ANNEX V
Capital instruments' main features template
Disclosure according to Article 3 in Commission implementing regulation (EU) No 1423/2013

Capital instruments' main fe																	
Instrument Name	BOI - Ordinary Stoc	k BOI - Deferred Stoc	Stock	2009 Preference Stock	€600m 7.40% Guaranteed Step-up Callable Perpetual Preferred Securities	shares	shares	€1,000m 10% Contingent Collateral Convertible Notes 2016	Debt 2022	Subordinated Debt 2020	2015	Subordinated Tier 2 Notes due 2024	Bond	Cumulative Preference Shares		Rate Notes 2017	2020
Issuer	AND COMPANY O		AND COMPANY O	THE GOVERNOR AND F COMPANY OF THE BANK OF IRELAND	BANK OF IRELAND UK HOLDINGS PLC	THE GOVERNOR AND COMPANY OF THE BANK OF IRELAND	THE GOVERNOR AND COMPANY OF THE BANK O IRELAND	THE GOVERNOR AND COMPANY OF THE DI BANK OF IRELAND	THE GOVERNOR AND COMPANY OF THE BANK OF IRELAND	THE GOVERNOR AND COMPANY OF THE BANK OF IRELAND	COMPANY OF THE BANK	AND COMPANY OF		BRISTOL & WEST PLC	THE GOVERNOR AND COMPANY OF THE BANK OF IRELAND	THE GOVERNOR AND COMPANY OF THE BANK OF IRELAND	THE GOVERNOR AND COMPANY OF THE BANK OF IRELAND
Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private	N/A	N/A	N/A	N/A	XS0125611482	IE0000730790	IE0000730808	XS0862044798	XS0867469305	XS0487711573	CA062786AA67	XS1075963485	GB0000510312	GB0000510205	CA062786AD07	XS0223310862	XS0487711656
placement) Governing law(s) of the instrument	Irish	Irish	Irish	Irish	English, except for the provisions relating to (i) the subordination of the Issuer's obligations under the Preferred Securities and the winding-up of the Issuer, and (ii) the subordination of the Guarantor's obligations under the Guarantee and the winding-up of the Guarantor, which are governed by Northern Irish law and Irish law respectively.	Irish	Irish	Irish	subordination and set-off	off provisions which are		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
Regulatory treatment Transitional CRR rules	Common equity tier	Common equity tier	Common equity tier	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	Ineligible	Tier 2	Tier 2
Post-transitional CRR rules	Common equity tier	Common equity tier	Common equity tier	Ineligible	Ineligible	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Ineligible	Tier 2	Tier 2
Eligible at solo / (sub-)consolidated / solo & (sub-)consolidated Instrument type (types to be specified by each jurisdiction)		Yes Ordinary Shares	Yes Ordinary Shares	Yes Preference Shares	Yes Perpetual Preferred Securities	Yes Preference Shares	Preference Shares	Yes  Contingent Convertible Notes	Yes Subordinated Debt	Yes Subordinated Debt	Yes Subordinated Debt	Yes Subordinated Debt	Yes Perpetual Subordinated Debt	Non Cumulative Preference Shares	Yes Subordinated Debt	Yes Subordinated Debt	Yes Subordinated Debt
Amount recognised in regulatory capital (currency in million, as of most recent	€1,616m	€920m	€2m	€1,286m	€25m	€38m	€24m	€312m	€248m	€206m	€11m	€745m	€59m	€42m	€173k	€1k	€2m
reporting date) Nominal amount	€1616m	€920m	€2m	€1300m	€32m	€4m	€2m (Stg £1.9m)	€1000m	€250m	€206m	€70m (CAD\$ 99m)	€750m	€59m (Stg£45.9m)	€42m (Stg£32.6m)	€173k (CAN\$244k)	€1k	€2m (Stg£1.8m)
Issue price	€0.05 each (current issue price)	€0.01 each	€0.05 each	€0.01 each (plus €0.99 premium each)	99.862 per cent	IR£10.0976 per unit of Irish Pound Preference	£10.0111 per unit of Sterling Preference Stock	100 per cent	100 per cent	100 per cent	99.860 per cent	99.612 per cent	100 per cent	100 per cent	100 per cent	99.805 per cent	100 per cent
Redemption price	Non-redeemable.	Nil.	Non-redeemable.	unit (including premium).  On and from 31/03/14: €1.25 per unit (including premium). Current holder has waived its right to receive redemption amounts in excess of €1.00 per unit. Transfer by current holder is conditional	Either (1) at Redemption Price or (2) at principal amount (1) applies on redemption (i) due to change in tax law or practice which may prejudice UK corporation tax treatment on interest payments; or (ii) loss of Tier 1 Capital treatment  "Redemption Price" means, in respect of each Preferred Security, (a) the Authorised Denomination of such Preferred Security or, if higher, (b, the price, expressed as a percentage (rounded to three decimal place), 0.0005 being rounded upwards), at which the gross redemption yield (a calculated by the Calculation Agent) on the Preferred Securities, very were to be purchased at such price on the third dealing day prior to the date fixed for redemption, vould be equal to the gross redemption yield on such dealing day of the Reference Bond plus 0.50 per cent., on the basis of the middle market price of the Reference Bond prevailing at 11.00 a.m. (Central European time) on such dealing day.		Non-redeemable.	Non-redeemable unless previously converted	par	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 redemption	y Non-redeemable.	par	par	par
Accounting classification Original date of issuance	Equity Multiple issue dates	Equity - 19 May 2010 (create	Equity N/A	Equity 31-Mar-09	Debt 07-Mar-01	Equity 21-Feb-92	Equity 21-Feb-92	Debt 29-Jul-11	Debt 18-Dec-12	Debt 11-Feb-10	Debt 21-Sep-05	Debt 11-Jun-14	Debt 28-Jul-97	Debt 11-Aug-97	Debt 22-Sep-10	Debt 29-Jun-05	Debt 11-Feb-10
Perpetual or dated Original maturity date	Perpetual No Maturity	Perpetual No Maturity	Perpetual No Maturity	Perpetual No Maturity	Perpetual No Maturity	Perpetual No Maturity	Perpetual No Maturity	Dated 30-Jul-16	Dated 19-Dec-22	Dated 12-Feb-20	Dated 22-Sep-15	Dated 11-Jun-24	Perpetual No Maturity	Perpetual No Maturity	Dated 22-Sep-18	Dated 03-Jul-17	Dated 12-Feb-20
Issuer call subject to prior supervisory approval Optional call date, contingent call dates, and redemption amount	N/A N/A	As determined by the directors of the Bank. <sup>2</sup>	N/A e N/A		thereafter.	N/A N/A	N/A N/A	N/A N/A	Yes Any date following the 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 or EU's requirements on capital adequacy).	of 's	Yes 22 September 2010 and any Interest Payment Date thereafter.	11-Jun-19	N/A N/A	N/A N/A	Yes 22 September 2013 and any Interest Payment Date thereafter.	Yes Redemption date is the Interest Payment Date falling in July 2011 and each Interest Payment Date thereafter but excluding the Maturity Date. In each case subject to the prior approval of the Issuer's financial services regulator; EUR50,000 per Note of EUR50,000 Specified Denomination	1
					Redemption Amount: principal amount				Redemption Amount: €1,000 per Calculation Amount (of €1,000)		Redemption Amount: CAD5,000 per Note of CAD5,000 Specified Denomination	Redemption Amount: €1,000 per Calculation Amount of €1,000	1		Redemption Amount: CAD1,000 per calculation amount of CAD 1,000		
Subsequent call dates, if applicable  Coupons / dividends	N/A	See above	N/A	See above	Subject to adjustment for non-business days, on 7 March, 7 June, 7 September and 7 December in each year	N/A	N/A	See above	See above	N/A	See above	N/A	N/A	N/A	See above	See above	N/A
Coupons / dividends Fixed or floating dividend / coupon	N/A	N/A	N/A	Fixed	Floating	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed/ Floating	Fixed, with one reset date		Fixed	Fixed/ Floating	Floating	Fixed
Coupon rate and any related index	As declared	N/A	N/A	For the year ended 20 Feb 2011, 8 per cent, per annum up to the "annum up to the "Conversion Date" and 10.25 per cent thereafter; and for the year ended 20 February 2012 and each year thereafter, 10.25 per cent, per annum.		€1.524 per share	£1.2625 per share	10.00%	10.00%	10.00%	3.80 per cent, per annum Fixed Rate, payable semi- fixed Rate, payable semi- annually in arrear up to but excluding 22 September 2010. From and including 25 September 2010, until the Maturity Date, Floating Rate at a rate equal to the three month BA CDOR plus 0.79 per cent, per annum payable quarterly in arrear.	Bloomberg ICAEI + 3.550% margin at call date		8.125%	Fixed Rate, payable semi annually in arrear up to but excluding 22 September 2013 From and including 22 September 2013, until the Maturity Date, Floating Rate a a rate equal to three month BA CDOR plus 6.85 per cent. per	t 2012. From and including the Interest Payment Date falling	tt O
Existence of a dividend stopper Fully discretionary, partially discretionary	No Fully discretionary	No N/A	No N/A	Yes Mandatory	Yes Fully discretionary	Yes Fully discretionary	Yes Fully discretionary	No Mandatory	No Mandatory	No Mandatory	No Mandatory	No Mandatory	Yes Partially discretionary	Yes Partially discretionary	No Mandatory	No Mandatory	No Mandatory
or mandatory (in terms of timing)  Fully discretionary, partially discretionary	Fully discretionary	N/A	N/A	Partially discretionary	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
or mandatory (in terms of amount)  Existence of step up or other incentive to		No	No	Yes	No	No	No	No.	No	No	No	No	No	No	No	Yes	No
redeem Noncumulative or cumulative	N/A	N/A	N/A	Non Cumulative	Cumulative	Non Cumulative	Non Cumulative	Cumulative	Cumulative	Cumulative	Cumulative		Cumulative	Non Cumulative	Cumulative	Cumulative	Cumulative
Convertible or non-convertible If convertible, conversion trigger(s)	Non-Convertible N/A	Non-Convertible N/A		Non-Convertible N/A	Non-Conventible N/A	Non-Convertible N/A	Non-Convertible N/A	Convertible  Course of either (1) Capital Deficiency Event (being Bank notifying holders that its capital ratio is below or Competent Authority notifying Bank that its capital ratio is likely fall below, 8.25% or (2) Non-visibility Event (being) (0) Competent Authority determining the conversion of the notes and conversion or that conversion of the notes and conversion or the conversion conversion of the notes and conversion or below of 17 I an 12 instruments is essential to prevent the Bank's insolvency, cessation of business or breach of capital adequacy requirements.	Non-Convertible N/A	Non-Convertible N/A	Non-Convertible N/A	Non-Convertible	Non-Convertible N/A	Non-Convertible N/A	Non-Convertible N/A	Non-Convertible N/A	Non-Convertible N/A
If convertible, fully or partially	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Fully	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Instrument Name E	BOI - Ordinary Stock	cures template continued		2009 Preference Stock	€600m 7.40% Guaranteed Step-up Callable Perpetual Preferred	Bank of Ireland - Furo Pret	Bank of Ireland - GBP Pref	€1,000m 10% Contingent Collateral Convertible	€250m 10% Subordinate	£250m 10% Subordinated £1 002 175 000		Euro 750m	Stg£75m 13 3/8%	Stof 32 6m 8 1/8% Non	Can\$145m Fixed - Floating	€600m Subordinated Floating	£197ml Subordinated De
	20. Granely Stock		Stock	2000 Francisco Gluck	Securities	shares	shares	Notes 2016	Debt 2022		Rate Subordinated Notes 2015	Subordinated Tier 2 Notes due 2024				Rate Notes 2017	2020
If convertible, conversion rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	The number of Ordinary Stock delivered to the Holders on the Conversion Date is determined by dividing the principal amount of a CCN by the Conversion Pice in effect on the relevant Conversion Pice in effect on the relevant Conversion Date. The Conversion Pice is the greater of (e) he VIWAP of a unit of Ordinary Stock of the Issuer over the 30 Business Days prior to the date of the relevant Conversion Event, and (e) the Floor Price of unit of Ordinary Stock on the date of the relevant Conversion Event (being, at the Issue Date, €0.05 (five certif)).		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Mandatory	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
convertible into	N/A		N/A	N/A	N/A	N/A	N/A	Ordinary Stock	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A	N/A	N/A	N/A	THE GOVERNOR AND COMPANY OF THE BANK OF IRELAND	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Write-down features	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
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	N/A	N/A	N/A	N/A	N/A	N/A
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	N/A	N/A	N/A	N/A	N/A	N/A
If write-down, permanent or temporary	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
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	N/A	N/A	N/A	N/A
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	the deferred stock of		legislation prohibits payment on treasury	capital paid up (excluding premium) r on the ordinary stock of the Bank. l. In priority to the deferred stock of the Bank and ahead of the repayment of premium (if any) paid	creditors; (ii) creditors whose claims arefaire expressed to be subordinated to unsubordinated creditors; (iii) subordinated creditors other than those who rank/are expressed to rank pair passu with or junior to the holders) and (2) any notional class of preference shares by reference to which the amount payable on subordinated debt on winding up is calculated, where the holder of such preference share was entitled to receive on winding up the principal amount or Redemption Price (as applicable) and certain accrued amounts.	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 g to any repayment of capital d on any other class of stock	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	unsubordinated obligations of the Issuer, (B) pari passu with the claims of holders of all other dated subordinated obligations of the Issuer which qualify as consolidated Tier 2 Capital of the	indebtedness I subordinated on winding- up to depositors and othe unsubordinated creditors of the Bank, actual or contingent.	indebtedness subordinated on winding or 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	winding-up to	return of assets in the winding up over the	as regards participation in	indebtedness subordinated on winding-up to depositors and other unsubordinated creditors of the Bank, actual or	Pari passu with all indebtedness subordinated on winding-up to depositors and other unsubordinated creditors of the Bank, actual or contingent.	on winding-up to deposito
				on all other classes of stock of the Bank.					unsubordinated creditors	creditors.	unsubordinated creditors.	unsubordinated creditors.			unsubordinated creditors.	unsubordinated creditors.	unsubordinated creditors
Non-compliant transitioned features	No	140	No	Yes	Yes	Yes	Yes	No	No	No	No	No	No	No	Yes	Yes	No
If yes, specify non-compliant features	N/A	N/A	N/A	Does not qualify as CET1 under Article 28 post grandfathering period under Article 483	Call with an incentive to redeem	No write-down feature	No write-down feature	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Call with an incentive to redeem	Call with an incentive to redeem	N/A

(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.