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Completion of the Acquisition of MoneyXtra.com

Bank of Ireland is pleased to announce that it has completed the acquisition, through its subsidiary, Bristol & West plc, of MoneyXtra.com. Details of the acquisition were announced on 10 November 2000.

28 December 2000



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
DR MARY REDMOND TO BE BANK OF IRELAND DEPUTY GOVERNOR

In accordance with its stated policy to rotate the position of Deputy Governor, Bank of Ireland announces that Dr Mary Redmond will take over the position of Deputy Governor from Mr Anthony D. Barry with effect from 13 September 2000.

Mr Barry has served as Deputy Governor for the past three years and remains a member of the Court of Directors.

Dr Redmond joined the Court of Directors in 1994.

/ends

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Proposed Purchase of MoneyXtra.com

Bank of Ireland announces that its wholly owned subsidiary Bristol & West plc, through one of its subsidiary companies, has entered into a conditional agreement to purchase MoneyXtra.com, a leading Business to Consumer Internet website, for a cash consideration of c. stg£26 million. The proposed acquisition supports Bank of Ireland's strategy of building Bristol & West's presence in selected profitable market segments, including specialist lending markets and personal savings and investments, as well as expanding into new profitable market segments to include advice.

The transaction is subject to the approval of Moneyextra plc shareholders. Irrevocable undertakings to vote in favour of the resolution have been received from Moneyextra plc shareholders holding 49.4% of the eligible shares.

Description of Moneyextra.com

- An internet based "infomediary"
- A well established brand, recognised as a market leader in its field
- A website with more than 500,000 unique visitors every month
- Wide coverage of personal financial products with 2000 pages
- Extensive search facilities, designed to allow consumers to identify market leading products suitable for their needs
- Links that facilitate the purchase of financial products
- An investment tracking facility, used by 300,000 investors to record and track portfolio values

Rationale for the proposed acquisition

The recent acquisition of Chase de Vere Investments plc, an established and successful IFA brand, marked Bristol & West's expansion into the area of advice. Chase de Vere will continue to grow

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through its focus on high net worth investment customers.

Having identified broader market opportunities for advice beyond the specialist segments served by Chase de Vere, Bristol & West has been developing plans for a major mass-market initiative offering independent advice to consumers on a broad range of personal financial services, with the following characteristics:

- Impartial and independent advice
- A consumer champion
- An integrated service through internet, telephone and face to face advice, at the choice of the customer
- A full range of products including mortgages, personal loans, investment products, savings accounts, credit cards and insurance
- The widest possible range of product providers
- Transactions on an execution only basis or on the basis of advice
- Aimed at a broad consumer market across the UK

MoneyExtra.com will provide an important part of the infrastructure for this new business through its brand, website, existing customer base and specialist staff. Bristol & West will combine this with a dedicated advice contact centre and face to face adviser network. The acquisition will, therefore, allow Bristol & West to accelerate its plans and launch this important new initiative using the well-developed brand and customer base established by MoneyExtra.com.

The initial focus will be financial advice and transactions via the MoneyExtra.com web site but in early 2001 it is planned to launch a full personal face to face and contact centre based advice service.

The extended MoneyExtra.com business will operate as a separate subsidiary on an independent basis. This acquisition is not intended to promote Bristol & West or Bank of Ireland products, except as justified on a market-leading basis. In both the acquisition of Chase de Vere and the development of this business, Bristol & West is adopting an "open finance" model involving the sale of products provided by third parties. Independence and impartiality will be key requirements for the MoneyExtra.com brand. Bristol & West expects to invest up to £14 million in the development of this business during the current financial year, including amounts spent to date, in addition to the cost of

acquiring MoneyXtra.com.

Both Bristol & West and MoneyXtra.com believe that the proposed purchase will deliver significant benefits to their customers and is in the best interests of their employees.

Details of the transaction

Bristol & West is acquiring the MoneyXtra.com business to consumer assets for £26 million, which includes the MoneyXtra.com brand, the website and the services of some staff. In addition, Bristol & West has contracted to buy services from the current MoneyXtra.com B2B operation to establish licences, ongoing service and support for periods of up to 2 years.

The transaction is conditional on regulatory approvals, including the Central Bank of Ireland approval.

The transaction excludes the MoneyXtra.com business to business trading platform which is run by MoneyXtra plc.

Bristol & West will finance the transaction from its own resources.

10 November 2000

ENQUIRIES

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James Garthwaite, Corporate Communications
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SENIOR MANAGEMENT APPOINTMENT AT BANK OF IRELAND

Bank of Ireland announces that Mr Cyril Dunne (age 40) has been appointed Chief Information Officer. In this position, he will report to the Group Chief Executive and be responsible for implementing and managing the Group's IT processes. Mr Dunne was formerly Strategic Development Director in Tesco Plc in the UK and has extensive experience in IT in both the food retailing and financial services industries in the UK and Ireland.

6 November 2000

/ends

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BANK OF IRELAND ANNOUNCES A NEW APPOINTMENT TO THE COURT OF DIRECTORS

Bank of Ireland announces the appointment to the Court of Directors of Mr Donal J. Geaney, with effect from 27 September 2000. Mr Geaney is the Chairman and Chief Executive of Elan Corporation plc. He is also Chairman of the Irish Aviation Authority and a member of the Boards of Directors of the Ireland-United States Council and The Trinity Foundation. He is a Fellow of the Institute of Chartered Accountants in Ireland.

27 September 2000

/ends

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Pre close period briefings with Analysts.

Bank of Ireland Group will meet market analysts ahead of its close period for the half year ending 30 September 2000. This statement, which accords with current best practice, is issued in advance of these meetings.

Overview

In the six months to 30 September 2000 the Group will have achieved

- Excellent profit growth, market share gains and margin stabilisation in Retail Ireland, supported by continued economic growth,
- Further rebalancing of revenues in Britain away from standard residential mortgage lending.
- Continued expansion in our international activities including lending, structured finance and asset management.
- High teens growth in alternative EPS compared with the same period last year.

Operating Performance – by Business

Retail Banking Republic of Ireland

Average lending volumes are expected to exceed the corresponding period last year by around 25%, with residential mortgage and business lending being above and other lending below this average.

Credit balances continue to increase by percentages in the high twenties. Deposit growth has accelerated and will be around 14% ahead, contributing to growth in total resources in the high teens.

Margin contraction has slowed and the downward trend of recent years has been arrested. Net

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interest margin in the first half is expected to be similar to the same period last year and margins will be broadly stable for the full year. Mid teens growth in net interest income is expected.

Non interest income in the first half will be impacted by the transfer of a portion of the credit card business to the Euroconex joint venture previously announced. Underlying growth will be approximately 10%.

Low single digit growth in costs is expected compared with the first half of last year and there will be a small absolute reduction in costs compared to the immediately preceding six month period.

Strong income growth and a good cost performance, combined with a low loan loss charge consistent with continuing good asset quality, will deliver substantial profit growth compared with the corresponding half year.

Life Assurance

Annual Premium Equivalent Sales are running ahead of the same period last year by more than 30%. Reported profits for the first half are expected to be only slightly lower than for the same period last year, which included a € 14m one time gain arising from a 1% reduction in the embedded value discount rate. Excluding the effect of this item, the underlying growth will be significant.

Corporate & Treasury

Profit growth for the first half of the year will be significant. Lending volumes are up approximately 35% compared with the same period last year with internationally based lending from the Group's IFSC operations growing strongly. Non funds based income is expected to benefit substantially from a number of large transactions arising in the first half.

Asset and Wealth Management Services

A substantial increase in first half profits is expected in Asset and Wealth Management Services. Based on current market values, assets under management by Bank of Ireland Asset Management are ahead by approximately 30% compared to the same period last year. Bank of Ireland Securities Services has grown its client list and assets under administration significantly.

Bristol & West

Net interest income has grown satisfactorily during the period. Margin on average assets is expected to be substantially stable, with only low single digit

contraction in the reported basis point margin compared to the same period last year. This reflects the successful diversification of lending into wider margin market segments offering better risk/reward. Satisfactory growth in savings balances is also expected at the half year, achieved without an aggressive pursuit of high cost and highly mobile, incremental retail deposits.

The reported pre-tax profits for the comparable six months of last year included € 11m of non-recurring items. Underlying profits in constant currency for the first half of this year at Bristol & West are expected to be marginally lower, reflecting increasing investment in e-commerce and other strategic initiatives designed to strengthen competitive advantage and diversify income. The acquisition of Chase de Vere, which was completed in September 2000, will have a neutral effect on the half year results.

Asset Quality

The credit grade profile across the Group remains stable and the excellent levels previously reported are being maintained. Absolute lending arrears through the end of August are also substantially stable compared with September 1999 and March 2000 and represent a slight reduction as a proportion of the total book.

BOI Group

Growth in net interest income is expected to be satisfactory, driven primarily by the strong performance and margin stabilisation in Retail Banking Republic. In the corresponding half year, net interest income benefited significantly from positions taken in Treasury in advance of the introduction of the euro. This will not be repeated in the current year and will curtail growth in net interest income at Group level.

Upper mid teens growth in non-interest income is expected, despite the inclusion last year of € 20m from the sale of a surplus property. Growth will be driven primarily by high levels of fee income in Corporate Banking, customer driven volumes in Treasury and growth in Asset & Wealth Management Services.

Costs have been well managed. Business growth of the scale achieved in asset management and international lending has driven increases in costs in these areas, which have been rewarded by substantial income growth. The Group is also investing in businesses such as services to the affluent customer segment and electronic banking

which are expected to deliver shareholder value in the medium term.

Costs in longer established, but still significantly growing businesses, will increase by single figure percentages, below the Group average. Further favourable impact on cost trends will be achieved by the Group Transformation Programme.

The loan loss charge is expected to remain at a modest level and will include a further addition to the non-designated specific provision, continuing the pattern of recent years.

Exceptional items to be reported include a charge relating to the settlement of the Group's liability for Irish Deposit Interest Retention Tax (DIRT) including interest and penalties, as announced at the Annual General Court in July 2000, and a provision of approximately € 65 million, primarily to cover staff severance costs related to achieving savings under the Group Transformation Programme. Payback on this outlay will be the delivery of cost savings during the remainder of the current and the next two financial years. An alternative earnings per share will be published excluding these two items.

Certain one time gains reported for the six months ended 30 September 1999, including the reduction of the discount rate used for valuing Life Assurance Funds (€ 14m), property gains in Ireland (€ 20m) and a number of non recurring items in Bristol & West (€ 11m), will generally not be repeated. Earnings per share will be impacted favourably by the continuing decline in Irish Corporation Tax rates, the buy back of equity executed in September 1999 and the positive underlying profit growth as compared with both the corresponding half year to 30 September 1999 and the immediately preceding half year to 31 March 2000.

ENDS

Interim Results for the half year to 30 September 2000 will be published on Thursday 16 November 2000.

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Completion of the Acquisition of Chase de Vere Investments plc

Bank of Ireland is pleased to announce that it has completed the acquisition, through its subsidiary Bristol & West plc, of Chase de Vere Investments plc. Details of the acquisition were announced on 28 July, 2000.



11 September 2000

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Esat's new 'Personal Finance Channel' will have Bank of Ireland as an anchor tenant

23 August 2000

Accessing financial products will get easier with the launch of a new service from Esat Telecom in September. Irish Internet Users will be able to access financial information and obtain comparative quotations for a range of financial products from a single source.

The innovative new offering, the 'Personal Finance Channel', will be available to all Irish Internet users through both Ireland on Line and oceanfree.net. It will combine attractive Irish financial offerings that are currently available on the web and package that in a new and unique way. This channel will be fully interactive, allowing users to obtain comparative information for a range of financial products including Mortgages, Personal Loans, Savings and Investments, Stocks and Shares, Credit Cards, Insurance, Pensions and Online Banking.

Esat also announced that Bank of Ireland will become an anchor tenant for the service. From the outset Bank of Ireland and Esat Telecom's customers will be able to avail of banking and financial services 24hrs a day, 7 days a week from anywhere in the world. With BoI, customers can apply online and receive approval (in principle) for personal loans, car loans, credit cards and mortgages through the finance channel. They will also be able to access information on BoI's personal finance products such as savings and investments, insurance and pensions.

Additionally, as an anchor tenant, Bank of Ireland will provide a range of financial tips and a unique 'Financial health check', which will help customers identify which BoI savings product best suits their needs.

Esat are currently in advanced stages of negotiations with other major financial companies and hope to announce some further additions to the Personal Finance Channel soon.

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According to Derek Kickham, Chief Executive of Esat Telecom's new Internet division, **"We are committed to providing the best in quality and content for our customers and aim to make it easier for them to get the best financial advice and, ultimately, products. We are delighted to announce that Bank of Ireland is an anchor tenant for this finance channel. The consumer will be the overall winner as this service will save time and effort and make financial planning a little easier."**

Commenting on the announcement Dermot Nolan, Head of eMarketing and Communications, BoI^e said: **"We are committed to ensuring that all consumers can access our financial products and services easily and conveniently. We are very pleased to work with IOL/oceanfree.net in providing another Internet channel through which all consumers can access Bank of Ireland's products and services. As an anchor tenant for the finance channel we offer a comprehensive range of online financial products and advice spanning all eight content sections of the channel".**

BoI^e was launched in May this year as a new entity to provide Bank of Ireland with a world class e capability in Ireland, the UK and other markets. BoI^e is the leading online financial service provider in Ireland.

Esat Telecom has over 280,000 unique Irish Internet customers through its portals 'Ireland on Line' and 'oceanfree.net'. Combined the two portals have over 9 million page impressions per month making it a significant player in the Irish Internet access market.

23 August 2000

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Gemma Kelly, Fleishman Hillard Saunders, Tel: 6188480

Or



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Stock Exchange Releases 2000 "NEW CREDIT CARD OFFERS NOT WHAT THEY SEEM" says Bank of Ireland

John Collins, Chief Executive Retail Businesses, Bank of Ireland has issued the following statement in response to the launch of a credit card offering by Tesco and the suggestion that the Prudential subsidiary, Egg, may follow suit:

"Publicity surrounding the launch of the Tesco card and, indeed, earlier offerings from MBNA, suggests that the interest rates on these cards are substantially below the rates offered by Bank of Ireland and other established players in the Irish Credit Card market and that they pose a serious threat to the Bank's lending margins. This is not the case. "

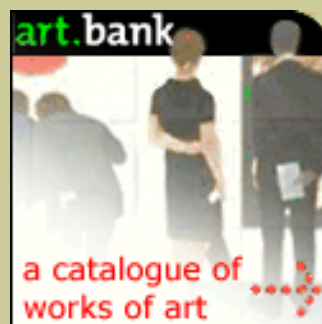
Tesco is indeed offering a low introductory rate for balances transferred to them from other card issuers - but that rate is only available until January 2001. After that date, the rate will be set at either 15.9% or 16.9% - higher than the best Credit Card rate available from Bank of Ireland, which is 12.9%. In addition, Tesco, in common with some other issuers, charges penalties which do not apply in Bank of Ireland, such as £12 for late payment and £12 for exceeding the credit limit.

"MBNA, which has made many claims about the relative value of its card offering, currently charges 17.9% and 18.9% - similar to the highest rates from other major issuers and, in addition, levies a range of penalties which do not apply in Bank of Ireland."

Market conditions, customer behaviour patterns and the relatively low penetration of credit cards dictate the rates that must be charged in the Irish Credit Card market in order to earn a reasonable return and Bank of Ireland believes its offering is very competitive in the context of the market conditions which prevail. Despite the entry to the market by new competitors and competitor claims about relative value, Bank of Ireland increased its credit card customer base by 25% in the year to 31 March 2000.

Interest earning credit card balances, at €190 million, represent 0.4% of earning assets in Bank of Ireland. It is a small, but important niche product within the



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wide range of retail banking products that we offer. We are confident that we will hold and increase our market share and that our pricing will never be out of line for any material period of time with competitors".

Ends 31 May 2000

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Bank of Ireland Proposed Purchase of Chase de Vere Investments plc

28 July 2000

Bank of Ireland announces that its wholly owned subsidiary, Bristol & West plc ("Bristol & West"), has entered into a conditional agreement to purchase the holding company of Chase de Vere Investments plc ("Chase de Vere"), a leading UK Independent Financial Adviser ("IFA") business for an initial cash consideration of c. stg£110 million (c. € 177 million). The proposed acquisition supports Bank of Ireland's strategy of building Bristol & West's presence in selected profitable market segments, including specialist mortgage products and personal savings and investments, as well as expanding into independent advisory activities.

Chase de Vere

- A leading investment adviser in the UK; awarded "IFA of the Year" at the Money Marketing Financial Services Awards 2000
- Provides independent financial advice, specialising in investment products
- More than £1 billion (€ 1.6 billion) placed on behalf of clients in 1999
- Established in 1983 by Mike Edge and Michael Chadwick; became an unquoted public limited company in 1988
- Based in Bath, London and Leeds
- Employs some 300 staff, of whom 83 are face to face financial advisers

Reasons for the proposed acquisition

If the acquisition is completed, Chase de Vere will be run as part of Bank of Ireland's wholly owned UK subsidiary, Bristol & West.

Chase de Vere provides an excellent opportunity to extend Bank of Ireland's existing UK business in an attractive and rapidly growing sector. Bristol & West

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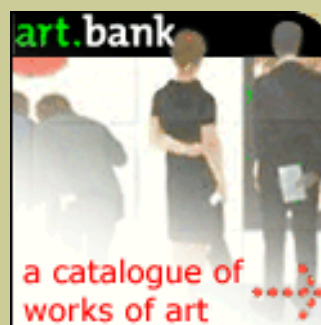
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has grown its investment fee income strongly, with FSA fee income doubling over the last two years. Bank of Ireland believes that further significant growth will be generated by the addition of Chase de Vere, with its strong brand, IFA focus and experienced sales force.

There is potential to achieve substantial revenue synergies between Chase de Vere and existing Bristol & West distribution capabilities. A recent strategic review of the Bristol & West Direct business concluded that its customers' investment needs were best suited to an IFA proposition. The customer base closely matches the client profile of Chase de Vere and expansion of this part of the business by the application of an IFA approach can, it is believed, deliver enhanced profits. A review of Bristol & West International's strategy, which took place last year, concluded that customers would benefit from access to investment products via an IFA..

While Bristol & West Retail will retain its current distribution tie with Eagle Star, there will be opportunities to supplement the existing offer by referring customers to Chase de Vere in appropriate circumstances. Additional benefits would be expected by applying Chase de Vere's expertise in direct marketing to segments of the Bristol & West customer base.

Both Bristol & West and Chase de Vere believe that the proposed purchase will deliver significant benefits to their customers and is in the best interests of their employees.

Details of the transaction

Agreement has been reached for the acquisition of approximately 55 % of Chase de Vere's fully diluted share capital, owned by Mike Edge and Michael Chadwick, and a conditional proposal is being made to the 196 optionholders who constitute the remaining 45% of Chase de Vere's fully diluted share capital. The transaction is conditional, inter alia, on the optionholders accepting the proposals as well as receipt of various regulatory clearances.

The transaction excludes London & Country Mortgages Ltd., Chase de Vere's mortgage advisory business.

The transaction will involve the acquisition of shares from the two principal shareholders for approximately stg£69 million (c. € 111m) and a separate initial cash payment to the optionholders of approximately stg£41 million (c. € 66m). A proportion of the total potential consideration payable to optionholders is performance related and payments up to a maximum of stg£22.5 million (c

€ 36m) will be made to eligible optionholders in 2003 depending on the actual results achieved.

It is intended that the transaction will be financed from Bank of Ireland's own resources.

28 July 2000

ENQUIRIES

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
Lazard Brothers & Co., Limited ("Lazard"), which is regulated in the United Kingdom by The Securities and Futures Authority Limited, is acting exclusively for Bank of Ireland and no-one else in connection with the proposed transaction and will not be responsible to anyone other than Bank of Ireland for providing the protections afforded to customers of Lazard or for providing advice in relation to the proposed transaction.

IBI Corporate Finance Limited, which is regulated by The Central Bank of Ireland, is acting exclusively for Bank of Ireland and no-one else in connection with the proposed transaction and will not be responsible to anyone other than Bank of Ireland for providing

the protections afforded to customers of IBI Corporate Finance Limited, or for providing advice in relation to the proposed transaction.

'KPMG Corporate Finance, a division of KPMG which is authorised by the Institute of Chartered Accountants in England and Wales to carry on investment business, is acting for Chase de Vere Investments plc alone and no one else in connection with the proposed transaction and will not be responsible to anyone other than Chase de Vere Investments plc for providing protections afforded to the clients of KPMG Corporate Finance or for providing advice in relation to the proposed transaction'

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BANK OF IRELAND - STOCK ALTERNATIVE SCHEME

14 July 2000

Bank of Ireland announces that 51% of its Stockholders elected to take new units of Ordinary Stock in lieu of part or all of their Final Dividend for 1999/2000 under the Bank's Stock Alternative Scheme.

As a result, the total cash dividend to be paid today, Friday, 14 July 2000, is reduced by € 22.8m (14%) and 3,299,218 new units of Ordinary Stock have been created.

The Stock Exchange has granted permission for admission of the new units of Ordinary Stock to the Official List and dealing in the new units is expected to begin today, Friday, 14 July 2000.

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For further information contact:

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BANK OF IRELAND ANNUAL GENERAL COURT 5 JULY 2000

The following issues were referred to by the Governor, Howard Kilroy, in his address to the Annual General Court

- The year has got off to a very good start across the Group, generating confidence in the outcome for the full year.
- The report of the Comptroller and Auditor General and the subsequent Public Accounts Committee Hearing which drew attention to the failure of the financial institutions to comply with the provisions of the Finance Act, 1986 relating to Deposit Interest Retention Tax ("DIRT"). He had stated in the Report and Accounts that the Group was anxious to bring this matter to an early conclusion and was co-operating fully with the Revenue to achieve that end.
"I am now able to inform you that Bank of Ireland has agreed with the Revenue, following their very detailed audit covering all relevant parts of the Group for the period 1986 to 1999, to make a full and final settlement involving the payment of additional DIRT of £12.75 million in respect of that period. The Group's total DIRT remittances from 1986 to 1999 amount to some £630 million. Interest and penalties applied by the Revenue Commissioners amount to £17.75 million. This was a regrettable episode in an otherwise compliant organisation and we are determined that such circumstances will not arise again. This settlement, which in total amounts to £30.5 million, brings this matter to a close and payment has been made".
- The Bank's domestic franchise continues to demonstrate the strength of the brand and the quality of customer offerings across all segments. Continued strong growth is expected in Ireland.
- Focus in the UK is on exploiting the Group's growing franchises in business banking and Bristol & West. There are particular opportunities

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in the small and medium business sector. Bristol & West is being built into a significant player in selected profitable market segments including personal savings, specialist mortgage products and independent advisory activities. The UK operations continue to perform well in a very competitive market.

- The Group expects to deliver further international growth through Bank of Ireland Asset Management, the Group's IFSC operations and joint ventures, of which Nova is an example. Further such opportunities, both organic and acquisition, will be examined.
- An essential part of Bank of Ireland's development is its approach to eBusiness. The Group has already developed a range of leading capabilities and is evolving very rapidly into an eBusiness bank. It is determined to be the leading innovator in its domestic market. Outside Ireland, eBusiness presents significant opportunities to exploit niche markets, both alone and through key partnerships.
- The Group's asset quality remains very good reflecting our prudent and effective credit procedures.
- The Group's potential for future growth is coupled with a vigorous commitment to be a leader in delivering cost efficiency across the Group. Steady progress on the Group Transformation Programme gives confidence that the target of a cost income ratio of below 50% by 2002/2003 is on track for delivery. The achievement of this level of cost efficiency will underpin the Group's ability to continue to deliver ROE in excess of 20% in the medium term.

Update on Trading (Unaudited)

Retail Banking Republic

Overall, volumes continue to grow significantly while asset quality remains excellent. Arrears levels have improved slightly and remain in absolute terms very low. Margins have held relatively steady from the second half of 1999/2000.

Life Assurance

The year has started well with Annual Premium Equivalent sales to May 2000 up 28% on last year.

Corporate and Treasury

Corporate and Treasury has performed well in the first two months and is well ahead of last year.

Asset Management

BIAM continues to perform very well with strong new business inflows.

Bristol & West

Despite pressure on margins and the pricing policy of a number of major players, Bristol & West has continued to achieve growth in residential lending assets, while maintaining satisfactory levels of return in a very competitive market. Savings balances have also grown significantly. Bristol & West's first Internet only account, Save.it, has been successfully launched and has attracted significant amounts of new money.

Group Asset Quality

Since the year end, the grade profile of the loan book has improved slightly and remains at a very satisfactory level. Arrears remain stable in aggregate and the Group continues to expect that the loan loss charge for the year will be satisfactory, in the range of 15-20 basis points.

BOIe

On 11 May, Bank of Ireland announced the formation of BOIe, a specialist operating unit focusing on eBusiness opportunities. The new unit will build on the Bank's successful existing internet offerings which include Banking 365 Online, a comprehensive consumer internet banking offer, Business On Line, Bank of Ireland's leading edge Business Banking capability, Fsharp, the world's first offshore internet bank, and Klikpay, the Bank's secure internet card payment capability, as well as the Bank's highly functional Group Website. BOIe was established to develop and deliver differentiated eBusiness propositions, targeted at both consumers and businesses. Within its first month of operations, it has announced plans for WAP enablement of the consumer internet bank, online share dealing, a secure virtual credit card, and a distribution agreement with Unison / Independent Newspapers.

Group Transformation Programme

Continued progress is being made in the Group's cost reduction programme. The amalgamations of Treasury with International Banking and Northern Ireland with Banking Great Britain are progressing well and new more streamlined management structures have been implemented since year-end. In Retail Banking Republic, a new management structure has recently been announced which significantly enhances management efficiency. Progress is also being made in the ongoing review of the branch network in the Republic.

The Group Transformation Programme will necessarily require incurring severance costs and the Group anticipates that provision for these costs will be made in the current year. The programme will also require capital investments, primarily in Information Technology, which will be ongoing. Interim Results for

Bank of Ireland will be announced on Thursday
November 16, 2000.

Business Drivers of Income (Unaudited)

Volumes	March '99	May '99
	March '00	May '00
	% Change	% Change

Retail Banking
Republic

Total Lending	24	26
Residential Mortgages	28	27
Other Lending	23	25
Total Resources	11	11
Credit Balances	32	29
Deposits	5	6

Corporate & Treasury

Lending	37	30
Resources	33	25

Bristol & West

Lending	6	6
Resources	2	11

<u>Assets under Management</u>	39	36
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
5 July 2000

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BANK OF IRELAND ANNUAL GENERAL COURT 5 JULY 2000

OPENING STATEMENT BY THE GOVERNOR MR.
HOWARD E KILROY

Fellow Stockholders of Bank of Ireland,

Welcome to the first Annual General Court of the new millennium and my last meeting as Governor. It has been a pleasure and an honour to address the Stockholders of the Bank at nine of these meetings and during a period when the business has achieved strong growth in earnings and returns to its owners. Despite recent weaknesses in the valuations of financial stocks, Bank of Ireland still retains its position in the top quartile of European banks over five and ten years in terms of return on the equity employed in the business and returns to shareholders. The Directors and management are confident that the Group will continue to deliver ROE in excess of 20% in the medium term and we can be very positive on the outlook for the current year based on the trends already evident.

Continued strong growth is expected in Ireland; the Bank's domestic franchise is a testament to the strength of our brand and the quality of our customer offerings. It is particularly significant, I believe, that the pace of growth has not been affected by the arrival of a variety of high profile competitors in the Irish market. Bank of Ireland is recruiting new customers for mortgages, for credit cards, for consumer loans and for its savings products because of the strength of its brand, the quality of its service and, most importantly, the real value that it offers. We are proving to be very tough competitors for the newcomers and they will have to fight hard to achieve any material foothold in the Irish market.

It is worth remembering that there were similar incursions into this market in the past. During the 70s and 80s, U.S., European and Australian banks set their sights on Ireland and had ambitious plans to erode our market share. They did not succeed and, at best, have achieved only niche status here. In the meantime, Bank of Ireland has continued to grow; we have been key partners in the achievement of

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Ireland's economic resurgence, and we are benefiting from the strong economy we have helped to create.

This is not to suggest that we are remotely complacent about current market developments in Ireland. Indeed, new competition is good for the Bank; it makes us more innovative, more competitive and more customer focused. Competition forces down costs and results in better value for consumers. It speeds progress towards newer, more efficient and more cost effective delivery channels and Bank of Ireland will lead in the provision of such services.

In the UK, we are building Bristol & West into a significant player in selected, profitable market segments, including specialist mortgage products and personal savings and investments, which we intend to expand into independent advisory activities. The UK operations continue to perform well in a very competitive market. Further international growth will be achieved through Bank of Ireland Asset Management, the Group's IFSC operations, and joint ventures, such as the recently concluded agreement with NOVA Corporation.

Our continued progress in Ireland and abroad will be facilitated by our determination to maximise the cost efficiency and service benefits of new delivery channels. We plan to be the most innovative bank in our home market and, using e-commerce, to exploit profitable niche markets outside Ireland. We are evolving very rapidly into an e-business bank which can offer world class technology to its customers in every key product area. Ours was the first Irish internet retail banking service, the first secure payment product, the first full service internet bank for expatriates and, without doubt, the best internet banking facility for Irish business. These core services will be augmented by a range of important new initiatives and innovations in coming months.

Our growth ambitions are coupled with a vigorous commitment to deliver cost efficiency across the Group. Our target cost/income ratio of 50% is on track for delivery by 2002/2003.

In the Report and Accounts, I referred to the report of the Comptroller and Auditor General and the subsequent Public Accounts Committee hearings which drew attention to the failure of financial institutions to comply with the provisions of the Finance Act, 1986, relating to Deposit Interest Retention Tax (DIRT). I also said that the Group was anxious to bring this matter to an early conclusion and was co-operating fully with Revenue to achieve that end.

I am now able to inform you that Bank of Ireland has agreed with Revenue, following their very detailed audit covering all relevant parts of the Group for the

period 1986 to 1999, to make a full and final settlement involving the payment of additional DIRT of £12.75 million in respect of that period. The Group's total DIRT remittances from 1986 to 1999 amount to some £630 million. Interest and penalties applied by Revenue amount to £17.75 million. This was a regrettable episode in an otherwise compliant organisation and we are determined that such circumstances will not arise again. The settlement, which in total amounts to £30.5 million, brings this matter to a close and payment has been made.

Looking to the future, the Group's growth strategies are fully supported by the Court and by management. We will continue to grow our business, both domestically and in our chosen overseas markets. We will continue to focus on the delivery of stockholder value. And we will continue to deliver returns on equity in the top quartile for peer banks. We will have the fleetness of foot to adapt quickly to market changes and we have demonstrated very clearly in recent years that we are capable of surmounting market challenges and of driving our various businesses forward in the face of both established and new competitors.

Despite current inflationary trends in the Irish economy, we are confident in the durability of Irish economic success. The dynamic economy which we have enjoyed for some years is a product of fundamental economic and demographic factors and any comparisons with boom and bust economies are simply not valid. The prudent credit management policies traditionally pursued by the Bank and the resulting excellent credit quality which we enjoy provide a foundation upon which we can maximise the benefit of continuing economic growth.

As I mentioned earlier, this is my last AGC as Governor of Bank of Ireland and I want to take this opportunity to thank all of my colleagues on the Court for their support during my tenure, for their professionalism and for their dedicated service to the Bank. I also wish to acknowledge the support of the exceptional managers with whom I have worked for the past nine years. In Pat Molloy and Maurice Keane, I have served with Chief Executives of the highest calibre, supported by dedicated and highly skilled management teams. The relationship between the Executive and the non-Executive members of the Court was always excellent and, most importantly, conducive to the achievement of our agreed goals for the business. I also had the pleasure and the privilege to meet many staff throughout the organisation and I was unfailingly impressed by their loyalty to the Bank, their enthusiasm in the face of new business challenges and their determination to see the Bank succeed.

Finally, I want to thank you, the Stockholders, for your courtesy to me at these meetings and for your continuing support of the Bank through your ownership of Bank stock. At each AGC, I have stressed my own and the Court's emphasis on the importance of Stockholder value as a guiding principle for the Bank and I hope you agree that the returns you have received reflect this philosophy. I am delighted to welcome Laurence Crowley to the Governor's chair. His very high standing in the worlds of business and academia are an excellent background to the task that he now takes on. I am confident that the Bank, under his direction, will continue to grow and to meet your highest expectations for return on your investment.

A copy of my statement and some supplementary information on current trading performance has been released to the Stock Exchange this morning and copies are available at the Information Desk.

5 July 2000

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
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BANK OF IRELAND AND UNISON ANNOUNCE INTENTION TO PARTNER IN eCOMMERCE ARENA

Independent News and Media PLC's subsidiary Unison and Bank of Ireland today announced details of a new initiative which aims to create a strong and lasting partnership in the arena of eCommerce.

From the outset, Bank of Ireland and Unison customers will be able to avail of a series of banking and financial services 24hrs a day, 7 days a week from anywhere in the world. Services will include day to day personal banking transactions; funds transfer, balance checks and bill payments. Customers can apply online and receive approval (in principle) for personal loans, car loans and mortgages.

Unison is an on-line portal and Internet Service Provider. It is now the number one content provider in Ireland.

This is the first in a series of planned joint initiatives from Bank of Ireland and Independent News & Media PLC. The arrangement encompasses business relationships with Irish Multichannel, iTouch Ireland and Independent Newspapers (Ireland), companies connected with Unison, and will provide Bank of Ireland customers access to on-line financial services through:

Internet on PC and TV (iTV) - Unison
Digital TV and broadband media - Irish Multichannel
Mobile Commerce and WAP - iTouch - Ireland's
m-portal

Commenting on today's announcement, Michael Branagan, Managing Director, Unison said: "I am delighted Unison will be working with Bank of Ireland in such a comprehensive manner. This deal provides excellent synergies for everyone involved but consumers will be the real winners with the ability to embrace the information society where ever they are for content, browsing, shopping; to have a flutter on the stock markets or to arrange a mortgage on-line"

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SPECIAL SAVINGS INCENTIVE



Commenting for Bank of Ireland, Des O'Reilly, Managing Director, BOIe said: "This is a very significant initiative bringing considerable opportunities for both parties. The world is changing and partnerships like this create the potential to change the way people conduct commerce and live their lives. We are very excited about the possibilities."

Bart Bonsall, Chief Executive, Irish Multichannel said: "This announcement coincides very well with our roll out of broadband digital services planned for the coming weeks. We aim to bring on-line financial services into the homes of our 250,000 subscribers through digitalTV and high speed internet access."

Ends.

23 June 2000

For Reference:

Des O'Reilly, BOIe 01 6147500 (M) 086 2417385



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BANK OF IRELAND ANNOUNCES THE FORMATION OF EUROCONEX - A PAN-EUROPEAN JOINT VENTURE WITH NOVA CORPORATION

More than 500 new jobs expected

Bank of Ireland and NOVA Corporation, a US company specialising in payment processing and business-to-business e-commerce services, have announced agreement in principle to form a joint venture, EuroConex Technologies Ltd, to offer similar services across Europe. The joint venture is expected to employ some 600 people – mostly new jobs – within four years. It will be located outside Dublin and negotiations are currently taking place with the IDA on a suitable site. The outsourcing of payment processing for the Bank of Ireland card retailer base will be a major component of the Bank's contribution to the joint venture. Further contracts with third parties are under discussion.

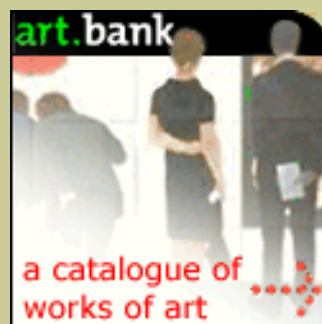
NOVA Corporation (see corporate profile attached) is the third largest processor of credit and debit card transactions in the United States and services some 500,000 merchants and financial institutions across the U.S. It provides credit, debit and charge card payment acceptance services as well as end-to-end business-to-business e-commerce services through Econex L.L.C., a U.S.-based company in which NOVA is a majority owner.

EuroConex, ownership of which will be equally divided between Bank of Ireland and NOVA Corp., will combine the resources of Bank of Ireland, NOVA and Econex to offer an integrated service to merchants in Ireland and across Europe. Research undertaken by Bank of Ireland and NOVA indicates a strong market within Europe where, to date, the outsourcing of retailer payment processing has been limited. However, this area of the card payment market has become increasingly specialised, requiring significant investments in technology and high levels of ongoing

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maintenance.

In the U.S., NOVA has successfully executed its e-commerce payment processing strategies and offers retailers/SMEs convenient access to Internet trading. In addition to payment processing, NOVA offers through Econex a variety of value-added e-commerce services that include the design and maintenance of retailer Web sites, facilitation of e-based payments, and the collation and delivery of relevant B2B services on the Net. EuroConex will replicate NOVA's strategy in Europe by providing a similar set of solutions for retailers and SMEs.

Billy Saunderson, currently Head of Card Services at Bank of Ireland, will be appointed Chief Executive Officer of EuroConex. Edward Grzedzinski, Chairman and Chief Executive Officer of NOVA Corp., will be the Chairman of the joint venture company.

Commenting on the joint venture, Bank of Ireland Group Chief Executive, Maurice Keane, said:

"Bank of Ireland is constantly alert to opportunities to work with companies which have skills complementary to our own. NOVA has developed a focused, specialised and very profitable enterprise around merchant acquisition. They have an outstanding business within the US where their many customers recognise the benefits of outsourcing to a company which is and will remain at the leading edge in this sector.

NOVA has identified significant potential for its product in Europe, particularly in the Euro zone countries. We believe that this business has exciting growth prospects and I am delighted that Bank of Ireland will share in them."

The Chairman and Chief Executive of NOVA Corporation, Edward Grzedzinski said:

"We saw the opportunity to partner with Bank of Ireland as a means to advance our global strategy and enter a market with significant growth potential. Bank of Ireland brings an existing business base, knowledge of the complex and evolving European market, and the ability to process multi-currency transactions. Together, through EuroConex, we hope to achieve economies of scale and sizeable market share in the European market."

Ends

Tuesday 9 May 2000

For further information:

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David Holden, Head of Group Public Affairs, Bank of Ireland 00 353 1 6043833

Mary King, Head of Investor Relations, Bank of Ireland 00 353 1 6043501

Jeff Schroeder, NOVA Corporation 001 770 6981008

NOVA CORPORATION

NOVA Corporation was established in 1991 in Atlanta GA. From a zero base, it has become the third largest merchant service provider within the US payment processing market, specialising in the servicing of small retailers and SMEs. Its customer base of more than 500,000 SMEs represents in excess of 8% of all the small merchants who accept cards in the US. Sales through its merchant base in 1999 were \$57.5 billion, generating revenue of \$1.5 billion and operating profit of \$179 million.

Its customers can link to NOVA via Internet, Frame Relay, Lease Line, Wireless (WAP) technology or Dial-Up networks. It can process 140 transactions per second. It provides services both to Community Banks and Regional Financial Institutions, which can achieve reductions of 30 to 70% in processing and settlement costs by outsourcing to NOVA. Retailers/merchants benefit from increased transaction reliability and more accurate and timely funding.

NOVA provides a full range of e-commerce solutions including the following:

Virtual Terminal and Universal Shopping Basket

Network Integration

Secure Internet Payment Services

Website Development

Electronic Gift Certificates



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On-Line Transaction Detail

Customer Loyalty Programmes

Wireless (WAP) Solutions

For more information, visit www.novacorp.net

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

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BANK OF IRELAND ANNOUNCES A NEW APPOINTMENT TO THE COURT OF DIRECTORS

Mr Denis O'Brien has been appointed to the Court of Directors of Bank of Ireland with effect from 11 April 2000. Mr O'Brien is currently Chairman and Chief Executive Officer of ESAT Telecom Group plc.

11 April 2000

/ends

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ICS Building Society Summary Results For the Year Ended 31st December 1999



1999 Another record year for ICS Building Society. PBT increases by 7.7%.

For the full report in PDF format (125kb)

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14 March 2000

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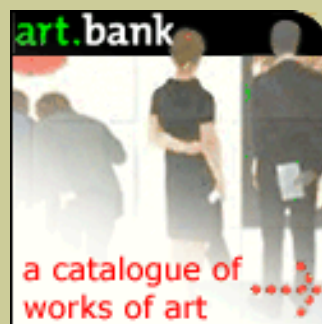
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PRESS RELEASE

EMBARGO UNTIL 12 MIDDAY

TUESDAY, 14TH MARCH 2000

ICS Building Society
Summary Results For the Year Ended 31st December 1999

1999 ANOTHER RECORD YEAR FOR ICS BUILDING SOCIETY

→ PBT INCREASES BY 7.7%

	1999 €m	1999 IR£m	1998 €m	1998 IR£m	%
Surplus Before Tax	45.880	36.134	42.601	33.551	+7.7%
Surplus After Tax	33.492	26.378	28.868	22.735	+16.0%
New Advances	498.5	392.6	318.0	250.5	+56.8%
Net Mortgage Lending	240.2	189.2	154.4	121.6	+55.5%
Deposits	1,745.2	1,374.5	1,821.7	1,434.7	-4.2%
Cost to Income Ratio	31.4%	31.4%	31.7%	31.7%	-0.3%
Total Assets	2,486.3	1,958.1	2,231.4	1,757.3	+11.4%

ICS Building Society, part of Bank of Ireland Group, has reported a surplus before tax of €45.9m (IR£36.1m) for the year ended 31st December 1999. This represents growth of 7.7% and is a very satisfactory performance in a highly competitive marketplace during a year in which both mortgage and deposit margins tightened considerably.

The principal features of the Society's year were as follows:-

- New mortgage advances increased by 57% to €499m and the mortgage loan book increased by 21.5% to €1,357m. Against a background of new mortgage market growth of around 44% in 1999 and increasing competition, this is an excellent result.
- A prudent approach to lending remains a critical element of the ICS growth strategy.
- Estimated ICS market share of new mortgages is 7.1% - up from 6.5% in 1998.
- Organic growth of €240m in net mortgage lending is up some 56% on organic growth in 1998.
- Net interest income has declined by 5.4% to €52.9m. This is a consequence of the lower interest rate environment in the aftermath of euro alignment.
- Net interest margin has decreased by 53 bps to 2.24% from 2.77%.

- On the other hand fees and commission receivable increased to €17.9m – up 96%. This represents fee income from processing and servicing record volumes of mortgages on behalf of Bank of Ireland Group.
- The Society's liquidity ratio remains very strong at 48.6% . This is down somewhat on the 1998 figure of 53.7% primarily as a consequence of a €76m decrease in total deposits versus 1998. This was brought about by a number of factors including the impact of the Telecom Eireann flotation and the increasing attractiveness of investment type products at the expense of traditional retail savings products in the historically low interest rate environment. The current ratio continues to be significantly in excess of Central Bank requirements and well ahead of our competitors.
- The cost/income ratio improved to 31.4% in 1999 from 31.7% in 1998. There has been a continuing strong emphasis on tight control of costs notwithstanding a significant increase in staff numbers to keep pace with the very healthy growth in the mortgage processing and servicing business, the expansion of the Mortgage Store network and the move to new corporate headquarters.
- Bad debt experience continues to be good. Arrears as a percentage of the mortgage book continue to decline and now stand at 0.23% down from 0.32%

Speaking at the announcement of the results, Mr. Ted McGovern, Managing Director, ICS Building Society said that 1999 had been a year of considerable achievement for the Society. As well as achieving very satisfactory financial and new business outcomes, ICS had also completed the considerable logistical task of relocating its operations from multiple locations around Dublin to a new custom designed facility in the International Financial Services Centre. The move was conducted very efficiently with no disruption to business operations.

This was also the case with what proved to be a smooth transition to Year 2000, from an IT systems perspective.

During the year, two new outlets were added, at Swords and Dame Street, to the unique and highly successful Mortgage Store network. A ninth Store will open shortly in Blackrock and there are plans to continue to expand this distribution channel in the year ahead.

Commenting on the Society's strong performance in the mortgage market in 1999, Mr. McGovern said:-

“We are very pleased with the manner in which we grew our mortgage lending volumes and market share in the face of an extremely competitive market. This can be attributed to a strong customer led product proposition. During 1999 we introduced several enhancements to our product offerings including the elimination of charges for the mortgage indemnity bond. These changes were well received by both new and existing customers and all our new business channels. The growth in new business has been achieved without compromising in any way our longstanding prudent ‘ability to repay’ approach to lending”

Turning to the long term and against the background of the turbulence in Irish mortgage markets during 1999 Mr. McGovern is very confident that ICS will continue to prosper:-

“We see the mortgage market becoming more competitive in the future. ICS is well placed to compete in any scenario we have anticipated. Having decided a number of years ago to specialise in the origination and servicing of mortgages, with funding outsourced to other parts of the Bank of Ireland Group, we now have an extremely competitive cost base and have invested in the specialised systems and knowledge which will be essential to future success. Most of all, we have product and market focus and the ability to draw on the complementary resources and capabilities of a strong parent”

ICS has experienced a very encouraging start to 2000, Mr. McGovern stated. New business growth for January and February has been 64% versus the same period in 1999.

End

*For further information contact Mr. Ted McGovern, Managing Director, ICS Building Society
(Available 1p.m – 4 p.m. today, 14th March ☎ 01 6113502)*

ICS Building Society

Summary of Results 1999

Financial Highlights

	1999 €	1999 IR£	1998 €	1998 IR£
Profit Before Tax	45.9m	36.1m	42.6m	33.6m
Profit After Tax	33.5m	26.4m	28.9m	22.7m
Cost Income Ratio	31.4%	31.4%	31.7%	31.7%
New Advances	499m	393m	318m	250m
Estimated Market Share	7.1%	7.1%	6.5%	6.5%
Mortgage Balances	1,357m	1,069m	1,117m	880m
Net Mortgage Lending	240m	189m	154m	122m
Total Assets	2,486m	1,958m	2,231m	1,757m
Deposit Balances	1,745m	1,374m	1,822m	1,435m
Net Interest Income	52.9m	41.6m	55.9m	44m
Net Interest Margin	2.24%	2.24%	2.77%	2.77%
Fees and Commissions Receivable	17.9m	14.1m	9.1m	7.2m
Fees and Commissions Payable	(4.0m)	(3.1m)	(2.8m)	(2.2m)
Operating Expenses	(18.4m)	(14.5m)	(17.6m)	(13.8m)
Liquidity Ratio	48.6%	48.6%	53.7%	53.7%



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Bank of Ireland announces a new appointment to the Court of Directors

Mr Richard Burrows has been appointed to the Court of Directors of Bank of Ireland with effect from 8 March 2000. Mr Burrows is Chairman of Irish Distillers Group Ltd and currently President of the Irish Business and Employers' Confederation (IBEC).

8 March 2000

/ends

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1 February 2000

Bank of Ireland Issue of € 600 million Fixed Rate Subordinated Bonds due 10th February 2010

Bank of Ireland announced today that it has launched and priced an issue of € 600 million fixed rate subordinated bonds due 2010 (the "bonds"). The transaction is part of Bank of Ireland's normal bank capital management process. Lehman Brothers and Warburg Dillon Read are joint lead managers on the transaction with Davy Stockbrokers as senior co-lead manager and Paribas co-lead manager.

The bonds have been priced at a spread of + 95 bps over the 5.375% Bund due January 2010. The coupon has been set at 6.45% per annum and the issue price at 99.813%, giving an effective yield to investors of 6.476% annually. Interest will be payable annually in arrears.

Application will be made to the London and Dublin Stock Exchanges for admission of the bonds to the Official List. It is expected that this listing will be granted.

Enquiries:



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David Holden, Head of Group Public Affairs 003531
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Lehman Bros
Hendrik Raber 0171 601 0086

Warburg Dillon Read
Richard Johnson 0171 567 2477

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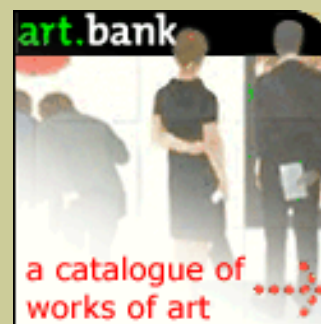
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Stock Exchange Releases 2000 **COURT CHANGES AT BANK OF IRELAND**

Governor-Designate

Bank of Ireland announces the appointment of Mr. Laurence Crowley as Governor-designate in succession to Mr. Howard Kilroy who will step down as Governor and as a Director after the July 2000 Annual General Court on completion of his third term.

Mr. Kilroy joined the Court in 1991 and was appointed Governor at that year's Annual General Court. He is the first in the history of the Bank to have served three consecutive terms as Governor.

Mr. Crowley (62) has been a member of the Court since 1990 and was Deputy Governor from 1995 to 1997. He is Executive Chairman of the Michael Smurfit Graduate School of Business at University College Dublin, Chairman of PJ Carroll & Co. Ltd, a Director of Elan Corporation plc, J. Rothschild International Assurance plc and a number of other companies.

Resignation of Mr. Niall FitzGerald

Mr. Niall FitzGerald, Executive Chairman of Unilever plc, has announced that, due to pressure of other commitments, he wishes to step down from the Court for the time being. Mr. FitzGerald has indicated his willingness to re-join the Court when circumstances permit and subject to the wishes of the Directors. His decision has been accepted with regret and the Court has expressed the hope that, in due course, Mr. FitzGerald will be in a position to re-join the Court, to which he has made a very substantial contribution since he became a Director in 1990.

New Executive Directors

Mr. Paul D'Alton and Mr. Brian Goggin have been appointed to the Court as Executive Directors.

Mr. D'Alton (48) was appointed Group Chief Financial Officer in 1991, having previously been Chief Executive-Finance in Aer Lingus. He is responsible for all of the Group's Finance and Risk functions.

Mr. Goggin (47) is Chief Executive - Corporate and Treasury. He joined the Bank in 1969 and has served

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in a variety of senior management positions in the United States, Britain and Ireland. He has been in his current position since 1996. He is President of the Institute of Bankers in Ireland.

Comment

The Governor of Bank of Ireland, Mr. Howard Kilroy, commented:

"I am delighted that Laurence Crowley is to succeed me as Governor and I know that he will make a major contribution to the further development of the Group. I have been greatly honoured by the opportunity afforded to me to serve the Bank during a period of very significant growth in both profits and assets. The ownership of the Bank is now widely spread and we are a truly international business with a material proportion of our revenues generated outside Ireland.

A key responsibility of the Governor and the Court is the selection and appointment of the Group Chief Executive. Maurice Keane will retire from the position of Group Chief Executive in February 2002. Consequently, succession planning will continue to be an important priority. The task will be made easier by the exceptional strength and quality of the management team with whom it has been my pleasure to serve."



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11 January 2000

David Holden, Head of Group Public Affairs Ph. 00 353 1 6043833

Mary King Head of Investor Relations Ph: 00 353 1 604 3501

Issued by Group Public Affairs, Bank of Ireland Group

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Stock Exchange Releases

Stock Exchange Releases 2000 **NEW BUSINESS INCREASES 55% AT LIFETIME FOR 1999**

For the second consecutive year Lifetime Assurance, the Bancassurance arm of Bank of Ireland, has announced a record 55% increase in new business to IR£81.4 million (APE : Annual Premium Equivalent) for the year ended 31st December, 1999.

New single premium sales grew by a very substantial 81% to IR£261 million (1998 : IR£144 million) and new regular premium business increased by 45% to IR£55.3 million (1998 : IR£38.1 million).

Sales of protection products increased 20% to IR£8.1 million (1998 : IR£6.8 million) demonstrating that core life assurance products are increasingly in demand by customers as they plan their finances.

Regular premium pension sales have experienced excellent growth up 32% to IR£12.3 million (1998 : IR£9.3 million). This growth in sales illustrates the greater awareness of the need to make personal pension provision. The changes the Minister for Finance has announced have also given added impetus to customers to plan for their retirement.

Sales of regular premium investment products such as Personal Investment Plans (PIPs) showed the greatest overall growth rising by 59% to IR£34.9 million. This performance was underpinned by tremendous growth in the sale of PIPs which offer the potential for excellent long-term returns when compared to the current low interest rates available on cash deposits since the advent of the Euro in 1999.

Commenting on the results Mr. Roy Keenan, Managing Director, Lifetime said;

"Sales of Lifetime's products have gone from strength to strength and the company has experienced a very substantial cumulative increase in new business of 140% over two years. A major factor in this success has been the move to transparent spread charge products that Lifetime initiated in Ireland in 1996. This, coupled with the buoyant economy and the low interest rate environment, has contributed to an excellent year. Our products are extremely attractive

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to consumers who are planning their financial futures. With a rapidly changing working environment, consumers are demanding greater flexibility, which traditional life assurance pension and savings policies cannot offer. By spreading the charges on these products over the term of the policy rather than levying a substantial up front charge, Lifetime is able to offer far greater flexibility for the customer and good early year values".



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12 January 2000

For further information:

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6043833

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Stock Exchange Releases 2000 **BANK OF IRELAND - STOCK ALTERNATIVE SCHEME**

Bank of Ireland announces that 47% of its Stockholders elected to take new units of Ordinary Stock in lieu of part or all of their Interim Dividend for 1999/2000 under the Bank's Stock Alternative Scheme.

As a result, the total cash dividend to be paid today, Tuesday, 11 January 2000, is reduced by e8.8m (12%) and 1,046,802 new units of Ordinary Stock have been created.

The Stock Exchange has granted permission for admission of the new units of Ordinary Stock to the Official List and dealing in the new units is expected to begin today, Tuesday, 11 January 2000.

Ends/.....

For further information contact

David Holden, Group Public Affairs (01) 661 5933

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