

ANGLO IRISH BANK CORPORATION LIMITED



GLOBAL CERTIFICATION REGARDING CORRESPONDENT ACCOUNTS FOR FOREIGN BANKS

The information contained in this Certification is sought pursuant to Sections 5318(j) and 5318(k) of Title 31 of the United States Code, as added by sections 313 and 319(b) of the USA PATRIOT Act of 2001 (Public Law 107-56).

This Certification should be completed by any foreign bank that maintains a correspondent account with any U.S. bank or U.S. broker-dealer in securities (a covered financial institution as defined in 31 C.F.R. 103.175(f)). An entity that is not a foreign bank is not required to complete this Certification.

A foreign bank is a bank organized under foreign law and located outside of the United States (see definition at 31 C.F.R. 103.11(o)). A bank includes offices, branches, and agencies of commercial banks or trust companies, private banks, national banks, thrift institutions, credit unions, and other organizations chartered under banking laws and supervised by banking supervisors of any state (see definition at 31 C.F.R. 103.11(c)).¹

A correspondent account for a foreign bank is any account to receive deposits from, make payments or other disbursements on behalf of a foreign bank, or handle other financial transactions related to the foreign bank.

Special instruction for foreign branches of U.S. banks: A branch or office of a U.S. bank outside the United States is a foreign bank. Such a branch or office is not required to complete this Certification with respect to Correspondent Accounts with U.S. branches and offices of the same U.S. bank.

Special instruction for covering multiple branches on a single Certification: A foreign bank may complete one Certification for its branches and offices outside the United States. The Certification must list all of the branches and offices that are covered and must include the information required in Part C for each branch or office that maintains a Correspondent Account with a Covered Financial Institution. Use attachment sheets as necessary.

A. The undersigned financial institution, Anglo Irish Bank Corporation Limited, hereby certifies as follows-

B. Correspondent Accounts Covered by this Certification:

This Certification applies to all accounts established for Anglo Irish Bank Corporation Limited, including its branches located in the UK, Germany, Austria and Jersey, by Covered Financial Institutions.

C. Physical Presence / Regulated Affiliate Status

Anglo Irish Bank Corporation Limited maintains a physical presence at Stephen Court, 18-21 St. Stephen's Green, Dublin 2, where it employs one or more individuals on a full-time basis and maintains operating records relating to its banking activities.

- The above address is in Ireland where Anglo Irish Bank Corporation Limited is authorised to conduct banking activities.

¹ A "foreign bank" does not include any foreign central bank or monetary authority that functions as a central bank, or any international financial institution or regional development bank formed by treaty or international agreement.

- Anglo Irish Bank Corporation Limited is subject to inspection by the Irish Financial Services Regulatory Authority (“Financial Regulator”), the banking authority that licensed Anglo Irish Bank Corporation Limited to conduct banking activities.

The UK branch maintains a physical presence at 10 Old Jewry, London EC2R 8DN, where it employs one or more individuals on a full-time basis and maintains operating records relating to its banking activities.

- The above address is in the United Kingdom where Anglo Irish Bank Corporation Limited is authorised to conduct banking activities.
- The UK branch is subject to inspection by the UK Financial Services Authority (FSA). Anglo Irish Bank Corporation Limited’s establishment and operation of the UK branch is authorised by the Financial Regulator in Ireland and subject to regulation by the FSA in accordance with the European Union’s Second Banking Co-ordination Directive. Details about the extent of the regulation of the UK branch by the FSA are available from the UK branch on request.

The German branch maintains a physical presence at Ernst-Schneider-Platz 1, 40212, Düsseldorf, Germany, where it employs one or more individuals on a full-time basis and maintains operating records relating to its banking activities.

- The above address is in Germany where Anglo Irish Bank Corporation Limited is authorised to conduct banking activities.
- The German branch is subject to inspection by the German Federal Financial Supervisory Authority (BaFin). Anglo Irish Bank Corporation Limited’s establishment and operation of the German branch is authorised by the Financial Regulator in Ireland and subject to regulation by BaFin in accordance with the European Union’s Second Banking Co-ordination Directive. Details about the extent of the regulation of the German branch by BaFin are available from the German branch on request.

The Austrian branch maintains a physical presence at Zedlitzgasse, 7/Top 322, 1010 Vienna, Austria, where it employs one or more individuals on a full-time basis and maintains operating records relating to its banking activities.

- The above address is in Austria where Anglo Irish Bank Corporation Limited is authorised to conduct banking activities.
- The Austrian branch is subject to inspection by the Austrian Financial Market Authority (FMA). Anglo Irish Bank Corporation Limited’s establishment and operation of the Austrian branch is authorised by the Financial Regulator in Ireland and subject to regulation by FMA in accordance with the European Union’s Second Banking Co-ordination Directive. Details about the extent of the regulation of the Austrian branch by FMA are available from the Austrian branch on request.

The Jersey branch maintains a physical presence at 2nd Floor, 31 The Parade, St Helier, Jersey, JE2 3QQ, where it employs one or more individuals on a full-time basis and maintains operating records relating to its banking activities.

- The above address is in Jersey where Anglo Irish Bank Corporation Limited is authorised to conduct banking activities.
- The Jersey branch is subject to inspection by the Jersey Financial Services Commission (JFSC). Anglo Irish Bank Corporation Limited’s establishment and operation of the Jersey branch is authorised and regulated by JFSC and is also subject to supervision by the Financial Regulator in Ireland. Details about the extent of the regulation of the Jersey branch by JFSC are available from the Jersey branch on request.

D. Indirect Use of Correspondent Accounts:

No Correspondent Account maintained by a Covered Financial Institution may be used to indirectly provide banking services to certain foreign banks.

Anglo Irish Bank Corporation Limited 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:

Anglo Irish Bank Corporation Limited, Stephen Court, 18-21 St. Stephen's Green, Dublin 2, Ireland, has been nationalised and is wholly owned by the Irish Government.

Anglo Irish Bank Corporation Limited operates branches in the UK, Germany and Austria under the Second Banking Co-ordination Directive Passport and these branches are part of the same legal entity as Anglo Irish Bank Corporation Limited in Ireland.

Anglo Irish Bank Corporation Limited operates a branch in Jersey, which is also part of the same legal entity as Anglo Irish Bank Corporation Limited in Ireland.

F. Process Agent:

The following individual: Stephen J. Coukos of Chu, Ring & Hazel LLP is a resident of the United States at the following street address: 241 A Street, Suite 300, Boston MA 02210, and is authorized to accept service of legal process on behalf of Anglo Irish Bank Corporation Limited operating in Ireland and operating through its branches in the UK, Germany, Austria and Jersey from the Secretary of the Treasury or the Attorney General of the United States pursuant to section 5318(k) of Title 31 of the United States Code.

G. General:

Anglo Irish Bank Corporation Limited 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.

Anglo Irish Bank Corporation Limited 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.

Anglo Irish Bank Corporation Limited 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' or agencies' governmental functions.

I, Fiachre O'Neill, certify that I read and understand this Certification, that the statements made in this Certification are complete and correct, and that I am authorized to execute this Certification on behalf of Anglo Irish Bank Corporation Limited.



Fiachre O'Neill
Head of Group Compliance
Anglo Irish Bank Corporation Limited

Effective from: 22nd January 2009