

KBC BANK IRELAND PLC
AND SUBSIDIARIES
COUNTRY-BY-COUNTRY REPORTING
ANNEX TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 DECEMBER 2015

KBC BANK IRELAND PLC AND SUBSIDIARIES

BASIS OF DISCLOSURES

KBC Bank Ireland plc and its subsidiary companies (referred to in whole as "the Bank") prepare consolidated financial statements under International Financial Reporting Standards ("IFRS").

KBC Bank Ireland plc is a credit institution authorised by the Central Bank of Ireland. All subsidiaries are consolidated for both financial statement presentation and regulatory reporting; the regulatory returns and financial statements are similar other than presentation.

The disclosures contained in this report have been prepared for KBC Bank Ireland plc. and its subsidiaries on a consolidated basis as at 31 December 2015. These disclosures have been prepared to comply with Regulation 77 of SI 158 of 2014 "Capital Requirement Regulations" which sets out the following disclosure requirements for 31 December 2015 with respect to "Country-by-Country reporting".

(a) name(s), nature of activities and geographical location;

All locations shown are the country of incorporation. The tax residency of each company is the same as its country of incorporation, except for Rolata Limited whose tax residency is Ireland.

(b) turnover;

Turnover has been interpreted as "Interest Income" and is reported on a consolidated basis for each country.

(c) number of employees on a full time equivalent basis;

Average number of full time employees (FTE's) provided. There are no full time employees in any of the Bank's non-domestic subsidiaries.

(d) Profit or loss before tax;

(e) Tax on profit or loss;

Tax on profit or loss has been interpreted as the corporation tax charged/credited in each country during the year.

(f) Public subsidies received;

The Bank or any of its subsidiaries has not received any public subsidies in the year-ended 31 December 2015.

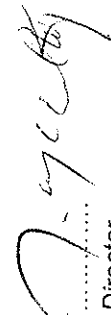
KBC BANK IRELAND PLC AND SUBSIDIARIES

Country-by-Country reporting

Country	Turnover (€'000)	Average FTE's	Profit/(loss) before tax (€'000)	Taxation (credit)/charge (€'000)
Ireland	423,086	1,015	71,576	3,193
United Kingdom	185	-	70	22
Isle of Man	-	-	148	-

For a full list of the Banks subsidiaries please see Note 33 'Subsidiaries and non-subsidiary companies' of the Bank's consolidated financial statements. The Bank's non-domestic subsidiaries are as follows:

Name	Nature of Activity	Country
Rolata Limited	Placing of deposit for interest income	Isle of Man
Premier Homeloans Limited	Retail mortgage lending	United Kingdom
Merrion Leasing Services Limited	Leasing	United Kingdom
Merrion Commercial Leasing Limited	Dormant company	United Kingdom
Merrion Equipment Finance Limited	Dormant company	United Kingdom
Merrion Leasing Assets Limited	Dormant company	United Kingdom
Merrion Leasing Finance Limited	Dormant company	United Kingdom
Merrion Leasing Industrial Limited	Dormant company	United Kingdom
Merrion Leasing Limited	Dormant company	United Kingdom


Director


Director

Date: 5/5/2016