

Stock Exchange Releases 2004

Bank of Ireland Group announces that on 27 February, 2004, 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.

For further information please contact:

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Announcement date: 1 March, 2004

Stock Exchange Releases 2004

Bank of Ireland Group announces that on 30 January, 2004, it purchased 300,000 units of Ordinary Stock at a price of Euro 11.4183 per unit of Ordinary Stock to be held as Treasury Stock.

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Announcement date: 2 February, 2004

Stock Exchange Releases 2004

Bank of Ireland has mandated BNP, Davy and UBS to lead manage a benchmark fixed rate Euro Lower Tier Two issue. Launch will follow investor meetings, subject to market conditions, FSA/IPMA stabilisation.

2nd February 2004

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Stock Exchange Releases 2004

Bank of Ireland Group announces that on 2 February, 2004, it purchased 250,000 units of Ordinary Stock at a price of Euro 11.264 per unit of Ordinary Stock to be held as Treasury Stock.

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Announcement date: 3 February, 2004

Stock Exchange Releases 2004

Bank of Ireland Group announces that on 2 March, 2004, it purchased 100,000 units of Ordinary Stock at a price of Euro 10.6425 per unit of Ordinary Stock to be held as Treasury Stock.

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Announcement date: 3 March, 2004

Stock Exchange Releases 2004

Bank of Ireland announces the appointment of Brian Goggin as Group Chief Executive

Bank of Ireland today (3 June 2004) announced the appointment of Brian Goggin (52) as Group Chief Executive to replace Mike Soden who resigned on Saturday 29th May. Brian is currently Chief Executive, Asset Management Services with Bank of Ireland. He takes up his appointment immediately. Brian will continue to take responsibility for the Asset Management Services division pending an appointment to that position, which is expected shortly.

A career banker, Brian Goggin joined the Bank of Ireland Group in 1969. He has had a varied career in both retail and wholesale banking and has held senior management positions with the Group in the United States, Britain and Ireland.

He was appointed as Chief Executive of the Wholesale Financial Services division in 1996 and became a member of the Group Executive Committee. He was appointed to his present position as Chief Executive, Asset Management Services in April 2003. He is a member of the Court of Directors of the Bank, having been appointed in January 2000. He is also a Director of Gowan Group Ltd.

Brian is a graduate of Trinity College Dublin holding a MSc in Management. He is a Fellow of the Association of Chartered Certified Accountants and a Fellow of the Institute of Bankers in Ireland.

Announcing the appointment, the Governor of Bank of Ireland, Laurence Crowley, said: "Brian Goggin has the breadth of experience and leadership qualities to take Bank of Ireland forward at this challenging time. There is great change taking place in the financial services industry worldwide and particular skills are required to lead Bank of Ireland successfully through this environment of change. Bank of Ireland is a superb financial services organisation delivering exceptional shareholder returns and is well positioned for future growth. I and my fellow directors are confident that Brian has the skills, experience and personal attributes to lead Bank of Ireland to further achievements and ensure our continued success as a leading international financial services business."

Brian Goggin, in accepting the appointment said: "I am delighted and proud to accept the position of Group Chief Executive. The Bank of Ireland Group is a successful financial services company and, in accepting this appointment, I am committed to driving the Group forward in all our business divisions. I am fortunate to have a Group Executive team that is unquestionably the most highly skilled and competent in the market."

ENDS

3 June 2004

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Head of Group Corporate Communications
01 604 3833 / 086 241 2470

Fiona Ross,
Head of Group Investor Relations
01 604 3501 – 086 758 2059

Stock Exchange Releases 2004

Bank of Ireland Group announces that on 3 February, 2004, it purchased 125,000 units of Ordinary Stock at a price of Euro 11.2236 per unit of Ordinary Stock to be held as Treasury Stock.

For further information please contact:

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Announcement date: 4 February, 2004

Stock Exchange Releases 2004

Bank of Ireland Group announces that on 3 March, 2004, it purchased 100,000 units of Ordinary Stock at a price of Euro 10.53 per unit of Ordinary Stock to be held as Treasury Stock.

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Announcement date: 4 March, 2004

Stock Exchange Releases 2004

Bank of Ireland Group announces that on 5 January, 2004, it purchased 100,000 units of Ordinary Stock at a price of Euro 10.975 per unit of Ordinary Stock to be held as Treasury Stock.

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Announcement date: 6 January, 2004

Stock Exchange Releases 2004

Bank of Ireland Announces New Appointments To The Court Of Directors

Bank of Ireland has announced two new appointments to the Court of Directors with immediate effect.

Mr Declan McCourt is an economics graduate of University College Dublin and is also a barrister. He holds an MBA from Harvard Business School. He has considerable business experience in Ireland and abroad and is currently Chief Executive and part owner of OHM Group, Dublin, a passenger and commercial vehicles distribution business. He is a Director of Fyffes plc and the Dublin Docklands Development Authority and is on the boards of a number of other companies. He is also Chairman of the Mater Hospital Foundation and Chairman of the Development Council of the University College Dublin Law School.

Mr Terry Neill is a graduate of Trinity College Dublin and holds an MBA from London Business School. He is a member of the Boards of CRH plc, Trinity Foundation and The Ingram Partnership. He is also chairman of AMT-Sybex and Meridea Oy. Until 2001, he was a Senior Partner in Accenture and was chairman of its global Board. He is a member of the Governing Body, and chairman of the Finance Committee, of the London Business School and he is chairman of Camerata Ireland.

6 April 2004

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Media Relations Manager

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Stock Exchange Releases 2004

Bank of Ireland Group announces that on 6 January, 2004, it purchased 100,000 units of Ordinary Stock at a price of Euro 10.95 per unit of Ordinary Stock to be held as Treasury Stock.

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Announcement date: 7 January, 2004

Stock Exchange Releases 2004

Bank of Ireland Group announces that on 7 January, 2004, it purchased 250,000 units of Ordinary Stock at a price of Euro 10.94 per unit of Ordinary Stock to be held as Treasury Stock.

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Announcement date: 8 January, 2004

Stock Exchange Releases 2004

Bank of Ireland Group announces that on 5 March, 2004, it purchased 100,000 units of Ordinary Stock at a price of Euro 10.55 per unit of Ordinary Stock to be held as Treasury Stock.

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Announcement date: 8 March, 2004

Stock Exchange Releases 2004

Bank of Ireland Group announces that on 8 January, 2004, it purchased 100,000 units of Ordinary Stock at a price of Euro 10.855 per unit of Ordinary Stock to be held as Treasury Stock.

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Announcement date: 9 January, 2004

Stock Exchange Releases 2004

Bank of Ireland Group announces that on 6 February, 2004, it purchased 100,000 units of Ordinary Stock at a price of Euro 11.34 per unit of Ordinary Stock to be held as Treasury Stock.

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Announcement date: 9 February, 2004

Stock Exchange Releases 2004

Bank of Ireland Jumbo € Billion Mortgage Bond

- Asset Covered Securities First Mortgage Issue of its Kind -

Bank of Ireland today (10 March 2004) announced its intention to commence an Asset Covered Securities (“ACS”) fundraising programme during the second half of 2004, subject to regulatory approvals. The Bank plans to raise up to €10 Billion for the Group through the programme, over a four/five year period. The first tranche of the programme will amount to € Billion and will be secured on Irish mortgages. This will be the first mortgage bond issued under the Asset Covered Securities Act 2001.

Mike Soden, Group Chief Executive of Bank of Ireland said:

“The ACS programme enables us to use our significant mortgage asset ownership to raise medium term debt finance in a particularly cost effective manner. It also facilitates investor diversification, complementing our public issue programme”.

Bank of Ireland plans to use both Irish and UK mortgages to back this unique funding initiative. Initially, the concentration will be on Irish mortgage assets however, it is envisaged that the programme will ultimately contain bonds backed by Irish and UK mortgages. The Irish element of the programme is subject to approval from IFSRA in Ireland and the UK element will be subject to approval from IFSRA and the FSA in the UK. Subject to satisfying the necessary criteria, it is envisaged that the ACS bonds will be recognised as AAA rated by credit rating agencies, enabling Bank of Ireland to raise funds in the markets at attractive rates.

Mike Soden continued: “ I am very pleased that Bank of Ireland, through our Global Markets and Mortgage divisions, is the first financial services company to embark on a mortgage ACS programme since the houses of the Oireachtas passed the legislation. It represents an excellent example of how innovative legislation, combined with the Bank’s strong technical capabilities, can deliver a fundraising opportunity which is truly mould breaking. This programme will attract a lot of international interest and will play an important role in our fundraising strategy in the years to come. The programme will attract new debt investors to Bank of Ireland and will also potentially broaden our equity investor base . Bank of Ireland has retained Barclays Capital as its structuring advisor and McCann Fitzgerald and Linklater as its legal advisors for the programme.

Ends

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Stock Exchange Releases 2004

Bank of Ireland Group announces that on 10 February, 2004, it purchased 250,000 units of Ordinary Stock at a price of Euro 11.308 per unit of Ordinary Stock to be held as Treasury Stock.

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Announcement date: 11 February, 2004

Stock Exchange Releases 2004

Bank of Ireland Group announces that on 10 March, 2004, it purchased 100,000 units of Ordinary Stock at a price of Euro 10.52 per unit of Ordinary Stock to be held as Treasury Stock.

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Announcement date: 11 March, 2004

Stock Exchange Releases 2004

Bank of Ireland announces New Appointment to the Court of Directors

- Mike Soden joins the Board of Post Office Ltd

Bank of Ireland has announced the appointment of Sir Michael Hodgkinson, Chairman, Post Office Ltd to the Court of Directors.

Mike Soden, Group Chief Executive, Bank of Ireland will join the Board of Post Office Ltd. Both appointments are with immediate effect.

These appointments are a further strengthening of the joint venture agreement between Bank of Ireland and the Post Office Ltd to provide financial services through the UK Post Office network of 17,000 branches.

Sir Michael Hodgkinson is a graduate in industrial economics from the University of Nottingham. He subsequently spent 18 years in the British Motor Industry, firstly at Ford and then with the Rover Group. His latter five years were spent as Managing Director, Land Rover and Range Rover Limited.

In 1983 Sir Michael joined Grand Metropolitan plc and was appointed Chief Executive of Grand Metropolitan's European food division in 1986. In January 1992, he joined BAA plc as Group Airports Director and in October 1999 was appointed Chief Executive. He was appointed Chairman of Post Office Ltd in May of this year. Recently, he has been asked by the Minister for Transport, Seamus Brennan, to join the board of the soon to be created Dublin Airport Authority.

ENDS

11 May 2004

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Stock Exchange Releases 2004

Bank of Ireland Group announces that on 9 January, 2004, it purchased 100,000 units of Ordinary Stock at a price of Euro 10.92 per unit of Ordinary Stock to be held as Treasury Stock.

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Announcement date: 12 January, 2004

Stock Exchange Releases 2004

12 Feb 2004

Bank of Ireland Issue EUR650 million 4.625% Subordinated Notes

due 27 February 2019

Bank of Ireland announced today that it has launched and priced an issue of EUR650 million 4.625% subordinated notes due 2019 ("the notes"). The transaction is part of Bank of Ireland's normal capital management process. BNP Paribas, Davy and UBS Investment Bank are joint lead managers on the transaction.

The notes have been priced with a coupon of 4.625% and issued at 99.588%. This represents a margin of 42 bps over 10 year mid swaps, and 55.8 bps over the 4.25% January 2014 Bund, at the time of pricing. Interest will be paid annually in arrears until 26 February 2014. The notes are callable at par at the option of Bank of Ireland on 26 February 2014, at which point the coupon resets to a floating rate of 142 bps over 3 month Euribor.

Application will be made to the London Stock Exchange for admission of the notes to the Official List. Stabilisation/FSA.

Enquiries:

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Stock Exchange Releases 2004

Bank of Ireland Group announces that on 11 March, 2004, it purchased 200,000 units of Ordinary Stock at a price of Euro 10.45 per unit of Ordinary Stock to be held as Treasury Stock.

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Announcement date: 12 March, 2004

Stock Exchange Releases 2004

Bank of Ireland Group announces that on 11 February, 2004, it purchased 350,000 units of Ordinary Stock at a price of Euro 11.1983 per unit of Ordinary Stock to be held as Treasury Stock.

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Announcement date: 12 February, 2004

Stock Exchange Releases 2004

Bank of Ireland Group announces that on 12 February, 2004, it purchased 200,000 units of Ordinary Stock at a price of Euro 11.079 per unit of Ordinary Stock to be held as Treasury Stock.

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Announcement date: 13 February, 2004

Preliminary Announcement for the Year to 31 March 2004

- [Principal Features](#)
- [Highlights](#)

Principal Features

A strong Group performance

Profit before tax and exceptional items	+ 8%
Alternative EPS	+ 8%
Underlying Alternative EPS	+ 10%
Alternative EPS	+8%
Irish Government Bank Levy	+2%
UK Financial Services profit (translation impact)	+2%
Change in accounting policy	-2%

Strong volume growth with no compromise to asset quality

- Lending in Retail Ireland +20%
- UKFS Lending +14%
- BOI Life sales +19% (Excl. SSIA's)
BIAM assets under management (PIT +35%, Average +4%)

Strong cost management

- Positive cost/income gap of 3%
- Total costs down
- Cost income ratio 54%, improved by 2%

Successful capital management strategies

- Return on equity 23.7%
- Dividend growth of 12%
- Rolling share buy-back programme
- Strong capital ratios
• Tier 1 7.2%
• Total 11.3%

Positive portfolio management developments

- Profitable sale of share in State Street Alliance
- Significant new joint venture announced with UK Post Office
- Rationalisation of Bristol & West branch network and

"This was an excellent result based on delivery against our strategic goals of growth and efficiency and driven by strong performances in all of our divisions. Strong growth in volumes, recovery in world equity markets and a relentless focus on costs all contributed to this our thirteenth consecutive year of increased profits. With growing economic momentum and stronger equity markets, we believe we are well positioned for continuing profit growth".

Michael D Soden

Group Chief Executive

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Highlights

	31 March 2004	31 March 2003	+/- %
	€m	€m	
Profit on ordinary activities before exceptional items	1,267	1,177	+8%
Exceptional Items	(97)	(164)	-41%
	-----	-----	
Profit before taxation	1,170	1,013	+15%
Per Unit of €0.64 Ordinary Stock			
EPS	97.2c	83.4c	+17%
Alternative EPS	106.7c	99.2c	+8%
Dividend	41.4c	37.0c	+12%
Ratios (before exceptional items)			
Net Interest Margin	2.21%	2.38%	
Cost/Income Ratio	54%	56%	
Annual loan loss charge/average loans	14bps	18bps	
Return on Equity	23.7%	*22.4%	
Balance Sheet (€bn)*			
Total Stockholders' Funds	4.3	4.0	+8%
Total Assets	106.4	89.3	+19%
Capital Ratios (%)			
Tier 1	7.2%	8.0%	
Total	11.3%	11.1%	
* restated for changes due to UITF abstract 37.			

Download the [full version of the Preliminary Announcement for the year to 31 March 2004](#)

(in PDF format, 311 KB)

Stock Exchange Releases 2004

Bank of Ireland Group announces that on 13 January, 2004, it purchased 125,000 units of Ordinary Stock at a price of Euro 11.376 per unit of Ordinary Stock to be held as Treasury Stock.

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Announcement date: 14 January, 2004

Stock Exchange Releases 2004

Bank of Ireland Group announces that on 12 March, 2004, it purchased 100,000 units of Ordinary Stock at a price of Euro 10.31 per unit of Ordinary Stock to be held as Treasury Stock.

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Announcement date: 15 March, 2004

Stock Exchange Releases 2004

€ Billion raised by Bank of Ireland in highly successful issue of first Irish Mortgage Asset Covered Security

Key Highlights

First mortgage security to be issued under the Irish Asset Covered Securities Act 2001

Largest (€ billion) issue of its kind

Sold to over 130 investors across 23 countries

More than three times oversubscribed

Bank of Ireland Group today (15 September 2004) announced that, subject to final documentation and completion, it had successfully raised € billion in funding (via Bank of Ireland Mortgage Bank) through the issue of the first Irish mortgage asset covered security under the 2001 Asset Covered Securities (“ACS”) Act. The issue is part of a fundraising programme from which the Bank plans to raise up to €10 billion over the next four to five years. It followed an intensive marketing roadshow campaign where 10 of the Bank’s senior management met in excess of 200 potential investors across the globe. The issue was more than three times oversubscribed and the final allocation of investors includes 8% from Ireland, 4% from the UK, 68% from Continental Europe, 9% Scandanavia and 11% from Asia. The bond was priced at mid swaps plus 3 bps and has a preliminary rating of AAA, by both Standard & Poors and Moodys Investor Services, enabling Bank of Ireland to raise funds in the markets at attractive rates. Formal ratings are expected on completion which will take place on 22nd September 2004. An application will be made to have the securities listed on the Irish Stock Exchange on completion.

Brian Goggin, Group Chief Executive, Bank of Ireland said:

“The success of our first bond issue under our ACS programme is testimony to our innovative approach to funding and has facilitated the diversification of our debt investor base in a cost effective way. We are particularly pleased with the speed, size, quality and breadth of our order book, which represents a global vote of confidence in the Bank of Ireland brand, the Asset Covered Securities product and the Irish economy.”

“ I am very pleased that Bank of Ireland, through its Global Markets and Mortgage businesses, is the first financial services company to issue an Irish mortgage asset covered security. This programme has attracted exceptional international interest and will play a pivotal role in our liability management in the future. The programme has attracted a significant number of new debt investors to Bank of Ireland,” he added.

Barclays Capital (Arranger), Citigroup, Deutsche Bank and Davy were joint lead managers on this transaction.

Ends

15 September 2004

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Stock Exchange Releases 2004

Bank of Ireland Group announces that on 13 February, 2004, it purchased 100,000 units of Ordinary Stock at a price of Euro 11.00 per unit of Ordinary Stock to be held as Treasury Stock.

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Announcement date: 16 February, 2004

Stock Exchange Releases 2004

Bank of Ireland Group announces that on 16 February, 2004, it purchased 100,000 units of Ordinary Stock at a price of Euro 10.98 per unit of Ordinary Stock to be held as Treasury Stock.

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Announcement date: 17 February, 2004

Stock Exchange Releases 2004

Bank of Ireland Group announces that on 16 January, 2004, it purchased 100,000 units of Ordinary Stock at a price of Euro 11.70 per unit of Ordinary Stock to be held as Treasury Stock.

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Announcement date: 19 January, 2004

Stock Exchange Releases 2004

Bank of Ireland Group announces that on 19 January, 2004, it purchased 115,806 units of Ordinary Stock at a price of Euro 11.6527 per unit of Ordinary Stock to be held as Treasury Stock.

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Announcement date: 20 January, 2004

Stock Exchange Releases 2004

Bank of Ireland Group announces that on 20 January, 2004, it purchased 100,000 units of Ordinary Stock at a price of Euro 11.64 per unit of Ordinary Stock to be held as Treasury Stock.

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Announcement date: 21 January, 2004

Stock Exchange Releases 2004

Bank of Ireland announces the Sale of its Motor Insurance Intermediary Business

Following a strategic review of its general insurance business, Bank of Ireland Insurance Services Limited ('BIIS') trading as Premier Direct Insurance has entered into conditional agreements with Hibernian General Insurance Limited ('Hibernian') and Eagle Star Insurance Company (Ireland) Limited ('Eagle Star') whereby each will acquire the right to offer terms at renewal to holders of Premier Direct Insurance motor policies which they currently underwrite.

Completion of both of these transactions, which involve cash payments to BIIS, is expected by end June 2004. The value of the net assets being disposed is negligible. From the completion date(s) of both transactions, all policy renewals, administration and servicing will be managed by Hibernian and Eagle Star respectively.

According to Alan Daly, Head of BIIS: "The general insurance business is a key strategic business for Bank of Ireland and offers significant growth potential in its core product lines such as home insurance. The strategic review determined our motor insurance intermediary business as non-core in Ireland. We will be communicating with our customers regarding changes in our business."

Bank of Ireland confirms that there will be no compulsory redundancies as a result of the sale of the motor insurance intermediary book. All impacted staff will be offered alternative positions within the Bank of Ireland Group.

ENDS.

21 April 2004

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Stock Exchange Releases 2004

Bank of Ireland Group announces that on 21 January, 2004, it purchased 150,000 units of Ordinary Stock at a price of Euro 11.6133 per unit of Ordinary Stock to be held as Treasury Stock.

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Announcement date: 22 January, 2004

Stock Exchange Releases 2004

Bank of Ireland Group announces that on 20 February, 2004, it purchased 100,000 units of Ordinary Stock at a price of Euro 11.07 per unit of Ordinary Stock to be held as Treasury Stock.

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Announcement date: 23 February, 2004

Stock Exchange Releases 2004

Bank of Ireland Group announces that on 24 February, 2004, it purchased 420,000 units of Ordinary Stock at a price of Euro 10.9226 per unit of Ordinary Stock to be held as Treasury Stock.

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Announcement date: 25 February, 2004

Stock Exchange Releases 2004

Bank of Ireland Group announces that on 25 February, 2004, it purchased 100,000 units of Ordinary Stock at a price of Euro 10.77 per unit of Ordinary Stock to be held as Treasury Stock.

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Announcement date: 26 February, 2004

Stock Exchange Releases 2004

Bank of Ireland

27 January 2004

Bank of Ireland – UK Financial Services Investor Meeting, London 27 January 2004.

Bank of Ireland is hosting an investor meeting today from 2.15 – 5.45pm. The meeting will cover the operations of the Bank of Ireland Group's UK Financial Services Division (UKFS) and will also provide an update on the recently announced Bank of Ireland Group Joint Venture with the UK Post Office.

The UKFS Investor Meeting will be broadcast live on our website from 2.15pm, with an archived version available later this evening. You will need to register your details (name, company name) in advance of the Webcast. You can register now at www.bankofireland.ie.

A dial-in facility will also be available from 2.15pm today and replayed until 3 February 2004.

Please note that you will be required to register when you dial in, so we recommend that you dial in 5 minutes prior to the start. The meeting is due to last approx 3.5 hours and you will be in 'listen only' mode.

Telephone Numbers:

UK Dial In Number: 0 800 279 9640

US Dial In Number: 1 866 850 2201

Irish Dial In Number: 1 800 992 779

General International Number: +44 (0) 207 784 1004

Replay Numbers (available to 3 February 2004):

UK Replay Number: 0 800 559 3271

US Replay Number: 1 866 239 0765

Irish Replay Number: +353 (0) 1 2337101

General International Number: +44 (0) 207 784 1024

Replay Passcode: 794686#

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Stock Exchange Releases 2004

Bank of Ireland Group announces that on 26 February, 2004, it purchased 120,000 units of Ordinary Stock at a price of Euro 10.67 per unit of Ordinary Stock to be held as Treasury Stock.

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Announcement date: 27 February, 2004

Stock Exchange Releases 2004

Bank of Ireland Group announces that on 26 January, 2004, it purchased 220,000 units of Ordinary Stock at a price of Euro 11.6195 per unit of Ordinary Stock to be held as Treasury Stock.

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Announcement date: 27 January, 2004

Stock Exchange Releases 2004

Bank of Ireland

28 April 2004

Bank of Ireland announces sale of stake in EuroConex joint venture

Bank of Ireland (“BoI”) announces that it has entered binding legal agreements to sell its 50% shareholding in EuroConex Technologies Limited (“Euroconex”) to a European affiliate of NOVA Information Systems (“NOVA”), a subsidiary of US Bancorp. NOVA currently owns the balancing 50% stake. The transaction is conditional, inter alia, on appropriate regulatory approvals and is expected to close by June 30th 2004. The consideration payable to BoI following the sale of its 50% shareholding amounts to approximately €10 million. The profit on disposal will be shown as an exceptional item in BoI’s results for the 6 months to 30 September 2004.

ENDS

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Note to Editors

Bank of Ireland is a leading provider of financial services products in the Republic of Ireland and the UK. It reported total assets of €8 billion at 30 September 2003 and generated pre-tax profits of €1.17 billion in the year to 31 March 2003.

EuroConex provides an integrated payment processing service to financial institutions and merchants in Ireland, the UK and in selected European markets.

Stock Exchange Releases 2004

Bank of Ireland Group announces that on 28 January, 2004, it purchased 150,000 units of Ordinary Stock at a price of Euro 11.45 per unit of Ordinary Stock to be held as Treasury Stock.

For further information please contact:

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Announcement date: 29 January, 2004

ICS Building Society
Summary Results For the Year Ended 31st December 2003

**ICS Building Society Outperforms Mortgage Market and
Reports an After-Tax Profit increase of 21.5%**

	2003 €m	2002 €m (restated*)	% change
Surplus Before Tax	79.9	68.3	+17%
Surplus After Tax	70.2	57.8	+21.5%
New Advances	1,169	931	+25.6%
Mortgage Balances	3,429	2,702	+26.9%
Deposits	2,581	2,484	+3.9%
Cost to Income Ratio	25.1%	27.2%	-2.1
Total Assets	4,656	3,599	+29.4

ICS Building Society (part of the Bank of Ireland Group) today (Monday, 29th March) announced a total of € billion in new mortgage advances processed (for ICS and Bank of Ireland) during 2003, resulting in an increase in pre-tax profits of 17% to nearly €0m for the year ended 31st December 2003.

The figures reveal that the Society out-performed the Irish mortgage market in what was a record year for Irish mortgage lending. During 2003, the Irish mortgage market grew by 25.5%** whilst the ICS mortgage book grew by 26.9%. When aggregated with the growth in the mortgage book of ICS's parent, Bank of Ireland (year-on-year growth of 27.1% in 2003), which is administered by ICS, the combined growth is 27%.

Commenting on the results, Mr. Joe Larkin, ICS Managing Director, said, "Our relentless focus on quality service and excellent product offering, continue to make ICS the preferred lender for more and more borrowers. I am pleased that the growth experienced by ICS throughout the last year has been achieved in the context of continued prudent lending and has in no way impacted on the quality of our loan book."

The principal features of the 2003 results (2002 restated*) for ICS are:

- New mortgage advances up 25.6% to €1,169
- Mortgage Book up 26.9% to €3,429m
- Net mortgage lending up 17.4% to €27m
- Deposit book up 3.9% to €2,581m
- Fees and commission receivable up 26.2% to €40.0m
(This represents the growth in fee income from processing and servicing record volumes of mortgages on behalf of Bank of Ireland Group.)
- Liquidity ratio 27.2%.
- Cost/income ratio down 2.1% to 25.1%
- Arrears as a percentage of the mortgage book down 2 basis points to 0.14%

ICS Building Society's retail chain, The Mortgage Store, also recorded a strong year during 2003. In June, ICS opened its 10th Mortgage Store in the IFSC. Early indications are that demand in the area is very high and the IFSC Mortgage Store is performing ahead of expectations.

Referring to the housing market in 2004, Mr Larkin said: "The anticipated level of house building predicted for 2004 should result in the stabilisation of the price of new houses, which is to be welcomed. In addition to this, the increased momentum of economic growth coupled with high employment will continue to make mortgages affordable to an increasing number of people. As a result, during 2004, we hope to assist more and more people to own their own home."

* The Society has implemented a revised accounting treatment for procurement fees and has amortised these fees in line with the actual product experience which is in keeping with the industry practice. The subsequent increase in this year's surplus of income over expenditure is €1.2m (2002 €3.2m).

** Source: Financial Regulator

ends

For further information please contact:

Joe Larkin
Managing Director
ICS Building Society
(Available 2.30 p.m. – 5.30 p.m. today, 29th March 2004.)
Tel: (01) 6113502

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ICS BUILDING SOCIETY

SUMMARY OF RESULTS 2003

FINANCIAL HIGHLIGHTS

	2003 €m	2002 €m (restated*)	% +increase -decrease
Surplus Before Tax	79.9	68.3	+17.0%
Surplus After Tax	70.2	57.8	+21.5%
New Advances	1,169	931	+25.6%
Mortgage Balances	3,429	2,702	+26.9%
Net Mortgage Lending	727	619	+17.4%
Total Assets	4,656	3,599	+29.4%
Deposit Balances	2,581	2,484	+3.9%
Net Interest Income	72.8	66.4	+9.6%
Fees and Commissions Receivable	40.0	31.7	+26.2%
Fees and Commissions Payable	5.2	3.6	+44.4%
Operating Expenses	22.5	21.9	+2.7%
Cost Income Ratio	25.1%	27.2%	-2.1%

* The Society has implemented a revised accounting treatment for procurement fees and has amortised these fees in line with the actual product experience which is in keeping with the industry practice. The subsequent increase in this year's surplus of income over expenditure is €1.2m (2002 €3.2m).

Stock Exchange Releases 2004

Bank of Ireland announces New Appointment to the Court of Directors

- Mike Soden joins the Board of Post Office Ltd

Bank of Ireland has announced the appointment of Sir Michael Hodgkinson, Chairman, Post Office Ltd to the Court of Directors.

Mike Soden, Group Chief Executive, Bank of Ireland will join the Board of Post Office Ltd. Both appointments are with immediate effect.

These appointments are a further strengthening of the joint venture agreement between Bank of Ireland and the Post Office Ltd to provide financial services through the UK Post Office network of 17,000 branches.

Sir Michael Hodgkinson is a graduate in industrial economics from the University of

Nottingham. He subsequently spent 18 years in the British Motor Industry, firstly at Ford

and then with the Rover Group. His latter five years were spent as Managing Director,

Land Rover and Range Rover Limited.

In 1983 Sir Michael joined Grand Metropolitan plc and was appointed Chief Executive of

Grand Metropolitan's European food division in 1986. In January 1992, he joined BAA

plc as Group Airports Director and in October 1999 was appointed Chief Executive. He was appointed Chairman of Post Office Ltd in May of this year. Recently, he has been asked by the Minister for Transport, Seamus Brennan, to join the board of the soon to be created Dublin Airport Authority.

ENDS

11 May 2004

Contact:

Dan Loughrey

Head of Group Corporate Communications
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Stock Exchange Releases 2004

STATEMENT FROM LAURENCE CROWLEY, GOVERNOR, BANK OF IRELAND GROUP ON THE RESIGNATION OF MIKE SODEN, GROUP CHIEF EXECUTIVE

The Group Chief Executive of the Bank of Ireland, Mike Soden, tendered his resignation to the Court of Directors in the circumstances described in his personal statement issued today.

The Court, with regret, accepted his resignation.

Mike has made an enormous contribution to the Group since he took up the position as Group Chief Executive in March 2002. He is leaving us having placed the Group in a position of solid strength for future growth.

It is the Court's intention to immediately put in place arrangements for the appointment of his successor and a further announcement on this is expected to be made next week.

Ends

29th May 2004

Contact:

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Fiona Ross

Head of Group Investor Relations
01 604 3501 / 086 758 2059

Dan Loughrey

Head of Group Corporate Communications
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Stock Exchange Releases 2004

Bank of Ireland Group announces that on 29 January, 2004, it purchased 100,000 units of Ordinary Stock at a price of Euro 11.425 per unit of Ordinary Stock to be held as Treasury Stock.

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Announcement date: 30 January, 2004

Stock Exchange Releases 2004

Statement from the Irish Payment Services Organisation Ltd

RE: ATM Cash Service disruption

Due to industrial action by one of the main security cash delivery companies that provides cash replenishment services to ATMs in the Eastern Seaboard Area (which includes Dublin, the North East and the South East regions) up to 200 non-branch ATMs may run out of cash over the coming bank holiday weekend.

Customers are advised that the dispute affects a portion of AIB, Bank of Ireland and Ulster Bank ATMs in the Eastern Seaboard areas only (regions indicated above). Customers in the affected regions will have access to cash at most branch ATMs and at retailer ATMs in a variety of locations. Customers who have a Laser Card are advised to avail of the Cashback facility when purchasing goods and services.

The security cash delivery company is in ongoing discussions with SIPTU to bring a resolution to this issue as quickly as possible.

-ENDS-

Issued for and on behalf of the Irish Payment Services Organisation Ltd.

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