



External Reports Received

The Protected Disclosures Act 2014 (The Act) requires public bodies to prepare and publish a report each year regarding protected disclosures (Reports) received and managed during the previous calendar year.

The requirements arising under the Protected Disclosures Act 2014 were amended by the Protected Disclosures (Amendment) Act 2022 which commenced on 1 January 2023. The information that is required to be published under the amended legislation is provided below.

The Central Bank of Ireland (the Central Bank) is a prescribed person for the purpose of receiving protected disclosures under the Protected Disclosures Act 2014. In addition, the Central Bank is designated to receive protected disclosures under Part 5 of the Central Bank (Supervision and Enforcement) Act 2013. The Central Bank maintains external reporting channels and procedures for receiving and managing protected disclosures.

This report contains information relating to protected disclosures received under both the Protected Disclosures Act 2014 and under Part 5 of the Central Bank (Supervision and Enforcement) Act 2013.

1 Identification

1.1	Name of Body and prescribed person:	Central Bank of Ireland
1.2	Calendar year covered by this report:	2025

2 Reports received in calendar year

2.1	Of the reports received in the calendar year that is the subject of this report, how many were:	
2.1.1	Received via the external reporting channel established under section 7(2B) of the Act?	380
2.1.2	Transmitted by another prescribed person under section 7A(1)(b)(vi) of the Act?	0
2.1.3	Transmitted by the Protected Disclosures Commissioner under section 10C(1)(b) of the Act?	4
2.1.4	Transmitted by the Protected Disclosures Commissioner under section 10D(1)(b)(ii) of the Act?	0
2.1.5	Total number of reports received	384



3 Assessment of reports

3.1 Of the total number of reports received in the calendar year, how many contained allegations that were:

	(a) Fully	(b) Partially
3.1.1 Awaiting completion of assessment at year end?	25	
3.1.2 Assessed as warranting further follow-up?	169	
3.1.3 Transmitted to another prescribed person or the Protected Disclosures Commissioner?	0	
3.1.4 Closed because the report was clearly minor?	7	
3.1.5 Closed because of a lack of information or evidence?	4	
3.1.6 Closed because it was a repetitive report containing no meaningful new information?	3	
3.1.7 Referred to another more relevant procedure?	0	
3.1.8 Assessed as warranting no further follow-up?	204	

4 Matters assessed

4.1 Of the allegations received and assessed in the calendar year in section 3, and allegations carried forward from prior years, how many alleged:

4.1.1 Criminal offences?	69
4.1.2 Breaches of a legal obligation?	0
4.1.3 Miscarriage of justice?	0
4.1.4 Endangerment of health and safety?	0
4.1.5 Damage to the environment?	0
4.1.6 Unlawful or improper use of public funds?	0
4.1.7 Acts or omissions that are oppressive, discriminatory or grossly negligent or constitute gross mismanagement?	0
4.1.8 Breaches of the EU laws within the scope of Article 2 of Directive (EU) 2019/1937 (the Whistleblowing Directive)?	514
4.1.9 Concealment or destruction of information tending to show any matter falling within items 4.1.1 to 4.1.8?	0



5	Matters Assessed - Breaches of EU laws	
5.1	Of the allegations received in response to Q4.1.8 (breaches of EU law), how many alleged breaches of:	
5.1.1	Public procurement?	0
5.1.2	Financial services, products and markets?	492
5.1.3	Prevention of money laundering and terrorist financing	22
5.1.4	Product safety and compliance?	0
5.1.5	Transport safety?	0
5.1.6	Protection of the environment?	0
5.1.7	Radiation protection and nuclear safety?	0
5.1.8	Food and feed safety?	0
5.1.9	Animal Health and Welfare?	0
5.1.10	Public health?	0
5.1.11	Consumer protection?	0
5.1.12	Protection of privacy and personal data?	0
5.1.13	Security of network and information systems?	0
5.1.14	The financial interests of the EU?	0
5.1.15	Union competition and State aid rules?	0
5.1.16	Rules of corporate tax?	0
5.1.17	The functioning of the EU Internal Market?	0
6	Investigation of reports	
6.1	How many investigations were opened in the calendar year?	169
6.2	How many open investigations were carried over from the previous year?	127
6.3	How many investigations were closed in the calendar year?	163
6.4	How many investigations remained open at the end of the calendar year?	133
6.5	Of the number of investigations reported as still open in response to Q6.4, how many are:	
6.5.1	Open less than 1 year?	89
6.5.2	Open more than 1 year but less than 3 years?	42
6.5.3	Open more than 3 years but less than 5 years?	2
6.5.4	Open 5 or more years?	0



6.5.5	What was the average length of the investigations closed in the calendar year?	36
6.5.6	What was the median length of the investigations closed in the calendar year?	28

7	Matters investigated	
7.1	Of the investigations opened in the calendar year reported in response to Q6.1, and investigations carried over from prior years, how many alleged:	
7.1.1	Criminal offences?	52
7.1.2	Breaches of a legal obligation?	0
7.1.3	Miscarriage of justice?	0
7.1.4	Endangerment of health and safety?	0
7.1.5	Damage to the environment?	0
7.1.6	Unlawful or improper use of public funds?	0
7.1.7	Acts or omissions that are oppressive, discriminatory or grossly negligent or constitute gross mismanagement?	0
7.1.8	Breaches of the EU laws within the scope of Article 2 of Directive (EU) 2019/1937 (the Whistleblowing Directive)?	296
7.1.9	Concealment or destruction of information tending to show any matter falling within items 7.1.1 to 7.1.8?	0

8	Matters investigated - Breaches of EU laws	
8.1	Of the investigations reported as open in response to Q7.1.8 (breaches of EU law), how many involved breaches of:	
8.1.1	Public procurement?	0
8.1.2	Financial services, products and markets?	293
8.1.3	Prevention of money laundering and terrorist financing?	3
8.1.4	Product safety and compliance?	0
8.1.5	Transport safety?	0
8.1.6	Protection of the environment?	0
8.1.7	Radiation protection and nuclear safety?	0
8.1.8	Food and feed safety?	0
8.1.9	Animal Health and Welfare?	0
8.1.10	Public health?	0
8.1.11	Consumer protection?	0



8.1.12	Protection of privacy and personal data?	0
8.1.13	Security of network and information systems?	0
8.1.14	The financial interests of the EU?	0
8.1.15	Union competition and State aid rules?	0
8.1.16	Rules of corporate tax?	0
8.1.17	The functioning of the EU Internal Market?	0
9 Proceedings initiated		
9.1	How many proceedings were initiated on foot of investigations received in the calendar year?	19
9.2	How many cases were referred to another body to initiate proceedings in the calendar year?	11
9.3	How many proceedings have concluded this year?	41
9.4	What was the average length (in weeks) of the proceedings that concluded in the calendar year?	35
9.5	What was the median length (in weeks) of the proceedings that concluded in the calendar year?	21
10 Subject of proceedings initiated		
10.1	Of the proceedings initiated or referred to another body in the calendar year reported in response to Q9.1, how many involved:	
10.1.1	Criminal offences?	5
10.1.2	Breaches of a legal obligation?	0
10.1.3	Miscarriage of justice?	0
10.1.4	Endangerment of health and safety?	0
10.1.5	Damage to the environment?	0
10.1.6	Unlawful or improper use of public funds?	0
10.1.7	Acts or omissions that are oppressive, discriminatory or grossly negligent or constitute gross mismanagement?	0
10.1.8	Breaches of the EU laws within the scope of Article 2 of Directive (EU) 2019/1937 (the Whistleblowing Directive)?	19
10.1.9	Concealment or destruction of evidence of any of the above wrongdoing?	0



11.1	Of the proceedings reported as initiated in response to Q10.1.8 (breaches of EU law), how many involved breaches of:		
11.1.1	Public procurement?	0	
11.1.2	Financial services, products and markets?	18	
11.1.3	Prevention of money laundering and terrorist financing?	1	
11.1.4	Product safety and compliance?	0	
11.1.5	Transport safety?	0	
11.1.6	Protection of the environment?	0	
11.1.7	Radiation protection and nuclear safety?	0	
11.1.8	Food and feed safety?	0	
11.1.9	Animal Health and Welfare?	0	
11.1.10	Public health?	0	
11.1.11	Consumer protection?	0	
11.1.12	Protection of privacy and personal data?	0	
11.1.13	Security of network and information systems?	0	
11.1.14	The financial interests of the EU?	0	
11.1.15	Union competition and State aid rules?	0	
11.1.16	Rules of corporate tax?	0	
11.1.17	The functioning of the EU Internal Market?	0	
12	Outcome of proceedings		
12.1	Of the proceedings reported as initiated how many resulted in:		
12.1.1	Criminal prosecution?	0	
12.1.2	Fines or other financial penalties?	0	
12.1.3	Recovery of lost funds?	0	
12.1.4	Award of damages?	0	
12.1.5	Other enforcement action?	19	
12.1.6	No outcome?	0	
12.1.7	Breaches of the EU laws within the scope of Article 2 of Directive (EU) 2019/1937 (the Whistleblowing Directive)?	19	
12.2	Of the proceedings reported as initiated, what (where relevant) is the estimated financial damage arising from the wrongdoing reported?		€ 22,768.00
12.3	Of the proceedings reported as initiated, what (where relevant) is the total value of fines and/or other financial penalties imposed as a result of these proceedings?		€ -



31 March 2026

12.4	Of the proceedings reported as initiated, what (where relevant) is the estimated amount of funds recovered as a result of proceedings?	€ -
13	Outcome of proceedings - Breaches of EU Laws	
13.1	Of the proceedings reported as completed in response to Q12.1.7 (breaches of EU law), how many involved breaches of:	
13.1.1	Public procurement?	0
13.1.2	Financial services, products and markets?	19
13.1.3	Prevention of money laundering and terrorist financing?	0
13.1.4	Product safety and compliance?	0
13.1.5	Transport safety?	0
13.1.6	Protection of the environment?	0
13.1.7	Radiation protection and nuclear safety?	0
13.1.8	Food and feed safety?	0
13.1.9	Animal Health and Welfare?	0
13.1.10	Public health?	0
13.1.11	Consumer protection?	0
13.1.12	Protection of privacy and personal data?	0
13.1.13	Security of network and information systems?	0
13.1.14	The financial interests of the EU?	0
13.1.15	Union competition and State aid rules?	0
13.1.16	Rules of corporate tax?	0
13.1.17	The functioning of the EU Internal Market?	0
14	Anonymous reports	
14.1	Of the total number of reports received in response to Q2, how many were made anonymously?	31
14.2	How many investigations were opened in response to anonymous reports in the calendar year?	17
14.3	How many proceedings were opened in response to anonymous reports in the calendar year?	2
14.4	How many anonymous reporting persons subsequently disclosed their identity in the calendar year?	0

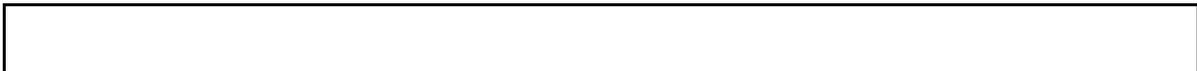


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2025 Report on Protected Disclosures

31 March 2026





Internal Reports Received

Section 21 of the Protected Disclosures Act 2014 requires that public bodies, including the Central Bank, must have procedures in place to deal with protected disclosures (Reports) and for these to be made available for its workers.

The Central Bank has an Internal Disclosures policy and an Internal Disclosures process, which sets out how a Central Bank worker can report relevant wrongdoings under section 6 (3) of the Protected Disclosures Act 2014.

No report was received in 2025 via this internal reporting channel that triggered the issuing of an acknowledgement and further follow up.

1 Identification

1.1 Name of Public Body:

1.2 Calendar year covered by this report:

2 Reports received in calendar year

2.1 How many reports were received via internal reporting channels in the calendar year?

3 Assessment of reports

3.1 Of the total number of reports received in the calendar year, how many were:

	(a) Fully	(b) Partially
3.1.1 Awaiting completion of assessment at year end?	0	0
3.1.2 Assessed as warranting further follow-up?	0	0
3.1.3 Referred to another more relevant procedure?	0	0
3.1.4 Closed with no further action taken?	0	0

4 Follow-up of reports



31 March 2026

4.1	How many follow-up procedures were opened in the calendar year?	0
4.2	How many open follow-up procedures were carried over from the previous year?	3
4.3	How many follow-up procedures were closed in the calendar year?	3
4.4	How many follow-up procedures remained open at the end of the calendar year?	0
4.5	Of the number of follow-up procedures reported as still open in response to Q4.4, how many are:	
4.5.1	Open less than 1 year?	0
4.5.2	Open more than 1 year but less than 3 years?	0
4.5.3	Open more than 3 years but less than 5 years?	0
4.5.4	Open 5 or more years?	0
4.6	What was the average length (in weeks) of the follow-up procedures closed in the calendar year?	81
4.7	What was the median length (in weeks) of the follow-up procedures closed in the calendar year?	76
5 Matters followed-up		
5.1	Of the follow-up procedures opened in calendar year reported in response to Q4.1, how many involved:	
5.1.1	Criminal offences?	0
5.1.2	Breaches of a legal obligation?	0
5.1.3	Miscarriage of justice?	0
5.1.4	Endangerment of health and safety?	0
5.1.5	Damage to the environment?	0
5.1.6	Unlawful or improper use of public funds?	0
5.1.7	Acts or omissions that are oppressive, discriminatory or grossly negligent or constitute gross mismanagement?	0
5.1.8	Breaches of the EU laws within the scope of Article 2 of Directive (EU) 2019/1937 (the Whistleblowing Directive)?	0
5.1.9	Concealment or destruction of information tending to show any matter falling within items 6.1.1 to 6.1.8?	0



6	Follow-up of matters related to breaches of EU law		
6.1	Of the follow-up procedures reported as opened in response to Q5.1.8 (breaches of EU law), if any, how many involved breaches of:		
6.1.1	Public procurement?	0	
6.1.2	Financial services, products and markets, and prevention of money laundering and terrorist financing?	0	
6.1.3	Product safety and compliance?	0	
6.1.4	Transport safety?	0	
6.1.5	Protection of the environment?	0	
6.1.6	Radiation protection and nuclear safety?	0	
6.1.7	Food and feed safety and animal health and welfare?	0	
6.1.8	Public health?	0	
6.1.9	Consumer protection?	0	
6.1.10	Protection of privacy and personal data and security of network and information systems?	0	
6.1.11	The financial interests of the EU?	0	
6.1.12	The functioning of the EU Internal Market?	0	
7	Outcome of follow-up procedures	(a) Fully	(b) Partially
7.1	Of the follow-up procedures reported as closed in response to Q4.3, how many were closed because no wrongdoing was found or insufficient evidence of wrongdoing could be found?	0	3
7.2	Of the follow-up procedures reported as closed in response to Q4.3 and the result of the follow-up procedure was that a wrongdoing was found to have occurred, how many resulted in:		
7.2.1	Further proceedings or sanctions?	0	
7.2.2	Referral or transmission to another body for further follow-up?	0	
7.2.3	Changes to policies and/or procedures?	0	
7.2.4	Recovery of lost funds?	0	
7.3	Of the follow-up, procedures reported as closed in response to Q4.3, what (where relevant) is the estimated financial damage to the public body arising from the wrongdoing reported?		€ -



31 March 2026

7.4	Of the follow-up procedures reported as closed in response to Q4.3, what (where relevant) is the estimated amount of funds recovered by the public body arising from its follow-up?	€ -
8	Anonymous reports	
8.1	Of the total number of reports received in response to Q2, how many were made anonymously?	0
8.2	How many follow-up procedures were opened in response to anonymous reports in the calendar year?	0
8.3	How many anonymous reporting persons subsequently disclosed their identity to the Designated Person in the calendar year?	0