

CERTIFICATE THAT A PUBLIC COMPANY IS ENTITLED TO DO BUSINESS AND BORROW

Company No. 3983284

I hereby certify that the provisions of section 117(1) of the Companies Act 1985 have been complied with in relation to

BIBC HOLDINGS PLC

and that the company is entitled to do business and borrow

Given under my hand at Companies House, Cardiff the 10th July 2000

EDX *E3BRT80C* 0104
COMPANIES HOUSE 10/7/c>

SUSAN THOMAS An Authorised Officer