ANNUAL REPORT & ACCOUNTS 2002

FINANCIAL CALENDAR

Publication of Results Half Year to 31 March 2002 2002 8 May Dividend **Ordinary Shares** Interim Dividend Paid 2002 16 July **Publication of Results** Year to 30 September 2002 27 November 2002 Share Transfer Books Closed 6 December 2002 Accounts Posted to Shareholders 17 December 2002 **Annual General Meeting** 24 January 2003 Dividend **Ordinary Shares** Proposed Final Dividend Payment 30 January 2003



C o n t e n t s Financial Summary

Front Cover: Dealing Room, Jewry Street, London.

Photography used throughout this report features members of the Anglo Irish Bank Management team and was shot on location at the National Gallery of Ireland on 15 November 2002 at the Annual Managers' Meeting.

Group Profile
Directors
Chairman's Statement

Chief Executive's Review14Report of the Directors18Corporate Governance Statement20Statement of Directors' Responsibilities23Independent Auditors' Report24Consolidated Profit and Loss Account28

Consolidated Balance Sheet 29
Company Balance Sheet 30
Consolidated Cash Flow Statement 31

Statement of Total Recognised Gains and Losses 32
Reconciliation of Movements in Shareholders' Funds 32
Notes to the Financial Statements 33

Consolidated Profit and Loss Account (USD, GBP, CHF)
Consolidated Balance Sheet (USD, GBP, CHF)
Shareholder Information

Shareholder Information 90
Anglo Irish Bank Locations 92

1

2

6

8

10

88

89