

ANGLO IRISH BANK

Preliminary Results

Year ended 30 September 2008

3 December 2008

Extracts from full-year audited accounts

This presentation includes extracts from the audited accounts for the full year ended 30 September 2008 as approved by the Board of Directors on 2 December 2008 and audited by independent auditor Ernst & Young.

Forward looking statements

This document contains certain forward looking statements with respect to the financial condition, results of operations, and businesses of Anglo Irish Bank. These statements involve risk and uncertainty because they relate to events and depend upon circumstances that will occur in the future. There are a number of factors which could cause actual results or developments to differ materially from those expressed or implied by these forward looking statements. The statements have been made with reference to forecast price changes, economic conditions, the current regulatory environment and the current interpretations of IFRS applicable to past, current and future periods. Nothing in this document should be construed as a profit forecast.

Basis of Preparation

Customer loan balances shown in this presentation include loans attributable to third party policyholders of Anglo Irish Assurance Company which are netted out on a statutory IFRS basis.

September 2007 Balance Sheet numbers have been restated at September 2008 currency exchange rates to facilitate 'like-for-like' comparison and reflect true business growth.

Statutory profit before taxation for 2008 includes a €20m gain from the sale of the Group's Swiss private bank in February 2008. The comparative 2007 figures also include a €22m gain from the sale of the Group's Isle of Man trust business.

Introduction

David Drumm

Group Chief Executive



Unprecedented market environment

- Severe illiquidity in wholesale funding markets post the collapse of Lehman Brothers
- Government and Central Bank interventions now beginning to have a positive impact

Weakening macro environment across key markets

- Ireland - recent rapid deterioration in economic outlook, with negative GDP growth forecast for 2008 & 2009. We do not anticipate recovery until 2011 at the earliest
- UK and US entering into recession although recent aggressive interest rate cuts will provide some assistance



Positives

- Strong core profitability
- Stable margins
- Improving cost performance
- Capital not eroded by Trading / Investment Banking credit issues
- Building buffers
 - Capital accretion
 - Significant general provision
- Resilient and strong core funding franchise

Negatives

- Deteriorating economic conditions
- Lack of credit availability in the mortgage / consumer market
- Weakening consumer confidence
- Wholesale market dislocation continuing
- Residential developer stress
- Rising impairments
- Higher funding costs
- Limited term funding access



Asset Quality

- Continue to proactively and prudently manage credit risk
- Number one priority for all lending teams and Group Risk

Funding & Liquidity

- Customer - Build and strengthen existing strong market franchise – Ireland, UK, Europe and US
- Wholesale - Focus on extending duration. Proactive access to term markets

Capital

- Actively control growth in Risk Weighted Assets (RWA's)
- No final dividend
- Continue to strengthen capital ratios

1. Financials

Matt Moran

Chief Financial Officer



2008 Income Statement €m	2008	2007
Core pre-provision profit	1,771	1,376
Business disposals	20	22
Treasury fair value movement	(128)	(6)
Treasury impairment	(155)	(67)
Lending impairment - specific	(224)	(51)
Core profit pre general provision	1,284	1,274
General / collective provision	(500)	(31)
Reported profit before tax	784	1,243



Balance Sheet	2008	2007
Total assets - €bn	101.3	92.6
Lending - €bn	73.2	63.9
Total provisions - €m	914	295
Customer deposits - €bn	51.5	49.6
Core equity - €bn*	5.3	4.2
Equity / lending assets	7.9%	7.0%
Regulatory core Tier 1*	6.7%	5.6%
Tier 1	8.4%	8.3%
Total capital	12.0%	11.6%

*Adding back general provision (Regulatory core Tier 1 ratio excluding general provision 5.9%)

2008 Income Statement - Total Income



Total Income €m	2008	2007
Lending interest income	1,719	1,458
Other interest income	169	108
Total interest income	1,888	1,566
<i>Net interest margin</i>	<i>2.01%</i>	<i>1.96%</i>
Fee & commission income	143	177
Fee & commission expense	(11)	(16)
Net trading income	4	19
Fair value movements	(128)	(6)
Other	76	21
Total income	1,972	1,761

Summary

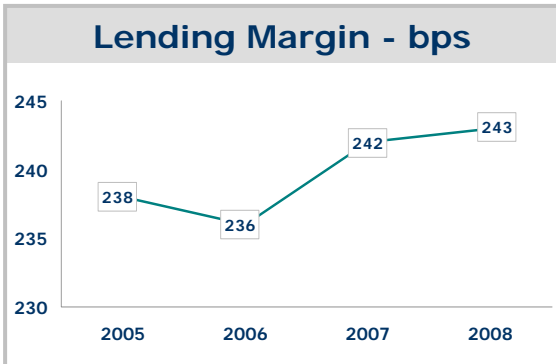
- Total income growth of 12%
- Stable net interest margins
- Higher funding costs will impact NIM in 2009
- Fair value movements represents conservative markdown on treasury assets



Lending Margin	2008	2007
Average customer lending - €bn	70.8	60.4
Lending interest income	1,455	1,233
<i>Lending margin excl fees</i>	<i>2.06%</i>	<i>2.04%</i>
Fee income	264	225
<i>Fee lending margin</i>	<i>0.37%</i>	<i>0.37%</i>
Total lending interest income	1,719	1,458
<i>Lending margin</i>	<i>2.43%</i>	<i>2.42%</i>

Summary

- Lending margins trending upwards reflecting asset repricing
- Expect this trend to continue in 2009
- c. €0.4bn of unamortised Balance Sheet lending fees



2008 Income Statement - Operating Expenses

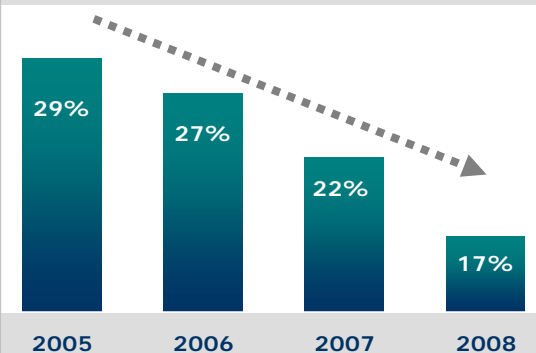


Operating Expenses €m	2008	2007
Total income	1,972	1,761
Staff costs	(206)	(235)
<i>Staff numbers</i>	<i>1,777</i>	<i>1,873</i>
Other administrative expenses	(95)	(133)
Depreciation	(11)	(11)
Amortisation of intangibles	(16)	(14)
Total operating expenses	(328)	(393)
Operating profit <i>(Pre-provisions)</i>	1,644	1,368

Summary

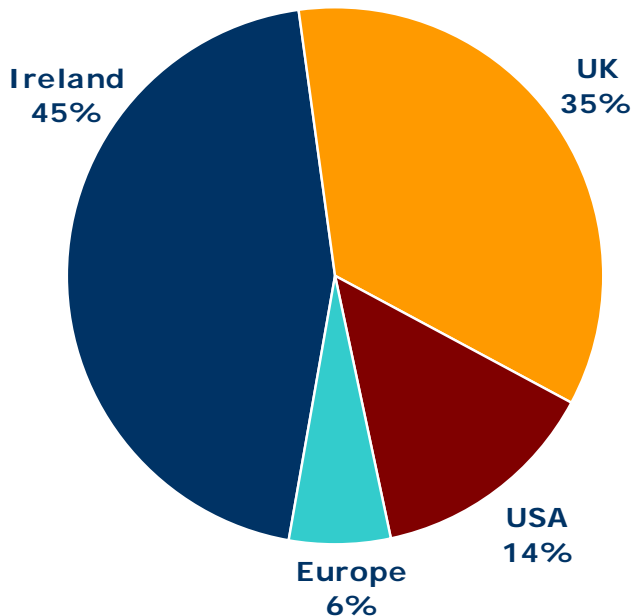
- Operating expenses down 17%
- Continued reduction in cost to income ratio
- Bonus cost halved across the Group

Cost to Income



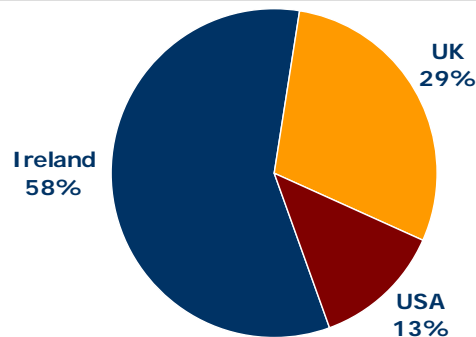


Location of Lending Assets



€bn	2008	2007
Ireland	42.8	37.0
UK	21.1	19.4
North America	9.3	7.5
Total	73.2	63.9

Divisional Analysis





Income Statement - Impairment Charge €m	2008	2007
Specific provision	224	51
General / collective provision	500	31
Total impairment charge	724	82
<i>% of average loan balances</i>	<i>103 bps</i>	<i>14 bps</i>

Geographic Breakdown €m

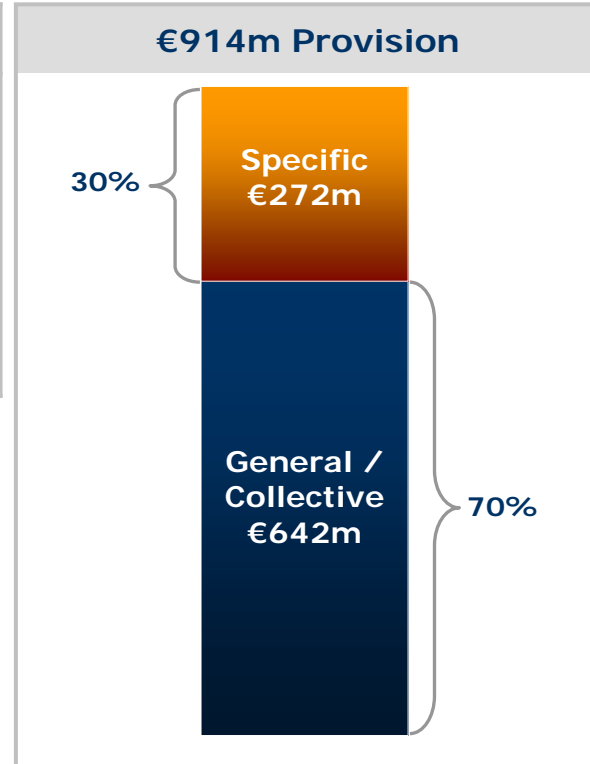
Ireland	112
UK	101
USA	11
Total	224

Sector Breakdown €m

Residential Development	165
Commercial Development	16
Other	43
Total	224

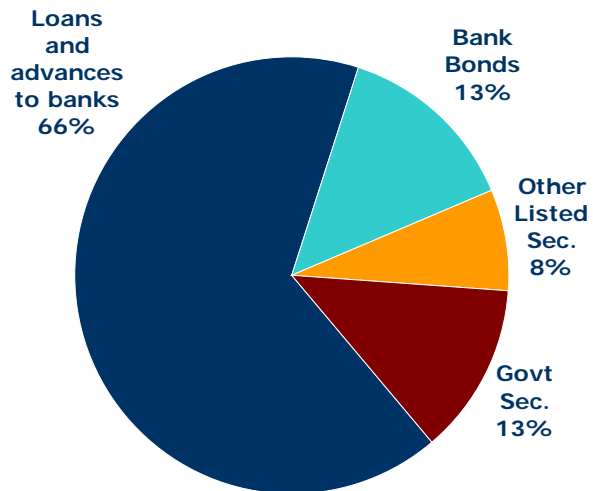


Balance Sheet	2008	2007
Total loans - €bn	73.2	63.9
Impaired loans - €m	957	335
<i>% of loan balances</i>	<i>131 bps</i>	<i>50 bps</i>
Total provisions - €m	914	295





Treasury Assets



Summary

- €24bn Treasury assets
- Very well diversified portfolio
- 97% rated 'A' or above



- **Indirect subprime exposure**
 - Residual holding after P&L write downs €115m
 - Synthetic exposure written down through P&L to €4m
 - Remaining cash bonds carrying amount €28m (net of AFS reserve movement €83m)
- **SIV's fully written off**
- **Exposure to troubled banks / sovereigns**
 - Icelandic banks - €27m written off
 - Lehman and WAMU - €4m loss incurred

2. Ireland Lending & Asset Quality

Pat Whelan

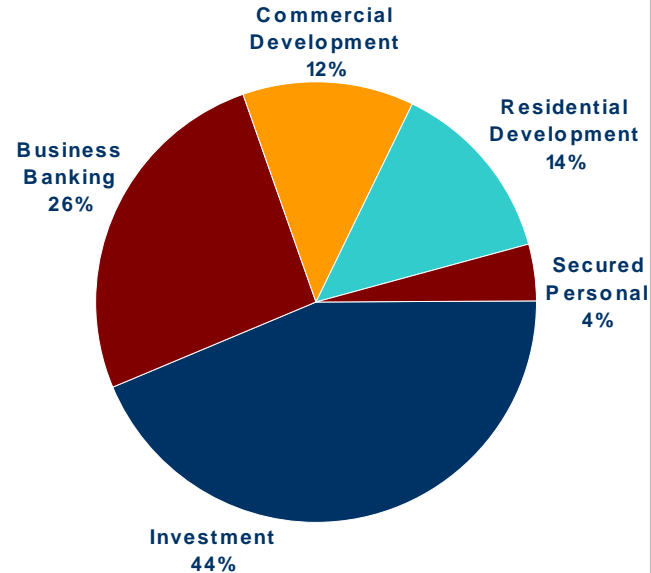
Managing Director - Ireland



Ireland Loan Book €bn

Investment	18.6	44%
Commercial Development	5.3	12%
Business Banking	11.2	26%
Residential Development	5.9	14%
Secured Personal	1.8	4%
Total	42.8	100%

Sectoral Breakdown of Assets



Investment - Ireland (44%)



€m	High / Good Quality	Satisfactory Quality	Watch List	Impaired Loans	Total
Retail	5,601	868	24	5	6,498
Office	4,968	191	90	1	5,250
Mixed	2,604	885	281	-	3,770
Other	1,268	134	89	27	1,518
Residential	960	152	35	54	1,201
Industrial	349	19	13	4	385
Total	15,750	2,249	532	91	18,622
% of Total	84.6%	12.1%	2.8%	0.5%	100%

- Commercial portfolio continues to perform well
- Diverse cashflows, tenant mix and spread of properties
- Majority of properties are on long leases with upward only rent reviews
- Low level of impairment, but early in cycle
- Economic downturn will impact some tenants' performance

Commercial Development - Ireland (12%)



€m	High / Good Quality	Satisfactory Quality	Watch List	Impaired Loans	Total
Active Commercial Development	1,720	71	151	33	1,975
Commercial Land	2,602	623	146	-	3,371
Total	4,322	694	297	33	5,346
% of Total	80.8%	13.0%	5.6%	0.6%	100%

- Risk mitigated by pre-lets / pre-sales
- 60% of active development contracted
- Cross collateralised with income producing assets
- No stand alone land deals, 95% zoned or with planning
- Strong locations
- Economic slowdown will impact future investor / tenant demand

Business Banking - Ireland (26%)



€m	High / Good Quality	Satisfactory Quality	Watch List	Impaired Loans	Total
MBOs / Take Privates / Project Finance	5,755	282	191	12	6,240
Hotels	3,174	464	245	7	3,890
Pub	444	44	4	9	501
Leisure	357	-	17	-	374
Nursing Home / Health Care	175	9	-	-	184
Total	9,905	799	457	28	11,189
% of Total	88.5%	7.1%	4.1%	0.3%	100%

- Existing deals performing well
- Diversified across a range of sectors
- New business activity flat
- Low level of impairment
- Economic downturn will hinder certain sectors

Residential Development - Ireland (14%)



€m	High / Good Quality	Satisfactory Quality	Watch List	Impaired Loans	Total
Active Residential Development	1,821	243	193	285	2,542
Residential Land	2,780	272	260	7	3,319
Total	4,601	515	453	292	5,861
% of Total	78.5%	8.8%	7.7%	5.0%	100%

- Higher level of watch and impaired loans
- Sector accounts for 14% of Irish loan book
- Sector accounts for 8% of Group loan book

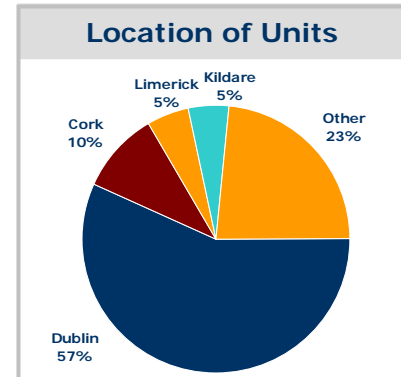


€4.6bn (79%) is classified as High Quality due to:

- Full personal recourse and cross collateralisation
- Equity in transaction / breakeven against current market
- Level of pre-sales:

Total no. of units financed:	5,580
Total no. of units contracted:	<u>(2,134)</u>
Total no. of units available:	3,446

- Represents 14% of total market inventory
- Majority of land holdings purchased prior to 2005





Detached house in 45 unit scheme in Dublin

Client Appraisal €k

Projected sales price	458
Site cost	(175)
Construction	(150)
Other (including finance)	(65)
Total cost	(390)
Net profit (17%)	68

Debt Structure €k

65% Site finance provided	114
75% Construction, etc.	161
Bank debt	275
Client equity	115
Total investment	390

Bank Breakeven

- Bank funds a % of cost, not value
- Strong equity buffer
- Breakeven is €275k or 40% less than value €458k



- €1.3bn (21%) is under active management:
 - Satisfactory Quality €515m
 - Watch List €453m
 - Impaired Loans €292m
- Of which c. 60% is on watch list or impaired
- Weaker locations, competition for sales
- Bank breakeven not as attractive
- Contracted sales might not complete
- Potential to be loss making at current values / sales prices



- Economic environment to remain tough, no recovery expected until 2011
- 93% of loans performing satisfactorily
- Expectation of higher level of problem cases
- Key priority is managing asset quality

3. UK Lending & Asset Quality

Declan Quilligan

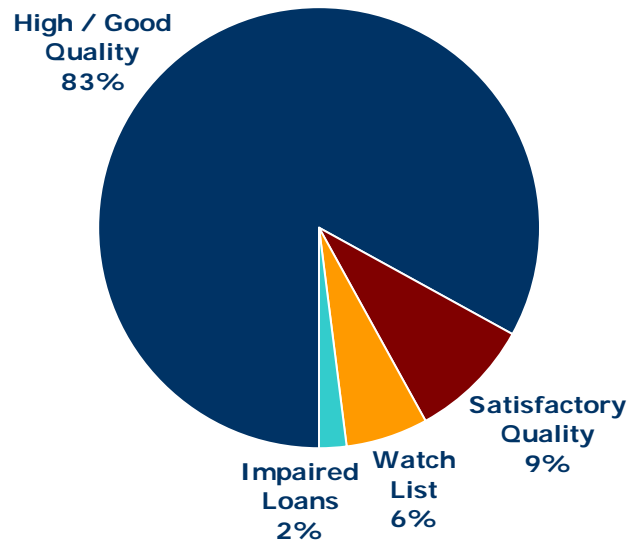
Chief Executive - UK



UK Loan Book €bn

High / Good Quality	17.5	83%
Satisfactory Quality	1.8	9%
Watch List	1.4	6%
Impaired Loans	0.4	2%
Total	21.1	100%

Lending Asset Quality

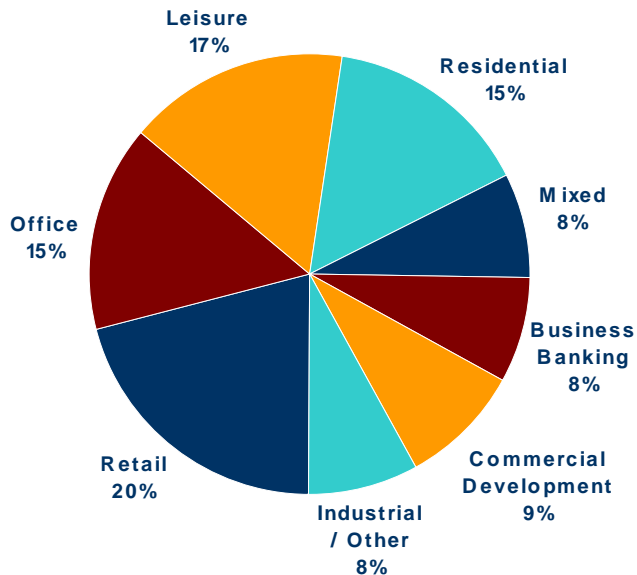




UK Loan Book €bn

Retail	4.4	20%
Office	3.2	15%
Leisure	3.5	17%
Residential	3.2	15%
Mixed	1.6	8%
Business Banking	1.6	8%
Commercial Development	1.9	9%
Industrial / Other	1.7	8%
Total	21.1	100%

Sectoral Breakdown of Assets





UK Retail Loan Book €bn

High / Good Quality	3.8	86%
Satisfactory Quality	0.3	7%
Watch List	0.3	7%
Impaired Loans	-	-
Total	4.4	100%

Summary

Market Outlook

- Weak UK consumer spending outlook
- Higher likelihood of tenant default

UK Portfolio

- Tenant strength
- Full repairing & insuring leases
- Average remaining duration 10 years
- <5% vacancy rates across the portfolio
- Predominantly shopping centres & high street
- €1.5bn is European investment



UK Office Loan Book €bn

High / Good Quality	2.8	88%
Satisfactory Quality	0.3	9%
Watch List	0.1	3%
Impaired Loans	-	-
Total	3.2	100%

Summary

Market Outlook

- Weak tenant demand
- Poor prospects for rental growth
- Vacancy rates will continue to rise, likelihood of tenant default

UK Portfolio

- 4,200 tenants
- FRI leases with an average duration of 8 years



UK Leisure Loan Book €bn

High / Good Quality	3.2	91%
Satisfactory Quality	0.3	9%
Watch List	-	-
Impaired Loans	-	-
Total	3.5	100%

Summary

Market Outlook

- 2008 occupancy and room rates maintained
- Very tough 2009 anticipated

UK Portfolio

- Predominantly hotels, health centres and holiday parks
- Branded well established operators



UK Residential Loan Book €bn

High / Good Quality	2.2	69%
Satisfactory Quality	0.3	9%
Watch List	0.4	13%
Impaired Loans	0.3	9%
Total	3.2	100%

Summary

Market Outlook

- Falling house and land prices
- Lack of mortgage availability
- Lack of confidence
- Housing market in UK under supplied



€bn	Investment	Land	Development	Total
High / Good / Satisfactory	0.7	0.7	1.1	2.5
Watch / Impaired	-	0.2	0.5	0.7
Total	0.7	0.9	1.6	3.2
% of Total	22%	28%	50%	100%

- Income producing residential investment and student accommodation forming part of the client's portfolios
- Land holdings typically cross collateralised with clients' income producing portfolios or ready for development
- Development loans underpinned by substantial pre-sales with 60% of units under construction contracted to owner occupiers, housing associations, student accommodation and investors



€bn	High/ Good Quality	Satisfactory Quality	Watch List	Impaired Loans	Total
Active Commercial Development	1.0	0.2	0.1	-	1.3
Commercial Land	0.4	0.1	0.1	-	0.6
Total	1.4	0.3	0.2	-	1.9
% of Total	74%	16%	10%	-	100%

- Commercial development underwritten by strong pre-lets to good quality covenants and in some cases pre-sales
- Spread across Office, Retail and Leisure sectors
- Predominantly located in the main cities in the UK
- Clients are experienced developers with well capitalised businesses
- Satisfied the schemes can be completed on time and on budget
- Main risks around unlet portions of schemes and end values



- Very challenging environment
- Good asset managers will outperform
- Anglo way of business suited to this environment

4. North America Lending & Asset Quality

Tony Campbell

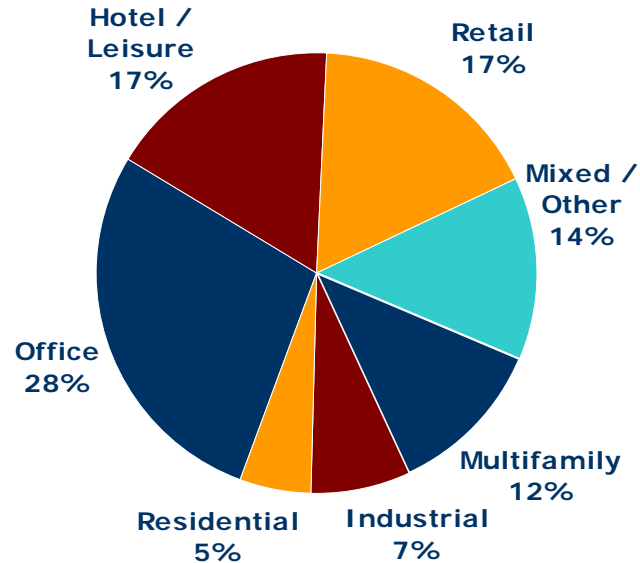
President & CEO - North America



North America Loan Book €bn

Office	2.6	28%
Hotel / Leisure	1.6	17%
Retail	1.6	17%
Mixed / Other	1.3	14%
Multifamily	1.1	12%
Industrial	0.6	7%
Residential	0.5	5%
Total	9.3	100%

Sectoral Breakdown of Assets



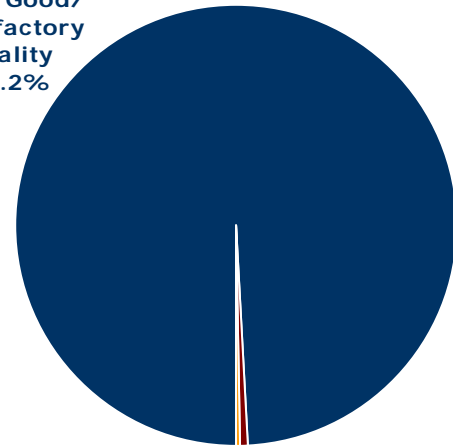


North America Loan Book €bn

High / Good / Satisfactory Quality	9.22	99.2%
Watch List	0.05	0.5%
Impaired Loans	0.03	0.3%
Total	9.30	100%

Lending Asset Quality

High/Good/
Satisfactory
Quality
99.2%



Impaired
0.3%

Watch
0.5%



Sector	Challenges
• Hotel	<ul style="list-style-type: none">- Softening RevPAR- Reduced corporate spending- Urban / suburbs
• Retail	<ul style="list-style-type: none">- Unemployment rising- Weak consumer spending- Tenant default risk- Rental growth / values
• Residential for sale	<ul style="list-style-type: none">- Weakened demand- Lack of mortgage credit- Completion risk- Ability to rent



Summary

- Loan portfolio continues to perform strongly
- Diverse portfolio across geography and sectors
- Low level of impairment, but early in cycle
- More cases under active management in 2009

5. Asset Quality Outlook

Willie McAteer

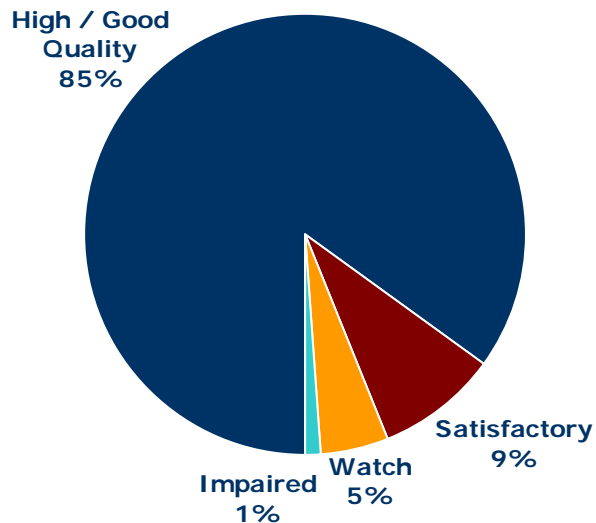
Chief Risk Officer / Finance Director



Loan Book €bn

High / Good Quality	62.2	85%
Satisfactory Quality	6.8	9%
Watch List	3.3	5%
Impaired Loans	0.9	1%
Total	73.2	100%

Lending Asset Quality





- Most recent loan book review completed in November 2008
- Each and every loan reviewed by Group Risk
- Ongoing proactive management of all watch and impaired loans
- Primary focus area for all lending teams



Macro

- GDP contracting
- Rising unemployment
- Weakening consumer sentiment and spending
- Reducing land and house prices
- Business failures
- Lack of confidence

Lending Issues

- Limited rental growth
- Increased vacancy rates
- Reducing strength of underlying cashflows
- Location of development assets
- Risk of contracted sales falling through
- Additional cost of carry
- Strength of underlying borrower

Forward Looking Stress Test (2009-2011)



€bn	Sep 2008 Loan Book	Stress case - possible loans at risk	Loss in the event of default - %	Stress case possible loss
Investment	41.7	3.0 - 4.0	10% - 15%	0.3 - 0.6
Commercial Development	7.9	1.5 - 2.0	20% - 30%	0.3 - 0.6
Business Banking	12.8	1.5 - 2.0	10% - 20%	0.15 - 0.4
Residential Development	8.9	1.7 - 2.5	30% - 40%	0.5 - 1.0
Personal	1.9	0.2 - 0.4	15% - 40%	0.03 - 0.16
Total	73.2			1.28 - 2.76



- Difficult economic conditions will lead to increased impairment
- Strengthening the Balance Sheet
 - Strong profit retentions in 2008
 - Considerable general-type provision of €500m taken in 2008
 - Significant store of Balance Sheet provisions €914m
- Combined impairment charge 80-120bps per annum over next 3 years
- Bank well capitalised with ability to absorb future losses

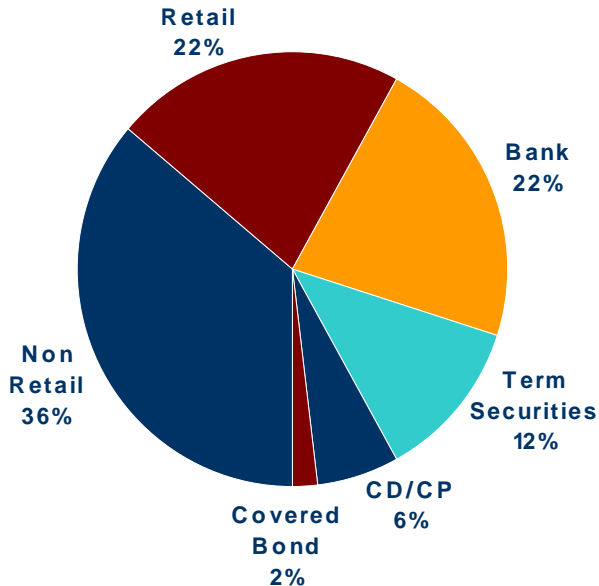
6. Funding

John Bowe

Director Group Treasury



Funding Profile



Summary

Market

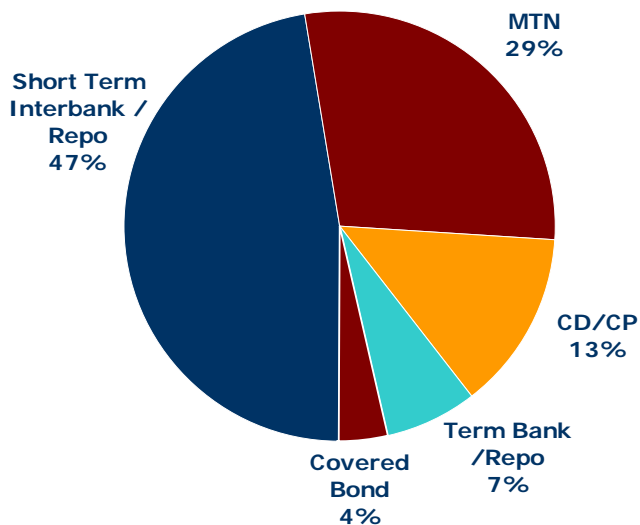
- Global wholesale markets broken in September following Lehman Brothers collapse and issues concerning a number of financial institutions
- Amplified lack of confidence in wider customer markets

Anglo

- Resilience and strength of customer funding franchises
- Continued to win customers, especially retail, through the turmoil
- Model capable of absorbing cost
- Strong relative loan to deposit ratio
- Liquidity strategy proven



Wholesale Funding (by Instrument)

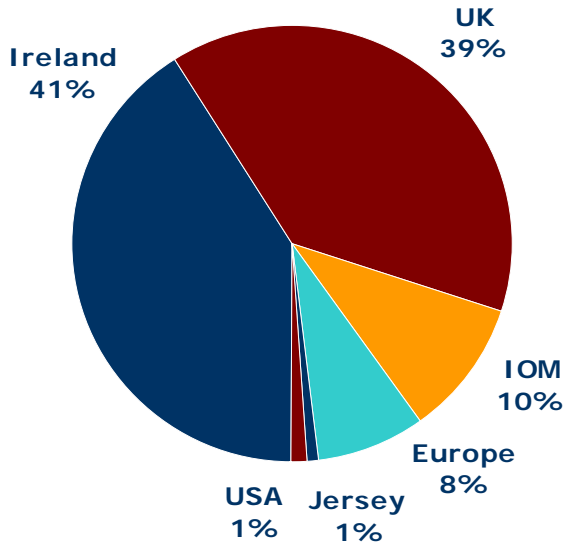


Summary

- Access to CP/CD markets resilient throughout year at Libor or below
- Term funding of €2.5bn via bank loans, private placements and term repo with market counterparties
- Weighted average cost of term funding 75 bps
- Term debt redemptions low relative to peers
- Increasing enquiries from broadening investor base for term debt post guarantee



Customer Deposits (by Geography)



Summary

Retail Deposits

- €19bn funds entrusted represents significant market franchise
- Robust, very granular book now 50% UK originated with the balance Ireland and IOM
- 240,000 lump sum saving customers
- 90,000 new customers added this year
- Average balance now €77K, 85% of inflow are in term products
- All deposits are 100% guaranteed
- Weighted average cost is 66 bps

Non-Retail Deposits

- 11,000 customers adding 1,000 additional customers during the year
- Average balance decreased from €4m to €3.5m
- Duration contracted during the year but is now lengthening
- Weighted average cost is 11 bps



- Customer funding volumes since September have been positive with strong client acquisition activity and improved duration
- Retail flows have been particularly strong
- Short term CP/CD outstandings and issuance have improved markedly
- Term debt issuance will increase under the guaranteed format
- Additional liquidity of c. €10bn created throughout the year
- ACS covered bond bank will be established in December



Liabilities €bn	2008	2011
Customer funding	51	76
- Retail	19	33
- Non-Retail	32	43
Deposits from banks	20	5
Debt securities issued		
- Short	5	6
- Term	11	11
Secured Funding	1	8
Total Assets	101	120

- ### Summary
- Continued growth of retail targeted in UK and Europe
 - More moderate growth in non-retail funding with focus on improved granularity and duration
 - Lower bank drawings as liquidity grows relative to loan growth
 - Refinance all term debt maturities
 - Covered bond issuance is expected to accelerate as markets normalise in 2010
 - Additional liquidity will come from rating and securitisation of loan portfolios
 - Loan to deposit ratio of c. 100% within 3 years

7. Future Outlook

David Drumm

Group Chief Executive



Asset Quality

- Continue to proactively and prudently manage credit risk
- Number one priority for all lending teams and Group Risk

Funding & Liquidity

- Customer - Build and strengthen existing strong market franchise – Ireland, UK, Europe and US
- Wholesale - Focus on extending duration. Proactive access to term markets

Capital

- Actively control growth in Risk Weighted Assets
- No final dividend
- Continue to strengthen capital ratios



Asset quality

- Impairments will increase reflecting macro environment, but
 - Strong underwriting
 - Appropriate risk pricing
 - Ability to manage issues proactively
- Will result in stronger than sector performance
- Strength of model will ensure the Bank continues to generate profits



Funding & Liquidity

- Drive loan to deposit ratios to c. 100%
- Limited RWA growth
- Expand ACS and similar platforms



Capital

- Regulatory core capital of between 7.5% and 8.5% within 3 years
- Will consider opportunities to accelerate achievement of this benchmark, ever cognisant of existing shareholders

Appendices



- Tier 1 capital
- Ratings



Tier 1 Capital	€m
Risk weighted assets	85,798
Equity	4,125
Prudential filters and regulatory adjustments	565
Preference share capital	371
Innovative hybrid capital instruments	848
Non-innovative hybrid capital instruments	1,285
Minority interest	7
Tier 1 capital	7,201
Tier 1 ratio	8.4%
Tier 1 ratio (including general provision)	9.1%



Ratings	Short Term	Long Term	Government Guaranteed*
Standard & Poor's	A-1+	A-	AAA
Moody's	P-1	A1	Aaa
Fitch	F1+	A+	AAA
DBRS	R-1 (high)	A (high)	AAA

* Debt as covered by the Irish Government Guarantee (in effect from 30 September 2008 to 29 September 2010)



Investment Firm	Contact	Phone Number
Bloxham	Kevin McConnell	+353 1 611 9225
Cazenove	Simon Pilkington	+44 207 155 6139
Citigroup	Tom Rayner	+44 207 986 4107
	Rohith Chandra-Rajan	+44 207 986 4181
Collins Stewart	Alex Potter	+44 207 523 8420
Credit Suisse	Abigail Webb	+44 207 883 8761
	Jonathan Pierce	+44 207 888 0811
	Robert Self	+44 207 883 7516
Davy	Emer Lang	+353 1 614 8925
	Scott Rankin	+353 1 614 8927
	Stephen Lyons	+353 1 614 9903
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