

**CERTIFICATION REGARDING CORRESPONDENT ACCOUNTS FOR FOREIGN BANKS
FOR PERMANENT TSB PLC**

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. 1010.605(e)). 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. 1010.100(u)). 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. 1010.100(d)).*

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.

A. The undersigned financial institution, **Permanent TSB plc (“PTSB”)** hereby certifies as follows:

B. Correspondent Accounts Covered by this Certification:

This Certification applies to all accounts established for PTSB by Covered Financial Institutions.

C. Physical Presence / Regulated Affiliated Status:

PTSB maintains a physical presence, meaning:

1. PTSB has a place of business at the following street address: 56-59 St Stephen’s Green, Dublin 2, where PTSB employs one or more individuals on a full-time basis and maintains operating records related to its banking activities.
2. The above address is in Ireland , where PTSB is authorized to conduct banking activities.
3. PTSB is subject to inspection by The Central Bank of Ireland, the banking authority that licensed PTSB to conduct banking activities.

* 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.

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. PTSB 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:

PTSB is 100% owned by Permanent TSB Group Holdings plc whose registered address is 56-59 St Stephen's Green, Dublin 2, Ireland. The shares of Permanent TSB Group Holdings plc are listed on the Dublin and London Stock Exchanges. The Minister for Finance of Ireland, Upper Merrion Street, Dublin 2, Ireland is the registered and beneficial owner of 57.44% of the Ordinary Shares of Permanent TSB Group Holdings plc. The Ordinary Shares are managed on behalf of the Minister for Finance of Ireland by the Shareholder Unit in the Irish Department of Finance, Upper Merrion Street, Dublin 2.

F. Process Agent:

CT Corporation is a resident of the United States at the following street address: 111 Eight Avenue, 13th Floor, New York, NY 10011 **and** is authorized to accept service of legal process on behalf of PTSB from the Secretary of the Treasury of the Attorney General of the United States pursuant to Section 5318(k) of title 31, United States Code.

G. General

PTSB 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.

PTSB 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. PTSB 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' and agencies' governmental functions.

I, **Conor Ryan**, certify that I have 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 PTSB.



Conor Ryan,
Company Secretary,
Permanent TSB Plc



Executed on this 29 Day of May 2024.