



National Treasury Management Agency

**NATIONAL TREASURY MANAGEMENT AGENCY
CREDIT INSTITUTIONS (ELIGIBLE LIABILITIES GUARANTEE)
SCHEME 2009**

PARTICIPATING INSTITUTION CERTIFICATE

Certificate no. 1 Date: 4 January 2010

As operator of the Credit Institutions (Eligible Liabilities Guarantee) Scheme 2009 (the "Scheme"), the National Treasury Management Agency hereby certifies that Irish Life & Permanent plc. is a Participating Institution for the purposes of the Scheme.

Signed

Oliver Whelan

Director

Brian Murphy

Director