

FINANCIAL SUMMARY

P e r f o r m a n c e

2002 has been another outstanding year -
our 17th of consecutive record profits.

F o c u s

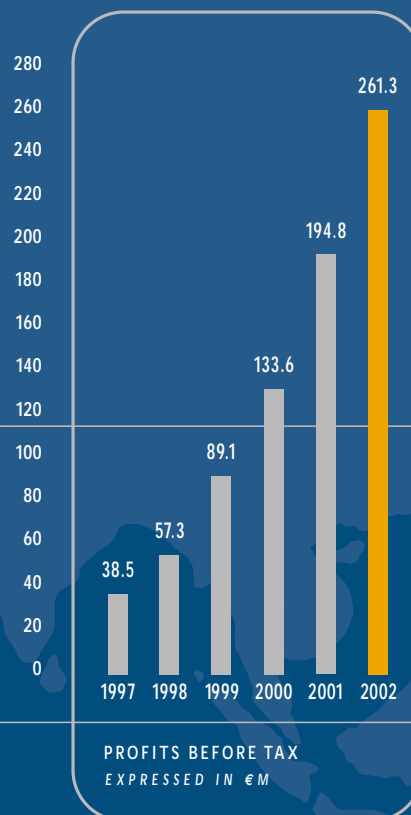
We continue to follow a proven strategy - providing bespoke
banking services to well defined target markets.

G r o w t h

We are confident that our competitive advantage will continue
to deliver superior returns to shareholders in the future.



Five Year Compound Annual
Growth Rate **47%**



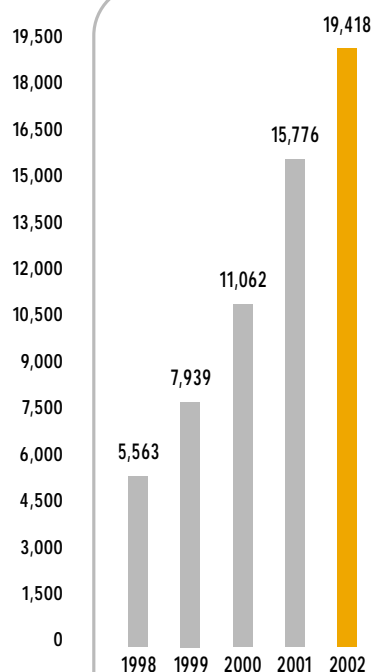
FINANCIAL HIGHLIGHTS

2002 €m

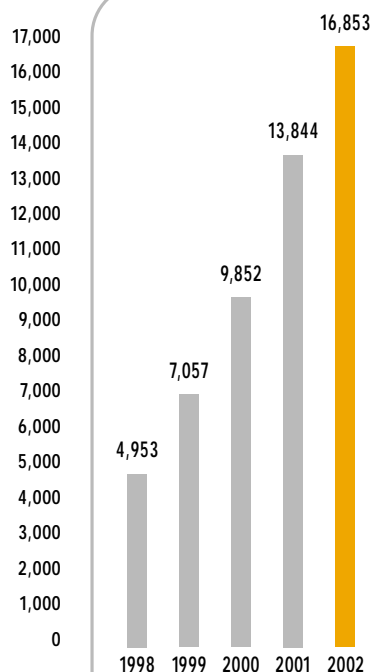
2001 €m
(restated)



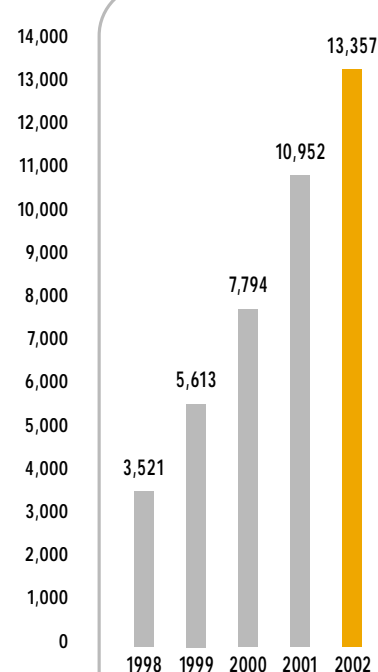
Profit before Taxation	261.3	194.8
Profit after Taxation	202.8	151.1
Basic Earnings per Share	58.14c	43.18c
Dividend per Share	12.53c	10.44c
Total Assets	19,417.8	15,776.0
Deposits	16,852.7	13,843.5
Advances to Customers	13,356.5	10,952.0
Total Capital Resources	2,020.8	1,574.9



TOTAL ASSETS*
EXPRESSED IN €M



TOTAL DEPOSITS
EXPRESSED IN €M



TOTAL ADVANCES TO CUSTOMERS
EXPRESSED IN €M

