

**Notice regarding the limitation of the application of the eligible liability guarantee to certain types or categories of deposits pursuant to paragraph 13 of the Schedule to the Credit Institutions (Eligible Liabilities Guarantee) Scheme, 2009.**

Paragraph 13 of the Schedule to the Credit Institutions (Eligible Liabilities Guarantee) Scheme, 2009, states that *'In respect of deposits, the Minister may on notice to the public, in his or her discretion, at the request of a relevant participating institution, limit the application of the eligible liability guarantee given to that participating institution pursuant to paragraph 8 above to certain types or categories of deposits. Any such limitation shall be without prejudice to the unconditional and irrevocable nature of the eligible liability guarantee in respect of guaranteed liabilities in the form of deposits of that participating institution existing at the time such limitation becomes effective.'*

Accordingly, and at the request of Allied Irish Banks (AIB) plc, Bank of Ireland (BOI) plc, Permanent TSB plc, AIB Banks North America Inc., EBS Ltd., Bank of Ireland Mortgage Bank, the ICS Building Society, and Permanent Bank International Ltd., participating institutions<sup>1</sup> in the Credit Institutions (Eligible Liabilities Guarantee) Scheme 2009 (the "Scheme"), I, MICHAEL NOONAN, Minister for Finance, in accordance with paragraph 13 of the Schedule to the Scheme, hereby give notice that:

deposits made with the above-named banks after midnight on the 28th of March, 2013, shall not be guaranteed under the Scheme.

Accordingly, after that date, any condition or exclusion set out in the Notice of 16 November, 2011, (published on the NTMA website) concerning the taking of unguaranteed deposits shall not apply thereto in the case of these banks.

The Scheme shall continue to apply in accordance with its terms to all other eligible categories and types of deposit incurred by the named banks above up to and including the 28<sup>th</sup> of March, 2013.

In accordance with paragraph 13 of the Schedule to the Scheme, this notice is without prejudice to the unconditional and irrevocable nature of the eligible liabilities guarantee in respect of guaranteed liabilities in the form of deposits of the banks named above existing as at midnight on the 28<sup>th</sup> of March, 2013.

Michael Noonan T.D.,

Minister for Finance

26 February, 2013.

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<sup>1</sup> Permanent TSB plc, Permanent Bank International Limited, Irish Permanent (IOM) Limited, Bank of Ireland, Bank of Ireland Mortgage Bank, Bank of Ireland (UK) plc, The ICS Building Society, Bank of Ireland (IOM) Limited, Allied Irish Banks, plc, AIB Group (UK) plc, AIB Bank (CI) Limited, AIB Banks North America Inc, EBS Limited, AIB International Savings Limited, Irish Bank Resolution Corporation Ltd (former Anglo Irish Bank Corporation Limited and Irish Nationwide Building Society), Irish Nationwide Building Society