



Freedom of Information Statistics

The below provides a summary of FOI requests received by the Central Bank of Ireland from 1 January 2025 to 31 December 2025. For further details on non-personal requests received during the year, please refer to our Disclosure Log below.

Requests Completed ¹ (as at 31 December 2025)	Responded to Within Statutory Timelines	Answered late (deemed refusal)	Requests Ongoing (as at 31 December 2025)
141	140	1	6

Types of Information Requested ² (statistics below relate to completed requests in the period and do not include ongoing requests)			
Total Requests Completed	Personal	Non Personal	Mixed
141	12	123	6

Granted	Part Granted ³	Withdrawn/ Handled Outside of the FOI process	Refused ⁴	Internal Reviews Requested ⁵
6	47	17	71	12



Requesters		
Media	Individual	Other
48	67	26

Footnotes

1. Total FOI requests responded to during the reporting period, 1 January 2025 to 31 December 2025.
2. Personal - requests relating to personal records; Non-personal - requests for records not containing personal information; Mixed - requests for a mix of personal and non-personal records
3. Includes (1) requests where some of the information is provided and some records were not held, and (2) requests where some records/information were provided and some records/information were not provided (e.g. exemptions/exclusions applied).
4. Breakdown of refused requests below:
 - Confidential/Regulatory Information – 24
 - Administrative Reasons (e.g. records do not exist, in public domain) – 37
 - Refused (otherwise exempt) – 10
5. An Internal Review is the first stage in the appeals process of a decision made under the FOI Act 2014.

Freedom of Information Disclosure Log 2025 (Non-Personal Requests)

Last updated 26/01/2026



Banc Ceannais na hÉireann
Central Bank of Ireland

Eurosystem

Ref ID	Request Received Date	Description	Requestor Category	Request Outcome	Response Sent Date
FOI-2024-001574	10/12/2024	Revised: To cover the period 1 October 2024-present: <ul style="list-style-type: none"> Any briefing(s) for senior management level [Director level and above] about Israel's designation of Ireland as Home Member State under the Prospectus Regulation in order to borrow on European bond markets and/or briefing(s) about the Central Bank's approval of investment prospectuses for debt issued by Israel Bonds Any assessments(s) or review(s) of the designation of Ireland as Home Member State under the Prospectus Regulation in order to borrow on European bond markets and/or reviews(s) of the Central Bank's approval of investment prospectuses for debt issued by Israel Bonds 	Media	Part Granted	08/01/2025
FOI-2024-001575	04/12/2024	(1) A copy of all licenses held by a <i>named financial services provider</i> in respect of residential, commercial and consumer lending. (2) A copy of all credit reports/products in respect of a <i>named financial services provider</i> from the date of registration (in terms of the license as referenced at number "1") with the Central Bank to present. (3) A copy of all documents confirming the status of a <i>named financial services provider</i> as registered with the Central Bank.	Legal Firm	Part Granted	02/01/2025
FOI-2025-001580	02/01/2025	a copy of any records held by the Central Bank referring or relating to an advisory issued by <i>another central bank</i> to citizens to keep a quantity of cash in their homes in the event of a cyberattack or a similar event.	Media	Part Granted	30/01/2025
FOI-2025-001581	02/01/2025	Could you please provide me with the CCR Handbook. The CCR Handbook comprises a series of manuals, guidance documents and FAQs of which the Guidance on the CCR is one component.	Individual	Refused	30/01/2025
FOI-2025-001582	06/01/2025	The total amount of funds of a <i>named firm</i> blocked or frozen in Ireland under EU sanctions and reported to the Central Bank of Ireland.	Individual	Refused	04/02/2025
FOI-2025-001583	27/01/2025	a list of regulated banks supervised by the Central Bank	Individual	Request withdrawn/handled outside FOI	27/01/2025
FOI-2025-001584	04/02/2025	... dated between June 1, 2024, and the date of this request: <ul style="list-style-type: none"> Records of correspondence, reports and memos, meetings and meeting notes between the bank's deputy governor and a <i>named firm</i> regarding consumer protection issues and fraud. 	Media	Part Granted	04/03/2025
FOI-2025-001586	10/02/2025	Revised: <ol style="list-style-type: none"> Any Moneylending licence held by a <i>named financial services provider</i> during the period January 2022 and June 2023 with terms and conditions Any High Cost Credit Provider licence held by a <i>named financial services provider</i> during the period November 2022 and June 2023 with terms and conditions. 	Commercial	Granted	20/02/2025

Ref ID	Request Received Date	Description	Requestor Category	Request Outcome	Response Sent Date
FOI-2025-001589	10/02/2025	<p>I am seeking access to the following records held by your organisation:</p> <p>1. Training & Staff Development:</p> <ul style="list-style-type: none"> - A list of all courses, training sessions, or workshops undertaken by staff with the <i>named service provider</i> from 2016 to present, including the course title, date, and staff attendance records. - Copies of training materials provided for these courses, including participant handbooks, slides, and summary guides. If recordings or transcripts exist, I request access to these as well. - A breakdown of all staff members who have undergone training, specifying: <ul style="list-style-type: none"> - The number of staff trained - The nature/type of training undertaken - The date(s) of training - The names and roles of all staff who attended training sessions - Financial Records: <p>- A record of all payments made by this organisation to the <i>named service provider</i> from 2016 to present, including either invoices or breakdowns of costs associated with training, consultancy, or accreditation services.</p>	Media	Request withdrawn/handled outside FOI	01/04/2025
FOI-2025-001590	10/02/2025	<p>I am seeking access to the following records held by your organisation:</p> <p>1. Correspondence & Communications:</p> <ul style="list-style-type: none"> - Copies of all correspondence (including but not limited to emails, letters, memos, and meeting minutes) exchanged between staff and/or contractors in this organisation and a <i>named service provider</i> from 2016 to present. <p>2. Accreditation & Assessments:</p> <ul style="list-style-type: none"> - Copies of any records, discussions, or communications, not already covered under point 1, regarding the <i>named service provider</i> and/or this organisation's applications, assessments, or accreditation under the <i>named service provider</i>'s Framework and/or accreditation schemes. 	Media	Request withdrawn/handled outside FOI	01/04/2025
FOI-2025-001591	10/02/2025	Please provide me with a copy of the file held by you in this matter [Re. <i>a named investigation</i>]	Commercial	Refused	07/04/2025
FOI-2025-001592	11/02/2025	<p>1. The percentage of borrowers currently classified as having poor credit ratings.</p> <p>2. The percentage of borrowers with poor credit ratings who have resolved their debts and are now operating with normal credit ratings and borrowing normally.</p> <p>3. The average length of time that poor credit ratings remain on a borrower's record after their debts have been resolved.</p> <p>4. Information on whether the sale of loans to vulture funds at a reduced price has any impact on the credit ratings of the affected borrowers even though it's beyond the borrowers control if loans are sold or not</p>	Media	Request withdrawn/handled outside FOI	21/02/2025
FOI-2025-001593	11/02/2025	<p>Revised:</p> <ul style="list-style-type: none"> • The count of records (CIP Contract Number) on the CCR that are considered as 'write-offs' by CIPS and have any Contract Phase value inputted for that field (including breakdown by each Contract Phase field value). • The count of records (CIP Contract Number) on the CCR that fall within the scope of 'CCR write offs'. • The count of records (CIP Contract Number) on the CCR with Contract Phase 'Active' and Credit Status 'Write-Off' • The count of records (CIP Contract Number) on the CCR of all other individual Contract Phase values and Credit Status 'Write-Off' 	Individual	Refused	11/03/2025
FOI-2025-001594	11/02/2025	... the report into tracker related breaches of <i>a named financial services provider</i> as part of a FOI request	Commercial	Refused	11/03/2025

Ref ID	Request Received Date	Description	Requestor Category	Request Outcome	Response Sent Date
FOI-2025-001596	21/02/2025	To cover 1 February 2025-present concerning the IIEA event with the Governor - Economic Priorities - An Address by the Governor of the Central Bank - held on February 20, 2025: <ul style="list-style-type: none"> • All correspondence between the Central Bank and the IIEA about a proposal or a decision to close the event to the public and to make the event only accessible to IIEA members; • All correspondence between the Central Bank and the IIEA about the potential for activists to be in attendance at the event and/or to potentially disrupt the event both in attendance at the event and/or by protesting outside the building; • All internal Central Bank correspondence concerning the above 	Media	Part Granted	21/03/2025
FOI-2025-001597	24/02/2025	Revised: <ul style="list-style-type: none"> • Written definition of each 'Credit Status' data field as per Table 4.6.4 Credit Status Domain Values of CCR Guidance Version 2.6 October 2024. • Guidance on applicability of IFRS 9 (or other standard) for each 'Credit Status' data field as per Table 4.6.4 Credit Status Domain Values of CCR Guidance Version 2.6 October 2024. 	Individual	Refused	24/03/2025
FOI-2025-001598	25/02/2025	<ul style="list-style-type: none"> • A register of all vacant properties owned by your organisation. Including detail on the physical condition of each property, how long each property has been vacant, the reasoning for why each property is vacant, and the monetary value of each property. • A register of all undeveloped land owned by your organisation. Including detail on the physical condition of each plot of land, how long each plot has been vacant, the reasoning for why each plot is vacant, and the monetary value of each plot. 	Oireachtas	Refused	11/03/2025
FOI-2025-001599	05/03/2025	Meeting minutes and briefing notes from a meeting in late January 2025 between <i>a named individual</i> and the Central Bank.	Individual	Refused	14/03/2025
FOI-2025-001602	18/03/2025	Revised: Under the Freedom of Information Act 2014, I request the following: In 2013 the Central Bank of Ireland, took into possession a quantity of Irish government bonds. I would like to request the following information all related to the taking into possession of these Irish government bonds by the Central Bank between the dates the 1st of January 2012 and the 31st of December 2013. <ul style="list-style-type: none"> • Copies of briefings, memos, reports, research notes, papers, submissions, or recommendations prepared regarding the Central Bank of Ireland taking into possession the Irish government bonds from the Governor's Office, the Legal Division and the Financial Markets Division. 	Individual	Request withdrawn/handled outside FOI	24/03/2025
FOI-2025-001603	13/03/2025	All correspondence between officials of the Central Bank of Ireland related to the approval of the Information Memorandum of the Israel Bonds/Development Corporation for Israel dated September 2nd 2024. All minutes/briefing notes/records of any meetings between officials of the Central Bank of Ireland related to the approval of the Information Memorandum of the Israel Bonds/Development Corporation for Israel dated September 2nd 2024. All correspondence between officials of the Central Bank of Ireland and Department of Finance officials related to the approval of the Information Memorandum of the Israel Bonds/Development Corporation for Israel dated September 2nd 2024. All minutes/briefing notes/records of any meetings between officials of the Central Bank of Ireland and Department of Finance officials related to the approval of the Information Memorandum of the Israel Bonds/Development Corporation for Israel dated September 2nd 2024.	Individual	Part Granted	11/04/2025

Ref ID	Request Received Date	Description	Requestor Category	Request Outcome	Response Sent Date
FOI-2025-001605	18/03/2025	<p>The information I am requesting relates to the 'Dear Chair' letter dated 28 November 2024 relating to the oversight of MMs/APs by issuers of Irish-domiciled ETFs.</p> <p>The specific information I am requesting...</p> <ol style="list-style-type: none"> 1) The data collected as part of the 'quantitative assessment' 2) A representative sample of the information received from the 'qualitative assessment' 3) A numerical breakdown of the proportion of firms with good due diligence practices vs those without (along with any relevant definitions) 4) A numerical breakdown of the proportion of firms with sufficient levels of ongoing monitoring (along with any relevant definitions) 5) A numerical breakdown of the proportion of firms with sufficient levels of board oversight (along with any relevant definitions) 6) A numerical breakdown of AP/CMM concentration in more granular detail. (both % total notional activity & % of ETFs contracted to by MM/AP firm) 	Media	Part Granted	15/04/2025
FOI-2025-001606	18/03/2025	the financial costs of the National Football League (NFL) match in Dublin in August	Individual	Request withdrawn/handled outside FOI	19/03/2025
FOI-2025-001607	24/03/2025	<p>Revised:</p> <p>Under the Freedom of Information Act 2014, I request the following records to cover the period 1 August 2024 to present:</p> <ul style="list-style-type: none"> • A copy of any correspondence sent to all staff from senior management about the Central Bank's position in terms of Israel's designation of Ireland as Home Member State under the Prospectus Regulation in order to borrow on European bond markets and/or about the Central Bank's approval on 2 September 2024 of the State of Israel - Bond Issuance Programme; • A copy of any responses received from staff to this correspondence expressing any concerns with the Central Bank's decision to approve the Bond Issuance Programme; • A copy of any report, briefing or memo for senior management outlining concerns or discontent among staff about Israel's designation of Ireland as Home Member State under the Prospectus Regulation in order to borrow on European bond markets and/or about the Central Bank's approval of the State of Israel - Bond Issuance Programme; <p>Please exclude any emails concerning administrative matters with the meeting (e.g., setting a time, change of time, food to be served, etc).</p>	Media	Part Granted	22/04/2025
FOI-2025-001608	24/03/2025	'With profits endowments' which should be provided to you by banks and financial institutions for Irish customers. I want the results preferably over the last 25 years from all those banks and institutions that have sold that product to Irish customers	Individual	Refused	31/03/2025
FOI-2025-001609	31/03/2025	<ol style="list-style-type: none"> 1) Does the Central Bank hold any information regarding a potential £100 note to be included in series B? 2) If so, what information is held? Does that information include any designs, or details of proposed/suggested designs, including the names of people suggested to feature on the note and details of the reverse design? 3) If so, can I have a copy of what information is held, and if this is not possible, can you tell me where this information can be viewed? <p>Separately,</p> <ol style="list-style-type: none"> 1) Was any effort made to find alternative designs for Irish euro coins, other than the harp? 2) Were any alternative designs considered? 3) What were these designs? 	Individual	Refused	14/04/2025
FOI-2025-001610	15/04/2025	<p>Revised:</p> <p>The customer complaint data submitted by <i>regulated financial service providers</i> in Ireland to the CBI, from January 2024 to December 2024.</p>	Individual	Refused	29/04/2025

Ref ID	Request Received Date	Description	Requestor Category	Request Outcome	Response Sent Date
FOI-2025-001611	14/04/2025	Revised: a copy of the the response that was prepared for the parliamentary question that were mentioned in The Journal article: https://www.thejournal.ie/central-bank-overspend-data-management-system-3-million-6674632-Apr2025/	Individual	Request withdrawn/handled outside FOI	16/04/2025
FOI-2025-001612	22/04/2025	Revised: I request the following records concerning the Israeli Bond Programme as per details outlined in the Governor's letter to the Joint Oireachtas Committee on Finance, Public Expenditure and Reform, and Taoiseach on December 4, 2025. Period of records: 1 June 2024-present: <ul style="list-style-type: none"> • Article 20(4) of the Prospectus Regulation clarifies that a competent authority needs to review a prospectus application against the standards of completeness, comprehensibility and consistency necessary for its approval. Please provide a copy of any records summarising the internal review and scrutiny process and/or summarising the findings/results of the internal review and scrutiny process undertaken before approval of the prospectus documentation from the Israeli bond programme on 2 September 2024; • Please provide a copy of reports, memos or internal correspondence outlining any issues or concerns raised internally during the review and/or scrutiny process as to standards of completeness, comprehensibility and/or consistency of the information in the (draft) prospectus which was approved on 2 September 2024; • The governor's letter states that "the Central Bank can suspend the offer of the securities for a maximum of 10 consecutive working days where it has reasonable grounds to believe that there has been an infringement of the Prospectus Regulation. The Central Bank has not identified any such infringement at this time." Please provide any records outlining the research or investigative steps taken by the Central Bank to conclude that there have been no infringements since the approval of the September 2024 prospectus; • The Governor's letter states that "internal review and scrutiny processes in line with the Central Bank's risk-based approach to prospectus security have been followed." Please provide a copy of CBI's risk-based approach policy or equivalent document used to determine the risk level of issuers. Please also provide a copy of any briefing, summary document, report, memo or letter outlining details of how this risk-based approach was applied or taken before prospectus approval on 2 September 2024. 	Media	Part Granted	20/05/2025
FOI-2025-001613	16/04/2025	...all correspondence between the Central Bank and a <i>named financial services provider</i> from the years 2020 to 2025 in relation to 1. concerns about call waiting times in call centres operated by a <i>named financial services provider</i> . 2. the decision by a <i>named financial services provider</i> to change the opening and closing hours of their call centres to 9am to 5pm.	Interest Groups	Refused	01/05/2025
FOI-2025-001614	06/05/2025	Revised: Copies of the below final reports generated as a result of the internal audits completed in the period 1 Jan 2023 to date: - Functional Review of Climate Change Unit - Functional Review of the People Directorate - Audit of the Bank's Ability to deliver Key Project - Audit of Operational Risk and Incident Management - Audit of Staff Remuneration - Functional Review of WSFM	Media	Part Granted	03/06/2025
FOI-2025-001615	29/04/2025	Correspondence between the Central Bank (HR Division) and a <i>named service provider</i> which relates to guidance/advice concerning: (i) the development of the Central Bank's Gender Identity & Expression in the Workplace Policy (and toolkit) launched in 2021; (ii) the provision of training by a <i>named service provider</i> in the Central Bank and (iii) Changes made to the policy.	Individual	Part Granted	28/05/2025

Ref ID	Request Received Date	Description	Requestor Category	Request Outcome	Response Sent Date
FOI-2025-001617	09/05/2025	<p>1. The number of unique regulated entities that have received correspondence (including letters, emails, or formal notices) from the Central Bank of Ireland relating to concerns or issues identified with their SFTR (Securities Financing Transactions Regulation) controls.</p> <p>2. Of these, how many of the identified firms have delegated their SFTR reporting to agent lenders under the terms of a Master Regulatory Reporting Agreement or similar delegated reporting arrangement?</p> <p>Please also include the timeframe over which these correspondences were issued and whether any follow-up supervisory action has been taken in relation to these issues.</p>	Commercial	Refused	23/05/2025
FOI-2025-001618	13/05/2025	<p>1. Correspondence between your chair and the relevant minister in the government department under whose aegis you operate</p> <p>2. Correspondence between your chief executive and the relevant secretary general in the government department under whose aegis you operate</p> <p>3. During 2024 and 2025 to date</p>	Media	Refused	27/05/2025
FOI-2025-001620	21/05/2025	<ul style="list-style-type: none"> • A copy of the most up-to-date version of the risk register for the organisation; • A copy of the last three internal audits initiated within the organisation; • A copy of the last three audits carried out at the request of a parent State body or any other arm of the Government or State; 	Media	Part Granted	19/06/2025
FOI-2025-001621	22/05/2025	<p>Revised: I request the following records concerning the Israeli Bond Programme as per details outlined in the Governor's letter to the Joint Oireachtas Committee on Finance, Public Expenditure and Reform, and Taoiseach on December 4, 2025.</p> <ul style="list-style-type: none"> • Article 20(4) of the Prospectus Regulation states a competent authority needs to review a prospectus application against standards of completeness, comprehensibility and consistency necessary for its approval. Please provide a copy of any records summarising the internal review or scrutiny process undertaken before approval of the prospectus documentation from the Israeli bond programme on the following dates: September 2021. Period of records: 1 June 2021-30 September 2021: • Please provide a copy of any records outlining issues or concerns raised internally during the review and/or scrutiny process as to standards of completeness, comprehensibility and/or consistency of the information in the (draft) prospectus for September 2021. Period of records: 1 June 2021-30 September 2021: • The letter also states that “the Central Bank can suspend the offer of the securities for a maximum of 10 consecutive working days where it has reasonable grounds to believe that there has been an infringement of the Prospectus Regulation. The Central Bank has not identified any such infringement at this time.” Please provide records outlining the research or investigative steps taken by the Central Bank to conclude that there have been no infringements to date. Period of records: 1 June 2021-present: • The letter states “internal review and scrutiny processes in line with the Central Bank’s risk-based approach to prospectus security have been followed.” Please provide all records outlining the risk-based approach taken before approval in September 2021. Period of records: 1 June 2021-30 September 2021: <p>Please exclude any emails concerning administrative matters with the meeting (e.g., setting a time, change of time, food to be served, etc).</p>	Media	Part Granted	20/06/2025

Ref ID	Request Received Date	Description	Requestor Category	Request Outcome	Response Sent Date
FOI-2025-001622	22/05/2025	<p>I am seeking the following records:</p> <ul style="list-style-type: none"> • Section 87, Credit Union Act 1998 o Directions under this section given to a <i>named regulated service provider</i> from 2010 to 2012 by the Registrar of Credit Unions (RCU) mandating actions to be taken in relation to Non Performing Loans (NPLs), in particular records related to the handling of charge-offs, set-offs and/or write-offs. • Other Documentation from the Registrar of Credit Unions (RCU) mandating actions to be taken in relation to Non Performing Loans (NPLs), in particular records related to the handling of charge-offs, set-offs and/or write-offs. • Guidance Note on Credit Union Prudential Returns 2009 • Credit Union Sector Review 2010 • Inspection Reports and Correspondence between <i>named regulated service provider</i> and CBI for 2010 • Quarterly CUPR Forms submitted by a named regulated service provider to the RCU/CBI for 2010, 2011 and 2012. 	Individual	Request withdrawn/handled outside FOI	26/05/2025
FOI-2025-001623	26/05/2025	<p>All correspondence between Vasileios Madouros, deputy governor and representatives of a <i>named regulated service provider</i>, dated between 25/01 and 25/05.</p> <p>Records/minutes of all meetings held between Vasileios Madouros, deputy governor, and representatives of a <i>named regulated service provider</i>, dated between 25/01 and 25/05</p>	Media	Part Granted	24/06/2025
FOI-2025-001624	26/05/2025	The application is for any correspondence received since May 1, 2024 from a <i>named regulated financial service provider</i> , and any minutes of the meeting on February 24, 2025 between the <i>named regulated financial service provider</i> and Mr Gerry Cross	Media	Refused	24/06/2025
FOI-2025-001626	29/05/2025	<ul style="list-style-type: none"> • All correspondence between the Central Bank of Ireland and a <i>named individual</i> • Records of any meetings involving a <i>named individual</i> and CBI officials • Any briefing documents prepared regarding a <i>named individual's</i> background or affiliations <p>The records I seek are from May 2022 to present. Please search private phones and emails where relevant.</p>	Media	Refused	13/06/2025
FOI-2025-001627	30/05/2025	<ul style="list-style-type: none"> • Records relating to CBI's application for "trusted flagger status" under the Digital Services Act • All correspondence with Coimisiún na Meán regarding trusted flagger status applications • Any internal discussions about obtaining content moderation powers <p>The records I seek are from May 2023 to present. Please search private phones and emails where relevant.</p>	Media	Request withdrawn/handled outside FOI	16/06/2025
FOI-2025-001628	29/05/2025	<p>Please provide an up-to-date list (as at the date of your search) of all fund service providers that are currently authorised by the Central Bank of Ireland to provide fund administration services.</p> <p>For each firm on the list, please also include all other permissions/authorisations the firm holds with the Central Bank, such as—but not limited to—transfer-agency, depositary, investment management, MiFID investment firm authorisation, payment-services, e-money, etc.</p>	Individual	Part Granted	13/06/2025
FOI-2025-001629	30/05/2025	the database/spreadsheet/financial records that underpinned the publication of the final cost figure of €24 million for the INBS inquiry. For clarity, I am seeking whatever record was used by the Central Bank to arrive at that figure line-by-line and according to category of expenditure. The figure could not have been calculated without the gathering of such material into a single source.	Media	Part Granted	16/06/2025

Ref ID	Request Received Date	Description	Requestor Category	Request Outcome	Response Sent Date
FOI-2025-001630	03/06/2025	<p>1. All documentation relating to the legal advice sought and received by the Central Bank with regard to its involvement in the sale and marketing of Israeli Bonds.</p> <p>2. All correspondence relating to all Central Bank activities since the Taoiseach and Tánaiste declared the situation in Palestine to be "genocide", all correspondence relating to the legal advice sought and received by the Central Bank with specific regard to this development in terms of the Central Bank's observance of its obligations under International Law where there is consideration that action or failure to act may facilitate or support acts of genocide.</p>	Individual	Refused	17/06/2025
FOI-2025-001631	05/06/2025	<p>Could you please provide the following data points in respect of Payment Service Providers for Q1-4 2024 respectively:</p> <ol style="list-style-type: none"> Complaint Volumes as per PIS 08.00 on Payment Institution Supplementary Return <ol style="list-style-type: none"> Number of Complaints Outstanding/Unresolved at the start of the period. Number of Complaints received during the period. Number of Complaints resolved during the period. Number of Complaints unresolved at period end. Number of Complaints under FSPO consideration at period end. Redress paid to complainants during the period. Transaction Volume as per PIS 05.00 on Payment Institution Supplementary Return Number of Material Breaches reported to the CBI and the number of unique firms which reported breaches. Number of errors reported to the CBI as per PIS 08.01 on Payment Institution Supplementary Return and the number of unique firms which reported errors. <p>Please provide this data in an anonymised manner.</p>	Individual	Refused	19/06/2025
FOI-2025-001632	06/06/2025	<p>A copy of the record held by the Central Bank of Ireland relating to the entity <i>a named financial services provider</i> .</p> <ol style="list-style-type: none"> a copy of the record of any and all application documents relating to application(s) for authorisation . a copy of the record held by the Central Bank of Ireland of any certificate, licence, or other document that lawfully authorised the said entity. a copy of the record held by the Central Bank of Ireland of any official assigned number - if one was so assigned - of any Authorisation number in this jurisdiction which was or may have been assigned to the aforesaid entity. a copy of the record of any 'handing back' or surrendering or revocation of a[n] authorisation relating to the said entity. 	Individual	Refused	02/07/2025
FOI-2025-001633	12/06/2025	<ol style="list-style-type: none"> Registration Status: Confirmation of whether <i>a named financial services provider</i> is currently registered under the Central Bank Act 1997, including <ul style="list-style-type: none"> A copy of its Certificate of Registration (or equivalent authorisation) the date of initial registration and any subsequent changes in status. Name Change & Predecessor Entity: <ul style="list-style-type: none"> a record confirming the name change a record containing the registration status of <i>a named financial services provider</i> prior to the name change. 	Individual	Part Granted	08/07/2025

Ref ID	Request Received Date	Description	Requestor Category	Request Outcome	Response Sent Date
FOI-2025-001634	17/06/2025	<p>...the following information relating to the requests to the Central Bank for sanctions exemptions/derogations. I specifically request data for sanctions regimes regarding Russia, Ukraine (Oblast) and Libya and going back to January 1st, 2014.</p> <p>1. All requests received by the Central Bank by private individuals and/or companies for exemptions/derogations from sanctions regimes in operation by Ireland.</p> <p>2. All requests granted by the Central Bank for exemptions/derogations from sanctions regimes in operation in Ireland.</p> <p>3. All requests denied by the Central Bank for exemptions/derogations from sanctions regimes in operation in Ireland.</p> <p>In all cases the information should include:</p> <ul style="list-style-type: none"> • details of the requester, including the nature of their business, • the sanction they requested an exception from, • and the reason a request was refused or granted <p>I request the information going back to January 1, 2014 and up to the current date.</p>	Media	Refused	14/07/2025
FOI-2025-001635	19/06/2025	<p>The number of individuals in the financial services sector that are authorised to carry out the below Pre-Approved Control Functions (PCF), broken down by gender:</p> <ul style="list-style-type: none"> o PCF – 1: Executive Director o PCF – 2A: Non-Executive Director o PCF – 2B: Independent Non-Executive Director o PCF – 3: Chair of the Board o PCF – 4: Chair of the Audit Committee o PCF – 5: Chair of the Risk Committee o PCF – 6: Chair of the Remuneration Committee o PCF – 7: Chair of the Nomination Committee o PCF – 8: Chief Executive o PCF – 9: Member of Partnership o PCF – 10: Sole Trader o PCF – 11: Head of Finance o PCF – 12: Head of Compliance o PCF – 13: Head of Internal Audit o PCF – 14: Chief Risk Officer o PCF – 16: Branch Manager of branches established outside the State o PCF – 17: Head of Retail Sales o PCF – 42: Chief Operating Officer o PCF – 49: Chief Information Officer o PCF – 52: Head of Anti-Money Laundering and Counter Terrorist Financing Legislation Compliance o <p>...broken down, by year, for each of the past five years with a year-end of May 31. If this year-end is not possible, please use whichever year-end is used internally by the Central Bank.</p>	Commercial	Granted	11/07/2025

Ref ID	Request Received Date	Description	Requestor Category	Request Outcome	Response Sent Date
FOI-2025-001636	19/06/2025	<p>1. The number of disclosures made under the Protected Disclosures Act, 2014 (the 2014 Act) made to the Central Bank or to one of its employees or one of its authorised officers.</p> <p>2. The number of disclosures made by a person in good faith under the Central Bank (Supervision and Enforcement) Act, 2013 (the 2013 Act) to the Central Bank or to one of its employees or one of its authorised officers</p> <p>... broken down, by year, for each of the past five years with a year-end of May 31. If this year-end is not possible, please use whichever year-end is used internally by the Central Bank.</p>	Commercial	Granted	14/07/2025
FOI-2025-001637	25/06/2025	<p>... in spreadsheet format (CSV or XLSX), the following fields from the latest Year-End Returns (financial year ending 30 September 2024) for every credit union currently registered with the Central Bank of Ireland:</p> <ol style="list-style-type: none"> 1. Registered Number 2. Credit-Union Name 3. Total Assets 4. Total Loans Outstanding (Gross Loans) 5. Loans Issued During Year 6. Gross Loans – House Loans 7. Gross Loans – Personal Loans 8. Gross Loans – Commercial / SME Loans 9. Members' Shares 10. Members' Deposits 11. Total Members 12. Total Income 13. Total Expenditure 14. Surplus / Deficit 15. Number of Staff (FTE) (if recorded) 16. Number of Online / E-Accounts (if recorded) <p>If your internal field names differ, please include a short data dictionary or column key.</p>	Commercial	Refused	09/07/2025
FOI-2025-001638	25/06/2025	<p>A list of the top 20 staff members with highest total number of overtime hours claimed for each year from January 2020 to present. This should cover the name of each staff member, the total hours claimed, the total additional remuneration received and the reason for the overtime claimed.</p>	Individual	Refused	09/07/2025
FOI-2025-001639	27/06/2025	<p>I would like access to the complete review that took place in August 2024 in relation to the catering changes that have been announced.</p> <ul style="list-style-type: none"> o All meeting documents, presentations etc to be included. o The produced review document to be included. o Explicit pricing structures should be contained in this document, as this is the reason given for the changes <p>E.g. provide the exact cost from Sodexo of each main meal, and sandwiches and coffee offerings.</p> <p>I would also like to know the schedule of meetings that occurred and the attendees at these meetings.</p> <ul style="list-style-type: none"> o This is to ascertain the reason behind the severe delay in announcing the changes giving staff less than 30 days notice. 	Individual	Request withdrawn/handled outside FOI	27/06/2025

Ref ID	Request Received Date	Description	Requestor Category	Request Outcome	Response Sent Date
FOI-2025-001640	27/06/2025	<p>1. All correspondence (including emails, letters, reports, memos, and meeting notes) between the Central Bank of Ireland and <i>a named financial services provider</i> (or its parent entities) that refer to:</p> <ul style="list-style-type: none"> • The classification of a <i>named financial services provider</i> as a "mono product" lender; • Any determination, discussion, or endorsement that a <i>named financial services provider</i> did not need to consider product switching or revert-to-tracker obligations as part of the TME; • Internal Central Bank deliberations, legal advice, or decisions related to a <i>named financial services provider</i> scope of obligations under the TME. <p>2. Internal CBI records (e.g. minutes, memos, legal advice, or risk assessments) discussing:</p> <ul style="list-style-type: none"> • Whether a <i>named financial services provider</i> should be subject to tracker mortgage redress based on product terms or switching scenarios; • Any instance where a <i>named financial services provider</i> was excluded from enforcement, remediation, or public disclosure under the TME. <p>3. Any record showing who within the Central Bank of Ireland reviewed, approved, or accepted a <i>named financial services provider</i>'s product classification or tracker-related conduct under the TME framework.</p> <p>Please include documents dated from January 1, 2015 to December 31, 2020, to ensure the full duration of the TME and post-examination responses are captured.</p>	Individual	Request withdrawn/handled outside FOI	03/07/2025
FOI-2025-001641	30/06/2025	<p>All records, including but not limited to reports, advice, analysis, correspondence (internal and external), surveys, data, memoranda, statistics, briefing papers, policy papers, reviews or any similar material relating to:</p> <ol style="list-style-type: none"> 1. The implementation, operation, analysis, or legal evaluation of the United States Foreign Account Tax Compliance Act (FATCA) in the Irish jurisdiction; and/or 2. The Intergovernmental Agreement (IGA) signed between Ireland and the United States to implement FATCA. <p>This requests includes, but is not limited to:</p> <ul style="list-style-type: none"> - Communications with or regarding the U.S. Internal Revenue Service (IRS) or the U.S. Department of the Treasury - Internal assessments or legal advice concerning data protection, privacy, sovereignty, or compliance impacts - Statistics or reports on reporting by Irish financial institutions under FATCA - Reviews or consultations on FATCA's effect on Irish residents or financial institutions - Details of any other similar documents you are aware of and who holds such documentation 	Interest Groups	Part Granted	14/07/2025
FOI-2025-001642	30/06/2025	<p>Revised:</p> <p>Records related to AI Act implementation in Ireland, [specifically correspondence between the Central Bank and the Department of Enterprise, Tourism and Employment, related to]</p> <ul style="list-style-type: none"> - policy papers shared by the Department of Enterprise, Tourism and Employment (DETE) with the Central Bank for the AI Act; and - the submissions/responses from the Central Bank to the DETE on the policy papers. <p>Period of records: February-April 2025.</p>	Interest Groups	Part Granted	28/07/2025
FOI-2025-001643	30/06/2025	<p>a record/spreadsheet of all costs incurred by the Central Bank arising from domestic or international travel for the Governor in 2024. This to be broken down by trip and to include cost for travel, accommodation, flights, entertainment, dining, subsistence, other transport costs etc.</p>	Media	Granted	28/07/2025
FOI-2025-001644	04/07/2025	<p>Revised:</p> <ul style="list-style-type: none"> - records showing the quantity of each collector coin produced or commissioned by the Central Bank from 2020-2024, the cost of producing each collector coin, the quantity of each collector coin sold, and the revenue generated from these sales 	Media	Part Granted	31/07/2025

Ref ID	Request Received Date	Description	Requestor Category	Request Outcome	Response Sent Date
FOI-2025-001645	02/07/2025	<p>Refined:</p> <ul style="list-style-type: none"> Any and all internal memoranda, submissions, briefing notes, and policy papers prepared for the Governor, Deputy Governors, or senior management of the Central Bank concerning the proposed scope, principles, and terms of reference for the Tracker Mortgage Examination. The formal minutes, and any associated preparatory or follow-up documentation, of all meetings of the Central Bank Commission, internal management committees, or dedicated project groups where the design and drafting of the TME Framework were discussed. <p>... records created during the period from 1st January 2014 to 31st December 2015.</p>	Individual	Part Granted	26/08/2025
FOI-2025-001646	04/07/2025	<p>I request the following records since 1 August 2021:</p> <ol style="list-style-type: none"> Please provide any decision letters issued concerning the Israeli Bond Programme / Israeli bonds prospectus where the risk grading assigned based on the Central Bank of Ireland's risk-based approach was "low" in each period where a prospectus was approved: September 2021; February 2024, September 2024, and June 2024. Please provide any decision letters issued concerning the Israeli Bond Programme / Israeli bonds prospectus where a "two eyes" review process was carried out for each period where a prospectus was approved: September 2021; February 2024, September 2024, and June 2024. 	Media	Part Granted	01/08/2025
FOI-2025-001647	09/07/2025	A record containing a list of the top 10 staff members with the highest total number of overtime hours claimed for each year from 2020 - 2023. This should cover the name of each staff member, the total hours claimed and the total additional remuneration received.	Individual	Part Granted	07/08/2025
FOI-2025-001648	09/07/2025	<ul style="list-style-type: none"> all correspondence, notes, meeting minutes, memos, briefs related to an engagement (per the lobbying register here) between the Central Bank and the BPF on the CBI's IT risk questionnaire. 	Media	Refused	07/08/2025
FOI-2025-001649	11/07/2025	<p>records held by the Central Bank of Ireland relating to all banking licences, permits, and/or authorisations issued to a <i>named financial services provider</i> by the Irish Financial Services Regulatory Authority (or its predecessor or successor bodies, if applicable), including but not limited to:</p> <ol style="list-style-type: none"> The date(s) on which such licences or authorisations were granted; The nature, scope, and regulatory basis of each authorisation; Any conditions or restrictions attached to those licences or authorisations; Amendments, suspensions, or revocations of such licences or permits (if any); Correspondence or decisions relating to the regulatory status of a <i>named financial services provider</i> under Irish financial services law. whether the Bank ever had and/or required (and in particular during 2008) any licences, and/or permissions and/or authorisations, from the Irish Financial Services Regulatory Authority and/or Central Bank of Ireland ("CBI") to enable it to sell, market, execute or be a party/counterparty to: <ul style="list-style-type: none"> (a) an Interest Rate Derivative Product (specifically an interest rate SWAP); and/or (b) enter an agreement under the 2006 ISDA Rules. <p>In the event that the Bank had no such licences, and/or permissions and/or authorisations to undertake such business and undertook the sale of an Interest Rate Derivative Product during 2008 and/or made a precondition to a loan, you might please outline what breaches of legislation, regulation and/or CBI Codes of Conduct would have occurred.</p> <p>For the avoidance of doubt, it is understood that the <i>named financial services provider</i> had the authorisation to sell and provide "vanilla" hedging products (i.e. Fixed rates), however the query specifically relates to Derivative products outlined at 6(a) above.</p>	Legal Firm	Refused	15/08/2025

Ref ID	Request Received Date	Description	Requestor Category	Request Outcome	Response Sent Date
FOI-2025-001650	16/07/2025	Revised: 1. Any briefings, memos or speaking points concerning Sinn Fein's Restricted Financial Measures (State of Israel) Bill 2025 for the following staff; the Governor, Deputy Governor Monetary & Financial Stability, Deputy Governor Financial Regulation, Deputy Governor Consumer & Investor Protection, Chief Operations Officer ; 2. Any correspondence (including attachments) with the Dept Finance on the above from the above named staff and the Capital Markets and Funds Division (including Director)	Media	Refused	14/08/2025
FOI-2025-001651	21/07/2025	- Any minutes from the meeting between Central Bank Governor Gabriel Maklout and Housing Minister James Browne on April 3. - Any briefing material provided to the Central Bank Governor ahead of the meeting.	Media	Part Granted	19/08/2025
FOI-2025-001652	21/07/2025	Under the Credit Reporting Act 2013 there are certain definitions of an offence for failing to submit accurate information to the central bank, in some cases punishable by prison. My questions are: 1. How many reports of incorrect information have been made to the Central Bank of Ireland since the enactment of the Act in 2013? 2. How many investigations have been initiated in the same period? 3. How many decisions of enforcement have there been in the same period? 4. How many of the complaints, investigations and enforcement decisions initiated since 2013 were against repeat offenders? 5. How many investigations are still ongoing as of the time of this FOI request?	Media	Refused	05/08/2025
FOI-2025-001653	21/07/2025	... any records held by the Central Bank of Ireland relating to mortgage interest rate changes by regulated lenders in Ireland over the period 1 January 1994 to 31 December 2024. Specifically, I am requesting: 1. A list or database of mortgage product interest rate changes across all regulated mortgage lenders in Ireland, including: - The name of the lender - The product type (e.g., standard variable, fixed-rate, tracker) - The old interest rate and the new interest rate - The effective date of each change - Any reference to the product or rate name/code, if applicable 2. Where available, I would appreciate this data in a structured format (such as Excel or CSV), covering: - Individual rate changes per lender and product, or - Aggregated records if individual-level data is not available 3. If the Central Bank does not hold a complete dataset covering the full 30-year period, I request: - Any internal reports, summaries, or datasets that document historical rate movements by lender or by product type - Any relevant records used in statistical or supervisory functions that refer to historical mortgage rate trends	Individual	Refused	05/08/2025
FOI-2025-001654	25/07/2025	Revised: A list of all Investment Product Intermediaries and Insurance Intermediaries that have been revoked either voluntarily or forced since 21 January 2008 to date. Please include the CBI Ref#, the address of the intermediary revoked, the revocation date and the reason for revocation	Individual	Part Granted	01/09/2025

Ref ID	Request Received Date	Description	Requestor Category	Request Outcome	Response Sent Date
FOI-2025-001655	30/07/2025	The EBA on Monday published an opinion on money laundering and terrorist financing risks affecting the EU's financial sector (link here), which refers to a questionnaire sent to EU competent authorities on the issue of AML and CFT. It doesn't specify when the questionnaire was sent. ...I wish to request, ...access to the EBA questionnaire as completed by the CBI.	Media	Refused	28/08/2025
FOI-2025-001656	30/07/2025	... access to the following information/records: <ul style="list-style-type: none"> all correspondence between a <i>named entity</i> and the Central Bank of Ireland related to the risk weights on Irish banks' loans to lending for acquisition, development and construction of residential property – specifically whether it might be possible for Irish banks to reduce the risk weight from 150% to 100% for loans provided to public and not-for-profit housing agencies – between September 2024 and the present day all correspondence between the Central Bank of Ireland and any of <i>named financial service providers</i> related to the risk weights on Irish banks' loans to lending for acquisition, development and construction of residential property – specifically whether it might be possible for Irish banks to reduce the risk weight from 150% to 100% for loans provided to public and not-for-profit housing agencies – between September 2024 and the present day all correspondence between a <i>named entity</i> and the CBI related to the EBA's guidelines on ADC exposures to residential property (published in June 2025) between September 2024 and the present day all correspondence between the CBI and the Department of Finance related to risk weights on Irish banks' loans to lending for acquisition, development and construction of residential property – specifically whether it might be possible for Irish banks to reduce the risk weight from 150% to 100% for loans provided to public and not-for-profit housing agencies – between September 2024 and the present day notes/minutes/briefing documents related to any meetings between the CBI and the Department of Finance on the same issue, between September 2024 and the present day notes/minutes/briefing documents related to any meetings between the CBI and a <i>named entity</i> on the same issue, between September 2024 and the present day notes/minutes/briefing documents related to any meetings between the CBI and any of <i>named financial services providers</i> on the same issue, between September 2024 and the present day 	Media	Part Granted	28/08/2025
FOI-2025-001657	30/07/2025	... data on inbound and out bound payments (remittance) to and from Ireland by countries and volumes for research I am conducting.	Individual	Request withdrawn/handled outside FOI	30/07/2025
FOI-2025-001658	05/08/2025	I am seeking a copy of the receipts/invoices associated with the following trips made by the Governor: 5-7 March 2024 Frankfurt ECB Governing Council Meeting 619.72 854.52 11-13 March 2024 Rome Stakeholder Engagement and Conference 136.56 618.42 14-19 April 2024 Washington IMF Meetings 3,256.95 1,608.90 12 - 18 June 2024 New York and Philadelphia Stakeholder Engagement and Speaking Engagement 4,691.57 1,358.41 24-25 June 2024 London Stakeholder Engagement and Speaking Engagement 163.41 352.52 1-3 July 2024 Sintra ECB Forum 695.04 864.60 1-3 October 2024 Luxembourg Stakeholder Engagement and Speaking Engagement 291.56 738.98 20-26 October 2024 Washington IMF Meetings 1,935.00 2,342.83 26-28 November 2024 Frankfurt Governing Council Meeting 219.61 476.00 10-12 December 2024 Frankfurt Governing Council Meeting 232.55 924.00	Media	Part Granted	02/09/2025
FOI-2025-001659	06/08/2025	from June 2025-present concerning the following Parliamentary Question from Pearse Doherty - https://www.oireachtas.ie/en/debates/question/2025-06-25/48/ : 1. All correspondence with the Department of Finance, including attachments; 2. All internal correspondence (including attachments) between CBI staff;	Media	Part Granted	03/09/2025

Ref ID	Request Received Date	Description	Requestor Category	Request Outcome	Response Sent Date
FOI-2025-001660	12/08/2025	The number of investigations that the Central Bank of Ireland has commenced into potential violations of EU sanctions/restrictive measures since February 2022 to the current date.	Individual	Refused	14/08/2025
FOI-2025-001661	13/08/2025	I wish to request the following records since 1 July 2025- present: • A copy of any application forms and associated documents supplied by Israel Bonds or other Israeli State bodies concerning any applications for approval / renewal of approval of the Israeli Bond Programme / Israeli bonds prospectus	Media	Refused	10/09/2025
FOI-2025-001662	13/08/2025	I request the name of the team and the department/division for each staff member referenced in this request (FOI-2025-001647). I also seek the same information released in this request for the year 2024 (including the name of the team and department/division for each staff member).	Individual	Part Granted	10/09/2025
FOI-2025-001663	14/08/2025details of any/all instances where ex employees of the Central Bank of Ireland have (a) requested and (b) received and (c) been denied access to drawdown a lump sum under their pension early.	Individual	Refused	28/08/2025
FOI-2025-001665	26/08/2025	• The number of correspondences to the Central Bank from Irish politicians regarding Israeli bonds since January 1st 2025. • Examples of correspondences to the Central Bank from Irish politicians since January 1st 2025 regarding Israeli bonds.	Media	Part Granted	23/09/2025
FOI-2025-001666	03/09/2025	Revised: • The name of any third-parties currently providing any media monitoring services (excluding social media monitoring); • The total spend to date since the establishment of the contract; • The duration of the current contract; • A copy of the request for proposals issued as part of the procurement process; • Details of the scoring system used in evaluating the tenders; • A list of the publications / broadcasters monitored by the provider on behalf of the FOI body	Commercial	Part Granted	29/09/2025
FOI-2025-001667	28/08/2025	TRACKER MORTGAGE EXAMINATION APPEALS PROCESS How many Appeals were taken with each lender (breakdown per lender please) How many Appeals were Upheld and declined (breakdown per lender please) How much in additional costs/ redress were paid out to consumers as a result of these successful appeals (breakdown per lender please) Please also provide details of any previous legal advice and/ or internal advisory/ communications memos received by the Central Bank in relation to the compilation and release of this information into the public domain. Please note I am happy to limit the timeframe of this aspect of my request to any advice received in the past SIX months.	Media	Refused	25/09/2025
FOI-2025-001668	28/08/2025	...the supervisory disclosure of Irish statistical data "Credit Risk Data 2024" (https://www.centralbank.ie/docs/default-source/regulation/how-we-regulate/supervision/aggregate-statistical-data/gns-4-1-2-2-5-credit-risk-data.pdf?sfvrsn=1ee9681a_3). ...we kindly request a breakdown of the aggregated data presented in the "Credit Risk Data 2024" row 550-640 by each national immovable property market for which data have been reported.	Interest Groups	Refused	11/09/2025

Ref ID	Request Received Date	Description	Requestor Category	Request Outcome	Response Sent Date
FOI-2025-001669	01/09/2025	<p>ANY CORRESPONDENCE FROM THE CENTRAL BANK, OR TO THE CENTRAL BANK FROM OTHER PARTIES IN IRELAND OR ABROAD, REGARDING THE RENEWAL OF APPROVAL OF PROSPECTUSES FOR ISRAELI BONDS IN 2025.</p> <p>ANY CORRESPONDENCE FROM THE CENTRAL BANK, OR TO THE CENTRAL BANK FROM OTHER PARTIES IN IRELAND OR ABROAD, SEEKING AN ALTERNATIVE APPROVER.</p> <p>ANY OTHER DOCUMENTATION, SUCH AS MINUTES OF CONVERSATIONS OR MEETINGS, REGARDING THE CHANGE OF JURISDICTION FOR APPROVAL OF THE PROSPECTUSES.</p>	Media	Request withdrawn/handled outside FOI	12/09/2025
FOI-2025-001670	01/09/2025	<p>... the following records from 1 July 2025-present concerning the STATE OF ISRAEL - Bond Issuance Programme:</p> <ol style="list-style-type: none"> 1. Any letters, memos, emails (with attachments) or other form of documents received from any Israeli authorities requesting the transfer of prospectus approval from the Central Bank to another competent authority in the EU / EEA. Please also include the responding correspondence from the CBI (including attachments if sent via email); 2. A copy of any assessment, analysis, memo, briefing or other form of documents outlining any analysis or assessment carried out by CBI examining the merits of the transfer request and/or if it would impart/contribute to the protection of [potential] investors; 3. Any correspondence to/from the Commission de Surveillance du Secteur Financier concerning the above proposed or confirmed transfer; 4. Any correspondence to/from the Department of the Taoiseach [including Taoiseach] and/or the Department of Finance [including Ministerial level] concerning the above; 	Media	Part Granted	29/09/2025
FOI-2025-001671	02/09/2025	<ul style="list-style-type: none"> • All correspondence and shared documentation including mobile phone messages to or from the Central Bank and Israel authorities or representatives in relation the Israeli Bond Programme from February 2025 – present. • All correspondence and shared documentation including mobile phone messages to or from the Central Bank and Luxembourg Central Bank or representatives in relation the Israeli Bond Programme from February 2025 – present. • All correspondence and shared documentation including mobile phone messages to or from the Central Bank and European Securities and Market Authority or representatives in relation the Israeli Bond Programme from February 2025 – present. 	Oireachtas	Refused	30/09/2025
FOI-2025-001672	02/09/2025	all documents relating to the transfer of approval and/or approval under Regulation 2017/1129 of the 2025 prospectus of the State of Israel by the Central Bank of Ireland and/or by the competent authority in Luxembourg	Interest Groups	Refused	16/09/2025
FOI-2025-001673	02/09/2025	a copy of any correspondence between the governor (and/or his office) and the Minister for Finance (and/or his office) with regard to the approval or marketing of 'Israeli bonds' by the Irish Central Bank. This request to cover the period 1 June 2025 to date	Media	Granted	30/09/2025
FOI-2025-001674	02/09/2025	<p>a record containing the actual numbers behind each percentage shown in the "PCF Applications: Gender Percentages" appendix (page 24 – 30 of the 2024 report)</p> <p><https://www.centralbank.ie/docs/default-source/regulation/how-we-regulate/diversity-and-inclusion/2024-demographics-of-the-financial-sector-report.pdf?sfvrsn=b6476a1a_2></p> <p>Specifically, we would like to know the exact number of male and female applicants of each PCF category listed in the appendix.</p>	Commercial	Granted	16/09/2025

Ref ID	Request Received Date	Description	Requestor Category	Request Outcome	Response Sent Date
FOI-2025-001675	03/09/2025	<p>1. Statistical data on home repossessions (including both court-ordered repossessions and voluntary surrenders/handovers) since 2013, where possible broken down by:</p> <ul style="list-style-type: none"> o Household type (single-parent households versus couple households. o Region - Dublin o Year- 2024,2025 <p>2. Any reports, briefing notes, or internal analyses that specifically consider the impact of repossessions on single-parent households.</p> <p>If the data is not available in this disaggregated form, I would appreciate:</p> <ul style="list-style-type: none"> • Confirmation of what level of household composition data is collected (if any) during repossession or arrears proceedings. • Any plans to gather or publish such statistics in the future. 	Individual	Refused	08/09/2025
FOI-2025-001676	12/09/2025	<p>Revised:</p> <p>records related to the issuance and approval of State of Israel bond prospectuses From January 1, 2025 to the date of this request.</p> <p>Specifically on the above, I'm looking for records that pertain to:</p> <ul style="list-style-type: none"> • any communications between the CBI and the Department of Finance related to the CBI's role in approving Israel's bond prospectuses • any communications between the CBI and the State of Israel/the Development Corporation for Israel related to the CBI's role in approving Israel's bond prospectuses • any communications between the CBI and the Commission de Surveillance du Secteur Financier Luxembourg related to the CBI's role in approving Israel's bond prospectuses • any internal communications between any CBI staff above the grade of director (including, but not limited to, text messages and Whatsapps) related to the CBI's role in approving Israel's bond prospectuses 	Media	Part Granted	09/10/2025
FOI-2025-001677	04/09/2025	<p>Revised:</p> <p>The exact date on which <i>named financial services provider</i> submitted its application for authorization as a credit servicing firm under Part V of the Central Bank Act, 1997, pursuant to Section 34F(1) (transitional provisions).</p> <p>The exact date and time the Central Bank received and timestamped the application.</p> <p>The channel of receipt (e.g., email, post, courier).</p> <p>A copy of the record or system entry showing this timestamp, including any official acknowledgment issued by the Central Bank at the time</p>	Individual	Refused	02/10/2025

Ref ID	Request Received Date	Description	Requestor Category	Request Outcome	Response Sent Date
FOI-2025-001678	08/09/2025	<p>Guidelines, circulars, policies, or internal procedures held by the Central Bank concerning the calculation, invoicing, and collection of annual levies from authorised Credit Servicing Firms, as provided for under section 32D of the Central Bank Act 1942 (as amended).</p> <p>Records describing how the Central Bank ensures compliance with levy obligations where an authorised Credit Servicing Firm's statutory financial accounts show no funds or minimal resources, as published with the Companies Registration Office (CRO).</p> <p>Records, policies, or guidance setting out whether levy payments may be made on behalf of an authorised Credit Servicing Firm by another entity, including related companies or entities T/A. and what controls the Central Bank applies to ensure that levy liability rests with the authorised entity itself, in line with the Companies Act 2014 principle that separate companies are distinct legal persons.</p> <p>Records created since 2019 concerning the enforcement or follow-up measures available to the Central Bank in respect of non-payment of levies by authorised Credit Servicing Firms</p>	Individual	Refused	02/10/2025
FOI-2025-001679	08/09/2025	<ul style="list-style-type: none"> • All itemised expense claims from Governor Gabriel Makhoul for each of the past 12 months. • An itemised list of all expense claims paid to Governor Gabriel Makhoul for each of the past 12 months. • An itemised list of all expense claims made by Governor Gabriel Makhoul that were rejected by the Central Bank of Ireland. 	Media	Part Granted	06/10/2025
FOI-2025-001680	09/09/2025	<p>1. The number of consumer complaints received by the Central Bank between January 2023 and June 2023 relating to a <i>named financial service provider</i>'s mortgage drawdown timing and/or eligibility for fixed-rate offers.</p> <p>2. Any correspondence, reports, or records (internal or external) in the same period that reference a <i>named financial service provider</i>'s handling of mortgage drawdowns during fixed-rate change deadlines (e.g. March 2023 when new higher rates were introduced).</p> <p>3. If available, any regulatory findings, reviews, or monitoring carried out by the Central Bank concerning a <i>named financial service provider</i>'s treatment of customers who applied for fixed rates in early March 2023.</p>	Individual	Refused	23/09/2025
FOI-2025-001681	11/09/2025	Any communications between the CBI and the European Securities and Markets Authority (ESMA) concerning the CBI's role in approving Israel's Sovereign bond prospectuses between 1 January 2024 to this request date	Individual	Refused	09/10/2025
FOI-2025-001682	12/09/2025	<p>The total number of internal and external job advertisements issued by the Central Bank for each year since 2020. Broken down by internal, external or both where possible.</p> <p>A copy of 5 of the most recent external and 5 internal job advertisements.</p> <p>A copy of all communications sent to or published to all staff regarding promotions and or internal transfers since 1 January 2025 to present.</p> <p>The total number of staff that have been dismissed / terminated or otherwise released from their employment due to poor or under performance for each year since 2015.</p>	Individual	Part Granted	10/10/2025

Ref ID	Request Received Date	Description	Requestor Category	Request Outcome	Response Sent Date
FOI-2025-001683	15/09/2025	<p>.... access to information/records related to the issuance and approval of State of Israel bond prospectuses. Specifically, I request any and all records, including but not limited to:</p> <ul style="list-style-type: none"> • Reports, analyses, or notes of discussions • Correspondence (emails, letters, or other communications) • Internal memos or briefing notes • Meeting minutes or records <p>Date period: From January 1, 2025 to the current date</p> <p>Specifically on the above, I'm looking for records that pertain to:</p> <ul style="list-style-type: none"> • any communications between the CBI and European Securities and Markets Authority (ESMA) concerning the CBI's role in approving Israel's Sovereign bond prospectuses with specific reference to the requirements under Article 42 of the Markets in Financial Instruments Regulation (MiFIR) • any internal communications between CBI staff above and including the grade of director concerning the CBI's role in approving Israel's Sovereign bond prospectuses with specific reference to the requirements under Article 42 of the Markets in Financial Instruments Regulation (MiFIR) 	Individual	Refused	13/10/2025
FOI-2025-001684	15/09/2025	<p>Revised:</p> <p>Records that refer to:</p> <ul style="list-style-type: none"> • any communications between the CBI and the Department of Finance related to the CBI's role in approving Israel's bond prospectuses • any communications between the CBI and the State of Israel/the Development Corporation for Israel (IDC) related to the CBI's role in approving Israel's bond prospectuses <p>Date period: From January 1, 2025 to the current date</p>	Individual	Part Granted	13/10/2025
FOI-2025-001685	18/09/2025	<p>records that pertain to:</p> <ul style="list-style-type: none"> -any communications between CBI and the Luxembourg Commission de Surveillance du Secteur Financier related to the CBI's role in approving Israel's bond prospectuses from January 1st, 2025 to the current date -any internal communications between any CBI staff at or above Director level (including, but not limited to, text messages and Whatsapps) related to the CBI's role in approving Israel's bond Prospectuses from January 1st, 2025 to current date. 	Individual	Part Granted	15/10/2025
FOI-2025-001686	19/09/2025a copy of a <i>named financial service provider's</i> lending guidebook for the years 2006 and 2007.	Interest Groups	Refused	19/09/2025
FOI-2025-001687	25/09/2025	<p>... any records held by the Central Bank of Ireland relating to insurance coverage for operational Battery Energy Storage Systems (BESS) in Ireland, including but not limited to:</p> <p>Records confirming that insurance providers offering coverage to BESS operators (e.g., <i>named commercial firm</i> , other licensed operators) are authorized and licensed to operate in Ireland.</p> <p>Any submissions, reports, guidance, or correspondence received by the Central Bank regarding:</p> <ul style="list-style-type: none"> Insurance for BESS operators Liability coverage, environmental or public risk, or business interruption coverage for BESS Risk management practices associated with energy storage systems Any aggregated statistics or analyses regarding industrial insurance coverage for energy storage systems submitted to or held by the Central Bank. 	Individual	Refused	22/10/2025

Ref ID	Request Received Date	Description	Requestor Category	Request Outcome	Response Sent Date
FOI-2025-001688	26/09/2025	... any correspondence between the Central Bank of Ireland and (1) the Commission De Surveillance Du Secteur Financier (CSSF) (2) The Department of Finance on the subject of Israeli sovereign bonds since January 1, 2025	Media	Part Granted	22/10/2025
FOI-2025-001690	01/10/2025	- copies of all internal documentation (minutes of meetings, internal e-mails, memos etc) created in 2025 that make reference to the prospectus approval of "Israel Bonds". - In addition, I seek copies of any correspondence between the Central Bank and either the Department of Finance, the Department of Foreign Affairs or any representatives of the governments of Israel or the United States, in relation to this matter	Individual	Refused	15/10/2025
FOI-2025-001691	06/10/2025	the Professional Indemnity Insurance details and all other information that could assist in identifying with whom the above is insured with, trading as <i>named financial services provider</i> .	Individual	Refused	20/10/2025
FOI-2025-001692	06/10/2025	from 1 September 2025-present concerning the transfer of the role of competent authority approval for the State of Israel bonds prospectus from Ireland to Luxembourg; <ul style="list-style-type: none"> Any correspondence (including attachments and copies of any documents not already in the public domain referenced in the correspondence or attachments) between CBI Governor Gabriel Makhoul and Paschal Donohoe, Minister for Finance; The minutes of any meetings between Makhoul and Donohoe, or between CBI and Finance Department officials; Briefings, presentations or reports for any meetings between Makhoul and Donohoe, or between CBI and Finance Department officials; Any briefings or reports requested from CBI by Minister Donohoe, his officials, or Finance Department staff; 	Media	Refused	20/10/2025
FOI-2025-001693	13/10/2025	Revised: - All documents, dated (or, if undated, produced) between 1st September 2024 and 1st September 2025 relating to approval under Regulation 2017/1129 of a prospectus of the State of Israel by the Central Bank of Ireland (considered at Head of Securities Markets Division or above level) (excluding any prospectus or draft prospectus and assessments by the Central Bank of their compliance with the explicit terms of the Prospectus Regulation (in particular their compliance with the requirements of completeness, comprehensibility and consistency) - All documents, dated (or, if undated, produced) between 1st September 2024 and 1st September 2025 relating to the transfer of approval under Regulation 2017/1129 of a prospectus of the State of Israel by the competent authority in Luxembourg (considered at Head of Securities Markets Division or above level). - All documents dated (or, if undated, produced) between 1st June 2020 and 31st October 2024 concerning specifically the relevance of the potential use, for acts by the Israeli government concerning the Palestinian people, of the proceeds of the bonds associated with the prospectuses of the State of Israel approved by the Central Bank of Ireland within this period (considered at Head of Securities Markets Division or above level).	Interest Groups	Part Granted	13/11/2025
FOI-2025-001694	08/10/2025	A copy of the record held by the Central Bank of Ireland relating to the entity known as <i>named financial services provider</i> - a copy of the record of the date in which said entity purportedly applied for authorisation as a Retail Credit Firm. - a redacted copy of the record containing the date of application of said entity, held by the Central Bank of Ireland of a purported application for authorisation as a Retail Credit Firm	Individual	Refused	21/10/2025

Ref ID	Request Received Date	Description	Requestor Category	Request Outcome	Response Sent Date
FOI-2025-001697	10/10/2025	<p>access to aggregated information (for each year 2021–2025) regarding your integration of climate-related and environmental risks into the prudential supervision of credit institutions. This request is limited to supervisory activities within the scope of the CRR/CRD framework and related national and international rules and guidance...</p> <p>Specifically, I request the following information for each year 2021, 2022, 2023, 2024, and 2025:</p> <p>A) Inputs – Supervisory Capacity</p> <ol style="list-style-type: none"> 1) Staffing: The annual number of full-time equivalent (FTE) staff at your institution dedicated to prudential supervision of climate/environmental risks... 2) Training: The annual number of training hours provided to prudential supervisory staff on climate or environmental risk topics at your institution. <p>B) Methods – Supervisory Procedures</p> <ol style="list-style-type: none"> 1) Do your official supervisory manuals, methodology documents, or guidance to the market include specific references to climate-related or environmental risks as drivers of prudential risk categories? (Yes/No) 2) If Yes, please provide the titles and latest adoption or revision dates of those documents... 3) If No, please indicate if any such guidance is under development or planned (if known/applicable). <p>C) Activities – Supervisory Examinations (annual counts of each type of activity):</p> <ol style="list-style-type: none"> 1) On-site inspections of banks that included a climate/environmental risk module or component as part of the prudential risk assessment. 2) Off-site supervisory reviews (e.g. desk-based reviews or analysis) that explicitly included climate/environmental prudential risks in their scope. 3) Horizontal or thematic reviews or studies focused on climate/environmental prudential risks... <p>D) Outcomes – Supervisory Measures</p> <ol style="list-style-type: none"> 1) Qualitative measures: for example, supervisory findings or requirements such as remediation action plans, governance improvements, risk management enhancements, or other non-capital directives tied to climate/environmental risks. 2) Quantitative measures: for example, capital add-ons or adjustments explicitly attributed in whole or part to climate/environmental risks... <p>E) Enforcement – Prudential Actions</p> <ol style="list-style-type: none"> 1) Annual number of enforcement actions or administrative penalties under banking prudential law where climate or environmental risk management deficiencies were an explicit reason... <p>F) Coverage – Contextual Indicators</p> <ol style="list-style-type: none"> 1) The annual number of credit institutions under your direct prudential supervision... 2) The annual aggregate balance sheet total (in EUR) of those institutions under your supervision (to provide a sense of scale of the banking sector you oversee)... 	Commercial	Refused	24/10/2025
FOI-2025-001698	22/10/2025	<p>Revised:</p> <p>internal and external letters, emails, the minutes of meetings and related briefing notes related to meetings held between <i>named entity</i> and reps from the Consumer Protection Code team between 1 May to 21 October 2025</p>	Media	Part Granted	03/12/2025
FOI-2025-001699	21/10/2025	<p>Revised:</p> <p>1. Copies of all correspondence (including but not limited to emails, letters, memos, and meeting minutes) exchanged between staff and/or contractors in this organisation and <i>named financial services provider</i> from August 2025 to present in respect of its decision to shut down its</p> <p>A. Family Protection Plan (FPP)</p>	Media	Refused	18/11/2025
FOI-2025-001700	16/10/2025	<p>1. All records relating to the following lobbying returns submitted by <i>named financial services provider</i> :</p> <ol style="list-style-type: none"> a. With Gerry Cross https://www.lobbying.ie/return/ b. With Mary Elizabeth McMunn and Gerry Cross https://www.lobbying.ie/return <p>2. All briefing documents by the CB for its representatives at these meetings, any documentation given to the CB representatives during or following the meeting.</p> <p>3. Details of where these meetings took place and any receipts for costs incurred.</p>	Media	Part Granted	14/11/2025
FOI-2025-001701	20/10/2025	<ul style="list-style-type: none"> • A copy of the most up-to-date tracker for the implementation of recommendations from audits; • A list of all audits carried out in the last two years to include the month and year of the audit and the overall assurance rating 	Media	Part Granted	18/11/2025

Ref ID	Request Received Date	Description	Requestor Category	Request Outcome	Response Sent Date
FOI-2025-001702	21/10/2025	any records/documents in the possession of the Central Bank of Ireland that mention or contain references to a <i>named individual</i> or <i>named commercial firm</i> ...	Individual	Refused	05/11/2025
FOI-2025-001703	21/10/2025	...to establish when a <i>named financial services provider</i> notified the Central Bank of changes it planned to introduce regarding maximum daily SEPA transfers for new payees. The maximum amount is now 1,000 euro.	Individual	Refused	05/11/2025
FOI-2025-001704	22/10/2025	<p>I would like to know:</p> <ol style="list-style-type: none"> 1. The total number of whistleblower reports (protected disclosures) received by the Central Bank of Ireland 2. The total number of financial misconduct whistleblower reports (protected disclosures) received by the Central Bank of Ireland 3. The total number of non – financial misconduct whistleblower reports (protected disclosures) received by the Central Bank of Ireland 4. The total number of sexual harassment whistleblower (protected disclosures) received by the Central Bank of Ireland <p>I would like this information broken down, by year, for each of the past five years with a year-end of September. If this year-end is not possible, please use whichever year-end is used internally.</p> <p>If it is not possible to provide data for the last five years, please provide data for the last four years. If it is not possible to provide data for the last four years, please provide data for the last three years. If it is not possible to provide data for the last three years, please provide data for the last two years. If it is not possible to provide data for the last two years, please provide data for the last year.</p>	Commercial	Refused	20/11/2025
FOI-2025-001706	28/10/2025	<p>Division:</p> <ul style="list-style-type: none"> • Office of the General Counsel (Legal Division) <p>Record type:</p> <ul style="list-style-type: none"> • Internal drafting notes, memos, and drafting guidance only <p>Time period:</p> <ul style="list-style-type: none"> • 1 January 2020 to present <p>Subject matter:</p> <ul style="list-style-type: none"> • Use of the wording “by [date]” when expressing statutory compliance deadlines in: <ul style="list-style-type: none"> – Directions issued under section 45 of the Central Bank (Supervision and Enforcement) Act 2013 – Communications relating to statutory levy deadlines under the Central Bank Act 1942 (as amended) <p>Search criteria:</p> <ul style="list-style-type: none"> • Records relating to the choice of wording expressing submission deadlines as “by [date]” • Any reliance on external drafting standards such as OPC (Parliamentary Counsel) guidance 	Individual	Refused	11/11/2025

Ref ID	Request Received Date	Description	Requestor Category	Request Outcome	Response Sent Date
FOI-2025-001707	28/10/2025	<p>Division:</p> <ul style="list-style-type: none"> Communications Division <p>Record type:</p> <ul style="list-style-type: none"> Editorial/style guides and compliance communication templates <p>Time period:</p> <ul style="list-style-type: none"> 1 January 2020 to present <p>Subject matter:</p> <ul style="list-style-type: none"> General guidance relating to how compliance or regulatory deadlines are expressed in public-facing or regulated-entity communications, using wording such as: <ul style="list-style-type: none"> “by [date]” “on or before [date]” “no later than [date]” 	Individual	Refused	11/11/2025
FOI-2025-001709	10/11/2025	<p>Any guidance documents, circulars, Dear CEO letters, briefing notes or explanatory material issued by the Central Bank in 2015 which set out the transitional arrangements under the Consumer Protection (Regulation of Credit Servicing Firms) Act 2015, including the conditions required for a firm to rely on the transitional provisions.</p> <p>A copy of the Transitional Notification, if any, submitted by <i>named financial services provider</i> under the transitional provisions of the 2015 Act, and any acknowledgement issued confirming receipt of such a notification.</p>	Individual	Part Granted	08/12/2025
FOI-2025-001710	12/11/2025	<p>Division and custodians Office of the General Counsel (Legal Division) Custodians (by role): Legal Division lawyers and knowledge-owners responsible for drafting guidance, templates, or style conventions used in:</p> <p>directions under section 45 of the Central Bank (Supervision and Enforcement) Act 2013; and</p> <p>statutory levy instruments or communications under the Central Bank Act 1942 (as amended).</p> <p>Date range 1 January 2021 to 31 December 2024 inclusive.</p> <p>Records sought Copies of any drafting notes, style guides, templates, checklists, training materials, memoranda, or knowledge-hub pages that:</p> <p>discuss or recommend use of “by [date]” when specifying a compliance or submission deadline; or</p> <p>compare “by [date]” with “on or before [date]”, “no later than [date]”, or “before [date]”; or</p> <p>provide rules or conventions for expressing statutory or compliance time limits in directions, notices, circulars, statutory instruments,</p>	Individual	Refused	08/12/2025

Ref ID	Request Received Date	Description	Requestor Category	Request Outcome	Response Sent Date
FOI-2025-001711	17/11/2025	records relating to correspondences to and from <i>named entity</i> and Mary Elizabeth McMunn, the deputy governor, and her reports from 1 September – 17 November 2025. This should include, but is not limited to, any letters, emails, text messages, WhatsApp messages, memos, notes, reports, draft reports and any other relevant records that relate to the above.	Media	Part Granted	15/12/2025
FOI-2025-001712	18/11/2025	1. Details of the scope of the Central Bank investigation following the recent letters dated 27 June 2025 sent from <i>named financial services provider</i> to its customers, in which <i>named financial services provider</i> publicly admitted to “not accurately” recalculating Normal Monthly Repayments. 2. The letters to the banks’ customers contain the following statement: “When recalculated, there may be some change to the Normal Monthly Repayment as a result of other activity on the account that is not associated with this error.” Accordingly, I further request details of the scope of the Central Bank investigation into the above statement in which <i>named financial services provider</i> publicly admitted to changes to the Normal Monthly Repayment being made that is not associated with the disclosed error in the communication in regard to recalculating Normal Monthly Repayments.	Individual	Refused	02/12/2025
FOI-2025-001714	19/11/2025	Timeframe: 1 September 2025 – present I am seeking access to the following records: 1. Case-Specific Records (<i>specified case number</i>) All records relating to <i>specified case number</i> , including: • internal emails, notes, correspondence, and case-handling logs • internal discussions on jurisdiction • any escalation, triage, or review carried out by the Public Contacts Unit or Consumer Protection Directorate. 2. Records Relating to Jurisdiction Over Credit-Sale Agreements All records (including internal guidance, briefing notes, memoranda, or position papers) used by the Central Bank in determining its remit in respect of: • consumer credit-sale agreements issued by non-bank entities; and • deferred-payment arrangements offered by telecoms providers. 3. Communications with Other Regulators Any correspondence between the Central Bank and: • ComReg, • the FSPO, which references: (a) <i>named commercial firm</i> , (b) <i>specified contract numbers</i> , or (c) <i>specified case number</i> . 4. Supervisory Classification / Register Records Any records discussing or assessing whether <i>named commercial firms</i> falls within the scope of: • a credit provider or • a credit intermediary under the Consumer Credit Regulations 2010 or Consumer Protection Code 2012.	Individual	Part Granted	17/12/2025
FOI-2025-001715	20/11/2025	any correspondence since January 1 of this year between the Central Bank and the Financial Conduct Authority or <i>named financial services provider</i> in relation to motor finance loans in the UK	Media	Refused	04/12/2025
FOI-2025-001716	24/11/2025	• Audit of Financial Sanctions in the Anti-Money Laundering Division (AMLDD) Aug 2024; • IAC Audit of Market Sensitive Supervisory Information, Oct 2024; • Audit of the Market Surveillance System Jan 2025	Media	Part Granted	22/12/2025

Ref ID	Request Received Date	Description	Requestor Category	Request Outcome	Response Sent Date
FOI-2025-001717	24/11/2025	<p>A. I request the attendance records for the sections of the Tier 1 Case Management Committee Meeting (or its equivalent) to capture the meeting held following the issuance and submission of the Enforcement Investigation Division Review & Project Plan (F&P Case) for a <i>named individual</i> ...</p> <p>B. I request the attendance record for the Tier 2 Case Management Committee Meetings on the following dates...</p> <p>In this regard I am seeking the names and job titles of the Central Bank officials who were present for the meetings or relevant part of those meetings stating if the official was a standing member of the Tier 2 Enforcement Case Management Committee...</p>	Individual	Part Granted	22/12/2025
FOI-2025-001718	26/11/2025	<p>records that includes copies of all data breach notifications received by the Central Bank of Ireland.</p> <p>I am requesting information from the earliest date available to the most current record submitted as of the date of this request.</p> <p>Specific information from each breach should contain the following:</p> <p>a) Name of the affected Company or Entity</p> <p>b) Number of affected individuals</p> <p>c) Date of the Incident/Breach</p> <p>d) Date of the Notification sent to the affected individuals</p> <p>e) Brief description of the breach (what happened or what caused the breach)</p>	Commercial	Refused	10/12/2025
FOI-2025-001719	20/11/2025	any information resulting from any investigation that arose from my letter to the CBI date 9 December 2022.	Individual	Refused	04/12/2025
FOI-2025-001720	01/12/2025	access to the raw, anonymised survey data underpinning the Central Bank of Ireland study "Who Clicks 'Pay Later'? Financial Vulnerability and Buy Now Pay Later Usage." ... Specifically, I am seeking the underlying dataset, along with any data dictionaries, variable descriptions, or methodological appendices, in any standard format such as CSV, Excel or Stata.	Individual	Refused	31/12/2025

* Please note, the Disclosure Log relates to non-personal requests only

** Records released to the media in FOI requests will be published on the Bank's [website here](#) within 4 weeks of release. In line with data protection obligations, personal records/information will not be published.