PACKAGING CORP OF AMERICA Form SC 13G February 11, 2003

SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

SCHEDULE 13G (Rule 13d-102)

INFORMATION TO BE INCLUDED IN STATEMENTS FILED PURSUANT TO RULES 13d-1(b)(c), AND (d) AND AMENDMENTS THERETO FILED PURSUANT TO RULE 13d-2(b)

(Amendment No. ___)*

Packaging Corporation of America

(Name of Issuer)

common stock

(Title of Class of Securities)

695156109

(CUSIP Number)

December 31, 2002

(Date of Event Which requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

- [X] Rule 13d-1(b)
- [_] Rule 13d-(c)
- [] Rule 13d-1(d)

The information required in the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

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^{*}The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter the disclosures provided in a prior cover page.

CUSIP	No. 6951	56109	Schedule 13G	Page 2 of 19 Pages		
			ING PERSONS	NTITIES ONLY)		
	The Govern	nor a	nd Company of the Bank of Irelan	nd		
2.	CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP* (a) [X] (b) [_]					
3.	SEC USE ON	NLY				
	CITIZENSH:		PLACE OF ORGANIZATION			
NUM	BER OF	5.	SOLE VOTING POWER			
SH	ARES		0			
BENEF	ICIALLY	6.	SHARED VOTING POWER			
OWN	ED BY		4,812,757			
Ε	ACH	7.	SOLE DISPOSITIVE POWER			
REP	ORTING		0			
PE	RSON	8.	SHARED DISPOSITIVE POWER			
W	ITH		4,812,757			
9.	AGGREGATE	AMOUI	NT BENEFICIALLY OWNED BY EACH R	EPORTING PERSON		
	4,812,757					
10.	CHECK BOX	IF T	HE AGGREGATE AMOUNT IN ROW (9)	EXCLUDES CERTAIN SHARES*		
				[_]		
11.	PERCENT OF	F CLA	SS REPRESENTED BY AMOUNT IN ROW	(9)		
	4.6%					
12.	TYPE OF RI	EPORT	ING PERSON*			
	CO					

SEE INSTRUCTIONS BEFORE FILLING OUT! CUSIP No. 695156109 Schedule 13G Page 3 of 19 Pages NAME OF REPORTING PERSONS I.R.S. IDENTIFICATION NO. OF ABOVE PERSONS (ENTITIES ONLY) IBI Interfunding CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (a) [X] (b) [_] 3. SEC USE ONLY CITIZENSHIP OR PLACE OF ORGANIZATION Republic of Ireland NUMBER OF SOLE VOTING POWER SHARES BENEFICIALLY 6. SHARED VOTING POWER OWNED BY 4,812,757 7. SOLE DISPOSITIVE POWER EACH REPORTING PERSON 8. SHARED DISPOSITIVE POWER WITH 4,812,757 9. AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON 4,812,757 10. CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES* [_] 11. PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9) 4.6%

12. TYPE OF REPORTING PERSON*

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		*SEE INSTRUCTIONS BEFORE FILLING OUT!	
USIP No. 6951	.56109	Schedule 13G Page	4 of 19 Pages
		TING PERSONS FICATION NO. OF ABOVE PERSONS (ENTITIES ON:	LY)
BancIrela	ınd/Fi	irst Financial, Inc.	
. CHECK THE	APPI	ROPRIATE BOX IF A MEMBER OF A GROUP*	(a) [X] (b) [_]
. SEC USE C	NLY		
. CITIZENSH		R PLACE OF ORGANIZATION	
	hire	R PLACE OF ORGANIZATION SOLE VOTING POWER	
New Hamps	hire		
New Hamps NUMBER OF SHARES	5.	SOLE VOTING POWER	
New Hamps NUMBER OF SHARES	5.	SOLE VOTING POWER	
New Hamps NUMBER OF SHARES SENEFICIALLY	5.	SOLE VOTING POWER 0 SHARED VOTING POWER	
New Hamps NUMBER OF SHARES BENEFICIALLY OWNED BY	5. 6.	SOLE VOTING POWER 0 SHARED VOTING POWER 4,812,757	
New Hamps NUMBER OF SHARES BENEFICIALLY OWNED BY EACH	5. 6.	SOLE VOTING POWER 0 SHARED VOTING POWER 4,812,757 SOLE DISPOSITIVE POWER	
New Hamps NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING	5. 6.	SOLE VOTING POWER 0 SHARED VOTING POWER 4,812,757 SOLE DISPOSITIVE POWER 0	
New Hamps NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING PERSON WITH	5. 6. 7.	SOLE VOTING POWER 0 SHARED VOTING POWER 4,812,757 SOLE DISPOSITIVE POWER 0 SHARED DISPOSITIVE POWER	ERSON

11. PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)

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CO			
		*SEE INSTRUCTIONS BEFORE FILLING	OUT!
USIP No. 69	515610	9 Schedule 13G	Page 5 of 19 Pages
		TING PERSONS FICATION NO. OF ABOVE PERSONS (ENTI)	TIES ONLY)
BIAM (U	S) Inc		
2. CHECK T	HE APP	ROPRIATE BOX IF A MEMBER OF A GROUP	∗ (a) [X]
			(b) [_]
. SEC USE	ONLY		
l. CITIZEN	ISHIP O	R PLACE OF ORGANIZATION	
l. CITIZEN		R PLACE OF ORGANIZATION	
Delawar	re		
Delawar	re	SOLE VOTING POWER	
Delawar NUMBER OF SHARES	5.	SOLE VOTING POWER	
Delawar NUMBER OF SHARES SENEFICIALLY	5.	SOLE VOTING POWER 0 SHARED VOTING POWER	
Delawar NUMBER OF SHARES SENEFICIALLY OWNED BY	5. 6.	SOLE VOTING POWER 0 SHARED VOTING POWER 4,812,757	
Delawar NUMBER OF SHARES ENEFICIALLY OWNED BY EACH	5.	SOLE VOTING POWER 0 SHARED VOTING POWER 4,812,757 SOLE DISPOSITIVE POWER	
Delawar NUMBER OF SHARES ENEFICIALLY OWNED BY EACH REPORTING	5. 6.	SOLE VOTING POWER 0 SHARED VOTING POWER 4,812,757 SOLE DISPOSITIVE POWER 0	
Delawar NUMBER OF SHARES SENEFICIALLY OWNED BY EACH	5. 6.	SOLE VOTING POWER 0 SHARED VOTING POWER 4,812,757 SOLE DISPOSITIVE POWER 0 SHARED DISPOSITIVE POWER	
Delawar NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING	5. 6.	SOLE VOTING POWER 0 SHARED VOTING POWER 4,812,757 SOLE DISPOSITIVE POWER 0	
Delawar NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING PERSON WITH	5. 6. 7.	SOLE VOTING POWER 0 SHARED VOTING POWER 4,812,757 SOLE DISPOSITIVE POWER 0 SHARED DISPOSITIVE POWER	RTING PERSON

[_]

11. PERCE	ENT OF	F CLA	ASS REPRESI	ENTED BY AMOUNT	'IN ROW (9)			
4.6%								
12. TYPE	OF RE	EPORT	TING PERSON	N*				
СО								
			*SEE IN	STRUCTIONS BEFO	RE FILLING (OUT!		
CUSIP No.	69515	56109)	Schedule 13G		Page 6 of	19 P	ages
			TING PERSON	NS O. OF ABOVE PER	RSONS (ENTIT	IES ONLY)		
Iridi	ian As	sset	Management	t LLC				
2. CHECK	K THE	APPR	ROPRIATE BO	OX IF A MEMBER	OF A GROUP*		(a) (b)	
3. SEC U	JSE ON	1LY						
4. CITIZ	ZENSHI	IP OF	R PLACE OF	ORGANIZATION				
Delaw	vare							
NUMBER C)F	5.	SOLE VOT	ING POWER				
SHARES			0					
BENEFICIAI	LLY	6.	SHARED VOTING POWER					
OWNED BY	Z		4,812,757					
EACH		7.	SOLE DIS	POSITIVE POWER				
REPORTIN	NG		0	0				
PERSON		8.	SHARED D	ISPOSITIVE POWE	ir			
WITH			4,812,75	7				
9. AGGRE	EGATE	AMOU	JNT BENEFIC	CIALLY OWNED BY	EACH REPORT	TING PERSO	N	
4,812	2,757							

10. CHECK BOX	X IF T	HE AGGREGATE AMOUNT IN ROW (9) EXC	CLUDES CERTAIN SHARES*
			[_]
11. PERCENT	OF CLA	SS REPRESENTED BY AMOUNT IN ROW (9)
4.6%			
10 TVDE OF 1	DEDODI	THE DEDGONA	
12. TYPE OF I	REPORT	ING PERSON*	
IA			
		*SEE INSTRUCTIONS BEFORE FILLING	G OUT!
CUSIP No. 6953	156109	Schedule 13G	Page 7 of 19 Pages
	100103	551154425 255	rage / or is rages
		ING PERSONS	
I.R.S. II	DENTIF	ICATION NO. OF ABOVE PERSONS (ENT	ITIES ONLY)
COLE Part	tners	LLC	
2. CHECK THI	E APPR	OPRIATE BOX IF A MEMBER OF A GROUI	P*
			(a) [X] (b) [_]
			(\$) [_]
3. SEC USE (ONLY		
4. CITIZENS	HIP OR	PLACE OF ORGANIZATION	
Delaware			
NUMBER OF	5.	SOLE VOTING POWER	
SHARES		0	
BENEFICIALLY	6.	SHARED VOTING POWER	
	٥.		
OWNED BY		275,000	
EACH	7.	SOLE DISPOSITIVE POWER	
REPORTING		0	
PERSON	8.	SHARED DISPOSITIVE POWER	
WITH		275,000	
9. AGGREGATI	E AMOU	NT BENEFICIALLY OWNED BY EACH REPO	ORTING PERSON

275,000

10.	CHECK BOX	X IF T	THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES*	
				[_]
11.	PERCENT (OF CLA	ASS REPRESENTED BY AMOUNT IN ROW (9)	
•	0.3%	021	100 101 10011125 21 11100112 111 1101 (0)	
	0.3%			
12.	TYPE OF I	REPORT	TING PERSON*	
	НС			
			*SEE INSTRUCTIONS BEFORE FILLING OUT!	
CUSI	P No. 6951	156109	Schedule 13G Page 8 of 19 Pages	
1.	NAME OF I	REPORT	TING PERSONS	
	I.R.S. II	DENTIF	FICATION NO. OF ABOVE PERSONS (ENTITIES ONLY)	
	Iridian I	Partne	ers Fund, L.P.	
2.	CHECK THI	E APPR	ROPRIATE BOX IF A MEMBER OF A GROUP*	
			(a) [X] (b) [_]	
3.	SEC USE (ONLY		
4.	CITIZENSI	HIP OR	R PLACE OF ORGANIZATION	
	Delaware			
NU	MBER OF	5.	SOLE VOTING POWER	
S	HARES		0	
BENE	FICIALLY	6.	SHARED VOTING POWER	
OW	NED BY		72,400	
	EACH	7.	SOLE DISPOSITIVE POWER	
RE	PORTING		0	
Р	ERSON	8.	SHARED DISPOSITIVE POWER	
WITH 72,400				

9.	AGGREGATE	E AMOU	NT BENEFICIALLY OWNED BY EACH REPORTING PERSON		
	72,400				
1.0	CHECK BOX	/ TE T	HE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN	CHAREC*	
10.	CHECK BOZ	Y IF I	HE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN		
				[_]	
11.	PERCENT (OF CLA	SS REPRESENTED BY AMOUNT IN ROW (9)		
	less than	n 0.1%			
12.	TYPE OF F	REPORT	ING PERSON*		
	PN				
			*SEE INSTRUCTIONS BEFORE FILLING OUT!		
			"SEE INSTRUCTIONS BEFORE FILLING OUT:		
CUSI	P No. 6951	156109	Schedule 13G Page 9 of 1	9 Pages	
1.			ING PERSONS ICATION NO. OF ABOVE PERSONS (ENTITIES ONLY)		
	Iridian 1	Invest	ors, L.P.		
			·		
2.	CHECK THE	E APPR	OPRIATE BOX IF A MEMBER OF A GROUP*	a) [X]	
				0) [_]	
3.	SEC USE (ONLY			
4.	CITIZENSE	HIP OR	PLACE OF ORGANIZATION		
	Delaware				
NU	MBER OF	5.	SOLE VOTING POWER		
S	HARES		0		
BENE	FICIALLY	6.	SHARED VOTING POWER		
OW	NED BY		70,500		
	EACH	7.	SOLE DISPOSITIVE POWER		
RF	PORTING		0		
	-				

PI	ERSON	8.	SHARED DISPOSITIVE POWER	
7	WITH		70,500	
9.	AGGREGATE	AMOU	NT BENEFICIALLY OWNED BY EACH REPORTING PERSON	
	70,500			
10.	CHECK BOX	IF T	HE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN	SHARES*
				[_]
11.	PERCENT (F CLA	SS REPRESENTED BY AMOUNT IN ROW (9)	
	less thar	n 0.1%		
12.	TYPE OF F	REPORT	ING PERSON*	
	PN			
			*SEE INSTRUCTIONS BEFORE FILLING OUT!	
CUSI	P No. 6951	56109	Schedule 13G Page 10 of 1	9 Pages
1.			ING PERSONS ICATION NO. OF ABOVE PERSONS (ENTITIES ONLY)	
	Iridian E	rivat	e Business Value Equity Fund, L.P.	
2.	CHECK THE	APPR	OPRIATE BOX IF A MEMBER OF A GROUP*	.) [V]
			·	a) [X] b) [_]
3.	SEC USE C	NLY		
4.	CITIZENSF	HIP OR	PLACE OF ORGANIZATION	
	Delaware			
NUI	MBER OF	5.	SOLE VOTING POWER	
SI	HARES		0	
BENEI	FICIALLY	6.	SHARED VOTING POWER	
OWI	NED BY		132,100	
Ι	EACH	7.	SOLE DISPOSITIVE POWER	

REPORTING		0			
PERSON	8.	SHARED I	DISPOSITIVE POWER		
WITH		132,100)		
9. AGGREGA	TE AMOU	INT BENEF	FICIALLY OWNED BY EACH	REPORTING PER	SON
132,100)				
10. CHECK B	OX IF T	HE AGGRE	EGATE AMOUNT IN ROW (9) EXCLUDES CER	TAIN SHARES*
					[_]
11. PERCENT	OF CLA	SS REPRES	ESENTED BY AMOUNT IN R	.OW (9)	
0.1%					
12. TYPE OF	REPORT	'ING PERS	GON*		
PN					
		*SEE IN	INSTRUCTIONS BEFORE FI	LLING OUT!	
CUSIP No. 69	5156109		Schedule 13G	Page 11	of 19 Pages
		'ING PERSO	OONS NO. OF ABOVE PERSONS	(ENTITIES ONLY)
David L	. Cohen	L			
2 CHECK T	TIE ADD		DOV IE A MEMDED OF A	CDOID *	
Z. CHECK I	.nc Affr	OFRIAIL I	BOX IF A MEMBER OF A	GKOOF "	(a) [X] (b) [_]
					(2)
3. SEC USE	ONLY				
4. CITIZEN	ISHIP OR	PLACE OF	DF ORGANIZATION		
United	States				
NUMBER OF	5.	SOLE VO	DTING POWER		
SHARES		0			
BENEFICIALLY	6.	SHARED V	VOTING POWER		
OWNED BY		5,930,65	557		

EACH		7.	SOLE DI	SPOSITIVE POWER		
RE	PORTING		0			
Р	ERSON	8.	SHARED	DISPOSITIVE POWER		
	WITH		5,930,6	57		
9.	AGGREGATE	AMOU	JNT BENEF	ICIALLY OWNED BY EACH REPORTING PERS	ON	
	5,930,657					
10.	CHECK BOX	IF T	THE AGGRE	GATE AMOUNT IN ROW (9) EXCLUDES CERT	AIN SH	
						[_]
11.	PERCENT O	F CLA	ASS REPRE	SENTED BY AMOUNT IN ROW (9)		
	5.7%					
12.	TYPE OF R	EPORT	TING PERS	ON*		
	IN					
			*SEE T	NSTRUCTIONS BEFORE FILLING OUT!		
CUSI	P No. 6951	56109	9	Schedule 13G Page 12	of 19	Pages
1.	NAME OF RI			ONS NO. OF ABOVE PERSONS (ENTITIES ONLY)		
	Harold J.	Levy	7			
2.	CHECK THE	APPI	ROPRIATE	BOX IF A MEMBER OF A GROUP*	(a)	[X]
					(b)	
 3.	SEC USE O	NLY				
4.	CITIZENSH	IP OF	R PLACE O	F ORGANIZATION		
	United Sta	ates				
3777	MDED OF		2018 770	TIMO DOMED		
	MBER OF	5.		TING POWER		
S	HARES		0			

BENEFICIALLY 6. SHARED VOTING POWER OWNED BY 5,930,657 7. SOLE DISPOSITIVE POWER EACH REPORTING 0 PERSON 8. SHARED DISPOSITIVE POWER WITH 5,930,657 9. AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON 5,930,657 10. CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES* [_] 11. PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9) 5.7% 12. TYPE OF REPORTING PERSON* ΙN *SEE INSTRUCTIONS BEFORE FILLING OUT! SCHEDULE 13G Page 13 of 19 Pages Item 1(a). Name of Issuer:

Packaging Corporation of America

Item 1(b). Address of Issuer's Principal Executive Offices:

1900 West Field Court Lake Forest, Illinois 60045

Item 2.

(a) Name of Person Filing.

This Statement is being filed by and on behalf of The Governor and Company of the Bank of Ireland (the "Bank of Ireland"), IBI Interfunding ("IBI"), BancIreland/First Financial, Inc. ("BancIreland"), BIAM (US) Inc., Iridian Asset Management LLC ("Iridian"), COLE Partners LLC ("COLE"), Iridian Partners Fund, L.P. ("Iridian Partners"), Iridian Investors, L.P. ("Iridian Investors"), Iridian Private Business Value Equity Fund, L.P. ("Iridian Private Business"), David L. Cohen and Harold J. Levy (collectively, the "Reporting Persons").

(b) Address of Principal Business Office:

The principal business address of Bank of Ireland and IBI is Lower Baggot Street, Dublin 2, Ireland.

The principal business address of BancIreland is Junction Marketplace #27, 1011 N. Main Street, White River Junction, VT 05501.

The principal business address of BIAM (US) Inc. is Liberty Park #15, 282 Route 101, Amherst, NH 03110.

The principal business address of Iridian, COLE, Iridian Partners, Iridian Investors, Iridian Private Business, Mr. Cohen and Mr. Levy is c/o Iridian Asset Management LLC, 276 Post Road West, Westport, CT 06880-4704.

(c) Citizenship or Place of Organization:

Bank of Ireland and IBI are Ireland corporations. BancIreland is a New Hampshire corporation. BIAM (US) Inc. is a Delaware corporation. Iridian and COLE are Delaware limited liability companies. Each of Iridian Partners, Iridian Investors and Iridian Private Business is a Delaware limited partnership. Each of David L. Cohen and Harold J. Levy is a citizen of the United States.

d) Title of Class of Securities:

This Statement relates to the shares of common stock, \$.01 par value, of Packaging Corporation of America.

(e) CUSIP Number: The CUSIP number is 695156109.

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Item 3. If This Statement is Filed Pursuant to Rule 13d-1(b), or 13d-2(b) or (c), Check Whether the Person Filing is a:

- (a) [_] Broker or dealer registered under Section 15 of the Exchange Act.
- (b) [_] Bank as defined in Section 3(a)(6) of the Exchange Act.
- (c) [_] Insurance company as defined in Section 3(a)(19) of the Exchange Act .
- (e) [_] An investment adviser in accordance with Rule 13d-1(b) (1) (ii) (E);
- (f) [_] An employee benefit plan or endowment fund in accordance with Rule 13d-1(b)(1)(ii)(F);
- (g) [_] A parent holding company or control person in accordance with Rule 13d-1(b)(1)(ii)(G);
- (h) [_] A savings association as defined in Section 3(b) of the Federal Deposit Insurance Act;
- (i) [_] A church plan that is excluded from the definition of an

investment company under Section 3(c)(14) of the Investment Company Act;

(j) [X] Group, in accordance with Rule 13d-1(b)(1)(ii)(J).

If this statement is filed pursuant to Rule 13d-1(c), check this box. [_]

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Item 4. Ownership.

(a) and (b). Amount Beneficially Owned and Percent of Class:

As of the date of this Statement, the Reporting Persons beneficially owned in the aggregate the number of shares of Common Stock, and the percentage, set forth below (the percentage of shares of Common Stock owned being based upon 104,446,223 shares of Common Stock outstanding at nOVEMBER 8, 2002 as set forth in the Issuer's Quarterly Report on Form 10-Q for the quarter ended September 30, 2002). The Reporting Persons may be deemed to have direct beneficial ownership of shares of Common Stock as follows:

Name	Number of Shares	Approximate Percentage of Outstanding Shares
Iridian (see Note 1)	4,537,757	4.3%
First Eagle	1,117,900	1.1%
Iridian Partners	72,400	less than 0.1%
Iridian Investors	70,500	less than 0.1%
Iridian Private Business	132,100	0.1%

Note 1: The shares of Common Stock set forth above for Iridian do not include the shares of Common Stock held by Iridian Partners, Iridian Investors and Iridian Private Business.

Iridian has direct beneficial ownership of the shares of Common Stock in the accounts which it manages. In addition, Iridian is the investment adviser for Iridian Partners, Iridian Investors and Iridian Private Business. In such capacity, Iridian has the right to vote and direct the disposition of shares of Common Stock held by such entities and, consequently, has beneficial ownership of such shares.

BIAM (US) Inc., as the controlling member of Iridian, may be deemed to possess beneficial ownership of the shares of Common Stock beneficially owned by Iridian. BancIreland, as the sole shareholder of BIAM (US) Inc. may be deemed to possess beneficial ownership of the shares of Common Stock beneficially owned by BIAM (US) Inc. IBI, as the sole shareholder of BancIreland, may be deemed to possess beneficial ownership of the shares of Common Stock beneficially owned by BancIreland. Bank of Ireland, as the sole shareholder of IBI, may be deemed to possess beneficial ownership of the shares of Common Stock beneficially owned by IBI.

Messrs. Cohen and Levy may be deemed to possess beneficial ownership of the shares of Common Stock beneficially owned by Iridian by virtue of having the power to vote and direct the disposition of shares of Common Stock as joint Chief Investment Officers of Iridian. Messrs. Cohen and Levy disclaim beneficial ownership of such shares.

COLE, as the sole general partner of Iridian Partners, Iridian Investors and Iridian Private Business, may be deemed to own beneficially shares of Common

Stock that Iridian Partners, Iridian Investors and Iridian Private Business may be deemed to possess direct beneficial ownership. Iridian, as the sole member of COLE, may be deemed to possess beneficial ownership of the shares of Common Stock that are beneficially owned by COLE.

Messrs. Cohen and Levy, by virtue of their ability to exercise voting and dispositive power over the shares of Common Stock beneficially owned by First Eagle pursuant to their employment arrangements with A&SB Advisers described in Item 8 of this Statement (which description is incorporated hereby by reference), may be deemed to possess beneficial ownership of such shares. Messrs. Cohen and Levy disclaim beneficial ownership of such shares for all other purposes.

As used herein, "beneficial ownership" has the meaning set forth in Rule 13d-3 under the Securities Exchange Act of 1934, as amended.

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(c) Power to vote or dispose.

Iridian has the direct power to vote or direct the vote, and the direct power to dispose or direct the disposition, of 4,537,757 shares of Common Stock. Messrs. Cohen and Levy may be deemed to share with Iridian the power to vote or direct the vote and to dispose or direct the disposition of such shares.

Iridian has the direct power to vote or direct the vote, and the direct power to dispose or direct the disposition, of the 275,000 shares of Common Stock held in the aggregate by Iridian Partners, Iridian Investors, and Iridian Private Business. COLE (in addition to Messrs. Cohen and Levy) may be deemed to share with Iridian the power to vote or direct the vote and to dispose or direct the disposition of such shares.

Messrs. Cohen and Levy have the power to vote or direct the vote, and the power to dispose or direct the disposition, of the 1,117,900 shares of Common Stock held by First Eagle.

Item 5. Ownership of Five Percent or Less of a Class.

If this statement is being filed to report the fact that as of the date hereof the reporting person has ceased to be the beneficial owner of more than five percent of the class of securities, check the following: ____

Not Applicable.

Item 6. Ownership of More Than Five Percent on Behalf of Another Person.

Not Applicable.

Item 7. Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on by the Parent Holding Company.

Not Applicable.

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Item 8. Identification and Classification of Members of the Group.

The principal business of Bank of Ireland is banking. Bank of Ireland is the sole shareholder of IBI. The principal business of IBI is to serve as a holding company. IBI is the sole shareholder of BancIreland. The principal business of BancIreland is to serve as a holding company. BancIreland is the sole shareholder of BIAM (US) Inc. The principal business of BIAM (US) Inc. is to serve as a holding company. BIAM holds 61% of the equity interests of Iridian.

Iridian is an investment adviser registered under Section 203 of the Investment Advisers Act of 1940, and its principal business is managing a number of accounts containing securities over which Iridian has voting and dispositive power. Iridian is also the sole member of COLE.

The principal business of COLE is serving as the general partner of each of Iridian Partners, Iridian Investors and Iridian Private Business. The principal business of each of Iridian Partners, Iridian Investors and Iridian Private Business is investing in securities. Iridian serves as the investment adviser to Iridian Partners, Iridian Investors and Iridian Private Business. COLE, as the general partner of Iridian Partners, Iridian Investors and Iridian Private Business, and Iridian, as the sole member of COLE and investment adviser to Iridian Partners, Iridian Investors and Iridian Private Business, share voting and dispositive power over the investments of Iridian Partners, Iridian Investors and Iridian Private Business.

Each of Messrs. Cohen and Levy indirectly owns a minority equity interest in Iridian and, as his principal occupation, serves as a director, executive officer and portfolio manager of Iridian.

As of December 31, 2002, each of Messrs. Cohen and Levy also served as an employee of Arnhold & S. Bleichroeder Advisers, Inc. ("A&SB Advisers"), an investment adviser registered under the Investment Advisers Act of 1940. A&SB Advisers acts as the investment adviser to First Eagle Fund of America, an open-end non-diversified mutual fund ("First Eagle"), which is a separate series or portfolio of First Eagle Trust, an investment company registered under the Investment Company Act of 1940. To the Reporting Persons' knowledge, pursuant to the terms of the investment advisory agreement between A&SB Advisers and First Eagle, A&SB Advisors has the authority, for and in the name of First Eagle, to vote and to dispose of securities owned by First Eagle. As employees of A&SB Advisers, Messrs. Cohen and Levy perform A&SB's investment advisory duties and functions with respect to First Eagle, including the exercise of voting and dispositive power over securities held by First Eagle. Effective January 1, 2003, the employment relationship between each of Messr. Cohen and Levy terminated, and Iridian became a sub-advisor of A&SB Advisors for the provision of investment management servies to First Eagle Fund of America.

Item 9. Notice of Dissolution of Group.

Not Applicable.

Item 10. Certifications.

By signing below the undersigned certifies that, to the best of its or his knowledge and belief, the securities referred to above were acquired and are held in the ordinary course of business and were not acquired and are not held for the purpose of and do not have the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held

in connection with or as a participant in any transaction having such purpose or effect.

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SIGNATURE.

After reasonable inquiry and to the best of its or his knowledge and belief, we certify that the information set forth in this statement is true, complete and correct.

Date: February 11, 2003

THE GOVERNOR AND COMPANY OF THE BANK OF IRELAND

By: /s/ John Clifford _____ John Clifford

Group Secretary

IBI INTERFUNDING

By: /s/ Terry Forsyth

Terry Forsyth Secretary

BANCIRELAND/FIRST FINANCIAL, INC.

By: /s/ Diane Morrison

Diane Morrison Director

BIAM (US) INC.

By: /s/ Diane Morrison _____

Diane Morrison

Director

SCHEDULE 13G

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IRIDIAN ASSET MANAGEMENT LLC

By: /s/ Jeffrey M. Elliott

Jeffrey M. Elliott

Executive Vice President

COLE PARTNERS LLC

By: /s/ Jeffrey M. Elliott Jeffrey M. Elliott Executive Vice President IRIDIAN PARTNERS FUND, L.P. By: COLE PARTNERS LLC By: /s/ Jeffrey M. Elliott Jeffrey M. Elliott Executive Vice President IRIDIAN INVESTORS, L.P. By: COLE PARTNERS LLC By: /s/ Jeffrey M. Elliott Jeffrey M. Elliott Executive Vice President IRIDIAN PRIVATE BUSINESS VALUE EQUITY FUND, L.P. By: COLE PARTNERS LLC By: /s/ Jeffrey M. Elliott _____ Jeffrey M. Elliott Executive Vice President By: /s/ David L. Cohen David L. Cohen, individually By: /s/ Harold J. Levy _____ Harold J. Levy, individually