



accounts

2002



26,500	70,400	10,000
40,115	84,015	10,000
83,961	104,891	10,000
28,877	61,777	10,000

CONSOLIDATED PROFIT AND LOSS ACCOUNT

FOR THE YEAR ENDED 30 SEPTEMBER 2002

	Notes	2002 €m	2001 €m
			(restated)
Interest Receivable and Similar Income			
Interest Receivable and Similar Income arising from			
Debt Securities and other Fixed Income Securities		47.1	41.9
Other Interest Receivable and Similar Income		943.0	905.8
Interest Payable and Similar Charges		(643.2)	(678.2)
Net Interest Income		346.9	269.5
Other Income			
Fees and Commissions Receivable		123.3	107.3
Fees and Commissions Payable		(11.6)	(7.9)
Dealing Profits		3.5	6.3
Other Operating Income		9.4	7.4
Total Income		471.5	382.6
Operating Expenses			
Administrative Expenses	3	132.9	109.6
Depreciation and Goodwill Amortisation		11.7	8.3
Provisions for Bad and Doubtful Debts - Specific	12	16.3	14.4
- General	12	49.3	55.3
Amounts Written Off Fixed Asset Investments		-	0.2
		210.2	187.8
Group Profit on Ordinary Activities Before Taxation	4	261.3	194.8
Taxation on Profit on Ordinary Activities	5	(58.5)	(43.7)
Group Profit on Ordinary Activities After Taxation		202.8	151.1
Minority Interests	6	(18.8)	(23.3)
Group Profit Attributable to Ordinary Shareholders	7	184.0	127.8
Dividends	8	(40.3)	(31.6)
Group Profit Retained for Year		143.7	96.2
Scrip Dividends	8	8.4	6.7
Group Profit Brought Forward	34	303.6	200.7
Group Profit Carried Forward		455.7	303.6
Basic Earnings Per Share	9	58.14c	43.18c
Diluted Earnings Per Share	9	56.71c	41.92c
Dividends Per Ordinary Share	8	12.53c	10.44c

Directors: Peter Murray, Sean FitzPatrick, Ned Sullivan. Secretary: Ronan Murphy.