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5 Feb 2003	BANK OF IRELAND MANAGEMENT CHANGE ANNOUNCEMENT more
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Investor Information

Stock Exchange Releases 2003

Bank of Ireland Group announces that on 30 June 2003, it purchased 350,000 units of Ordinary Stock at a price of Euro 10.4771 per unit of Ordinary Stock to be held as Treasury Stock.

For further information please contact:

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Announcement date: 1 July 2003

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Investor Information

Stock Exchange Releases 2003

Bank of Ireland Group announces that on 27 June 2003, it purchased 825,000 units of Ordinary Stock at a price of Euro 10.5955 per unit of Ordinary Stock to be held as Treasury Stock.

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Announcement date: 30 June 2003

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Investor Information

Stock Exchange Releases 2003

Bank of Ireland Group announces that on 26 June 2003, it purchased 100,000 units of Ordinary Stock at a price of Euro 10.65 per unit of Ordinary Stock to be held as Treasury Stock.

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Announcement date: 27 June 2003

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Investor Information

Stock Exchange Releases 2003

Bank of Ireland Group announces that on 24 June 2003, it purchased 200,000 units of Ordinary Stock at a price of Euro 10.50 per unit of Ordinary Stock to be held as Treasury Stock.

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Announcement date: 25 June 2003

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Investor Information

Stock Exchange Releases 2003

Bank of Ireland Group announces that on 23 June 2003, it purchased 250,000 units of Ordinary Stock at a price of Euro 10.60 per unit of Ordinary Stock to be held as Treasury Stock.

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Announcement date: 24 June 2003

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Investor Information

Stock Exchange Releases 2003

Bank of Ireland Group announces that on 19 June 2003, it purchased 500,000 units of Ordinary Stock at a price of Euro 10.575 per unit of Ordinary Stock to be held as Treasury Stock.

For further information please contact:

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Announcement date: 20 June 2003

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Investor Information

Stock Exchange Releases 2003

Bank of Ireland Group announces that on 18 June 2003, it purchased 250,000 units of Ordinary Stock at a price of Euro 10.65 per unit of Ordinary Stock to be held as Treasury Stock.

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Announcement date: 19 June 2003

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Investor Information

Stock Exchange Releases 2003

Bank of Ireland Group announces that on 12 June 2003, it purchased 750,000 units of Ordinary Stock at a price of Euro 10.51 per unit of Ordinary Stock to be held as Treasury Stock.

For further information please contact:

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Announcement date: 13 June 2003

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Investor Information

Stock Exchange Releases 2003

Bank of Ireland Group announces that on 11 June 2003, it purchased 1,250,000 units of Ordinary Stock at a price of Euro 10.60 per unit of Ordinary Stock to be held as Treasury Stock.

For further information please contact:

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Announcement date: 12 June 2003

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Investor Information

Stock Exchange Releases 2003

Bank of Ireland Group announces that on 10 June 2003, it purchased 750,000 units of Ordinary Stock at a price of Euro 10.8653 per unit of Ordinary Stock to be held as Treasury Stock.

For further information please contact:

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Announcement date: 11 June 2003

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Investor Information

Stock Exchange Releases 2003

BANK OF IRELAND GROUP

(The Governor and Company of the Bank of Ireland)

- Report of the Directors and the accounts for the year ended 31 March 2003
- Governor's Letter to Holders of Ordinary Stock and Notice of the Annual General Court
- Form of Proxy

A copy of each of the above documents has today been submitted to the Irish Stock Exchange and to the UK Listing Authority and will shortly be available for inspection at the following locations:

The Irish Stock Exchange, 28 Anglesea Street, Dublin 2.

Document Viewing Facility, The Financial Services Authority, 25 The North Colonnade, Canary Wharf, London E14 5HS.

10 June 2003

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Investor Information

Stock Exchange Releases 2003

Bank of Ireland Group announces that on 6 June 2003, it purchased 300,000 units of Ordinary Stock at a price of Euro 11.0833 per unit of Ordinary Stock to be held as Treasury Stock.

For further information please contact:

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+353 1 604 3836

Announcement date: 09 June 2003

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Investor Information

Stock Exchange Releases 2003

Bank of Ireland Group announces that on 5 June 2003, it purchased 500,000 units of Ordinary Stock at a price of Euro 11.075 per unit of Ordinary Stock to be held as Treasury Stock.

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Anne Mathews
Group Corporate Communications
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Announcement date: 06 June 2003

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Investor Information

Stock Exchange Releases 2003

Bank of Ireland Group announces that on 30 May 2003, it purchased 500,000 units of Ordinary Stock at a price of Euro 10.62 per unit of Ordinary Stock to be held as Treasury Stock.

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Announcement date: 02 June 2003

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Investor Information

Stock Exchange Releases 2003

Bank of Ireland Group announces that on 29 May 2003, it purchased 250,000 units of Ordinary Stock at a price of Euro 10.90 per unit of Ordinary Stock to be held as Treasury Stock.

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Announcement date: 30 May 2003

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Investor Information

Stock Exchange Releases 2003

Bank of Ireland Group announces that on 28 May 2003, it purchased 1,500,000 units of Ordinary Stock at a price of Euro 11.0167 per unit of Ordinary Stock to be held as Treasury Stock.

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Announcement date: 29 May 2003

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Investor Information

Stock Exchange Releases 2003

Bank of Ireland Group announces that on 21 May 2003, it purchased 1,350,000 units of Ordinary Stock at a price of Euro 11.20 per unit of Ordinary Stock to be held as Treasury Stock.

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Announcement date: 22 May 2003

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Investor Information

Stock Exchange Releases 2003

01 May 2003

[Bank of Ireland announces sale of its interest in its Alliance business with State Street](#)

Bank of Ireland (BOI) has reached conditional agreement with State Street Corporation (State Street) on the sale of BOI's 50% share in the fund administration and custody services alliance operated by the two companies from the International Financial Services Centre in Dublin.

Completion of the transaction, which involves a cash payment to Bank of Ireland by State Street, is expected in the third quarter of 2003. The transaction is a consequence of the acquisition by State Street of the global securities services business of Deutsche Bank and does not impact on the remainder of Bank of Ireland's fund administration and custody business. The net assets of the alliance business are approx. \$280,000.

- ends -

For further information, please contact:

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David Holden
Head of Group Corporate Communications
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Stock Exchange Releases 2003

ICS Building Society

Summary Results For the Year Ended 31st December 2002

53.5% INCREASE IN NEW MORTGAGES FOR ICS

	2002 €m	2001 €m	%
Surplus Before Tax	65.099	56.303	+15.6
Surplus After Tax	54.976	45.605	+20.5
New Advances	931.2	606.8	+53.5
Mortgage Balances	2,702	2,084	+29.6
Deposits	2,484	2,239.0	+10.9
Cost to Income Ratio	28.1%	30.8%	-2.7
Total Assets	3,588.6	2,793.7	+28.5

ICS Building Society, part of Bank of Ireland Group, today reported an increase of 15.6% to €5.1 million in its surplus before tax for the year ended 31st December 2002.

Bank of Ireland Group increases its lead in Irish Mortgage Market with new mortgage growth of 43%

ICS's results have contributed to Bank of Ireland Group being the market leader in new mortgages in Ireland during 2002 with an estimated market share of 26.5%. The Group's market share has grown by more than 7% in the past six years based on superior products and customer service, an advice based approach to mortgage sales and keen pricing.

Mr. Joe Larkin, ICS Managing Director, said:

"The ICS performance in the Irish mortgage market is particularly noteworthy when judged against the competitive environment that currently prevails. Mortgage repayments per thousand borrowed in Ireland are the lowest in about 50 years and consumers have extensive choices between fixed, variable and tracker products. Our focus on providing a superior level of service to customers through the broker, Mortgage Store and Internet channels coupled with a prudent lending policy have remained central to our success. The results are evident in the volumes of business we are transacting, much of which comes from customers of competitor financial institutions."

The principal features of the 2002 results are:

- New mortgage advances up 53.5% to €931m, which is ahead of market growth.
- Mortgage Book up 29.6% to €2,702m.
- Net mortgage lending up 55% to €18m.

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- Deposit book up 10.9% to €484m.
- Net interest income up 9.2% to €6.4m.
- Fees and commission receivable up 18.2% to €1.7m
(Primarily driven by the growth in fee income from processing and servicing record volumes of mortgages on behalf of Bank of Ireland Group.)
- Mortgage margins stable.
- Liquidity ratio 27%.
- Cost/income ratio down 2.7% to 28.1%
- Arrears as a percentage of the mortgage book down 3 basis points to 0.16%

ICS's retail chain, The Mortgage Stores, recorded an excellent year achieving growth ahead of the market. ICS plans to open a new Mortgage Store shortly in ICS's Head Office at New Century House, in the IFSC.

Referring to the environment influencing the mortgage market in the year ahead, Mr Larkin said:

"While there has been some moderation in house price inflation, I expect the mortgage market to remain strong. ICS is well placed to continue to grow strongly. 2002 was a good year for us and for our mortgage customers. In conjunction with our parent, Bank of Ireland, during the course of 2002 we helped more people to own their own homes than any other mortgage provider and we look forward to 2003 with confidence".

Release date 26th March 2003

Ends

For further information:

Joe Larkin
Managing Director
ICS Building Society
(Available 2.30 p.m. – 5.30 p.m. today, 26th March 2002.)
Tel:(01) 6113527

or

David Holden
Head of Group Corporate Communications
Bank of Ireland
Tel: (01) 6043833

or

Fiona Ross
Head of Group Investor Relations
Bank of Ireland
Tel:(01) 6043501

ICS BUILDING SOCIETY

SUMMARY OF RESULTS 2002

FINANCIAL HIGHLIGHTS

	2002 €	2001 €
Surplus Before Tax	65.1m	56.3m
Surplus After Tax	55.0m	45.6m
Cost Income Ratio	28.1%	30.8%
New Advances	931m	607m
Estimated Market Share	8.3%	7.8%
Mortgage Balances	2,702m	2,084m
Net Mortgage Lending	618m	399m
Total Assets	3,589m	2,794m
Deposit Balances	2,484m	2,239m
Net Interest Income	66.4m	60.8m
Fees and Commissions Receivable	31.7m	26.8m
Fees and Commissions Payable	6.8m	5.1m
Operating Expenses	21.9m	21.7m

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Stock Exchange Releases 2003

Pre Close Statement
Year to 31 March 2003

Overview

- Mid single digit percentage growth in alternative EPS.
- Good earnings growth in the context of economic slowdown and continuing volatility in world stock markets.
- Robust performance from core businesses.
- Bank of Ireland Life and Asset Management performances impacted by equity markets.
- Positive capital management initiatives.
- Asset quality remains strong.

“We expect to report strong results for the year which combine excellent asset quality and an improving cost story and capital structure. This will demonstrate clearly the Group’s strength and resilience through difficult market conditions.”

Mike Soden Group
Chief Executive

25 March 2003

Pre Close Briefings with analysts

Bank of Ireland Group will meet analysts ahead of its close period for the year ended 31 March 2003. This statement is issued in advance of these meetings.

Bank of Ireland Group

The Group expects to report mid single digit percentage growth in alternative earnings per share for the year. Pre-tax profits before goodwill amortisation and exceptional items are expected to grow by a similar percentage.

The volatility in the world equity markets experienced in 2002 has had a significant effect on income, and has continued into the first quarter of this calendar year, making forecasting difficult. This trading statement is based on market values at 21 March and includes a negative investment variance of c. €0m in the life assurance business.

Total income is expected to increase by a low single digit percentage. An expected low double digit percentage growth in net interest income has been supported by strong volume growth in our key businesses, with little change expected in the net interest margin. Other income is expected to fall by a mid single digit percentage, principally caused by the downturn in world equity markets, which impacts on the embedded value in our life assurance business and the income earned from assets under management in our fund management business.

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Costs and income growth are expected to be broadly similar, with the adverse gap between income growth and cost growth, experienced in previous years, significantly closed.

Alternative earnings per share will exclude the exceptional costs associated with the exit from certain businesses included in the interim results, and the costs of the rationalisation of our UK advice-based businesses.

The Group has undertaken positive capital management initiatives during the year, including the commencement of a rolling share buy back programme and the recent raising of non equity capital.

Asset Quality

The quality of the Group's loan book remains strong despite the various adverse corporate and economic developments during the year. Recent interest rate reductions in the Group's principal markets are a positive factor in underpinning the present robust credit grade profile of the loan portfolio.

The Non-Designated Specific Provision (NDSP) is available, in certain pre-defined circumstances, to offset specific loan losses as they crystallise. A drawing from the NDSP will be made in the current year in Retail Republic of Ireland and Wholesale Financial Services, totalling €5m approx.

The loan loss charge and arrears balances as a percentage of the overall loan book are expected to be comparable with the March 2002 position. The loan book remains well diversified, with good asset quality and reflects a prudent and cautious approach to lending and no undue risk concentration.

Review of Businesses

Retail Republic of Ireland

Retail Republic of Ireland is expected to report a strong performance, with a mid-teen percentage pre-tax profit growth. Against the background of a more subdued business environment, this is a very satisfactory outcome and reflects good income growth, a modest increase in costs and continuing sound asset quality.

Lending volumes are expected to show a strong mid-teen percentage increase, driven largely by mortgage lending which has been very buoyant throughout the year. Reflecting the economic environment, other customer lending will show lower growth with a high single digit percentage growth. Resources volumes have performed well and are expected to show high single digit percentage growth at end year. We expect mid single digit growth in total income. With some contraction in net interest margin, interest income is expected to increase by a mid to high single digit percentage. Growth in non-interest income is likely to be mid single digit.

Cost growth is expected to be low single digit on a previous year base, which included Euro implementation costs.

Loan losses while slightly higher in nominal terms, are expected to be lower as a percentage of overall advances.

Bank of Ireland Life

Bank of Ireland Life has enjoyed a successful year in very challenging conditions. Operating profits for the full year are expected to be ahead of the same period last year by a low single digit percentage.

New business sales will be less than last year due to the timing of sales of government special savings contracts. We have made significant gains in market share in 2002, and Bank of Ireland Life is now the leading provider of life assurance to the Irish retail market.

Investment markets have continued to perform poorly and this will be reflected in the negative investment variance of c. €0m for the year (March 02, negative €m).

The solvency position of our life business continues to be very strong.

Wholesale Financial Services

Wholesale Financial Services is expected to show high single digit growth in pre-tax profits, a strong performance in current market conditions. Income including share of associates shows mid single digit growth with costs showing low single digit growth on the prior year.

Loan losses as a percentage of average loans are marginally up on the prior year.

Corporate Banking is expected to show very strong profit growth, reflecting a number of large once-off fees in both its domestic and international businesses. Lending volumes are expected to be essentially flat year on year, with a small decline in domestic volumes offset by modest growth in international lending. However, on a constant currency basis, international volumes are expected to show low double digit growth. Net interest margin is expected to be in line with the prior year.

Treasury & International has benefited from a strong trading performance, as interest rates have declined to historically low levels, although PBT is expected to be lower by a high single digit percentage due to the exceptional trading gains of €0m in the prior year.

First Rate is expected to show very significant growth in PBT, underpinned by the success of its joint venture with the UK Post Office.

The remaining businesses - IBI Corporate Finance, Private Banking and Davy - are all expected to show a very satisfactory performance for the year.

UK Financial Services (In Local Currency)

UKFS expects to show low double digit percentage growth in pre-tax profits before exceptional items. This strong performance, in difficult market conditions, is driven by very good growth in personal lending together with improved results in Northern Ireland and Business Financial Services.

Total income is projected to grow by a high single digit percentage, with net

interest income increasing strongly and other income showing a mid single digit percentage decline.

Interest margin percentages are expected to be higher than the previous year with low single digit basis points improvement in both asset and liability margins.

The loan book is projected to grow by a low single digit percentage and resources are expected to show a mid single digit percentage decline, in line with margin management strategies that have reduced the degree of price-led funds recruitment. The residential mortgage book is expected to be 25% non-standard by the end of the year.

The impact of difficult market conditions on the division's financial advice businesses depressed other income.

We expect costs to grow by a high single digit percentage, with a positive gap between total income and total cost growth.

The accounts will show an exceptional charge of around £95m representing a write-off of goodwill of £80m and restructuring costs. This follows the rationalisation and repositioning of Chase de Vere and MX Financial Solutions, which was announced in February of this year.

Asset quality remains strong and the provision for loan losses will be lower than the previous year.

Asset Management Services

The continuing weakness in global equity markets and uncertainties in the global economic and political climates have adversely impacted the value of assets under management in Bank of Ireland Asset Management (BIAM) and Iridian. The financial impact of these declines has been mitigated in part by revenues arising from the high levels of new business generated in BIAM and tight controls on costs.

As a result a low double digit reduction in pre-tax profits is expected in Asset Management Services for the year.

We expect a mid teen percentage decline in pre-tax profit for the year for BIAM which is a solid performance given the declines in equity markets in the period.

Pre-tax profit in Bank of Ireland Securities Services is expected to be similar to last year and the level of new client take-on is very satisfactory.

The Group completed the acquisition of its initial 61% interest in Iridian on 6 September 2002 giving it a presence in the biggest product segment of the US investment market and the Group's share of the results of this business have been consolidated since this date.

Ends

25 March 2003

Preliminary results for the year to 31 March 2003 will be published on Thursday

15 May 2003.

For further information:

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Fiona Ross
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David Holden
Head of Group Corporate Communications
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This announcement contains certain forward-looking statements as defined in the US Private Securities Litigation Reform Act of 1995. Because such statements are inherently subject to risks and uncertainties, actual results may differ materially from those expressed or implied by such forward-looking statements. Such risks and uncertainties include but are not limited to risks and uncertainties relating to profitability targets, prevailing interest rates, the performance of the Irish economy and the international capital markets, the Group's ability to expand certain of its activities, competition, the Group's ability to address information technology issues and the availability of funding sources. The Bank of Ireland Group does not undertake to release publicly any revision to these forward-looking statements to reflect events, circumstances or unanticipated events occurring after the date hereof.

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[Purchase of Ordinary Stock](#)

Bank of Ireland Group announces that on 14 March 2003, it purchased 1,685,000 units of Ordinary Stock at a price of Euro 9.5987 per unit of Ordinary Stock to be held as Treasury Stock.

The total units of Ordinary Stock acquired since the commencement of the rolling share buy back programme on 12 February 2003 is 13,445,055 representing 1.3% of the issued Ordinary Stock before the buy back commenced. The stock was purchased at an average price Euro 9.8989 per unit and is being held as Treasury Stock.

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Announcement date: 17 March 2003

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Stock Exchange Releases 2003

[Purchase of Ordinary Stock](#)

Bank of Ireland Group announces that on 13 March 2003, it purchased 1,000,000 units of Ordinary Stock at a price of Euro 9.5225 per unit of Ordinary Stock to be held as Treasury Stock.

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Announcement date: 14 March 2003

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Stock Exchange Releases 2003

[Purchase of Ordinary Stock](#)

Bank of Ireland Group announces that on 12 March 2003, it purchased 500,000 units of Ordinary Stock at a price of Euro 9.5379 per unit of Ordinary Stock to be held as Treasury Stock.

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Announcement date: 13 March 2003

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Stock Exchange Releases 2003

[Purchase of Ordinary Stock](#)

Bank of Ireland Group announces that on 11 March 2003, it purchased 500,000 units of Ordinary Stock at a price of Euro 9.777 per unit of Ordinary Stock to be held as Treasury Stock.

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Announcement date: 12 March 2003

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Stock Exchange Releases 2003

[Purchase of Ordinary Stock](#)

Bank of Ireland Group announces that on 10 March 2003, it purchased 1,865,000 units of Ordinary Stock at a price of Euro 10.0819 per unit of Ordinary Stock to be held as Treasury Stock.

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Announcement date: 11 March 2003

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Stock Exchange Releases 2003

Bank of Ireland Issue of Stg£350 million 6.25% Guaranteed Callable Perpetual Preferred Securities

The Governor and Company of the Bank of Ireland announced today that it has launched and priced an issue of Tier 1 fixed rate guaranteed callable perpetual preferred securities denominated in sterling. The net proceeds from the Stg£350 million issue will be used for the development and expansion of the business of the Group and to strengthen its capital base. Barclays Capital is sole bookrunner on the transaction, with Davy Stockbrokers as senior co-lead manager and Cazenove & Co. Ltd. as co-lead manager.

The preferred securities have 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 +192 bps over the 8.0% June 2021 UK Treasury Stock and with an issue price of 99.443%. The coupon has been set at 6.25% payable annually in arrears until the first reset date in 2023.

The securities will be listed on the Luxembourg Stock Exchange.

Date: 10th March 2003

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Stock Exchange Releases 2003

[Purchase of Ordinary Stock](#)

Bank of Ireland Group announces that on 7 March 2003, it purchased 45,000 units of Ordinary Stock at a price of Euro 9.90 per unit of Ordinary Stock to be held as Treasury Stock.

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Announcement date: 10 March 2003

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Stock Exchange Releases 2003

[Purchase of Ordinary Stock](#)

Bank of Ireland Group announces that on 6 March 2003, it purchased 800,000 units of Ordinary Stock at a price of Euro10.10 per unit of Ordinary Stock to be held as Treasury Stock.

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Announcement date: 7 March 2003

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[Purchase of Ordinary Stock](#)

Bank of Ireland Group announces that on 5 March 2003, it purchased 367,089 units of Ordinary Stock at a price of Euro10.10 per unit of Ordinary Stock to be held as Treasury Stock.

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Announcement date: 6 March 2003

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[Purchase of Ordinary Stock](#)

Bank of Ireland Group announces that on 3 March 2003, it purchased 650,000 units of Ordinary Stock at a price of €0.20 per unit of Ordinary Stock to be held as Treasury Stock.

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Announcement date: 4 March 2003

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Stock Exchange Releases 2003

[Purchase of Ordinary Stock](#)

Bank of Ireland Group announces that on 26 February 2003, it purchased 500,000 units of Ordinary Stock at a price of €9.80 per unit of Ordinary Stock to be held as Treasury Stock.

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Announcement date: 27 February, 2003

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[Purchase of Ordinary Stock](#)

Bank of Ireland Group announces that on 25 February 2003, it purchased 1,450,000 units of Ordinary Stock at a price of €9.85 per unit of Ordinary Stock to be held as Treasury Stock.

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Announcement date: 26 February, 2003

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[Purchase of Ordinary Stock](#)

25 February 2003

Please note that the earlier announcement should have read the Bank of Ireland Group purchased 2,672,536 units of Ordinary Stock and not 267,536 units of Ordinary Stock. The correct announcement should read as follows:

Bank of Ireland Group announces that on 24 February 2003, it purchased 2,672,536 units of Ordinary Stock at a price of €0.00 per unit of Ordinary Stock to be held as Treasury Stock.

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BANK OF IRELAND ANNOUNCES A RATIONALISATION AND REPOSITIONING OF ITS INDEPENDENT FINANCIAL ADVICE (IFA) ACTIVITIES IN THE UK MARKET

24 February 2003

Bank of Ireland has announced that its two IFA subsidiaries in Britain, Chase de Vere Investments and MX Financial Solutions (MXFS), will merge and operate in future solely under the Chase de Vere Investments brand.

Chase de Vere Investments is among the best known and most respected IFA brands in its market. It is the Group's intention to develop the newly merged business as the pre-eminent independent financial and employee benefits advisory business in the UK. Its client proposition will be significantly broadened to include corporate advisory services in addition to its successful investment advisory business.

MXFS, a broadly based consumer and corporate IFA, was formed from two businesses acquired by the Group in 2000 and 2001 – MoneyExtra and Willis National.

IFA staff numbers will fall by approximately 350* - or 40% of the total - as a result of eliminating duplicated roles and scaling back certain activities. The rationalisation will result in an exceptional charge of c. stg£95 million, of which stg£80 million reflects goodwill impairment and the remainder restructuring costs.

*Subject to normal statutory consultation provisions

Mike Soden, Bank of Ireland Group Chief Executive said:

“The decision to rationalise our IFA business in the UK is consistent with our commitment to actively manage our portfolio of businesses to optimise returns. In the current depressed investment climate, it is important to focus our efforts behind our strongest IFA asset. Chase de Vere Investments is a powerful brand which commands strong customer and market endorsement.

The rationalisation announced today will tailor our IFA activities more effectively to the current investment climate, while ensuring that Chase de Vere Investments is well positioned for future growth.

The future of our IFA business will be a key priority for Roy Keenan when he takes over as Chief Executive of UKFS on March 1. I have every confidence that he and the Chase de Vere Investments team will build successfully on the very strong platform the business enjoys.

In the meantime UKFS remains on target to deliver solid full year results.”

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- Ends -

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Stock Exchange Releases 2003

[Purchase of Ordinary Stock](#)

24 February 2003

Bank of Ireland Group announces that on 21 February 2003, it purchased 635,430 units of Ordinary Stock at a price of €0.20 per unit of Ordinary Stock to be held as Treasury Stock.

- Ends -

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Stock Exchange Releases 2003

[Purchase of Ordinary Stock](#)

19 February 2003

Bank of Ireland Group announces that on 18 February 2003, it purchased 500,000 units of Ordinary Stock at a price of €0.13 per unit of Ordinary Stock to be held as Treasury Stock.

- Ends -

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Stock Exchange Releases 2003

13 February 2003

Bank of Ireland – Purchases of Own Securities

Bank of Ireland Group (the "Bank") announces that on 12 February 2003, it purchased 275,000 units of Ordinary Stock at a price of €5.183 per unit of Ordinary Stock to be held as Treasury Stock.

Commenting on the announcement Mike Soden, Group Chief Executive said:

"Today's announcement is the commencement of a rolling share buy back programme and is clear evidence of our commitment to increasing shareholder value. These purchases are consistent with the Bank's overall capital management strategy, which seeks to maximise capital efficiency, whilst maintaining prudent regulatory ratios and enhancing the return to shareholders. We are confident that the share buy back programme will, over time, have a positive impact on both Return on Equity and Earnings per Share which are two key performance measures."

These purchases were made pursuant to the authority granted by Stockholders at the Annual General Court of the Governor and Company of the Bank of Ireland held on 10 July 2002. Further purchases of Stock may be made as part of this rolling share buyback programme, subject to market conditions and the Bank's ongoing capital requirements.

- Ends -

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**BANK OF IRELAND
SCHEDULE OF DATES FOR 2002/2003 FINAL
& 2003/2004 INTERIM DIVIDEND**

Final Dividend 2002/2003

Court Committee to confirm Group Results	Wednesday, 14 May, 2003 @ 5.00pm
Results Announced to Stock Exchange	Thursday, 15 May, 2003 @ 07.00am
Reports and Accounts posted to Stockholders (At least 20 working days before the meeting, to comply with provisions of the Combined Code)	Tuesday, 10 June, 2003
Stock Goes Ex-Dividend on Irish Stock Exchange	Wednesday, 18 June, 2003
Record Date: Dividends will be dispatched to Stockholders appearing on the Register at close of business on	Friday, 20 June 2003
Return Date for Proxies	Monday, 7 July, 2003
Annual General Court	Wednesday, 9 July, 2003
Final Dividend Payable On or After	Friday, 18 July, 2003

Interim Dividend 2003/3004

Court Committee Meeting to Approve Interim Results	Wednesday, 12 November 2003 @ 5.00 p.m.
Interim Results Announced to Stock Exchange	Thursday, 13 November 2003 @ 07.00 a.m.
Stock goes Ex-Dividend on Irish Stock Exchange	Wednesday, 3 December 2003
Record Date (Dividends will be despatched to Stockholders appearing on the Register at Close of Business on this date)	Friday, 5 December 2003
Dividends posted	Monday, 5 January 2004
Interim Dividend Payable on or after	Tuesday, 6 January 2004

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Stock Exchange Releases 2003

5 February 2003

BANK OF IRELAND MANAGEMENT CHANGE ANNOUNCEMENT

Bank of Ireland Group has announced the appointment of Roy Keenan, currently Group Chief Development Officer, (see biographical note attached) to the role of Chief Executive designate of its UK Financial Services Division, which incorporates Bristol & West plc, Chase de Vere Investments, MX Financial Solutions and the Bank of Ireland legacy businesses in Northern Ireland and Great Britain. He will succeed Jeff Warren, who has been appointed Group Chief Development Officer and Head of the Office of the Group Chief Executive. In this role, Jeff will assume responsibility for Group transformation as well as a range of key support functions. Both appointments take effect from 1 March 2003.

Mike Soden, Group Chief Executive, said: *"I am very pleased that Roy Keenan has accepted my invitation to become Chief Executive of the UKFS Division. He is among the Group's most experienced executives with an impressive track record at business unit and Group level over 20 years. I am equally pleased that Jeff Warren will bring his considerable skills and experience to the role of Group Chief Development Officer and I look forward to working closely with him as we take the Group forward."*

"Roy's appointment follows an evaluation of the Group's management structure and future options in the UK market. Our UK businesses, which reported a 14% increase in profits before tax in the half year to 30 September 2002, currently generate some 25% of total Group pre tax profits. They will remain central to the Group's growth prospects. It will be Roy's task to optimise returns from our existing businesses and to seek out opportunities for new sources of growth."

Ends/

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Additional Information

Roy Keenan

Roy Keenan (55) has worked in the financial services sector in Ireland and the UK for more than 35 years. He was Managing Director of the Northern Ireland

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Industrial Bank, a business and consumer credit bank, when it was acquired by Bank of Ireland in 1984 and merged with Bank of Ireland Finance. He became Managing Director of British Credit Trust - the Group's business and consumer credit operation in Britain - in 1990. In 1993, he was appointed Sales and Marketing Director, Britain and in 1995, Managing Director of Bank of Ireland Mortgages based in Reading.

He returned to Ireland in 1997 as Managing Director of Lifetime and Bank of Ireland Insurance Services and, subsequently, of Bank of Ireland Life with responsibility for all of the Group's insurance and investment operations.

He was appointed Group Chief Development Officer in March 2002.

He is a former President of the Irish Insurance Federation, a Council member of the Finance Houses Association and the UK Council of Mortgage Lenders and a board member of Co-Operation Ireland.

UKFS Division

The Bank of Ireland UK Financial Services Division was created in 2002 by bringing together under single management all of the Group's businesses in the sterling area. These include the legacy Bank of Ireland businesses in Northern Ireland and Great Britain, Bristol & West plc, which was acquired by the Group in 1997, Chase de Vere Investments, acquired in 2000 and MX Financial Solutions. In the half year to 30 September, UKFS reported pretax profits of €66 million, an increase of 14% on the comparable period in the prior year. It has a total staff of some 5,500.

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Stock Exchange Releases 2003

31 January 2003

Retirement from the Court of Directors

Mr. Tony Barry, Non-Executive Director of Bank of Ireland, has retired from the Court of Directors with effect from 31 January 2003 on reaching his retirement date.

Mr. Barry was first appointed to the Court in October 1993 and served as a Deputy Governor from October 1997 to September 2000. He was appointed Senior Independent Director in November 1998.

Mr. Richard Burrows, Deputy Governor also assumes the role of Senior Independent Director following Mr. Barry's retirement.

31 January 2003

- ends -

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Stock Exchange Releases 2003

9 January 2003

Bank of Ireland Life Reports Strong Sales Growth To Year End December 2002

- [Highlights](#)
- [Results](#)
- [Sales Breakdown](#)

Highlights:

- New Business Sales up 17% to €80m (Annual Premium Equivalent)
- Regular Premium Pensions business up 36% to €00m
- Single Premium Pension Sales up 55% to €98m
- Regular Premium Investment Product Sales (PIPS) up 22% to €00m
- Life Protection sales up 11% to €7m

Commenting on the results Brian Forrester, Managing Director, Bank of Ireland Life said: *“These excellent results reflect the very strong customer proposition that Bank of Ireland Life offers through all its distribution channels supported by the commitment and professionalism of all our staff. While overall market data is not yet to hand, we are confident that we have grown market share substantially in 2002 and we are now the leading player in all retail product lines. Indeed such has been the strength of our performance that when market data does come to hand it may well show that we have achieved overall market leadership”*

Thursday 9th January 2003

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Excellent Sales Growth Recorded at Bank of Ireland Life

Bank of Ireland Life, Ireland’s leading retail life and pensions provider, today announced new business sales of €80m (Annual Premium Equivalent) for the

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year to December 2002, an increase of 17% on the same period last year.

Bank of Ireland Life (which includes New Ireland Assurance) had particular success in the pensions market where regular premium business at €00m was up 36% on 2001. Single premium pension sales were up by 55% to €98m. Our investment performance relative to our major competitors was a major factor in achieving such strong growth.

Sales of regular premium investment products (PIPs) were up 22% on 2001, fuelled in large part by an exceptionally strong finish on SSIA sales. Total sales through all channels amounted to €00m (excludes Government contribution).

Sales of protection business grew solidly to €7m, an increase of 11% over 2001.

The impact of stock market uncertainty on consumer confidence was reflected in a fall off in sales of single premium unit linked investment plans (sales were down by 29% to €29m). However, this was in part offset by a very strong increase in sales of Bank of Ireland's very popular Combination Equity Bond by the bancassurance sales-force (sales up 86% to €71m).

Commenting on the results Brian Forrester, Managing Director of Bank of Ireland Life said: *"These excellent results reflect the very strong customer proposition that Bank of Ireland Life offers through all its distribution channels supported by the commitment and professionalism of all our staff. While the life and pensions market continues to grow strongly, serious shortfalls remain in the level of life and pensions coverage of many families in Ireland. The wide availability of good advice, appropriate product solutions and good service is critical to addressing this.*

While unit linked investment sales have been disappointing, this is understandable given market uncertainty and its impact on consumer confidence. We strongly believe that stock market based investments offer good potential for real growth, particularly in a low interest rate environment and we believe that we will see this market recover in 2003," he added.

Focussing on the regular savings market, Bank of Ireland Life highlights that the SSIA initiative has taken large amounts of savings out of the economy and this will have an impact on regular premium investment sales in the years ahead. However there is latent savings potential above and beyond SSIA limits in the market place and with deposit interest rates so low, this market offers good potential.

Concluding Brian Forrester said:

"Bank of Ireland Life is in a very strong position. While overall market data is not yet to hand, we are confident that we have grown market share in 2002 and we are now the leading player in all retail product lines. Indeed such has been the strength of our performance that when market data does come to hand it may well show that we have achieved overall market leadership. With our wide distribution reach and broad product range, backed by our market leading investment performance, we are well positioned to achieve further share growth in 2003 and beyond".

Ends**Thursday 9th January 2003****For reference:****Contact:**

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Sales Breakdown

€m	2001	2002	Growth
Regular Premium Business			
Savings	81.9	100.3	22%
Protection	24.4	27.1	11%
Pensions	73.3	100.0	36%
Total Regular Premium Sales	179.6	227.4	27%
Single Premium Sales			
Investments	466.6	329.1	-29%
Pensions	128.0	198.0	55%
Total Single Premium	594.4	527.1	-11%
APE (RP + 10% SP)	239.0	280.1	17%
Combination Equity Bonds (CEB)*	92.0	171.4	86%
APE including CEB	248.2	297.2	20%

* Combination Equity Bond is a Bank of Ireland Tracker Bond Product sold by the

* Figures exclude "Investment Only" Business

* Regular Premium savings figures exclude the Government portion of SSIA savings

* Annual Premium Equivalent (APE) is the industry standard for calculating overall sales and is calculated by totalling regular premium sales and 10% of single premium sales

