

SECURITIES



INSTITUTE

This is to certify that

Eoin Costello

has been awarded the status of

Member

of the Securities Institute

Signed

A handwritten signature in black ink, appearing to read 'A. Costello', written over a horizontal dotted line.

Chairman

A handwritten signature in black ink, appearing to read 'Geoffrey Tuohy', written over a horizontal dotted line.

Chief Executive

Date

29 April 2004

