

Reference Interest Rates in EU/EEA currencies

Global Markets Call and Current Accounts

The following Reference Interest Rates provide the base for interest rates applied to Global Markets call/demand and current accounts. If you require a Reference Interest Rate for an EU/EEA currency not listed below, please contact your relationship manager.

Currency	Reference Source	Reference Interest Rate	Web Link	Current Reference Rate	Date Changed on GM Accounts	Denominator
EUR	European Central Bank (ECB)	Refinancing Rate	http://www.ecb.int/home/html/index.en.html	1%	07/05/2009	36000
GBP	Bank Of England (BOE)	Base Rate	http://www.bankofengland.co.uk/	0.50%	05/03/2009	36500
CZK	Czech National Bank	Repo Rate	http://www.cnb.cz/en/index.html	1.00%	27/09/2009	36000
DKK	Denmarks National Bank	Lending Rate	http://www.nationalbanken.dk/dnuk/marketinfo.nsf/side/Official_interest_rates!OpenDocument	1.05%	15/07/2009	36000
HUF	Magyar Nemzeti Bank	Base Rate	http://english.mnb.hu/Engine.aspx	5.50%	01/04/2010	36000
PLN	National Bank of Poland	Reference Rate	http://www.nbp.pl/Homen.aspx?f=/srodeken.htm	3.50%	27/08/2009	36000
SEK	Sveriges Riksbank	Repo Rate	http://www.riksbank.com/	0.25%	15/07/2009	36000
NOK	Norges Bank	Key policy Rate	http://www.norges-bank.no/default___106.aspx	1.75%	31/12/2009	36000

Bank of Ireland is regulated by the Financial Regulator. In the UK, Bank of Ireland is authorised by the Irish Financial Regulator and authorised and subject to limited regulation by the Financial Services Authority. Details about the extent of our authorisation and regulation by the Financial Services Authority are available from us on request