated impairs changes in fair value and provisions for ex forbearance measure	due to credit risk posures with	Collateral and financial guarantees received on
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	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	4	
Non-financial corporations	10,451 7,530 3,685				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 forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30