

**CERTIFICATION  
REGARDING CORRESPONDENT ACCOUNTS  
FOR FOREIGN BANKS  
APPENDIX A TO SUBPART 1 OF PART 103**

A. The undersigned financial institution, **Irish Life & Permanent plc** ("IL&P") hereby certifies as follows:

**B. Correspondent Accounts Covered by this Certification:**

This Certification applies to **all** accounts established for IL&P by Covered Financial Institutions.

**C. Physical Presence/Regulated Affiliate Status:**

- IL&P has a place of business at the following street address: **Irish Life Centre, Lr Abbey Street, Dublin 1**, where it employs one or more individuals on a full-time basis and maintains operating records related to its banking activities.
- The above address is in **IRELAND**, where IL&P is authorised to conduct banking activities.
- IL&P is subject to inspection by **the Financial Regulator**, the banking authority that licensed IL&P to conduct banking activities.

**D. Indirect Use of Correspondent Accounts:**

IL&P hereby certifies that it does **not** use any Correspondent Account with a Covered Financial Institution to indirectly provide banking services to any foreign bank that does not maintain a physical presence in any country and that is not a regulated affiliate.

**E. Ownership Information:**

IL&P's shares are publicly traded.

**F. Process Agent:**

CT Corporation, with offices located at 111 Eighth Avenue, 13<sup>th</sup> Floor, New York, NY 10011 is authorised to accept service of legal process on behalf of IL&P from the Secretary of the Treasury or the Attorney General of the United States pursuant to Section 5318(k) of title 31, United States Code.

**G. General**

IL&P hereby agrees to notify in writing each Covered Financial Institution at which it maintains any Correspondent Account of any change in facts or circumstances reported in this Certification. Notification shall be given within 30 calendar days of such change.

IL&P understands that each Covered Financial Institution at which it maintains a Correspondent Account may provide a copy of this Certification to the Secretary of the Treasury and the Attorney General of the United States. IL&P further understands that the statements contained in this Certification may be transmitted to one or more departments or agencies of the United States of America for the purpose of fulfilling such departments' and agencies' governmental functions.

I, Peter McCabe, certify that I have read and understand this Certification, that the statements made in this Certification are complete and correct, and that I am authorised to execute this Certification on behalf of IL&P.



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Peter McCabe  
Head of Financial Institutions  
Irish Life & Permanent plc

Executed on this 24<sup>th</sup> day of September, 2007.