

BANK OF IRELAND GROUP

ANNUAL INFORMATION DOCUMENT (“AID”)

July 2007

The Governor and Company of the Bank of Ireland published its Annual Report on 19 June 2007. This annual information document has been prepared by The Governor and Company of the Bank of Ireland in accordance with the provisions of Part 11 of the Prospectus Directive (2003/71/EC) Regulations 2005 and has been submitted to the Irish Stock Exchange for filing with the Irish Financial Services Regulatory Authority (the Financial Regulator) in accordance with the provisions of the Prospectus Rules issued by the Financial Regulator.

The Company is also publishing the AID via an RNS announcement today and making it available on the Investor Relations section of its website www.bankofireland.ie

1. List of Announcements and Filings

The following is a list of all announcements and filings of a regulatory nature, i.e. as prescribed by the rules of the markets on which the securities are admitted to trading, in the previous 12 months, together with the date of the release.

This includes all announcements and filings made under the rules of the Irish Stock Exchange, the UK Listing Authority and the Irish and UK Takeover Panels. This also includes all Companies Office filings in Ireland and Companies House filings in the United Kingdom during the period, which are listed separately from the market filings.

Irish Stock Exchange, UK Listing Authority and Irish and UK Takeover Panels’ Announcements:-

Date	Announcement
4 July 2006	Annual Information Document
6 July 2006	Director/PDMR Shareholding
6 July 2006	Director/PDMR Shareholding
12 July 2006	Directorate Change
12 July 2006	Director/PDMR Shareholding
21 July 2006	AGM Statement
21 July 2006	Result of AGM
25 July 2006	Treasury Stock
24 August 2006	Treasury Stock
12 Sept 2006	Directorate Change
12 Sept 2006	Issue of Debt
13 Sept 2006	Issue of Debt
18 Sept 2006	Divisional Restructuring
18 Sept 2006	Statement re Davy
19 Sept 2006	Trading Statement
29 Sept 2006	Director/PDMR Shareholding
29 Sept 2006	Director/PDMR Shareholding
6 Oct 2006	Directorate Change
10 Oct 2006	Deputy Governor & Senior Independent Director
1 Nov 2006	Sale of Stake in J&E Davy
10 Nov 2006	Amended Financial Calendar
16 Nov 2006	Interim Results
16 Nov 2006	Director/PDMR Shareholding
1 Dec 2006	Stock Alternative Offer
22 Dec 2006	Director/PDMR Shareholding
22 Dec 2006	Director/PDMR Shareholding
12 Jan 2007	Issue of Debt

15 Jan 2007	Issue of Debt
16 Jan 2007	Treasury Stock
17 Jan 2007	Director/PDMR Shareholding
17 Jan 2007	Director/PDMR Shareholding
24 Jan 2007	Mortgage Securitisation
30 Jan 2007	Notification of Major Interests in Shares
1 Feb 2007	Mortgage Securitisation
13 Feb 2007	Mortgage Securitisation
19 Feb 2007	UK Business Corporate Structure
20 Feb 2007	Marketing of Mortgage Securitisation
2 Mar 2007	Mortgage Securitisation
16 Mar 2007	Re-Issue of Treasury Stock; Sharesave scheme
16 Mar 2007	Director/PDMR Shareholding
21 Mar 2007	Trading Statement
30 Mar 07	Re-Issue of Treasury Stock; Sharesave scheme
31 May 2007	Preliminary Results
31 May 2007	Re-Issue of Treasury Stock
31 May 2007	Director/PDMR shareholding
31 May 2007	Director/PDMR shareholding
6 June 2007	Transfer of Business from B&W
7 June 2007	Director/PDMR shareholding
14 June 2007	Transfer of Business from B & W
19 June 2007	Director/PDMR Shareholding
19 June 2007	Director/PDMR Shareholding
20 June 2007	Directorate Change
20 June 2007	Report and Accounts
25 June 2007	Director/PDMR shareholding
25 June 2007	Director/PDMR shareholding
28 June 2007	Issue of Debt
29 June 2007	Issue of Debt
3 July 2007	Total Voting Rights

Companies Office Filings in Ireland and Companies House filings in the United Kingdom made on or around the dates indicated:-

Date	Filing	Details
7 July 2006	-	Prospectus – Euro Note Programme
28 July 2006	BR4/B10	Resignation of Directors
31 July 2006	-	Special Resolutions
4 August 2006	H5A	Re-Issue of former Treasury Shares
4 August 2006	GB Filings	Report and Accounts for year ended 31/3/2006
10 August 2006	B1	Annual Return
7 Sept 2006	H5A	Re-Issue of former Treasury Shares
21 Sep 2006	BR4/B10	Resignation of Director
3 Oct 2006	H5A	Re-Issue of former Treasury Shares
19 Oct 2006	H5A	Re-Issue of former Treasury Shares
19 Oct 2006	BR4/B10	Appointment of Directors
15 Dec 2006	H5A	Re-Issue of former Treasury Shares
5 Jan 2007	B5	Return of Allotments
9 Feb 2007	B5	Return of Allotments
26 Mar 2007	B5	Return of Allotments
20 Apr 2007	B5	Return of Allotments
20 Apr 2007	H5A	Re-Issue of former Treasury Shares
11 July 2007	B5	Return of Allotments
11 July 2007	H5A	Re-Issue of former Treasury Shares

2. Availability of the full text of the Announcements/Filings

Details of all regulatory announcements are available on the websites of the Irish Stock Exchange (www.ise.ie) and the London Stock Exchange (www.londonstockexchange.com).

Copies of Companies Office filings are available from the Companies Registration Office in Dublin and Companies House in Cardiff, Edinburgh and Belfast.

3. Availability of Other Documents

The Interim Statement for the half-year ended 30 September 2006 was published on 16 November 2006. The Annual Report and Accounts for the year ended 31 March 2007 and the Governor's Letter to Holders of Ordinary Stock and Notice of the Annual General Court were posted to stockholders on 19 June 2007. These documents can be found on the Investor Relations section of the Company's website at www.bankofireland.ie

Form 20F was filed with the U.S. Securities and Exchange Commission on 14 September 2006 and can also be found on the Company's website at the above address.

4. Accuracy of the Information

The information referred to in this update was up to date at the time the information was published but some information may now be out of date.

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16 July 2007