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
Lifetime Reports 30% Growth
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DISCONTINUANCE OF STOCK ALTERNATIVE SCHEME AND EARLIER PAYMENT OF INTERIM DIVIDEND

The Bank of Ireland announces that it has decided to discontinue its Stock Alternative (Scrip Dividend) Scheme, which allowed Stockholders to elect to receive new units of stock instead of part or all of their cash dividend. The Directors have decided to discontinue this scheme for the time being for the following reasons: -

- Due to changes in the Irish tax code, there is no longer any tax advantage to Irish Stockholders availing of the scheme;
- Stock Market volatility reduces the attractiveness of the scheme to all Stockholders;
- The Scheme is costly to administer and has the effect of diluting earnings per share through the creation of additional stock.

In these circumstances, the Directors have decided that the scheme is no longer in the best interests of Stockholders as a whole and should not be continued. Should conditions change at some future date and it appears appropriate to re-introduce the scheme, the Directors will decide on its merits at such time.

As a result of this decision the Interim Dividend can be paid earlier than had been originally planned and will now be paid on Tuesday, 8 January 2002, rather than 15 January 2002 as had been advised.

The following is the new time table relating to the Interim Results: -

SCHEDULE OF DATES FOR 2001/2002

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INTERIM RESULTS

Court Meeting to consider Interim Results	Tuesday, 13 November 2001
Court Committee Meeting to Approve Interim Results	Wednesday, 14 November 2001 @ 5.00p.m.
Interim Results Announced to Stock Exchange	Thursday, 15 November 2001 @ 7.00a.m.
Stock goes Ex-Dividend on Irish Stock Exchange	Wednesday, 21 November 2001
Record Date (Dividends will be despatched to Stockholders appearing on the Register at Close of Business on this date)	Friday, 23 November 2001
Dividends posted	Monday, 7 January 2002
Interim Dividend Payable	Tuesday, 8 January 2002

12 November 2001

/ends

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Bank of Ireland Group

26 September 2001

The Governor and Company of the Bank of Ireland (the "Bank of Ireland" or the "Bank")

Tender Offer to purchase Units of Non-Cumulative euro Preference Stock, Series A ("euro Preference Stock") and Non-Cumulative Sterling Preference Stock, Series A ("Sterling Preference Stock") (together the "Preference Stock").

On Monday, 24 September, the Bank announced the result of the Tender Offer. The Bank was subsequently advised by its Registrar that it had made an error in the calculation of the number of Tender Forms which had been validly lodged; tenders for an aggregate of 1,297,312 Units of Sterling Preference Stock had been inadvertently overlooked. The Registrar has accepted that it was responsible for this oversight.

Having taken advice and obtained the necessary approvals, the Bank has determined that it will stand by its announcement on Monday, which stated that "In respect of the Sterling Preference Stock all tenders have been accepted in full". Accordingly it will purchase the additional 1,297,312 units of Sterling Preference Stock at £17.75 per unit. The Bank has therefore purchased in aggregate 10,597,312 Units of Preference Stock.

No changes to the strike prices of €2.34 per Unit in respect of tenders for the euro Preference Stock and £17.75 per Unit in respect of tenders for the

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Sterling Preference Stock will be made as a result of this decision.


Following completion of the repurchases 1,876,090 Units of Sterling Preference Stock and 3,026,598 Units of euro Preference Stock will remain outstanding.

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Bank of Ireland Group

25 September 2001

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 2001. This statement is issued in advance of the meetings.

OVERVIEW

- Very satisfactory business and profit growth in Retail Ireland in the context of lower levels of economic growth in the Irish economy.
- Strong profit growth in Corporate and Treasury, reflecting good performance in both domestic and international businesses and high teens growth in international lending and structured finance.
- A small increase in sterling profits in the Bristol & West businesses, before goodwill and investment in the development of MoneyXtra.
- Continued expansion in international activities, with material new business inflows in Bank of Ireland Asset Management.
- Strong capital ratios and a successful buy-back of Preference Stock.
- Satisfactory credit quality, which is not expected to be materially affected by the consequences of the recent terrorist attacks in the United States or their effect on the Irish economy. A review of the loan book indicates no significant impact on the Bank's airline and insurance exposures and the asset quality profile limits the downside

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of indirect adverse consequences for Irish economy exposures. The Group's Non Designated Specific Provision (NDSP) for unexpected loan losses, which stood at €47 million at 31 March 2001, gives additional comfort.

- Strong sales growth in the Life and Pensions business, which also bears the full adverse impact on embedded values of the substantial falls in equity markets during the accounting period.

Without recent stock market falls, the strong business performance was expected to deliver EPS growth in high single figures for the half year. Based on market values at 21 September and, in particular, the impact on embedded values in the Life and Pensions business, and assuming no material improvement in international equity values prior to 30 September, EPS is expected to be flat half year on half year.

Operating performance by business

Retail Banking Republic of Ireland

Despite the slow-down in the economy since the first quarter of the calendar year, Retail Banking Republic of Ireland will report very satisfactory profit growth. Lending and credit balances volumes are expected to show increases of 16% and 19% respectively with deposit volume growth at c. 12%. Net interest margin is expected to show a small reduction with low teen growth expected in net interest income. Non interest income in the first half is expected to be constant due to the economic slowdown and foot and mouth restrictions resulting in lower foreign exchange revenues. Loan losses are expected to be marginally higher but remain at very low levels.

Costs in the period have been impacted by increases arising from the most recent national wage agreement and an increase in employers' Pay Related Social Insurance contributions in the Republic of Ireland, partially offset by savings from the early implementation stages of the Group Transformation Programme.

Life and Pensions

Annual Premium Equivalent Sales are performing strongly and are ahead of the comparable period last year by more than 35%. Sales were boosted by the response to the new Government Special Savings contract, although margins remain under pressure. The severe downturn in equity markets has had a material impact on embedded values in the Life and Pensions business and, in the absence of a dramatic recovery, will adversely affect Group profits for the half year.

Corporate & Treasury

Profit growth in the first half of the year from Corporate and Treasury will be strong compared with the same period last year. Treasury and International Banking performed very strongly, while Banking UK and First Rate Enterprises have also grown well.

Lending volumes are up c. 15% in Banking UK compared to the first half of last year and there has been some margin erosion on both sides of the Balance Sheet. Corporate Banking is showing lending growth of 11%, primarily in international markets, and margins are stable on both the domestic and international portfolios.

Cost growth will be in the low teens including investment costs in expanding the international business.

Loan losses will increase but at a significantly lower level than lending volumes and the loan loss trend remains very satisfactory.

Asset & Wealth Management Services

Relative investment performance remains good and has led to significant levels of new business. However, the continuing falls in market values have had an impact on the value of assets under management. The continuing uncertainty in world stock markets makes it very difficult to forecast revenue levels for the remainder of the year. Securities Services is also impacted by the stock market trends. Private Banking continued to grow both lending and deposit volumes during the period.

Bristol & West

Sterling profits pre-goodwill and excluding the ongoing investment in MoneyExtra are expected to show a small increase half year on half year.

Margin on average assets is expected to reduce, principally due to reduced savings margins combined with the impact of funding acquisitions.

Lending net interest income has been supported by the strategic diversification into wider margin non-standard lending. Non-standard lending is expected to account for approximately 12% of the book, rising from 6% at the start of the year. Net lending market share is above Bristol & West's natural share and high single digit growth in the loan book is expected.

Savings margins have reduced as a result of the high interest rates necessary to attract and retain balances in a competitive market. Low teens growth in resources is expected for the half year to 30 September 2001. Further growth will not be pursued in the second half and net interest income should improve for the full year.

Chase de Vere has continued to make a positive contribution to operating profits and is performing in line with the business plan underlying its acquisition.

As expected at this stage of its development, MoneyExtra, which was acquired in December 2000, will return a loss. The acquisition of Willis National, a large IFA, will create significant cost and income synergies. The combined entity will return an operating profit on a monthly run rate basis early in 2003.

Asset Quality

The credit grade profile across the Group is stable. Satisfactory levels of credit quality continue to be maintained, with minor deterioration in some Lending Units. Arrears balances as a percentage of the total loan book are virtually unchanged since March 2001.

The Bank remains satisfied with the quality of its overall exposure to the technology, media and telecommunications sectors. Exposure to companies involved in the acquisition of third-generation telecoms licences is minimal.

The foot and mouth disease threat and its consequences have had no noticeable adverse effect on the quality of the Bank's loan book.

Arrears emergence on B&W's "non-standard" product types, which are priced at a higher margin, is considerably better than original expectations and is running at similar levels to the standard book.

The quality of the Bank's loan book is not immune to the consequences of recent terrorist attacks in the United States and, in particular, their effect on the Irish economy. However, having reviewed our loan book we are confident that the direct impact on the Bank's airline and insurance exposures is not material. The indirect consequences for Irish economy exposures are manageable in the context of the present satisfactory asset quality profile of the loan book. Furthermore, the availability of the NDSP for unexpected loan losses, which stood at €47m at 31 March 2001, gives additional comfort.

The loan loss charge expressed in basis points relative to total loans will be comparable, on an annualised basis, to that experienced last year.

Bank of Ireland Group

Low double digit growth in net interest income is expected for the half year to September 2001, driven predominantly by the volume performance in Ireland. Net interest margin at the Group level will be lower compared to the same period last year reflecting lower interest rates. Non-interest income growth has been driven by high levels of activity in Corporate and Treasury and the impact of acquisitions by Bristol & West, partly offset by the recent substantial falls in equity markets. In aggregate, high single figure growth in total income is expected.

The impact of the acquisitions of Chase de Vere,

MoneyXtra and Willis National, combined with BOIe expenditure that was less significant in the corresponding half year will account for c. 6% of cost growth at the Group level. Incremental volume driven costs in the Group's fast growing internationally focused businesses, offset by exchange rate movements, will add a further 2%. Costs in the established businesses in the Group are impacted by higher than usual cost increases arising from the most recent national wage agreement and an increase in employers' Pay Related Social Insurance contributions in the Republic of Ireland, together with costs to support significant volume growth.

The Group is comfortable with its state of preparation for Euro implementation and costs for the full year are expected to be €18 million.

There will be an exceptional charge of c. €2m in respect of the Group Transformation Programme. An alternative earnings per share will be published excluding this exceptional item.

The exceptional volatility in international equity markets and the uncertainty surrounding these markets during the remainder of the year create conditions within which profitability forecasting is extremely difficult. While Group businesses are trading very satisfactorily and achieving strong volume growth, the resulting profitability gains have been impacted by the falls in equity values, which drive performance in some of the Group's key businesses.

ENDS


Preliminary Results for the half year to 30 September, 2001 will be published on Thursday, November 15, 2001.

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24 September 2001

The Governor and Company of the Bank of Ireland (the "Bank of Ireland" or the "Bank")

Announcement of results of Tender Offer to purchase up to 9,300,000 Units in aggregate of Non-Cumulative euro Preference Stock, Series A ("euro Preference Stock") and Non-Cumulative Sterling Preference Stock, Series A ("Sterling Preference Stock") (together the "Preference Stock")

Bank of Ireland announces that the Tender Offer, the terms of which were announced on 3 September 2001, closed on 21 September 2001. Tenders were accepted in respect of an aggregate of 9,300,000 Units of Preference Stock. The Purchase Price for the euro Preference Stock was €2.34 per Unit of euro Preference Stock. The Purchase Price for the Sterling Preference Stock was £17.75 per Unit of Sterling Preference Stock.

In respect of the Sterling Preference Stock all tenders have been accepted in full.

In respect of the euro Preference Stock all tenders below €2.34 have been accepted in full. Due to over subscription, 99.99% of stock tendered at €2.34 or at the strike price has been accepted.

In accordance with the timetable announced on 3 September 2001, it is expected that contract notes in respect of Preference Stock repurchased under the Tender Offer, cheques for Tender Offer proceeds and Preference Stock balance certificates

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in respect of unsuccessful tenders will be despatched, and CREST accounts will be credited with Tender Offer proceeds and revised holdings, on 28 September 2001.

Following the completion of the repurchase, 3,173,402 Units of Sterling Preference Stock and 3,026,598 Units of euro Preference Stock will remain outstanding.

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SENIOR MANAGEMENT CHANGE AT BANK OF IRELAND

Bank of Ireland announces that Paul D'Alton, Group Chief Financial Officer, has decided to relinquish his position before the end of the calendar year to pursue a range of business interests. He is to be replaced by John O'Donovan (49), currently Group Finance Director and Company Secretary, and acting Chief Executive of Aer Lingus (see biographical note attached).

Paul D'Alton joined Bank of Ireland in 1991- also from Aer Lingus - where he was Group Finance Director. He was appointed to the Court of Directors in 2000.

Commenting on the change, Maurice Keane, Group Chief Executive, said:

"Bank of Ireland is most fortunate to have secured the services of John O'Donovan to succeed Paul D'Alton. Paul has been an outstanding Group Chief Financial Officer and has made a significant contribution to the Group, which was reflected in his appointment to the Court of Directors last year. His decision to leave is greatly regretted but we respect his wish to pursue a different career path and I am certain that he will achieve success in whatever he undertakes.

We are delighted that John O'Donovan is to join Bank of Ireland to replace Paul. His skills and experience of both financial and general management equip him very well for the role, and we are confident that he will be a most valued member of the senior management team".

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18 September 2001

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
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**BIOGRAPHICAL NOTE JOHN O'DONOVAN - GROUP
CHIEF FINANCIAL OFFICER-DESIGNATE - BANK
OF IRELAND**

John O'Donovan (49) is currently Group Finance Director/Company Secretary of Aer Lingus and has been Acting Chief Executive since June of this year. He is responsible for a range of functions including Treasury, Risk Management, Internal Audit, Financial and Management Accounting and Strategic Planning. He joined the national airline in 1995 having spent 16 years with Express Foods Group, the Irish foods division of Grand Metropolitan plc, latterly as Group Finance Director.

He qualified as a Chartered Accountant with Craig Gardner/Price Waterhouse in 1978.

Mr. O'Donovan is a native of Dunmanway Co. Cork. He was educated in Bandon and at University College Cork. He is married with two children.

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NEW DIRECTOR APPOINTED

Bank of Ireland announces that Mike Soden, Group Chief Executive Designate has been co-opted to the Court of Directors with effect from 11 September 2001. Mike Soden, formerly Executive General Manager of Global Business and Personal Financial Services in National Australia Bank joined the Bank of Ireland Group as Group Chief Executive Designate on 1 September 2001.

11 September 2001

/ends

For further information:

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3 September 2001

**The Governor and Company of the Bank of
Ireland (the "Bank of Ireland" or the
"Bank")**

**Tender Offer to purchase up to 9,300,000
Units in aggregate of Non-Cumulative euro
Preference Stock, Series A ("euro Preference
Stock") and Non-Cumulative Sterling
Preference Stock, Series A ("Sterling
Preference Stock") (together the "Preference
Stock")**

The Tender Offer

Bank of Ireland today announces a tender offer (the "Tender Offer") being made by Cazenove & Co. Ltd and Davy Stockbrokers as agents on behalf of the Bank to purchase up to 9,300,000 Units in aggregate of euro Preference Stock and Sterling Preference Stock. This equates to up to 60% of the aggregate outstanding Units of Preference Stock.

A circular is being posted today to holders of the Preference Stock giving details of the Tender Offer.

Preference Stockholders have two options under the Tender Offer:

- they will be able to indicate (by completing the "Priced Tenders" box on the Tender

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Form) both the number of Units of Preference Stock and the price or different prices at which they wish to tender Units of Preference Stock under the Tender Offer, up to a maximum of £17.75 (in respect of the Sterling Preference Stock) and €2.50 (in respect of the euro Preference Stock);

OR

- they will be able to indicate (by completing the "Strike Price" box on the Tender Form) the number of Units of Preference Stock which they wish to tender at the Purchase Price determined as set out below. Under this option, they do not have to indicate the price(s) at which they wish to tender.

All Preference Stockholders who tender at or below the Purchase Price will receive the Purchase Price. If the aggregate of tenders at or below the Purchase Price exceeds the maximum number of Units of Preference Stock the subject of the Tender, tenders at the Purchase Price will be scaled down pro rata (with fractions being ignored). Tenders at below the Purchase Price will be satisfied in full, at the Purchase Price.

Preference Stockholders who complete the box entitled "Strike Price" on the Tender Form will be deemed to have tendered at the Purchase Price and therefore may be scaled down. Tenders above the Purchase Price will not be accepted.

In any case the maximum price paid may not, under the authority given by the Annual General Court in July 2001, exceed 5 per cent. above the average of the closing quotation prices of such Units of Preference Stock as published in the Irish Stock Exchange Daily Official List for the five business days immediately preceding the day of purchase (expected to be on 24 September 2001), and, in respect of any business day on which there shall be no dealing in such Units of Preference Stock on the Irish Stock Exchange, the price which is equal to the mid-point between the high and low market guide prices in respect of such Units of Preference Stock for that business day, or if there shall be only one such market guide price so published, the market guide price so published.

Subject to the maximum price limits specified

above, the prices which will be paid in respect of each class of Preference Stock (the "Purchase Price") will be calculated by reference to the price at which the tender of 9,300,000 Units in aggregate of Preference Stock will be satisfied in full (or, if not so satisfied, the highest price accepted in respect of each such class of Preference Stock).

It is expected that the Purchase Price and the total number of Units of Preference Stock in respect of which tenders are accepted will be announced on 24 September, 2001 through the Company Announcements Offices of the Irish Stock Exchange and the London Stock Exchange.

The amount of Preference Stock to be acquired under the Tender Offer will not in any event exceed 9,300,000 Units of Preference Stock in aggregate, representing 60 per cent. of the Bank's existing issued Preference Stock.

The Purchase Price will be deemed to compensate each Preference Stockholder for the loss of dividend accruing since the dividend paid on 20 August 2001 until the date of purchase under the Tender Offer.

Background to the Tender Offer

Following the passing of the resolution at the Class Meeting of Irish Pound Preference Stockholders on 4 July, 2001, the units of Irish Pound Preference Stock were re-denominated into Units of euro Preference Stock with effect from 23 July, 2001.

The Preference Stock has represented, since issue, an important component of the Bank's capital base. With the successful issue of €600m Guaranteed Step-up Callable Perpetual Preferred Securities in March 2001, the Bank has subsequently reviewed the structure of its Preference Stock within the overall capital structure and now considers that it would be appropriate to reduce the level of Preference Stock by up to 60 per cent. of the outstanding amount.

The Bank was authorised at the Annual General

Court in July 2001 to make market purchases of up to the whole of each class of Preference Stock on the terms stated in the relevant resolution. While the Bank would be able to make individual purchases through the stock market, it wishes to offer all Preference Stockholders the opportunity to participate and therefore is providing holders of both euro Preference Stock and Sterling Preference Stock the opportunity to offer their stock for sale through the Tender Offer process.

Group Prospects

At the Annual General Court of the Bank on 4 July 2001, the Governor commented that early indications of trading in Ireland and in the UK suggested that the Group remained positioned to achieve current general expectations for earnings in this year. He also suggested that somewhat slower but more sustainable growth in the Irish economy would underpin domestic earnings growth and that the performance to date in the Group's businesses outside Ireland was satisfactory.

Full details of the Tender Offer (including the terms and conditions of the Tender Offer) and the procedure for tendering are set out in the circular to Preference Stockholders dated 3 September 2001.

Expected Timetable

The expected timetable is as follows:

	2001
Closing Date and latest time for settlement of transfers to escrow of tendered uncertificated Units of Preference Stock	3.00 p.m. on Friday 21 September
Record Date for participation in the Tender Offer	5.00 p.m. on Friday 21 September

Closing Date and latest time for receipt of Tender Forms in respect of certificated and uncertificated Units of Preference Stock	5.00 p.m. on Friday 21 September
Announcement of take-up levels and related details under Tender Offer	Monday 24 September
Purchase of Preference Stock under the Tender Offer	Monday 24 September
Despatch of contract notes in respect of Preference Stock purchased	Friday 28 September
CREST accounts credited with Tender Offer proceeds and revised holdings	Friday 28 September
Despatch of cheques for Tender Offer proceeds	Friday 28 September
Return of Stock balance certificates for unsuccessful tenders	Friday 28 September

If any of the above times and/or dates should change, the revised times and /or dates will be notified to Stockholders by an announcement through the Company Announcements Office of the Irish Stock Exchange and the London Stock Exchange.


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BROCHURE OF PARTICULARS

Pursuant to the Bank of Ireland Group Stock Option Scheme – 1996 and the Bank of Ireland Group Sharesave (SAYE) Scheme, a number of units of Ordinary Stock of the Bank are issued (or units of Treasury Stock are re-issued as units of Ordinary Stock) from time to time pursuant to the exercise of options thereunder.

Application has been made to the UK Listing Authority and to the Irish Stock Exchange for the block listing of 5,000,000 units of Ordinary Stock of €0.64 each to be admitted to the Official List of the UK Listing Authority and to the Official List of the Irish Stock Exchange and application has been made to the London Stock Exchange for these units to be admitted to trading. The Stock ranks pari passu in all respects with the existing Ordinary Stock.

Copies of this announcement are available from the Company Announcements Office for two days and from the Head Office of the Bank for fourteen days following the date of publication.

22 August 2001

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Bank of Ireland Completion of the Acquisition of Willis National

Bank of Ireland is pleased to announce that it has completed the acquisition, through its subsidiary, Bristol & West plc, of Willis National. Details of the acquisition were announced on 3 July 2001.

31 July 2001

/Ends

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BROCHURE OF PARTICULARS

Pursuant to a resolution passed by the Proprietors of the Bank at the Annual General Court held on 4 July 2001, the Bank has allotted up to 80,000 units of Ordinary Stock of €0.64 each, being the aggregate number of Additional Fractions (as defined in the Governor's Letter to Holders of Ordinary Stock dated 5 June 2001) determined as being required to satisfy the resolution at Item 5 in the said Governor's Letter, the definitive number of such units and the identity of the Stockholders to whom the parts of such units are to be allotted to be identified as of the Record Date for Additional Fractions on 20 July 2001.

Application has been made to the UK Listing Authority and to the Irish Stock Exchange for up to 80,000 units of Ordinary Stock of €0.64 each to be admitted to the Official List of the UK Listing Authority and to the Official List of the Irish Stock Exchange and application has been made to the London Stock Exchange for these units to be admitted to trading. The Stock ranks pari passu in all respects with the existing Ordinary Stock.

Copies of this announcement are available from the Company Announcements Office for two days and from the Head Office of the Bank for fourteen days following the date of publication.

6 July 2001

**BANK OF IRELAND - STOCK ALTERNATIVE
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


Pursuant to the Bank's Stock Alternative Scheme 3,786,221.84 units of €0.64 each of Ordinary Stock of the Bank have been issued to 54.7% of the Bank's Stockholders, being those Stockholders who elected to receive new units of Ordinary Stock instead of part or all of the cash element of their Final Dividend for the year ended 31 March 2001 declared by the members of the Bank at the Annual General Court held on 4 July 2001. As a result, the total cash dividend to be paid on Friday 13 July 2001 will be reduced by €1.8m (21.3%).

Application has been made to the UK Listing Authority and to the Irish Stock Exchange for these units to be admitted to the Official List of the UK Listing Authority and to the Official List of the Irish Stock Exchange and application has been made to the London Stock Exchange for these units to be admitted to trading. The Stock ranks pari passu in all respects with the existing Ordinary Stock.

Copies of this announcement are available from the Company Announcements Office for two days and from the Head Office of the Bank for fourteen days following the date of publication.

6 July 2001

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BANK OF IRELAND ORDINARY STOCK TO TRADE IN WHOLE UNITS AND IRISH POUND PREFERENCE STOCK REDENOMINATED AND RENOMINALISED TO EURO

Ordinary Stock to be tradeable in whole units only

Stockholders of Bank of Ireland yesterday approved the recommendation of the Directors to 'round up' to the nearest whole unit each holding of Ordinary Stock which includes a fraction of a unit of stock through a capitalisation of reserves of a sum not exceeding €0,000. Application is being made for the aggregate number of 'Additional Fractions' required to achieve this "rounding up" to be admitted to the Official List of the Irish Stock Exchange and to the Official List of the UK Listing Authority and to be admitted to trading on the market for listed securities of the London Stock Exchange plc.

The record date for these changes will be close of business on Friday, 20 July 2001 and the Ordinary Stock of the Bank will be transferable in whole units only from Monday, 23 July 2001.

It is intended that new certificates reflecting the units of Ordinary Stock of €0.64 each will be despatched by Friday, 27 July 2001 to Stockholders on the Register at the close of business on Friday, 20 July 2001. Existing stock certificates will cease to be valid from Monday, 23 July 2001 and, pending despatch of the new certificates, transfers will be certified against the Register if required.

Irish Pound Preference Stock to be redenominated and renominalised to euro

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The Stockholders also approved a recommendation that the existing Non-Cumulative Irish Pound Preference Stock be redenominated and renominised into euro and that the name of the stock be Non-Cumulative euro Preference Stock ("euro Preference Stock"). It was further agreed that each unit of euro Preference Stock will have a nominal value of € .27 each and that the Authorised euro Preference Stock be increased to €27,000,000 and be divided into 100,000,000 units of € .27 each. These changes were subsequently approved at a Class meeting of the holders of the existing Irish Pound Preference Stock in issue. Application is being made for the euro Preference Stock to be admitted to the Irish Stock Exchange and to the Official List of the UK Listing Authority and to be admitted to trading on the market for listed securities of the London Stock Exchange plc. If granted, the last day of dealing in units of Irish Pound Preference stock will be Friday, 20 July 2001 and the effective date for dealings to commence in the units of euro Preference Stock of € .27 each will be Monday, 22 July 2001 and the CREST accounts of uncertificated Stockholders will be credited at the start of business that day.

It is intended that new certificates reflecting the units of euro Preference Stock of € .27 each will be despatched by Friday, 27 July 2001 to Stockholders on the Register at the close of business on Friday, 20 July 2001. Existing Irish Pound Preference stock certificates will cease to be valid from Monday, 23 July 2001 and, pending despatch of the new certificates, transfers will be certified against the Register if required.

5 July 2001


Ends

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OPENING REMARKS BY THE GOVERNOR, MR. LAURENCE CROWLEY

Fellow Stockholders,

You are very welcome to the 2001 AGC.

It has been an excellent year for the Bank. Since the last Annual General Court, I am delighted to report that the value of your stock has increased by 80%. That increase, combined with the 23% increase in the dividend, is the most tangible expression of Stockholder value, which is such an important driving force in Bank of Ireland Group. We believe that long term Stockholder value is a key yardstick against which we should be measured and that its achievement underpins all other aspects of business performance. Growth in stockholder value ensures that we are competitive, that we are efficient, that we provide standards of customer service that distinguish us in the marketplace, that we have the best products and the best technology and that we have well motivated people who have the skills, the energy and the enthusiasm to drive the business forward. We are pleased to have been in the top quartile of our peer banks in terms of stockholder value over the past five and ten years. Bank of Ireland's greatest strength is its people. In every part of the organisation we have management and staff of the highest calibre who are totally committed to the success of the business. Nowadays, the vast majority of staff are

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also Stockholders - both as a result of the Staff Stock Issue Scheme and the more recently introduced Save as you Earn Stock Option Scheme. This level of staff involvement is very good news for the wider body of stockholders and ensures alignment of the interests of all participants in the business.

This is Maurice Keane's last AGC as Group Chief Executive and this meeting provides us with an opportunity to formally acknowledge his immense contribution to the Bank during a lifetime of service. Maurice has been one of the key influencers and most significant figures in Irish banking in recent years. His terms as Deputy Chief Executive and Chief Executive of Bank of Ireland have coincided with significant growth in every facet of the business. He has a reputation as a superb technical banker with unparalleled knowledge of the key banking disciplines. He also brought to his role unwavering integrity and a fierce loyalty to the Group and its values. His achievements to date during his tenure as Chief Executive are best measured by the performance of the business and the returns to you, the stockholders. The Group has diversified its income streams and 44% of total earnings are now generated by non interest income; it has put in place a successful e-strategy; it has grown its international businesses very substantially, to the extent that 42% of Group profits are now earned outside Ireland; it has consolidated its position as the leading bank in the Irish Republic with strong market share gains; and it has made significant progress in reshaping the traditional banking business and achieving a sustainable reduction in its cost base.

Since Maurice became Group Chief Executive, we have increased Earnings per Share by 51%, the Dividend by 99% and the Group total assets by 58%. In addition the asset quality standards have been significantly strengthened.

Maurice will be succeeded by Mike Soden who will join us as CEO Designate in September. In seeking Maurice's successor we were conscious of the growing internationalisation of our business and the increasing need for specialisation on a best in class basis. I believe we have been extremely fortunate to have secured the services of such a skilled and experienced international

banker who has been involved in so many facets of the business. Mike left Dublin in the 1970s and, like many other Irish emigrants, carved out a very successful career in fiercely competitive markets. He has had three principal employers, all household names in the world of international banking - Citigroup, Security Pacific Hoare Govett and National Australia Bank. In all three his progress has been meteoric and his track record of achievement very impressive. He was most recently responsible for the global retail operations of National Australia Bank in three continents with 31,000 staff and 8 million customers. We believe that he is the right person at this time to lead Bank of Ireland to new levels of achievement and I am delighted to welcome him to the Group.

Pat Molloy and Lord Armstrong retire from the Court as non-executive Directors following this meeting and on your behalf I want to thank them both for their significant contributions to the Group. Pat's retirement is the culmination of a most distinguished and life-long relationship with Bank of Ireland that has incorporated many senior management positions including Group Chief Executive. Robert Armstrong joined the Court in 1997 following our acquisition of Bristol & West of which he was Chairman. Prior to entering the business world he had a most distinguished career in the public service and he served with a number of prime ministers. Of particular importance to Ireland was his key contribution on behalf of Mrs. Thatcher in the creation of the Anglo Irish Agreement. Three other Directors, to whom I have already paid tribute, left the Court during the year - Howard Kilroy, my predecessor as Governor, who retired following last year's AGC, Margaret Downes and Paddy Galvin, each of whom played a significant role in the recent history of Bank of Ireland.

I also wish, on your behalf, to welcome the three new Directors who have joined the Court during the year - Donal Geaney, Caroline Marland and Tom Moran. Their significant skills and international experience are of great value and will, I have no doubt, contribute materially to the progress of the Group. More details about them will be found on page 3 of the Annual Report.

On your arrival here today you will have noticed

some references to the World Special Olympics 2003 of which Bank of Ireland is the premier sponsor, and we have provided you with some information on the Host Town Programme which will be a particular focus of our involvement. We are very proud to be associated with this wonderful movement. Special Olympics will be the largest sporting event in the world in 2003 and will bring to Ireland teams of young and not so young people with learning disabilities from 160 countries.

These and other projects, such as the Millennium Scholars Trust under which we have provided more than 100 scholarships to-date, and the Staff Matching Fund, through which, last year, the Bank matched funds raised by staff for some 250 community projects, are evidence of our acknowledgement that, as a large employer and a beneficiary of economic growth, we have a responsibility to the communities in which we operate. The discharge of that responsibility is an obligation that we take seriously.

In a wider context, we are paying close attention to international trends in banking and financial services and how these might impact on the Group. Consolidation has gathered pace in the United States and Europe, so far predominantly focused within national territories where the largest savings and synergies can be achieved.

We will continue our efforts to strengthen our business through all means available to us. We are particularly interested in the potential of specialisation and disaggregation, nowadays increasingly utilised by better banks world-wide. This means identifying businesses or parts of businesses in which we can be best in class and compete internationally. Conversely, we must identify segments in which we cannot realistically hope to reach the required scale and standard on our own and enter into co-operative arrangements with those who can. In this manner, we will optimise output, quality and profitability.


Finally, a comment on current trading. Early indications of trading in Ireland and the UK suggest that the Group remains positioned to achieve current general expectations for earnings in this year. The somewhat slower but more

sustainable growth in the Irish economy will underpin domestic earnings growth and performance to date in the Group's businesses outside Ireland is satisfactory.

End

4 July 2001

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PROPOSED ACQUISITION OF WILLIS NATIONAL

Bank of Ireland Proposed Acquisition of Willis National Bank of Ireland announces that its wholly owned subsidiary Bristol & West plc has today entered into an agreement to purchase the independent financial advisory business, Willis National, from the current joint owners, Willis Group and Abbey National plc. The consideration consists of Stg£36million plus Stg£4million for assets in the form of cash currently held by Willis National. The transaction is conditional on various regulatory clearances. It is intended that the transaction will be financed from the internal resources of Bank of Ireland Group.

Willis National is a leading provider of independent financial advice, with particular expertise in investments and pension planning. This year's winner of the Money Marketing Corporate IFA of the year award, Willis National employs 300 staff working from a network of 18 UK offices.

The proposed acquisition of Willis National 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. This follows Bristol & West's acquisitions of Chase de Vere and MoneyExtra last year.

The purchase of Willis National will diversify Bristol & West's advice capability as more than half of Willis National's income is derived from pension and corporate business - a market segment in which Bristol & West is currently under

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represented. Bristol & West expects to realise synergies as a result of the transaction. Following completion of the acquisition Bristol & West intends to merge Willis National and its MoneyExtra subsidiary to create a single advice based organisation with enhanced sales capability integrating internet, call centre and face to face advice.

Jeff Warren, Bristol & West's Chief Executive, said: 'Willis National is a leading IFA with excellent consultants. The purchase will complement our existing activities in this fast growing market, accelerate the development of the MoneyExtra proposition, and add the important specialism of workplace advice. This is an important step forward for the group, which also offers significant benefits to Willis National's staff and customers'.

Joe Plumeri, Chairman and Chief Executive of Willis Group, said: 'As we focus increasingly on providing risk management services to the corporate sector, it is right that we reduce our presence in the IFA market. We are delighted that Willis National is joining such an excellent organisation'.

'The Willis National team has done a great job in growing the business to its current high level. We thank Jeremy Budden and his colleagues for their contributions and extend them every good wish for the future'.

Jeremy Budden, Willis National Chairman and Chief Executive, said: 'This is excellent news for the Willis National team. Following our creation in 1997, we have been well supported by Willis and Abbey National as we established a reputation for innovative products and attentive service. We look forward to the opportunities for growth which being part of Bristol & West group will bring'.

The proposed purchase is expected to be completed by end of July.

3 July 2001

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MICHAEL SODEN APPOINTED GROUP CHIEF EXECUTIVE- DESIGNATE AT BANK OF IRELAND

Bank of Ireland announces the appointment of Michael Soden (54) as Group Chief Executive-designate to replace Maurice Keane who will retire from the Bank in February 2002. Mr. Soden, a native of Dublin, is currently Executive General Manager of Global Business and Personal Financial Services at National Australia Bank, based in Melbourne. He will join Bank of Ireland no later than 1 September 2001.

Michael Soden has spent much of his business and banking career outside Ireland. Apart from a short period in the 1970s, during which he worked as a Loan Officer with ICC Bank and as Branch Manager for Citicorp Investment Bank in Cork, his various roles have taken him to locations in North America, Scandinavia, Great Britain and, latterly, Australia. From 1983 to 1985, he was Chief Executive of Citicorp Investment Bank in Canada. In 1985, he joined Security Pacific Hoare Govett as Deputy Managing Director in London and became Managing Director and Chief Executive Officer there in 1989.

He joined National Australia Bank in 1994 as General Manager, Treasury and Wholesale Banking, Europe. In 1997, he was appointed Executive General Manager, Wholesale Financial Services for the world-wide NAB business, located in Melbourne, and he has occupied his current position since 2000. As head of Global Business and Personal Financial Services - the retailing arm

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of NAB - he is responsible for 31,000 employees and more than 8 million customers in Australia, New Zealand, the United States, Ireland and Britain.

Michael Soden is married to Lou. He received his secondary education at Blackrock College in Dublin and is a graduate of UCD.

Announcing the appointment, the Governor of Bank of Ireland, Laurence Crowley, said that Michael Soden possessed a range of international banking skills that were perfectly matched to the needs of the Group in the current challenging environment. "The dynamics of banking have changed dramatically in recent years and the international dimensions of the business are assuming increasing importance. Bank of Ireland is a superb business by any domestic or international comparison and has been skilfully managed to deliver exceptional shareholder returns. I and my fellow Directors believe that Michael Soden will lead the Group to further significant achievements, both domestically and internationally", Mr. Crowley said.

Michael Soden commented:

"I am deeply honoured to have been selected for this prestigious and challenging position. Bank of Ireland has an enviable reputation as an efficient, profitable and well-run bank and I hope to contribute to its continued success. I am excited by the prospect of returning to Ireland, and particularly at this time and in this role. Irish economic success is a perfect backdrop for the further development of the Bank at home and abroad and Bank of Ireland has people of the highest calibre who can compete anywhere in the world. I look forward with great anticipation to leading the Bank through the next stage of its development".

14 June 2001

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Bank of Ireland reduces charges for Eurozone Notes

Bank of Ireland today (5 June 2001) announced its intention to reduce its charges for exchange transactions involving eurozone notes and coins, the details of which are as follows:

- the minimum charge of IR£1 per transaction is abolished, effective from 8 June, 2001
- the ad valorem charge of 2.25% is reduced to 1.5%, effective from 8 June, 2001
- from 1st October 2001, in anticipation of the introduction of euro notes and coin, the Bank will cease to charge this ad valorem charge to its account holders
- the special fixed charge of IR£2.50, levied on transactions for the exchange of eurozone notes and coin at Dublin, Cork and Shannon airports, will be abolished from 1 October 2001.

Following this unilateral modification of charges for the exchange of eurozone notes and coin, the European Commission has decided to stop its cartel proceedings against the Bank.

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BANK OF IRELAND ANNOUNCES NEW APPOINTMENTS TO THE COURT OF DIRECTORS

Mrs Caroline Marland has been appointed to the Court of Directors of Bank of Ireland with effect from 5 April 2001. Mrs Marland, who was born in Dublin, is a former Managing Director of Guardian Newspapers and a member of the main board of Directors of the Institute of Directors and the Newspaper Panel of the Competition Commission in the UK.

Mr Thomas J. Moran has been appointed to the Court of Directors of Bank of Ireland with effect from 5 April 2001. Mr Moran is President and Chief Executive Officer of Mutual of America, a life insurance company in the United States. He is a member of the Taoiseach's Economic Advisory Board as well as the Boards of the Irish Chamber of Commerce in the USA and the Ireland - US Council for Commerce. He is also Chairman of the North American Board of the Michael Smurfit Graduate School of Business at UCD.

5 April 2001

/ends

For further information:
David Holden,
Head of Group Public Affairs
00-353-1-604 3838

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ICS Building Society Summary Results For the Year Ended 31st December 2000

2000 ANOTHER RECORD YEAR FOR ICS BUILDING
SOCIETY

- PBT INCREASES BY 6.3%
- 21.5% INCREASE IN NEW MORTGAGES

For the full report in PDF format (19.7kb)

[Click here](#)

29 March 2001

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THURSDAY, 29TH MARCH 2001

ICS Building Society Summary Results For the Year Ended 31st December 2000

2000 ANOTHER RECORD YEAR FOR ICS BUILDING SOCIETY

→ PBT INCREASES BY 6.3%

→ 21.5% INCREASE IN NEW MORTGAGES

	2000 €m	2000 IR£m	1999 €m	1999 IR£m	%
Surplus Before Tax	48.771	38.409	45.880	36.134	+6.3%
Surplus After Tax	37.174	29.276	33.492	26.378	+11.0%
New Advances	605.8	477.1	498.5	392.6	+21.5%
Net Mortgage Lending	328.4	258.6	240.2	189.2	+36.7%
Deposits	1,814.5	1,429.1	1,745.2	1,374.5	+4.0%
Cost to Income Ratio	32.5%	32.5%	31.4%	31.4%	+1.1%
Total Assets	2,445.6	1,926.1	2,486.3	1,958.1	-1.6%

ICS Building Society, part of Bank of Ireland Group, has reported a surplus before tax of €48.8m (IR£38.4m) for the year ended 31st December 2000. This represents growth of 6.3% and is a very satisfactory performance given the highly competitive mortgage environment.

The principal features of ICS's results were as follows:-

- Mortgage Book grew by 24% to €1,685m.
- New mortgage advances increased by 21.5% to €606m. Compared with new mortgage market growth of around 17% in 2000 and increasing competition this is an excellent result.
- Estimated ICS market share of new mortgages is 7.3% - up from 7.1% in 1999.
- Growth of €328m in net mortgage lending represents an increase of 37% on the growth in 1999.
- Net interest income has increased by 2.2% to €54.0m. This reflects the increase in volume plus tighter interest margins during the year.

- Fees and commission receivable increased to €22.2m – up 25%. This represents the growth in fee income from processing and servicing record volumes of mortgages on behalf of Bank of Ireland Group.
- Net interest margin has remained relatively stable at 2.19%.
- The Society's liquidity ratio remains very strong at 32%. The current ratio continues to be significantly in excess of Central Bank requirements.
- The cost/income ratio increased to 32.5% in 2000 from 31.4% in 1999. This reflects the impact of significant investment in IT infrastructure required to manage the growth of ICS's business, in addition to preparation for euro.
- Bad debt experience continues to be low. Arrears as a percentage of the mortgage book continue to decline and now stand at 0.18% down from 0.23%

Speaking at the announcement of the results Brian Forrester, Managing Director, ICS Building Society said that the Society recorded a solid performance in 2000. The Society continued to increase its share of the new mortgage business and this, combined with Bank of Ireland's growth in the mortgage market, positioned Bank of Ireland Group as the largest provider of new mortgages in Ireland with an estimated market share in excess of 25%. In this regard ICS processes mortgages on behalf of Bank of Ireland making it the largest processor of new mortgages in the country.

ICS's retail chain, The Mortgage Store network achieved another year of strong growth. A new Store opened in Blackrock, Co. Dublin in 2000 and is performing above expectations. The Society intends to expand the network of Stores and expects to open at least one new Store in 2001.

Commenting on ICS's performance in the mortgage market in 2000 Mr. Forrester said:-

"We have again experienced strong growth in new mortgage business. Our commitment to provide new and existing customers with a superior level of service is central to this growth strategy. A clear indicator that this policy is effective is the significant growth in new business and the fact that in 2000, the Society was voted Best Residential Lender by the Independent Mortgage Advisers Federation, supported by the Irish Brokers Association. This represents an independent endorsement of our commitment to offer customers the best quality service. Our successful expansion of new business has not been achieved at the expense of book quality. ICS continues to operate a prudent lending policy."

Referring to the environment influencing the mortgage market in the year ahead Mr. Forrester said:-

"Competition for new business will continue to intensify in the coming year. We are well placed with our considerable expertise in processing mortgages for the Bank of Ireland Group to continue to compete very successfully."

"We will continue to be innovative in the area of product and service development. We remain confident that we will further expand our share of the Irish mortgage market in the year ahead."

ICS has made a strong start to the year with new mortgage drawdowns for January and February showing an increase of 22% on the same period in 2000.

End

For further information contact:

Mr. Brian Forrester, Managing Director, ICS Building Society
(Available 2.30 p.m. – 5.30 p.m. today, 29th March 2001 Tel: (01) 6113502)

Or

Siobhan Molloy, FCC Shandwick Tel: (01) 6760168 or (086) 8175066

ICS BUILDING SOCIETY
SUMMARY OF RESULTS 2000

FINANCIAL HIGHLIGHTS

	2000 €	2000 IR£	1999 €	1999 IR£
Surplus Before Tax	48.8m	38.4m	45.9m	36.1m
Surplus After Tax	37.2m	29.3m	33.5m	26.4m
Cost Income Ratio	32.5%	32.5%	31.4%	31.4%
New Advances	606m	477m	499m	393m
Estimated Market Share	7.3%	7.3%	7.1%	7.1%
Mortgage Balances	1,685m	1,327m	1,357m	1,069m
Net Mortgage Lending	328m	259m	240m	189m
Total Assets	2,446m	1,926m	2,486m	1,958m
Deposit Balances	1,815m	1,429m	1,745m	1,375m
Net Interest Income	54.0m	42.5m	52.9m	41.6m
Net Interest Margin	2.19%	2.19%	2.24%	2.24%
Fees and Commissions Receivable	22.2m	17.5m	17.9m	14.1m
Fees and Commissions Payable	3.7m	2.9m	4.0m	3.1m
Operating Expenses	20.0m	15.7m	18.4m	14.5m
Liquidity Ratio	32.1%	32.1%	48.6%	48.6%



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New Ireland Announces 42% Increase in Pension Sales

New Ireland Assurance today announced a 42% increase in its annual premium sales of pension plans during 2000 and a 16% increase in life assurance sales. The increase in pensions, from £19.8 million in 1999 to £28.2 million in 2000, helped to boost overall sales in APE* terms from £42.3 million to £54.9 million, an increase of 30% for the year.

Within the pension business, annual premium sales of group pension plans were up 65% to £11.1 million, with individual plans up by 40% to £16.2 million. Single premium pension sales were up 53% from £30.5 million to £46.7 million (excludes investment only business).

Commenting on the results, Dermot Murray, Sales Director for New Ireland said, "The Company's achievements in 2000 represents an excellent result in a very competitive marketplace. Our success, particularly in the competitive broker sector, where APE was up by 42%, is a real endorsement of the quality of our products, investment performance, and service to our brokers and customers. In a challenging environment for direct sales forces, our direct business was also up by a strong 11%"

Two independent surveys recently ranked New Ireland's funds as the top performing funds in the market. A survey conducted by financial advisers Financial Development and Marketing, stated that New Ireland had the top performing unit linked personal pension fund over 10, 15 and 20 years. A second survey carried out by Mercer Pension Consultants ranked New Ireland as the top

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performer over a five year period out of a total of 28 managed pension funds. The same survey ranked New Ireland second best performer over both the twelve-month and three-year periods.

New Ireland plans to significantly increase its share of the savings and investment market in 2001. "With the launch of our Smart Funds investment product in January, and of our Special Savings Incentive Account a fortnight ago, we firmly believe we can offer our customers the best savings and investment options on the market," said Murray.

New Ireland, which is a member of the Bank of Ireland Group, distributes its products through both independent brokers and its own direct sales force.

*APE is annual premium equivalent, which represents annual premium sales plus 10% of non-recurring single premium sales (excludes investment only business).

ENDS 28 March 2001

For further details contact:

Dermot Murray


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Bank of Ireland Group 23 March 2001

Pre close period briefings with analysts

Bank of Ireland Group will meet market analysts ahead of its close period for the year ending 31 March, 2001. This statement is issued in advance of the meetings.

Overview

For the year to 31 March, 2001, the Group will have achieved:

- Continued substantial profit growth in Retail Ireland for the full year, reflecting strong volume growth, gains in market share and stable margins.
- High profit growth in Corporate and Treasury, reflecting strong performance both domestically and internationally.
- Increased Sterling profits in the Bristol & West core business before investment costs in developing the advice based businesses.
- Continued expansion and profit growth in our international activities, including lending and structured finance where advances growth will exceed 40%, coupled with new business growth in Bank of Ireland Asset Management.
- Early 20's growth in alternative EPS.

Operating performance by business

Retail Banking Republic of Ireland

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Lending volumes are expected to grow by in excess of 20% compared with the year ended 31 March, 2000. Credit balances are also expected to grow by in excess of 20%, which, combined with deposit growth of approximately 15%, is expected to contribute to growth in total resources of approximately 16%. Retail net interest margin is expected to be stable. Mid teen's growth in net interest income is expected. Non interest income for the year will grow by a single digit percentage, after adjusting for the transfer of a portion of the credit card business to the EuroConex joint venture. Mid single digit growth in costs is expected for the full year.

The combination of strong income growth, good cost control and a low loan loss charge reflecting continued good asset quality is expected to deliver substantial profit growth compared with the year to 31 March, 2000.

Life Assurance

Annual premium equivalent sales are approximately 32% ahead of the same period last year. Good growth in reported profits is expected for the year, as the impact of lower Irish Corporation Tax rates outweighs the prior year inclusion of a €4m one time gain arising from a 1% reduction in the embedded value discount rate.

Corporate & Treasury

Significant profit growth for the year is expected, driven by strong performances in Treasury and International Banking, Corporate Banking and in the Group's Northern Ireland and Great Britain banking operations. Overall, the growth in lending for Corporate & Treasury will be approximately 30%. Non funds based income is expected to show strong growth, including the impact of favourable trading gains made by Treasury in the second half.

Asset & Wealth Management Services

Low to mid teen growth in profits is expected in Asset & Wealth Management Services, with the second half performance somewhat lower than the

first due to the effect of stock market volatility on the value of assets under management, and the timing of cost increases. Despite very good investment performance relative to competitors, assets under management are lower at Bank of Ireland Asset Management than at the same time last year as a result of lower market valuations. Performance in Bank of Ireland Private Banking and Securities Services has been excellent.

Bristol & West

Margin on average assets is expected to reduce slightly, with lower margin on resources offsetting wider residential lending margins. Net lending market share is expected to be at or above our natural market share. Mid single digit growth in both lending and resources is expected. Sterling profits on a like for like basis will increase.

During the year Bristol & West acquired Chase de Vere, which is performing ahead of expectations, and MoneyXtra, as part of the Group's stated strategy to diversify sources of income and develop new income streams from advice led products. Including the impact of these acquisitions and development costs associated with building MoneyXtra as an advice based brand, pre tax profits in constant currency are expected to be slightly lower than last year, while in Euro they are expected to be marginally higher.

Credit Quality

The credit grade profile across the Group is stable and excellent levels of credit quality continue to be maintained. Arrears balances, as a percentage of the total loan book, are virtually unchanged from March 2000. Absolute lending arrears in Bristol & West are expected to be lower.

The Bank is satisfied with the quality of its overall exposure to the technology, media and telecommunications sectors. Exposure to companies involved in the acquisition of third-generation telecoms licences is minimal.

The credit risks, direct and indirect, arising from the Foot and Mouth disease situation have been evaluated. It has been concluded that any

additional loan losses that may arise can be comfortably accommodated within the Non-Designated Specific Provision which stood at €56m as at 30 September, 2000.

The loan loss charge expressed in basis points relative to total loans will be comparable to last year.

Bank of Ireland Group

Mid teen growth in net interest income is expected for the full year, driven predominantly by the stable margin and strong volume performance in Retail Banking Republic of Ireland. Net interest margin at the Group level will be lower than last year, which benefited from the inclusion of a significant amount of interest income arising from trading positions taken by Treasury in advance of the introduction of the Euro.

Significant growth in non-interest income is expected. This has been driven by high levels of income in Corporate and Treasury, growth in Asset & Wealth Management Services and the impact in the second half of Chase de Vere.

In aggregate, high teen growth in total income is expected.

Costs in the established businesses in the Group are expected to rise by a high single figure percentage reflecting good cost containment in the context of significant volume growth.

The impact of Chase de Vere, MoneyExtra and BOIe will together add c 6% to cost growth at the Group level. In addition, incremental volume driven costs in the Group's fast growing internationally focused businesses, coupled with exchange rate movements, will add a further 4% to cost growth at the Group level.

As previously disclosed, the Group will report as an exceptional item a charge relating to the settlement of the Group's liability for Irish Deposit Interest Retention Tax (DIRT) including interest and penalties. In addition, an exceptional charge of approximately €0m will be made relating to the Group Transformation Programme. Approximately

€60m relates to staff severance costs, with the balance relating primarily to project work, including consulting costs, focused on delivering tangible transformation in a wide range of operating units. Payback on this expenditure is reflected in both the limited cost growth in the existing businesses and the further cost savings expected to be delivered over the next two financial years. An alternative earnings per share will be published excluding both of these exceptional items.

Earnings per share will continue to be favourably impacted by the buy back of equity executed in September 1999, and the reduced tax charge, arising from the lowering of Irish Corporation Tax rates and the impact of growth in the Group's international businesses.

ENDS

Preliminary Results for the year to 31 March, 2001 will be published on Thursday, May 10, 2001.

For further information:

Paul D'Alton


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Retirements from the Court of Directors

Dr. Margaret Downes and Dr. Patrick Galvin, both Non-Executive Directors of Bank of Ireland, have retired from the Court of Directors with effect from 28 February 2001 on reaching their retirement dates.

Dr. Downes was first appointed to the Court in March 1986 and served as a Deputy Governor from October 1993 to October 1995.

Dr. Galvin was first appointed to the Court in April 1994.

28 February 2001

/ends

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Bank of Ireland Issue of €600 million 7.40% Guaranteed Step-up Callable Perpetual Preferred Securities

The Governor and Company of the Bank of Ireland announced today that it has launched and priced its first issue of innovative Tier 1 fixed rate guaranteed step-up callable perpetual preferred securities denominated in euros. The net proceeds from the €600 million issue will be used for the development and expansion of the business of the group and to strengthen its capital base. UBS Warburg is sole bookrunner on the transaction, with Cazenove & Co. and Davy Stockbrokers as co-lead managers.

The perpetual issue has been launched by Bank of Ireland UK Holdings plc, a 100% fully owned and controlled subsidiary of The Governor and Company of the Bank of Ireland. Payments on the preferred securities are guaranteed on a subordinated basis by The Governor and Company of the Bank of Ireland.

The preferred securities have been priced at a spread of + 257.5 bps over the 5.25% Bund due January 2011 and with an issue price of 99.862%. The coupon has been set at 7.40% payable annually in arrears until the first reset date in 2011.

The securities will be listed on the Luxembourg Stock Exchange.

/: Ends

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Date: 22nd February 2001.

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Lifetime Reports 30% Growth in New Business and 50% Growth in Pension Sales

Lifetime Assurance, the bancassurance arm of the Bank of Ireland Group today announced a 30% increase in new business to £105m APE (Annual Premium Equivalent), up from £81m in 1999, for the year ended 31st December, 2000.

Sales of lump sum investment bonds were particularly strong at £351m an increase of 51% on the same period last year (1999: £246m). Changes in pensions legislation have had a positive impact on pensions sales in recent years. In APE terms Lifetime recorded pension sales of £19.5m in year 2000, an increase of 50% on 1999 sales.

Regular premium business was up 16% on 1999 at £64m. Protection sales were up by 19% on the 1999 figure at £9.7m.

Commenting on the results, Mr Ronnie Flynn, Sales Director for Lifetime Assurance said:

"The year 2000 was again an excellent year for Lifetime. New business sales growth of 30% means that we have doubled our sales over the past two years, recording very strong growth in all product classes.

Pension and lump sum investment growth have been excellent. In pensions, we have had tremendous success in both the self-employed and company director markets and this is reflected in the growth of our single premium pensions business. The introduction of a self-

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administered investment option for pensions in conjunction with Davy Stockbrokers has been very successful. Notwithstanding this level of pensions growth there remain many consumers who are not making any private provision for their retirement. In doing so they are not only putting their post retirement lifestyle at risk, they are also missing out on the generous tax relief available."

"Research carried out by Landsdowne Market Research on Lifetime's behalf in September 2000 showed that over 40% of those consumers who believe that private pension provision is important have yet to do anything about it. While the trend in awareness terms is a positive one, people still tend to leave making provision for their retirement on the long finger."

ENDS

12th February 2001

For additional information please contact:

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Ronnie Flynn Lifetime Assurance Company Limited
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BANK OF IRELAND – STOCK ALTERNATIVE SCHEME

BROCHURE OF PARTICULARS

Pursuant to the Bank's Stock Alternative Scheme 2,240,995.88 units of € 0.64 each of Ordinary Stock of the Bank have been issued to 54% of the Bank's Stockholders, being those Stockholders who elected to receive new units of Ordinary Stock instead of part or all of the cash element of their Interim Dividend for 2000/2001, declared on 15 November 2000. As a result, the total cash dividend to be paid on Tuesday 16 January 2001 will be reduced by € 20.9m (22.3%).

Application has been made to the UK Listing Authority and to the Irish Stock Exchange for these units to be admitted to the Official List of the UK Listing Authority and to the Official List of the Irish Stock Exchange and application has been made to the London Stock Exchange for these units to be admitted to trading. The Stock ranks pari passu in all respects with the existing Ordinary Stock.

Copies of this announcement are available from the Company Announcements Office for two days and from the Head Office of the Bank for fourteen days following the date of publication.

9th January 2001

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