Capital instruments' and main features table of Bank of Ireland Group plc as at 31 December 2017

Disclosures according to Article 3 Commission implementing regulation (EU) No 1423/2013

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Capital instruments' and main fea	tures table of Bank of	Ireland Group plc as at 31 December 2017												
	Issued by Bank of Ireland	d Group plc /Subsidaries not subject to restriction	n on recognition in consolidated own funds		Issued by subsidiary and given recognition in consolidated AT1/Tier 2 (Articles 85 & 87 CRR) ⁽³⁾									
Instrument Name	Ordinary Shares	USD \$500m Subordinated Tier 2 Notes due 2027	Stg £300m Subordinated Tier 2 Notes due 2027	Stg£32.6m 8 1/8% Non Cumulative Preference	€750m Fixed Rate Reset Additional Tier 1 Perpetual Contingent Temporary Write-Down Securities	Euro Pref shares	GBP Pref shares	€250m 10% Subordinated Debt 2022	€1,002m Subordinated Debt 2020	€750m Subordinated Tier 2 Notes due 2024	Stg£75m 13 3/8% Perpetual Subordinated Bond	Stg £197ml Subordinated Debt 2020		
Issuer	Bank of Ireland Group plc	Bank of Ireland Group plc	Bank of Ireland Group plc	Shares BRISTOL & WEST PLC	The Governor and Copany of the Bank of Ireland	The Governor and Copany of the Bank of Ireland	The Governor and Copany of the Bank of Ireland	The Governor and Copany of the Bank of Ireland	The Governor and Copany of the Bank of Ireland	The Governor and Copany of the Bank of Ireland	The Governor and Copany of the Bank of Ireland	The Governor and Copany of the Bank of Ireland		
Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	N/A	XS1685476092	XS1685476175	GB0000510205	XS1248345461	IE0000730790	IE0000730808	XS0867469305	XS0487711573	XS1075963485	GB0000510312	XS0487711656		
Governing law(s) of the instrument	Irish	English law except for subordination and set-off provisions which are subject to Irish law	English law except for subordination and set-off provisions which are subject to Irish law	English	English law except for the provisions governing the subordination of the Securities which will be governed by, and construed in accordance with, Irish law.	Irish	Irish	English law except for subordination and set-off provisions which are subject to Irish law	English law except for subordination and set-off provisions which are subject to Irish law	English law except for subordination and set-off provisions which are subject to Irish law	English	English law except for subordination and set-off provisions which are subject to Irish law		
Regulatory treatment														
Transitional CRR rules	Common equity tier 1	Tier 2	Tier 2	Tier 2	Additional Tier 1	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2		
Post-transitional CRR rules	Common equity tier 1	Tier 2	Tier 2	Tier 2	Additional Tier 1	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2		
Eligible at solo / (sub-)consolidated / solo & (sub-)consolidated	Group	Group	Group	Group	Group and Solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo		
Instrument type (types to be specified by each jurisdiction)	Ordinary Shares	Subordinated Debt	Subordinated Debt	Non Cumulative Preference Shares	Perpetual Contingent Temporary Write-Down Securities	Preference Shares	Preference Shares	Subordinated Debt	Subordinated Debt	Subordinated Debt	Perpetual Subordinated Debt	Subordinated Debt		
Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€1,079m	€413m	€335m	€37m	€750m ⁽³⁾	€38m ⁽³⁾	€27m ⁽³⁾	€247m ⁽³⁾	€87m ⁽³⁾	€748m ⁽³⁾	€52m ⁽³⁾	€1m ⁽³⁾		
Nominal amount of instrument	€1,079m	€417m (USD \$500m)	€338m (Stg £300m)	€37m (Stg£32.6m)	€750m	€4m	€2m (Stg £1.9m)	€250m	€206m	€750m	€52m (Stg£45.9m)	€2.0 (Stg£1.8m)		
Issue price	price)	99.478 per cent	99.381 per cent	100 per cent	99.874 per cent	IR£10.0976 per unit of Irish Pound Preference Stock	£10.0111 per unit of Sterling Preference Stock	100 per cent	100 per cent	99.612 per cent	100 per cent	100 per cent		
Redemption price	Non-redeemable.	par	par	Non-redeemable.	par	Non-redeemable.	Non-redeemable.	par	par		At par and shall also pay Arrears of Interest (if any) and any interest (other than Arrears of Interest) up to (but excluding) the date of redemotion			
Accounting classification	Shareholders' equity	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Shareholders' equity	Shareholders' equity	Shareholders' equity	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost		
Original date of issuance	07-Jul-17	19-Sep-17	19-Sep-17	11-Aug-97	18-Jun-15	21-Feb-92	21-Feb-92	18-Dec-12	12-Feb-10	11-Jun-14	28-Jul-97	12-Feb-10		
Perpetual or dated	Perpetual	Dated	Dated	Perpetual	Perpetual	Perpetual	Perpetual	Dated	Dated	Dated	Perpetual	Dated		
Original maturity date	No Maturity	19-Sep-27	19-Sep-27	No Maturity	No Maturity	No Maturity	No Maturity	19-Dec-22	12-Feb-20	11-Jun-24	No Maturity	12-Feb-20		
Issuer call subject to prior supervisory	N/A	Yes	Yes	N/A	Yes	N/A	N/A	Yes	No	Yes	Yes	No		
Optional call date, contingent call dates, and redemption amount		early redemption (i) for tax reasons (if trustee satisfied) and (ii) on the occurrence of a capital	Optional call date is 19 September 2022. Optional early redemption (i) for tax reasons (if trustee satisfied) and (ii) on the occurrence of a capital event, in each case subject to prior supervisory approval. Redemption Amount: £1,000 per Calculation Amount of £1,000	N/A	18 June 2020 (First call date) or any interest payment date thereafter. Interest payment dates being 18 June / 18 December. Regulatory event call: Yes Tax call: Yes Redemption Amount: principal amount	N/A	N/A	Any date following the occurrence of a Capital Event Optional early redemption for taxation reasons (if trustee satisfied) subject to prior supervisory approval Redemption Amount: €1,000 per Calculation Amount (of €1,000)	taxation reasons (if trustee satisfied).	subject to prior supervisory approval.	taxation reasons subject to prior supervisory approval and approval of trustee.	Redemption amount: principal		
Subsequent call dates, if applicable	N/A	See above	See above	N/A	See above	N/A	N/A	See above	See above	See above	See above	See above		
Coupons / dividends														
Fixed or floating dividend/coupon	N/A	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed		
Coupon rate and any related index	As declared		Fixed, with one reset date. 3.125%; reset to Reset Rate plus 2.7% margin at	8.125%	7.375% until 18 June 2020 and thereafter at the relevant Reset Rate of Interest	€1.524 per share	£1.2625 per share	10.00%	10.00%	Fixed, with one reset date. 4.250% reset to 6M Bloomberg ICAEI + 3.550% margin	13.375%	10.00%		
Existence of a dividend stopper	No	reset date (19 Sep 2022). No	reset date (19 Sep 2022). No	Yes	No	Yes	Yes	No	No	at call date No	Yes	No		
Fully discretionary, partially discretionary or mandatory (in terms of timing	Fully discretionary	Mandatory	Mandatory	Partially discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Mandatory	Mandatory	Mandatory	Partially discretionary	Mandatory		
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory		
Existence of step up or other incentive	No	No	No	No	No	No	No	No	No	No	No	No		
to redeem Noncumulative or cumulative	N/A	Cumulative	Cumulative	Non Cumulative	Non Cumulative	Non Cumulative	Non Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative		
Convertible or non-convertible	Non-Convertible	Nonconvertible	Nonconvertible	Non-Convertible	Non-Convertible	Non-Convertible	Non-Convertible	Non-Convertible	Non-Convertible	Non-Convertible	Non-Convertible	Non-Convertible		
If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
If convertible, fully or partially	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
If convertible, conversion rate		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
conversion				A.I/A		N/A		N/A	N/A	N/A	AL/A			
If convertible, specify instrument type convertible into	IN/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
If convertible, specify issuer of	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
instrument it converts into			<u>!</u>	<u> </u>		<u>!</u>	<u> </u>	!	Į	<u>!</u>	<u> </u>	<u> </u>		

Capital instruments' and main fe	eatures table as at 31 l	December 2017 (continued)											
	Issued by Bank of Irela	and Group Pic			Issued by subsidiary and given recognition in consolidated AT1/Tier 2 (Articles 85 & 87 CRR) (3)								
Instrument Name	Ordinary Stock	USD \$500m Subordinated Tier 2 Notes due 2027	Stg £300m Subordinated Tier 2 Notes due 2027	Stg£32.6m 8 1/8% Non	€750m Fixed Rate Reset Additional Tier 1 Perpetual	Euro Pref shares	GBP Pref shares	€250m 10% Subordinated	€1.002m Subordinated Debt	€750m Subordinated Tier 2 Notes due 2024	Stg£75m 13 3/8% Perpetual	Stg £197ml Subordinated	
	, , , , , , , , , , , , , , , , , , , ,			Cumulative Preference	Contingent Temporary Write-Down Securities			Debt 2022	2020		Subordinated Bond	Debt 2020	
Write-down features	No	No	No	Shares No	Yes	No	No	No	No	No	No	No	
If write-down, write-down trigger (s)	N/A	N/A	N/Δ	N/Δ	Common Equity Tier 1 Ratio of the Bank Regulatory	N/Δ	N/Δ	N/Δ	N/Δ	N/Δ	N/Δ	N/A	
ii white down, white down ingger (3)	14/7		1471	10/1	consolidation or	1477	1077	14/7	14/74	1471	1077	14/74	
If write-down, full or partial	N/A	N/A	N/A	N/Δ	the Group at any time falls below 5.125 per cent. Fully or Partially	N/Δ	N/Δ	N/Δ	N/A	N/Δ	N/A	N/A	
		N/A	N/A	NI/A		N/A	N/A	N/A	N/A	N/A	N/A	N/A	
If write-down, permanent or temporary		N/A	N/A	N/A	Temporary	N/A	N/A	N/A	1071	N/A	1471		
If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A	To the extent permitted the Bank may at its sole and full discretion reinstate the principal amount of each Security previously Written-Down (a Write-Up), up to a maximum of its Initial Principal Amount, on a pro rata basis with the other Securities and with any Written Down Additional Tier 1 Instruments of the Bank, provided that the sum of: (a) the aggregate amount of the relevant Write-Up on all the Securities; (b) the aggregate amount of any interest payments on the Securities that were paid on the basis of a Prevailing Principal Amount lower than the Initial Principal Amount at any time after the end of the previous financial year; (c) the aggregate amount of the increase in principal amount of each such Written Down Additional Tier 1 Instrument at the time of the relevant Write-Up; and (d) the aggregate amount of any interest payments on each such Written Down Additional Tier 1 Instrument that were calculated or paid on the basis of a prevailing principal amount that is lower than the principal amount it was issued with at any time after the end of the previous financial year, does not exceed the Maximum Write-Up Amount (as defined in the Prospectus).	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Most junior.		Notes constitute direct, unsecured and, i subordinated obligations of the Issuer and rank par passu without any preference among themselves. Subordinated to all unsubordinated creditors.		obligations of the Bank and rank pari passu, without any preference among themselves.	amounts payable or repayabl in respect of any further preference stock of the Bank ranking pari passu with the Preference Stock as regards repayment of capital and sha be so paid in priority to any repayment of capital on any other class of stock of the Bank.	ranking pari passu with the Preference Stock as regards I repayment of capital and shal be so paid in priority to any	e indebtedness subordinated on winding-up to depositors and other unsubordinated creditors of the Bank, actual or contingent.	winding-up to depositors and other unsubordinated	Pari passu with all indebtedness subordinated on winding-up to depositors and other unsubordinated creditors of the Bank, actual or contingent. Subordinated to all unsubordinated creditors.	preferential right to a return of	indebtedness subordinated on winding-up to depositors and other unsubordinated creditors of the Bank, actual	
	Instrument type		Instrument type immediately senior: Senior	Instrument type immediately						Instrument type immediately senior: Senior Unsecured			
Non-compliant transitioned features	immediately senior: AT1	Unsecured No	Unsecured No	senior: Senior Unsecured	Instrument type immediately senior: Tier 2 No	senior: Tier 2 No	senior: Tier 2 No	senior: Senior Unsecured	senior: Senior Unsecured	No	senior: Senior Unsecured No	senior: Senior Unsecured	
·	NIA	N/A	N/A	NI/A	N/A	IN/A	N/A	N/A	N/A	N/A	N/A	N/A	
If yes, specify non-compliant features	N/A	IN/A	N/A	IN/A	IV/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	

(1) 'N/A' inserted if the question is not applicable

(3) "Amount recognised in regulatory capital" is disclosed before the restriction on the recognition of subsidiary capital instruments (Articles 85 & 87 CRR). This restriction is calculated on at total basis rather than instrument by instrument.

⁽²⁾ Article 77 of the CRR states that competent authority approval is required to 'reduce, redeem or repurchase Common Equity Tier 1 instruments issued by the institution in a manner that is permitted under applicable national law'.

Capital instruments' and main features table of the Governor and Company of Bank of Ireland as at 31 December 2017

Disclosures according to Article 3 Commission implementing regulation (EU) No 1423/2013

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nstrument Name		nor and Company of Bank of Ireland as at 31 Deceived Fixed Rate Reset Additional Tier 1 Perpetual		GBP Pref shares	£250m 10% Subordinated	£1 002m Subordinated Dah	€750m Subordinated Tier 2 Notes due 2024	Staf75m 12 2/00/ Dametral	Sta £107ml Subardinated Date	USD \$500m Subordinated Tier 2 Notes due 2027	Sta £300m Subordinated Tier 2 Nates due 2007
strument Name	Ordinary Stock	Contingent Temporary Write-Down Securities	Euro Pref shares		€250m 10% Subordinated Debt 2022	2020		Stg£75m 13 3/8% Perpetual Subordinated Bond	2020		
suer	The Governor and Copany of the Bank of Ireland	The Governor and Copany of the Bank of Ireland	The Governor and Copany of the Bank of Ireland	The Governor and Copany of the Bank of Ireland	The Governor and Copany of the Bank of Ireland	The Governor and Copany of the Bank of Ireland	The Governor and Copany of the Bank of Ireland	The Governor and Copany of the Bank of Ireland	The Governor and Copany of the Bank of Ireland	The Governor and Copany of the Bank of Ireland	The Governor and Copany of the Bank of Ireland
nique identifier (eg CUSIP, ISIN or comberg identifier for private acement)	N/A	XS1248345461	IE0000730790	IE0000730808	XS0867469305	XS0487711573	XS1075963485	GB0000510312	XS0487711656	N/A	N/A
overning law(s) of the instrument	Irish	English law except for the provisions governing the subordination of the Securities which will be governed by, and construed in accordance with, Irish law.	Irish	Irish	English law except for subordination and set-off provisions which are subject to Irish law	English law except for subordination and set-off provisions which are subject to Irish law	English law except for subordination and set-off provisions which are subject to Irish law	English	English law except for subordination and set-off provisions which are subject to Irish law	English law except for subordination and set-off provisions which are subject to Irish law	English law except for subordination and set-off provisions which are subject to Irish law
egulatory treatment											
ransitional CRR rules	Common equity tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
ost-transitional CRR rules	Common equity tier 1	Additional Tier 1	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
igible at solo / (sub-)consolidated / solo (sub-)consolidated	Solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo	Solo	Solo
strument type (types to be specified by ach jurisdiction) mount recognised in regulatory capital	Ordinary Shares	Perpetual Contingent Temporary Write-Down Securities	Preference Shares	Preference Shares	Subordinated Debt	Subordinated Debt	Subordinated Debt	Perpetual Subordinated Debt	Subordinated Debt	Subordinated Debt	Subordinated Debt
urrency in million, as of most recent porting date)	€1,618m	€750m	€38m (€19m in additional tier 1, €19m in tier 2)	€27m (€13.5m in additional tier 1, €13.5m in tier 2)	€247m	€87m	€748m	€52m	€1m	€415m	€336m
ominal amount of instrument	€1,618m	€750m	€4m	€2m (Stg £1.9m)	€250m	€206m	€750m	€52m (Stg£45.9m)	€2.0 (Stg£1.8m)	€417m (USD \$500m)	€338m (Stg £300m)
sue price	€0.05 each (current issue price)	99.874 per cent	IR£10.0976 per unit of Irish Pound Preference Stock	£10.0111 per unit of Sterling Preference Stock	100 per cent	100 per cent	99.612 per cent	100 per cent	100 per cent	99.478 per cent	99.363 per cent
dedemption price	Non-redeemable.	par	Non-redeemable.	Non-redeemable.	par	par		At par and shall also pay Arrears of Interest (if any) and any interest (other than Arrears of Interest) up to (but excluding) the date of redemotion	par ;	par	par
ccounting classification	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
riginal date of issuance	Multiple issue dates –	18-Jun-15	21-Feb-92	21-Feb-92	18-Dec-12	12-Feb-10	11-Jun-14	28-Jul-97	12-Feb-10	19-Sep-17	19-Sep-17
erpettual or dated	ordinary stock Perpetual	Perpetual	Perpetual	Perpetual	Dated	Dated	Dated	Perpetual	Dated	Dated	Dated
riginal maturity date	No Maturity	No Maturity	No Maturity	No Maturity	19-Dec-22	12-Feb-20	11-Jun-24	No Maturity	12-Feb-20	19-Sep-27	19-Sep-27
suer call subject to prior supervisory	N/A	Yes	N/A	N/A	Yes	No	Yes	Yes	No	Yes	Yes
nd redemption amount		date thereafter. Interest payment dates being 18 June / 18 December. Regulatory event call: Yes Tax call: Yes Redemption Amount: principal amount			occurrence of a Capital Event (being that Bank determines that the notes are excluded from its T2 capital for the purposes of the Competent Authority's or EU's requirements on capital adequacy). Optional early redemption for taxation reasons (if trustee satisfied) subject to prior supervisory approval Redemption Amount: €1,000 per Calculation Amount (of €1,000)	satisfied). Redemption amount: principal	on the occurrence of a capital event, in each case subject to prior supervisory approval .	taxation reasons subject to prior supervisory approval and approval of trustee. Redemption amount: principal amount.	Redemption amount: principal	early redemption (i) for tax reasons (if trustee satisfied) and (ii) on the occurrence of a capital event, in each case subject to prior supervisory approval . Redemption Amount: \$1,000 per Calculation Amount of \$1,000	early redemption (i) for tax reasons (if trustee satisfied) and (ii) on the occurrence of a capital event, in each case subject to prior supervisory approval . Redemption Amount: £1,000 per Calculation Amount of £1,000
ubsequent call dates, if applicable	N/A	See above	N/A	N/A	See above	See above	See above	See above	See above	See above	See above
oupons / dividends											
xed or floating dividend/coupon	N/A	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
oupon rate and any related index	As declared	7.375% until 18 June 2020 and thereafter at the relevant Reset Rate of Interest	€1.524 per share	£1.2625 per share	10.00%	10.00%	Fixed, with one reset date. 4.250% reset to 6M Bloomberg ICAEI + 3.550% margin at call date	13.375%	10.00%	Fixed, with one reset date. 4.425%; reset to Reset Rate plus 2.8% margin at reset date (19 Sep 2022).	Fixed, with one reset date. 3.425%; reset to Reset Rate plus 3.0% margin at reset date (19 Sep 2022).
xistence of a dividend stopper	No	No	Yes	Yes	No	No	No	Yes	No	No	No
ully discretionary, partially discretionary r mandatory (in terms of timing	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Mandatory	Mandatory	Mandatory	Partially discretionary	Mandatory	Mandatory	Mandatory
ully discretionary, partially discretionary r mandatory (in terms of amount)	Fully discretionary	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
xistence of step up or other incentive to	No	No	No	No	No	No	No	No	No	No	No
oncumulative or cumulative	N/A	Non Cumulative	Non Cumulative	Non Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
onvertible or non-convertible	Non convertible	Non convertible	Non convertible	Non convertible	Non convertible	Non convertible	Non convertible	Non convertible	Non convertible	Non convertible	Non convertible
convertible, conversion trigger (s)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
convertible, fully or partially	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
convertible, conversion rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
convertible, mandatory or optional onversion	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	N/Δ	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
convertible, specify instrument type onvertible into	N/A										

No. March	Oscillation (managed and main for	(and Comment of Book of Indonesia of OA Book									
Part												
Companies Comp	Instrument Name	Ordinary Stock	·	Euro Pref shares	GBP Pref shares		,	€750m Subordinated Tier 2 Notes due 2024		ŭ	USD \$500m Subordinated Tier 2 Notes due 2027	Stg £300m Subordinated Tier 2 Notes due 2027
Manual Parameter Manual Para	Write-down features	No	Yes	No	No	No	No	No	No	No	No	No
Company Comp	If write-down, write-down trigger (s)	N/A	. ,	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Marie Mari												
The continue of the continue o	If write-down, full or partial	N/A		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Security and the security of t	If write-down, permanent or temporary	N/A	Temporary	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Section of the content and the property and the first above the content of the content and the property and and the propert	If temporary write-down, description of	N/A	To the extent permitted the Bank may at its sole and full	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
And the section of th	write-up mechanism		discretion reinstate the principal amount of each Security previously Written-Down (a Write-Up), up to a maximum of its Initial Principal Amount, on a pro rata basis with the other Securities and with any Written Down Additional Tier 1 Instruments of the Bank, provided that the sum of: (a) the aggregate amount of the relevant Write-Up on all the Securities; (b) the aggregate amount of any interest payments on the Securities that were paid on the basis of a Prevailing Principal Amount lower than the Initial Principal Amount at any time after the end of the previous financial year; (c) the aggregate amount of the increase in principal amount of each such Written Down Additional Tier 1 Instrument at the time of the relevant Write-Up; and (d) the aggregate amount of any interest payments on each such Written Down Additional Tier 1 Instrument that were calculated or paid on the basis of a prevailing principal amount that is lower than the principal amount it was issued with at any time after the end of the previous									
reference among humanitors. The second plant pl			does not exceed the Maximum Write-Up Amount (as									
Instrument type immediately senior: Tier 2 Instrument type immediately senior: Tier 2 Instrument type immediately senior: Senior Unsecured Unsecured Unsecured Instrument type immediately senior: Senior Unsecured	Position in subordination hierarchy in		does not exceed the Maximum Write-Up Amount (as defined in the Prospectus). The Securities are direct, unsecured and subordinated									
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	deferred stock of the Bank.	does not exceed the Maximum Write-Up Amount (as defined in the Prospectus). The Securities are direct, unsecured and subordinated obligations of the Bank and rank pari passu, without any preference among themselves. In the event of a Winding-Up, there shall be payable by the Bank in respect of each Security (in lieu of any other payment by the Bank, but subject as provided in Condition 3), such amount, if any, as would have been payable to the Securityholder if, on the day prior to the commencement of the Winding-Up and thereafter, such Securityholder were the holder of one unit of a class of preference stock in the capital of the Bank (Notional Preference Stock Unit) ranking pari passu as to a return of assets on a Winding-Up with the holders of Other Tier 1 Instruments and the holders of that class or classes of preference stock (if any) from time to time issued or which may be issued by the Bank which have a preferential right to a return of assets in the Winding-Up over, and so rank ahead of, the holders of all other classes of issued stock for the time being in the capital of the Bank, but ranking junior to the claims of Senior Creditors, on the assumption that the amount that such Securityholder was entitled to receive in respect of each Notional Preference Stock Unit on a return of assets in such Winding-Up was an amount equal to the Prevailing Principal Amount of the relevant Security and any accrued but unpaid interest thereon (to the extent not cancelled in accordance with the Conditions) and any damages awarded for breach of any	amounts payable or repayable in respect of any further preference stock of the Bank ranking pari passu with the Preference Stock as regards repayment of capital and shall be so paid in priority to any repayment of capital on any other class of stock of the Bank.	amounts payable or repayable in respect of any further preference stock of the Bank ranking pari passu with the Preference Stock as regards repayment of capital and shall be so paid in priority to any repayment of capital on any other class of stock of the	indebtedness subordinated on winding-up to depositors and other unsubordinated creditors of the Bank, actual or contingent. Subordinated to all	indebtedness subordinated on winding-up to depositors and other unsubordinated creditors of the Bank, actual or contingent. Subordinated to all	up to depositors and other unsubordinated creditors of the Bank, actual or contingent.	preference shares in the capital of the Bank having a preferential right to a return of assets in the winding up over the holders of all other classes	indebtedness subordinated on winding-up to depositors and other unsubordinated creditors of the Bank, actual or contingent. Subordinated to all	obligations of the Issuer and rank pari passu without any preference among themselves.	obligations of the Issuer and rank pari passu without any preference among themselves.
ves, specify non-compliant features N/A	liquidation (specify instrument type immediately senior to instrument)	deferred stock of the Bank.	does not exceed the Maximum Write-Up Amount (as defined in the Prospectus). The Securities are direct, unsecured and subordinated obligations of the Bank and rank pari passu, without any preference among themselves. In the event of a Winding-Up, there shall be payable by the Bank in respect of each Security (in lieu of any other payment by the Bank, but subject as provided in Condition 3), such amount, if any, as would have been payable to the Securityholder if, on the day prior to the commencement of the Winding-Up and thereafter, such Securityholder were the holder of one unit of a class of preference stock in the capital of the Bank (Notional Preference Stock Unit) ranking pari passu as to a return of assets on a Winding-Up with the holders of Other Tier 1 Instruments and the holders of that class or classes of preference stock (if any) from time to time issued or which may be issued by the Bank which have a preferential right to a return of assets in the Winding-Up over, and so rank ahead of, the holders of all other classes of issued stock for the time being in the capital of the Bank, but ranking junior to the claims of Senior Creditors, on the assumption that the amount that such Securityholder was entitled to receive in respect of each Notional Preference Stock Unit on a return of assets in such Winding-Up was an amount equal to the Prevailing Principal Amount of the relevant Security and any accrued but unpaid interest thereon (to the extent not cancelled in accordance with the Conditions) and any damages awarded for breach of any obligations	amounts payable or repayable in respect of any further preference stock of the Bank ranking pari passu with the Preference Stock as regards repayment of capital and shall be so paid in priority to any repayment of solution of the Bank.	amounts payable or repayable in respect of any further preference stock of the Bank ranking pari passu with the Preference Stock as regards repayment of capital and shall be so paid in priority to any repayment of capital on any other class of stock of the Bank.	indebtedness subordinated on winding-up to depositors and other unsubordinated creditors of the Bank, actual or contingent. Subordinated to all unsubordinated creditors.	indebtedness subordinated on winding-up to depositors and other unsubordinated creditors of the Bank, actual or contingent. Subordinated to all unsubordinated creditors.	up to depositors and other unsubordinated creditors of the Bank, actual or contingent. Subordinated to all unsubordinated creditors.	preference shares in the capital of the Bank having a preferential right to a return of assets in the winding up over the holders of all other classes of stock or shares.	indebtedness subordinated on winding-up to depositors and other unsubordinated creditors of the Bank, actual or contingent. Subordinated to all unsubordinated creditors.	obligations of the Issuer and rank pari passu without any preference among themselves. Subordinated to all unsubordinated creditors.	obligations of the Issuer and rank pari passu without any preference among themselves. Subordinated to all unsubordinated creditors.
	liquidation (specify instrument type immediately senior to instrument)	deferred stock of the Bank.	does not exceed the Maximum Write-Up Amount (as defined in the Prospectus). The Securities are direct, unsecured and subordinated obligations of the Bank and rank pari passu, without any preference among themselves. In the event of a Winding-Up, there shall be payable by the Bank in respect of each Security (in lieu of any other payment by the Bank, but subject as provided in Condition 3), such amount, if any, as would have been payable to the Securityholder if, on the day prior to the commencement of the Winding-Up and thereafter, such Securityholder were the holder of one unit of a class of preference stock in the capital of the Bank (Notional Preference Stock Unit) ranking pari passu as to a return of assets on a Winding-Up with the holders of Other Tier 1 Instruments and the holders of that class or classes of preference stock (if any) from time to time issued or which may be issued by the Bank which have a preferential right to a return of assets in the Winding-Up over, and so rank ahead of, the holders of all other classes of issued stock for the time being in the capital of the Bank, but ranking junior to the claims of Senior Creditors, on the assumption that the amount that such Securityholder was entitled to receive in respect of each Notional Preference Stock Unit on a return of assets in such Winding-Up was an amount equal to the Prevailing Principal Amount of the relevant Security and any accrued but unpaid interest thereon (to the extent not cancelled in accordance with the Conditions) and any damages awarded for breach of any obligations	amounts payable or repayable in respect of any further preference stock of the Bank ranking pari passu with the Preference Stock as regards repayment of capital and shall be so paid in priority to any repayment of capital on any other class of stock of the Bank.	amounts payable or repayable in respect of any further preference stock of the Bank ranking pari passu with the Preference Stock as regards repayment of capital and shall be so paid in priority to any repayment of capital on any other class of stock of the Bank. Instrument type immediately senior: Tier 2	indebtedness subordinated on winding-up to depositors and other unsubordinated creditors of the Bank, actual or contingent. Subordinated to all unsubordinated creditors.	indebtedness subordinated on winding-up to depositors and other unsubordinated creditors of the Bank, actual or contingent. Subordinated to all unsubordinated creditors.	up to depositors and other unsubordinated creditors of the Bank, actual or contingent. Subordinated to all unsubordinated creditors.	preference shares in the capital of the Bank having a preferential right to a return of assets in the winding up over the holders of all other classes of stock or shares.	indebtedness subordinated on winding-up to depositors and other unsubordinated creditors of the Bank, actual or contingent. Subordinated to all unsubordinated creditors.	obligations of the Issuer and rank pari passu without any preference among themselves. Subordinated to all unsubordinated creditors.	obligations of the Issuer and rank pari passu without any preference among themselves. Subordinated to all unsubordinated creditors.

(1) 'N/A' inserted if the question is not applicable

(2) Article 77 of the CRR states that competent authority approval is required to 'reduce, redeem or repurchase Common Equity Tier 1 instruments issued by the institution in a manner that is permitted under applicable national law'.

Capital instruments' and main features table of Bank of Ireland Mortgage Bank as at 31 December 2017

Disclosures according to Article 3 Commission implementing regulation (EU) No 1423/2013

This document is for information only and is not an invitation or inducement to engage in any investment activity. While reasonable care has been taken in the collation of the information, Bank of Ireland Group plc accepts no responsibility for reliance on any of the descriptions of the capital instruments contained in this document. You should always take independent appropriate advice in respect of any decisions made with respect to any investment activity. Information speaks only as of its date and Bank of Ireland Group plc makes no undertaking to update any of the information contained in this document. No offer of any securities is made pursuant to this document. No reliance should be placed upon this document for the purposes of making any investment decision in respect of securities which may be issued by Bank of Ireland Group plc or any of its subsidiaries from time to time.

Capital instruments' and main features table of Bank of Ireland Mortgage Bank a	s at 31 December 2017			
Instrument Name	Ordinary Shares	€200,000,000 Subordinated Perpetual Contingent	€50,000,000 Subordinated Loan Agreement (2014)	€90,000,000 Fixed Rate Reset Subordinated Notes due
ssuer	Bank of Ireland Mortgage Bank	Conversion Additional Tier 1 capital Notes Bank of Ireland Mortgage Bank	Bank of Ireland Mortgage Bank	October 2027 Bank of Ireland Mortgage Bank
Unique identifier (ego CUSIP, ISIN or Bloomberg identifier for private placement)	N/A	N/A	N/A	N/A
Governing law(s) of the instrument	Irish law.	Irish law.	Irish law.	Irish law.
Regulatory treatment				
ransitional CRR rules	Common equity tier 1	Additional Tier 1	Tier 2	Tier 2
Post-transitional CRR rules	Common equity tier 1	Additional Tier 1	Tier 2	Tier 2
Eligible at solo / (sub-)consolidated / solo & (sub-)consolidated	Solo	Solo	Solo	Solo
nstrument type (types to be specified by each jurisdiction)	Ordinary Shares	Perpetual Contingent Conversion Securities	Subordinated Debt	Subordinated Debt
amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€738m	€200m	€50m	€90m
ominal amount of instrument	€738m	€200m	€50m	€90m
ssue price	€1 each (current issue price)	100 per cent	100 per cent	100 per cent
edemption price	Non-redeemable.	par	par	par
ccounting classification	Shareholders' equity	Shareholders' equity	Liability - amortised cost	Liability - amortised cost
original date of issuance	Multiple issue dates – ordinary stock	27-Oct-17	29-Aug-14	27-Oct-17
erpetual or dated	Perpetual	Perpetual	Dated	Dated
Priginal maturity date	No Maturity	No Maturity	29-Aug-24	27-Oct-27
suer call subject to prior supervisory approval	N/A	Yes	Yes	Yes
ptional call date, contingent call dates, and redemption amount	N/A	Optional call: 27 October 2022 (the "First Reset Date") or	Optional call: 29 August 2019 (the "initial Call Date"),	Optional call: 27 October 2022 (the "Call Date").
		any interest repayment date thereafter.	annually thereafter.	Regulatory event call: Yes
		Regulatory event call: Yes	Regulatory event call: Yes	Tax call: Yes
		Tax call: Yes	Tax call: Yes	Redemption amount: Principle plus interest accrued.
		Redemption amount: Principle plus interest accrued.	Redemption amount: Principle plus interest accrued.	
Subsequent call dates, if applicable	N/A	See above	See above	See above
Coupons / dividends				
ixed or floating dividend/coupon	N/A	Fixed	Floating	Fixed
Coupon rate and any related index	As declared	5.01% until 27 October 2022 and thereafter at the relevant Reset Rate of Interest	4.3% plus 3-Month EURIBOR	Fixed, with one reset date.
		reservate of interest		2.25% until (but excluding) 27 October 2022, reset to
Existence of a dividend stopper	No	No	No	2.05% + 5-year mid swap rate on the call date. No
fully discretionary, partially discretionary or mandatory (in terms of timing	Fully discretionary	Fully discretionary	Mandatory	Mandatory
			·	
ully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary	Mandatory	Mandatory	Mandatory
existence of step up or other incentive to redeem	No	No	No	No
loncumulative or cumulative	N/A	Non Cumulative	Cumulative	Cumulative
Convertible or non-convertible	Non-Convertible	Convertible	Non-Convertible	Nonconvertible
convertible, conversion trigger (s)	N/A	Issuers CET1 falls below 5.125%	N/A	N/A
convertible, fully or partially	N/A	Always Fully	N/A	N/A
convertible, conversion rate	N/A	Par (i.e. principle amount of notes divided by €1).	N/A	N/A
convertible, mandatory or optional conversion	N/A	Mandatory	N/A	N/A
convertible, specify instrument type convertible into	N/A	Common Equity Tier 1	N/A	N/A
convertible, specify issuer of instrument it converts into	N/A	Bank of Ireland Mortgage Bank	N/A	N/A
		_	-	I
	No	No	No	No
/rite-down features	No N/A	No N/A	No N/A	No N/A
/rite-down features write-down, write-down trigger (s)				
rite-down features write-down, write-down trigger (s) write-down, full or partial	N/A	N/A	N/A	N/A
rrite-down features write-down, write-down trigger (s) write-down, full or partial write-down, permanent or temporary	N/A N/A	N/A N/A	N/A N/A	N/A N/A
Arite-down features write-down, write-down trigger (s) write-down, full or partial write-down, permanent or temporary temporary write-down, description of write-up mechanism	N/A N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
Arite-down features write-down, write-down trigger (s) write-down, full or partial write-down, permanent or temporary temporary write-down, description of write-up mechanism osition in subordination hierarchy in liquidation (specify instrument type immediately senior to	N/A N/A N/A	N/A N/A	N/A N/A N/A	N/A N/A N/A
Write-down features write-down, write-down trigger (s) write-down, full or partial write-down, permanent or temporary temporary write-down, description of write-up mechanism osition in subordination hierarchy in liquidation (specify instrument type immediately senior to	N/A N/A N/A N/A Most junior.	N/A N/A N/A N/A Senior to Ordinary Shares, junior to Senior Creditors (including Tier 2 instruments).	N/A N/A N/A N/A N/A Senior to Ordinary Shares and AT1 capital, junior to Senior Creditors. Pari Passu with other Tier 2	N/A N/A N/A N/A N/A Senior to Ordinary Shares and AT1 capital, junior to Senior Creditors. Pari Passu with other Tier 2
Write-down features write-down, write-down trigger (s) write-down, full or partial write-down, permanent or temporary temporary write-down, description of write-up mechanism cosition in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A N/A N/A	N/A N/A N/A N/A Senior to Ordinary Shares, junior to Senior Creditors (including Tier 2 instruments).	N/A N/A N/A N/A N/A Senior to Ordinary Shares and AT1 capital, junior to	N/A N/A N/A N/A N/A Senior to Ordinary Shares and AT1 capital, junior to Senior Creditors. Pari Passu with other Tier 2
Vrite-down features write-down, write-down trigger (s) write-down, full or partial write-down, permanent or temporary temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A N/A N/A Most junior.	N/A N/A N/A N/A Senior to Ordinary Shares, junior to Senior Creditors (including Tier 2 instruments).	N/A N/A N/A N/A N/A Senior to Ordinary Shares and AT1 capital, junior to Senior Creditors. Pari Passu with other Tier 2	N/A N/A N/A N/A Senior to Ordinary Shares and AT1 capital, junior to

(2) Article 77 of the CRR states that competent authority approval is required to 'reduce, redeem or repurchase Common Equity Tier 1 instruments issued by the institution in a manner that is permitted under applicable national law'.