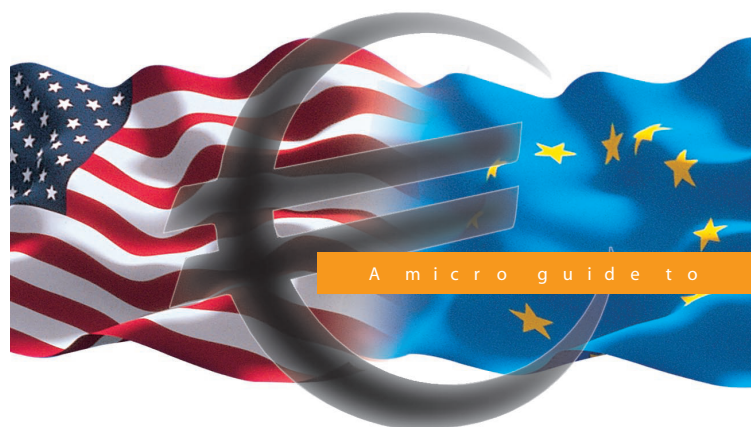


facts and figures



A micro guide to

anglo irish bank

www.angloirishbank.com



EXPERIENCE THE DIFFERENCE

Foreign Exchange Desk

Call toll free 1 866 597 3863

Introduction

Anglo Irish Bank Corporation plc is an integrated banking group, with an asset base of over \$14.4billion,supported by capital resources in excess of \$1.4 billion. The Bank was incorporated in 1964, became a public company in 1971, and in the last ten years gross assets have increased by a multiple of twenty. The Bank's shares are listed on the Stock Exchanges in Dublin and London. The Bank is one of four Irish controlled licensed banks, with over 80% of its shares owned by domestic and international institutions.

Banking and Treasury services are provided through a network of established offices.The Bank originated in Dublin, where the head office is located. In Ireland, it has offices in Belfast, Cork, Galway, Limerick and Waterford. In Great Britain, the Bank has offices in London, Manchester, Banbury, Birmingham and Glasgow. It also has banking subsidiaries in the Isle of Man, Austria and Switzerland. From an international banking perspective, a treasury relationship is maintained with a worldwide network of over 200 banks.

If you would like more information about the comprehensive range of banking services provided by Anglo Irish Bank, please contact:

David K. Drumm, Executive Vice President
Tel: (617) 720 2577
Email: ddrumm@ angloirishbank.com

For more information about the Corporate Foreign Exchange and other Treasury Services provided by Anglo Irish Bank, please contact:

Paul Kavanagh,Vice President
84 State Street, 4th Floor
Boston MA 02109
Tel: (617) 720 2577
Email: pkavanagh@ angloirishbank.com

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Our Shareholders

Number of Shares in issue	305m
Number of Shareholders	13,852
Free Float	100%
	%
Bank of Ireland Nominees Limited	5.8
Zurich Financial Services Group	6.7
Fidelity Investments	3.6
Other Shareholders	83.9
Total	100.0

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At last,
a bank where
everybody
knows your
name.

The Irish have always been known for their warmth and hospitality. At Anglo Irish Bank we strive to bring this to all our customers. That's why we pride ourselves on giving the kind of customer care, personal attention and flexibility you won't find anywhere else. Our customers also enjoy the strength and reassurance of an integrated banking group with an asset base in excess of \$14.4 billion. Our Boston office now provides Treasury & Banking services to the U.S. market through our European operations in Ireland, Great Britain, Austria and Switzerland.

We provide all the following services:

- Competitive foreign exchange pricing and payment delivery.
- Specialists in short and long term FX hedging strategies.
- Aggressive multi-currency deposit rates (including U.S. dollars).
- Import & Export trade facilities.

For more information on how we can help point you in the right direction, call Paul Kavanagh in our Boston office on (617) 720 2577 and experience the difference for yourself.



Experience the difference.

ANGLO IRISH BANK, 84 STATE STREET, FOURTH FLOOR, BOSTON, MA 02109,
TEL. (617) 720 2577, e-mail: pkavanagh@angloirishbank.com
www.angloirishbank.com

Corporate Foreign Exchange

Anglo Irish Bank Group Treasury has demonstrated its commitment to the international corporate market over the last 10 years. Our ability to develop long term client relationships is indicative of the strength of our people and the quality of the service which we provide to our clients. Anglo Irish Bank has a distinctive flexibility which enables us to meet our clients' specific needs and provide tailor made risk management solutions to a variety of exchange and interest rate exposures.



Helen Cahill,
Senior Vice President



Paul Kavanagh,
Vice President

People

Anglo Irish Bank's corporate foreign exchange team use their vast experience in international currency and interest rate markets to provide a consultancy service to a large portfolio of domestic and international corporate clients in a variety of industry sectors. Our experience and expertise enable us to provide sound advice on all facets of risk management to our clients and helps to introduce certainty into their business. We achieve this by maintaining regular contact with our customers, developing an in-depth knowledge of their business and the associated risks. We believe that the success of a long-term relationship hinges on our ability to keep our customers in touch with changes taking place in the market. This enables them to capitalise on any opportunities and protect themselves against any threats in the marketplace.

Relationship Team

Paul Kavanagh, Senior Vice President/Michael O'Hare
Jared de Core/ John Schwiezer/ Paul Jennings
Michael McDonough/ Thomas Hess

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Tel: (617) 720 2577

Service

Our corporate foreign exchange team is committed to providing a comprehensive treasury service to companies of all sizes in a wide variety of industry sectors.

- We offer a pro-active risk management service to help our clients formulate a risk management policy. We do not charge for this service.
- We will identify foreign exchange and interest rate exposures and explain how different treasury products can reduce if not eliminate this risk.
- We deal with the credit process in a manner which takes account of both the credit issues arising from the conduct of foreign exchange business and the need for the speedy establishment of the appropriate foreign exchange lines.
- We are happy to make client specific presentations at board level on the issues involved in engaging in interest rate and foreign exchange hedging.
- We keep our treasury customers informed of market movements by providing a comprehensive market commentary on a daily & weekly basis.
- We are happy to take intra-day and overnight orders to sell or buy currencies at levels agreed by the customer. This enables our clients to take advantage of movements that take place in European and Far East markets.

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Products

- ¥ Foreign Exchange
- ¥ Spot FX (up to two day delivery)
- ¥ Forward FX (agreed future date(s))
- ¥ Currency swaps
- ¥ Currency options
- ¥ Forward rate agreements
- ¥ Interest rate swaps
- ¥ Interest rate caps

For more information contact:

Richard Morrissey
Jonathan T uthill

Tel: 1866 597 3863
email: usdealers@angloirishbank.ie

Your Foreign Exchange Team:
Richard Morrissey, Paul Shanley & Derek Keogh



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International Trade Finance

The nature of the U.S.A. economy produces large flows of International trade and the procedures involved can be challenging to U.S. corporates. At Anglo Irish Bank we recognise this, and to complement our banking and treasury activities, we have developed an international trade division dedicated to taking the frustration out of documentary credit and other trade transaction. Our focus is to develop long term client relationships and to provide a flexible and creative approach to the diverse requirements of customers.

People

Anglo Irish Bank's international trade division has a broad experience in dealing with all aspects of international trade and documentary credits. We have a professional team of highly experienced individuals who are familiar with all aspects of cross-border trade finance. Please talk directly to the International Trade Finance Team at the Dublin Dealing Desk, Toll Free : 1800 668 1692.

Service

Trading internationally is a complex and often risky business and we recommend contact with us at an early stage to avoid unforeseen pitfalls. We offer a quality and efficient service on all aspects of import and export trade finance. We support our clients through providing preliminary examination of faxed documents, thus ensuring compliance with letter of credit terms.

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Products

The principal products offered are:

Import Letters of Credit

- opening, paying and accepting facilities.

Export Letters of Credit

- advising, confirming and discounting facilities.

Stand-By Letters of Credit

- opening, advising and confirming facilities.

Documentary Collections

- with Bill Discounting facilities.

Discounting Third Party Trade Bills and Promissory Notes.



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Commercial Lending

Anglo Irish Bank's Lending team is composed of experienced bankers whose primary goal is to build long-term relationships with clients. Your Anglo Irish Bank Lender is a decision maker with both the expertise and authority to give you a comprehensive response to your financial proposal. We want to learn about your business to enable us to offer advice and to provide you with a customized and timely service.

- Focus on Quality Investment
Real Estate Loans
Commercial, Retail, Office, Industrial, Multifamily
- ¥ Borrowers with a proven track record
- ¥ Long term and short term loans
- ¥ Offering combination, construction, mini perm and permanent loans
- ¥ Up to 10 year term / 25 year amortization
- ¥ Competitive pricing and fixed rate options
- ¥ Creative approach to each proposal

For more information contact:

Richard Donald
Vice President

Paul Brophy
Vice President

Ronan Flynn
Assistance Vice President

Tel: (617) 720 2577
Fax: (617) 720 6099
Website: www.angloirishbank.com

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Geographical Spread

- **IRELAND**

- Dublin, Belfast, Cork,
Galway, Limerick, Waterford.

- **UNITED KINGDOM**

- London, Banbury, Manchester,
Birmingham & Glasgow

- **ISLE OF MAN**

- Douglas

- **AUSTRIA**

- Vienna

- **USA**

- Boston



Anglo Irish Bank
Private Bankers

Objective

The aim of Private Banking is to provide a full range of the Bank's products - including deposits, equity investments, trusts and lending - to existing and new high net worth customers in their personal capacity. The emphasis is on a premium and confidential service that is prompt, personal, professional and mutually profitable.

In summary, our goal is to build long term relationships through the creation and protection of wealth.

Products

Banking

Loans for personal expenditure e.g.

- equity investments
- investment properties
- tax-based investments
- residential mortgages

Investment /Asset Management

- stock dealing services
- discretionary investment management services
- advisory investment management services
- asset management
- custodial services
- wealth management / tax planning / succession planning

Treasury

- deposits - fixed term / demand
- trustee services
- foreign exchange

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Tel: 1866 597 3863

Locations ofAnglo Irish Bank

Website: www.angloirishbank.com

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