

64 - refused - under sections
23 - release & partial release
3 - 3rd party consultation

21, 24, 26, 27, 28 + 31 of Fol Acts

Great Irish Bank Robbery
Covered Up

- culture of secrecy & complicity
- takes more questions than it answers
- how can we follow the money trail

FOI Request Reference: 122/2009

Schedule of Records: Summary of Decision Making:

No.	Brief Description & Date of Record	File Ref:	No. of Pages	Decision: Grant/Part Grant/Refuse	Basis of Refusal – Section of Act	Reason for Decision	Public Interest Consideration (if applicable)
1	<p>Internal D/Finance email from Mr. William Beausang, Assistant Secretary to Mr. Kevin Cardiff, Second Secretary. 14/07/08. Attachment: DSG Meeting 8 July 2008.</p> <p><i>Only communication prior to 30/09/08</i></p> <p><i>↳ didn't see it coming</i></p>		3	Refuse	<p>S19 (1)(c) Meetings of the Government</p> <p>S26 (1) (a) – Information received in confidence.</p>	<p>This record contains information for a member of the Government for use by him primarily for the purpose of the transaction of any business of the Government at a meeting of the Government.</p> <p>This document contains information received by the Department of Finance in confidence and</p>	<p>Mandatory refusal</p> <p>There is a public interest test under Sections 26 of the FOI Acts. however it is not in the</p>

Makes a mockery of
An insult to transparent democracy.

Anglo train is a black hole - nobody outside of the Department of Finance are ^{even} ^{supposed} to know it continues to exist. ^{hills}

					S27(1) (b) Commercially sensitive information	on the understanding that it would be treated as confidential. This record contains financial information whose disclosure could reasonable be expected to result in a material financial loss or gain to whom the information relates.	public interest in releasing the redacted areas There is a public interest test under Section 27 of the Act, however the balance lies in not releasing the record
2	Series of emails. Mr. William Beausang, Assistant Secretary, D/Finance to Mr. Matthew Pass, Merrill Lynch, 10/10/08; Mr. John Meade, Arthur Cox Solicitors to Mr. William Beausang, D/Finance and reply from Mr. Beausang, 11/10/08; email from Mr. William Beausang to Mr. Bob O'Hara, Central Bank, 11/10/08; email from Ms. Cristina Caffarry, CRA		8	Refuse	S.22 (1) (a) Parliamentary , Court and certain other matters.	This record is exempt from production in a court on the grounds of legal professional privilege.	It is not in the public interest to release the deleted parts of this record

	International to Mr. William Beausang, D/Finance, 11/10/08; email from Mr. Tim Giles, CRA to Mr. William Beausang, 11/10/08.				S24 (2)(e) Security, defence and international relations	The record contains information communicated in confidence from the Minister for Finance to an institution or body of the European Union and relates to negotiations between the State and such an organisation.	There is no public interest test under Section 24.
					S26 (1) (a) – Information received in confidence.	As above	As above
					S27(1) (b) Commercially sensitive information	As above	As above

					<p>S31 (1)(a) Financial and Economic Interests of the State</p>	<p>Access to this record could reasonably be expected to have serious adverse affect on the financial interests of the State.</p>	<p>There is a harm test under Section 31 of the Act, however the balance lies in refusing access to the record as its release could have a serious adverse affect on the financial interests of the State.</p>
					<p>S28 (1) – Personal Information.</p>	<p>The release of the redacted area would involve the disclosure of personal information.</p>	<p>There is a public interest test under Sections 28 of the Act, however the balance lies in not releasing the redacted section of the record.</p>

3	Email from Mr. Kevin Cardiff, D/Finance to Mr. Patrick Neary, Office of the Financial Regulator. 11/10/08. Subject: PWC.		1	Refuse	<p>S20 (1) Deliberations of public bodies</p> <p>S21 (c) Negotiations of a public body</p>	<p>This record contains matters relating to the deliberative processes of a public body.</p> <p>This record discloses positions taken, or to be taken, for the purpose of any negotiations carried on, or to be carried by or on behalf of the Government.</p>	<p>The balance lies in not releasing this record.</p> <p>There is a harm test under Section 31 of the Act, however the balance lies in refusing access to the record as its release could have a serious adverse affect on the financial interests of the State.</p>
4	Email from Mr. Kevin Cardiff, D/Finance to Officials in the Office of the Financial Regulator, the Central Bank, the NTMA and Arthur Cox Solicitors re: Recapitalisation. 15/01/09.		1	Refuse	<p>S20 (1) Deliberations of public bodies</p> <p>S21 (c) Negotiations of a public body</p>	<p>As above</p> <p>As above</p>	<p>As above</p> <p>As above</p>

5	Draft Memo to Irish Government. 13/10/08		4	Refuse	S19 (1)(c) Meetings of Government	As above	As above
					S26 (1) (a) – Information received in confidence	As above	As above
6	Summary of UK Bank Capital Raising. 13/10/08		1	Release			
7	Email from Mr. Brendan McDonagh, NTMA to Mr. Kevin Cardiff, Second Secretary and Mr. David Doyle, Secretary General, D/Finance. 24/10/08. Subject: PWC report on Anglo.		2	Refuse	S26 (1) (a) – Information received in confidence. S27(1) (b) Commercially sensitive information	As above	As above
8	Anglo Irish Bank Corporation plc Presentation to Mr. Kevin Cardiff, Second Secretary, D/Finance. 31 October 2009		26	Refuse	S26 (1) (a) Information received in confidence.	As above	As above
					S27(1) (b) Commercially sensitive information	As above	As above

					S31 (1)(a) Financial and Economic Interests of the State	As above	As above
9	Letter from Mr. John Hurley, Governor of the Central Bank. 18/11/08		5	Refuse	S26 (1) (a) – Information received in confidence.	As above	As above
					S27(1) (b) Commercially sensitive information	As above	As above
10	Document: “Confidential Annex 5”. Letter dated 18 th November 2008 from the Central Bank and Financial Regulator to the Minister in relation to the PWC Report.		6	Refuse	S26 (1) (a) – Information received in confidence.	As above	As above
					S27(1) (b) Commercially sensitive information	As above	As above
					S31 (1)(a) Financial and Economic Interests of the State	As above	As above

11	Series of emails. Mr. Brian Finn, Assistant Principal, D/Finance & Mr. MK, Anglo Irish Bank.			Part Release	S20 (1) Deliberations of public bodies	As above	As above
					S27(1) (b) Commercially sensitive information	As above	As above
12	Attachment to email referred to in Record number 2: Roadmap for Covered Institutions. Part A. The Scheme		6	Release			
13	Letter from John Bowe, Group Treasurer, Anglo Irish Bank, to Ms. Ann Nolan, Assistant Secretary, D/Finance. 26/11/09.		1	Refuse	S26 (1) (a) Information received in confidence	As above	As above
14	Minutes of a meeting between D/Finance officials and Mr. Matt Moran, CFO, Mr. Colin Golden, Head of Group Finance, Mr. Kevin Kelly, Head of Finance Reporting, Anglo Irish Bank. 27/11/08		3	Refuse	S26 (1) (a) – Information received in confidence.	As above	As above
					S27(1) (b) Commercially sensitive information	As above	As above

15	Series of emails between Ms. Mary McKeon, Principal Officer, Mr. Tony Smyth, Assistant Principal, Mr. Eoghan Duffy, Administrative Officer, Ms. Marie Mulvihill, Administrative Officer, Mr. Sean Kinsella, Administrative Officer, D/Finance and Mr. Fiachre O'Neill, Head of Group Compliance, Legal and Tax, Anglo Irish Bank: Subject: Guarantee – Committees, Interbank and Controls. 28/11/09 with attachments: Group Audit Committee – Terms of Reference. Group Risk & Compliance Committee – Terms of Reference. Nomination & Succession Committee – Terms of Reference.		37	Third Party Consultation			
16	Letter from Fiachre O'Neill, Anglo Irish Bank to Ms. Mary McKeon, D/Finance. 01/12/09. With attachment.(plans in place to support the principles & secure the achievement of the objectives of the Scheme).		11	Refuse	S26 (1) (a) – Information received in confidence. S27(1) (b) Commercially sensitive information	As above As above	As above As above
17	Letter from Fiachre O'Neill, Anglo Irish Bank to Mr. Tony Smyth, D/Finance. 01/12/08. With attachment – Group Risk Management Report September 2008.		42	Refuse	S26 (1) (a) – Information received in confidence.	As above	As above

					S27(1) (b) Commercially sensitive information	As above	As above
18	Series of internal emails between Mr. Aidan Carrigan, Principal Officer, Ms. Mary McKeon, Mr. Eoghan Duffy, and Mr. Tony Smyth.re Anglo term funding. 01/12/08		1	Part Release	S26 (1) (a) – Information received in confidence. S27(1) (b) Commercially sensitive information	As above As above	As above As above
19	Note of Meeting. Anglo Irish Bank and Office of the Financial Regulator. 5 December 2008.		6	Refuse	S26 (1) (a) – Information received in confidence. S27(1) (b) Commercially sensitive information S31 (1)(a) Financial and Economic Interests of the State	As above As above As above	As above As above As above

20	(Hand written) draft minutes of meeting of 10/12/08		2	Refuse	S26 (1) (a) – Information received in confidence.	As above	As above
					S27(1) (b) Commercially sensitive information	As above	As above
21	Letter from Fiachre O'Neill, Anglo Irish Bank to Mr. Tony Smyth, D/Finance. 11/12/08. Re: Government Guarantee – Anglo Irish Mortgage Bank.		1	Release			
22	Letter from Mr. Fiachre O'Neill, Anglo Irish Bank to the Minister for Finance re Anglo Irish Mortgage Bank. 11/12/08		1	Refuse	S26 (1) (a) – Information received in confidence.	As above	As above
					S27(1) (b) Commercially sensitive information	As above	As above
23	Letter from Mr. Bernard Sheridan, Office of the Financial Regulator, to Mr. David Drumm, Anglo Irish Bank. 11/12/08. Re: Anglo Irish Bank Corporation plc – Business Plan		6	Refuse	S26 (1) (a) – Information received in confidence.	As above	As above

					S27(1) (b) Commercially sensitive information	As above	As above
24	Minute of meeting between D/Finance officials, Mr. Padraig O’Riordan, Arthur Cox Solicitors and Mr. Sean Fitzpatrick, Mr. Michael Jacob, Mr. William McAteer, Mr. David Drumm, Anglo Irish Bank. 12/12/08		3	Refuse	S26 (1) (a) – Information received in confidence. S27(1) (b) Commercially sensitive information	As above As above	As above As above
25	Email from Mr. David Drumm, Anglo Irish Bank to Mr. Kevin Cardiff, D/Finance. Attachment: Draft Capital Plan. 13/12/08.		3	Refuse	S26 (1) (a) – Information received in confidence. S27(1) (b) Commercially sensitive information	As above As above	As above As above
26	Email form Mr. Kevin Cardiff, Second Secretary, D/Finance to Mr. Patrick Neary & Mr. Con Horan, Office of the Financial Regulator. Return email from Mr. Con Horan to Mr. Kevin Cardiff. 15/12/08. Subject: Anglo.		2	Refuse	S20 (1) Deliberations of public bodies	As above	As above

27	Email from Mr. Kevin Cardiff, D/Finance to Mr. John Hurley, Governor Central Bank; D/Finance officials, Mr. Brendan McDonagh, NTMA.15/12/08. Subject: Anglo		1	Refuse	S20 (1) Deliberations of public bodies	As above	As above
					S21 (c) Negotiations of a public body	As above	As above
					S26 (1) (a) – Information received in confidence	As above	As above
28	Series of emails between Mr. Tony Smyth, Mr. Eoghan Duffy, Mr. Colm O'Neill, Higher Executive Officer, Mr. Niall Feerick, Administrative Officer, D/Finance; Mr. Fiachre O'Neill, Anglo Irish Bank. 17/12/08 and reply to Parliamentary Question from Deputy Burton.		3	Release			
29	Email from Deputy Joan Burton to the Minister re "Request for further information re: Quinn Group & Anglo Irish Bank"; further emails between Ms. Aoife O'Sullivan, Private Secretary to the Minister, Ms. Rosemary Kearney, Minister's Office, Mr. Kevin Cardiff, Second Secretary, D/Finance. 16/12/08.		2	Release			

30	Email from Mr. Aidan Carrigan, Principal Officer, re email from Deputy Joan Burton to the Minister re "Request for further information re: Quinn Group & Anglo Irish Bank"; further emails between Ms. Aoife O'Sullivan, Private Secretary to the Minister, Ms. Rosemary Kearney, Minister's Office, Mr. Kevin Cardiff, Second Secretary, D/Finance. 16/12/08.		2	Release			
31	Email from Theckla Heffernan, Anglo Irish Bank, to Mr. Kevin Cardiff, D/Finance. 18/12/08. Subject: Press Statements. Attachments: Final Version of SPF Statement V. 03; Final Version Statement from AIBC re. SPF 181208 v0.4.		5	Release			
32	Series of emails. Mr. William Beausang, Ms. Ann Nolan, Mr. Kevin Cardiff, D/Finance; Mr. Fiachre O'Neill, Anglo Irish Bank 18/12/08. Subject: Legal. Attachments: "ck1247 initialdiligencelist"; "DoF letter to Chair 18 December 2008."		6	Part Release	S28 (1)(a) Personal Information S21 (c) Negotiations of a public body	As above As above	As above As above
33	Letter from Mr. Kevin Cardiff, D/Finance to the Chairman, Anglo Irish Bank. 18/12/09		4	Refuse	S21 (c) Negotiations of a public body	As above	As above

34	Internal D/Finance emails. Mr. Sean Kinsella, Mr. Kevin Cardiff, Mr. John Day, Mr. Rory O'Kelly. 19/12/08. Subject: Q&A on Director Issues.		6	Release			
35	Series of internal emails: Mr. Tony Smyth, Ms. Ann Nolan, Mr. Kevin Cardiff, Mr. William Beausang. Subject: Due Diligence. 22/12/08		2	Refuse	S20 (1) Deliberations of public bodies S21 (c) Negotiations of a public body	As above As above	As above As above
36	Email from Mr. Padraig O'Riordan, Arthur Cox Solicitors to Ms. Ann Nolan, Mr. Kevin Cardiff, D/Finance, Mr. Brendan McDonagh, Mr. John Corrigan, NTMA. 23/12/08. Subject: Anglo – Register of Directors Loans.		1	Refuse	S.22 (1) (a) Parliamentary , Court and certain other matters.		
37	Emails between Mr. Cathal Sheridan, Assistant Principal and Mr. Kevin Cardiff, D/Finance re email from Deputy Joan Burton to the Minister re "Request for further information re: Quinn Group & Anglo Irish Bank".		3	Release			

38	Submission from Ms. Ann Nolan, D/Finance to the Minister for Finance. 23/12/08. Subject: Anglo Irish Bank and Due Diligence. Enclosures: Merrill Lynch Due Diligence; Arthur Cox Due Diligence		77	Refuse	S.22 (1) (a) Parliamentary, Court and certain other matters.	This record is exempt from production in a court on the grounds of legal professional privilege.	It is not in the public interest to release the deleted parts of this record
					S26 (1) (a) – Information received in confidence.	As above	As above
					S27(1) (b) Commercially sensitive information.	As above	As above
39	Email from Mr. Tony Smyth, D/Finance to Mr. Matthew Cullen, Mr. Ciaran McArdle, Anglo Irish Bank. 24/12/08. Subject: Liquidity.		1	Part Release	S28 (1) – Personal Information.	The release of the redacted area would involve the disclosure of personal information.	There is a public interest test under Sections 28 of the Act, however the balance lies in not releasing the redacted section of the record.

40	Email from Mr. Tony Smyth, D/Finance to Mr. Matthew Cullen, Mr. Ciaran McArdle, Anglo Irish Bank. 24/12/08. Subject: Liquidity – more numbers.		1	Part Release	S28 (1) – Personal Information.	As above	As above
41	Internal D/Finance email from Mr. Tony Smyth to Ms. Ann Nolan, Mr. Aidan Carrigan, Mr. William Beausang, Assistant Secretary. 24/12/08. Subject Anglo Liquidity.		1	Refuse	S26 (1) (a) Information received in confidence. S27(1) (b) Commercially sensitive information	As above As above	As above As above
42	Emails between Mr. Tony Smyth, D/Finance and Mr. Fiachre O'Neill, Anglo Irish Bank. 24/12/08		2	Part Release	S28 (1)(a) Personal Information	As above	As above
43	Series of emails. Mr. Fiachre O'Neill, Mr. Brian Gillespie, Ms. Lynda O'Reilly, Anglo Irish Bank; Mr. Tony Smyth, Mr. Aidan Carrigan, D/Finance		2	Refuse	S26 (1) (a) – Information received in confidence. S27(1) (b) Commercially sensitive information S28 (1)(a) Personal Information	As above As above As above	As above As above As above

44	Email from Mr. Ciaran Brennan, Anglo Irish Bank to "undisclosed-recipients". 02/01/09. Attachment: Daily Liquidity Update 02 Jan 09 – 8am. Funding Pack 21 December 2008.		24	Refuse	S26 (1) (a) – Information received in confidence.	As above	As above
					S27(1) (b) Commercially sensitive information	As above	As above
					S31 (1)(a) Financial and Economic Interests of the State	Access to this record could reasonably be expected to have serious adverse affect on the financial interests of the State.	There is a harm test under Section 31 of the Act, however the balance lies in refusing access to the record as its release could have a serious adverse affect on the financial interests of the State.
45	Letter to Ms. Mary Elizabeth Donoghue, IFSRA, from John Paul Coleman, Anglo 02/01/09		3	Refuse	S26 (1) (a) – Information received in confidence.	As above	As above

					S27(1) (b) Commercially sensitive information	As above	As above
46	Email from Mr. Ciaran Brennan, Anglo Irish Bank to the Department of Finance 02/01/09. Attachment: Daily Liquidity Update 02 Jan 09 – 4pm.		2	Refuse	S26 (1) (a) – Information received in confidence. S27(1) (b) Commercially sensitive information S31 (1)(a) Financial and Economic Interests of the State	As above As above As above	As above As above As above

47	Email from Mr. Paul Appleby, ODCE to Mr. David Doyle, Secretary General, D/Finance. 06/01/09. Attachments: Letter to D/Finance, 6 January 2009; Anglo, Section 19, Statement of Reasons, 6 January 2009.		8	Refuse	S46 (1)(ba)	The FOI Act does not apply to a record held, or created under the Companies Acts, 1963 to 2001, by the Director of Corporate Enforcement or an officer of the Director (other than a record concerning the general administration of the Director's office.)	
48	Email from Mr. Fiachre O'Neill, Anglo Irish Bank to Mr. Eoghan Duffy, D/Finance. 06/01/09. Subordinated debt – possible buyback exercise.		1	Refuse	S26 (1) (a) – Information received in confidence. S27(1) (b) Commercially sensitive information	As above As above	As above As above

49	Series of emails. Mr. Tony Smyth, Mr. Eoghan Duffy, D/Finance; Mr. Ciaran McArdle, Anglo Irish Bank. 07/01/09. Subject: "Cashflow Proj Morn". Attachment: Cashflow Proj Morn.		2	Refuse	S26 (1) (a) – Information received in confidence	As above	As above
					S27(1) (b) Commercially sensitive information	As above	As above
50	Email from Mr. John Paul Coleman, Anglo Irish Bank, to Ms. Marie Mulvihill, D/Finance. Subject: Updated Letter on Buyback. 07/01/09		1	Refuse	S26 (1) (a) – Information received in confidence	As above	As above
					S27(1) (b) Commercially sensitive information	As above	As above
51	Email from Mr. Eoghan Duffy, D/Finance to Mr. Ciaran McArdle, Anglo Irish Bank. 07/01/09. Subject: Continued Due Diligence. Attachment: Anglo Ongoing DD List – 060109.		3	Refuse	S26 (1) (a) – Information received in confidence.	As above	As above
					S27(1) (b) Commercially sensitive information	As above	As above

					S31 (1)(a) Financial and Economic Interests of the State	As above	As above
52	Emails between Mr. Tony Smyth, D/Finance and Mr. Fiachre O'Neill, Anglo Irish Bank. 07/01/09. Subject: 2 nd Quarterly Payment for Guarantee.		1	Part Release	S28 (1)(a) Personal Information	As above	As above
53	Email from Mr. Stephen Fox, Anglo Irish Bank to Mr. Eoghan Duffy and other recipients from Anglo. 08/01/09. Subject: Funding Update. Attachment: Group update funding 10.30am – 08-Jan-09.		2	Refuse	S26 (1) (a) – Information received in confidence. S27(1) (b) Commercially sensitive Information S31 (1)(a) Financial and Economic Interests of the State	As above As above As above	As above As above As above
54	Emails from Mr. Fiachre O'Neill, Anglo Irish Bank to Mr. Tony Smyth, D/Finance. 08/01/09. Subject: 2 nd Quarterly payment for Guarantee.		2	Part Release	S26 (1) (a) – Information received in confidence.	As above	As above

					S27(1) (b) Commercially sensitive information	As above	As above
					S28 (1)(a) Personal Information	As above	As above
55	Standard Form for Notification of State Aids pursuant to Article 88(3) EC Treaty and for the Provision of Information on unlawful Aid. Non-Confidential Version		53	Release			
56	Standard Form for Notification of State Aids pursuant to Article 88(3) EC Treaty and for the Provision of Information on unlawful Aid. Confidential Version		53	Refuse	S24 (2)(e) Security, defence and international relations	The record contains information communicated in confidence from the Minister for Finance to an institution or body of the European Union and relates to negotiations between the State and such an organisation.	There is no public interest test under Section 24.

					S26 (1) (a) – Information received in confidence.	As above	As above
					S27(1) (b) Commercially sensitive information	As above	As above
					S31 (1)(a) Financial and Economic Interests of the State	As above	As above
57	Email from Mr. Eoghan Duffy to Mr. Kevin Cardiff, D/Finance. 08/01/09. Subject: Note on yesterday's meeting with Anglo.		1	Refuse	S26 (1) (a) – Information received in confidence.	As above	As above
					S27(1) (b) Commercially sensitive information	As above	As above
					S31 (1)(a) Financial and Economic Interests of the State	As above	As above

58	Email from Mr. Eoghan Duffy, D/Finance to Mr. Ciaran McArdle, Anglo Irish Bank. 08/01/09. Subject: Meeting yesterday.		1	Refuse	S20 (1) Deliberations of public bodies	This record contains matters relating to the deliberative processes of a public body.	The balance lies in not releasing this record.
59	Emails between Mr. David Hanley, Anglo Irish Bank and Ms. Marie Mulvihill, D/Finance. 08/01/09. Subject: Subordinated debt buyback proposal.		3	Refuse	S26 (1) (a) – Information received in confidence.	As above	As above
					S27(1) (b) Commercially sensitive information	As above	As above
60	Emails between Ms. Marie Mulvihill, D/Finance and Mr. David Hanley, Head of Debt Capital Markets, Anglo Irish Bank. 08/01/09. Subject: Subordinated debt buyback proposal.		2	Refuse	26 (1) (a) – Information received in confidence.	As above	As above
					S27(1) (b) Commercially sensitive information	As above	As above
61	Email form Mr. Ciaran McArdle, Anglo Irish Bank to Mr. E Duffy, D/Finance. 08/01/09. Subject & Attachment: Cashflow Proj Afrn – 08-Jan-09.		2	Refuse	S26 (1) (a) – Information received in confidence.	As above	As above

					S27(1) (b) Commercially sensitive information	As above	As above
					S31 (1)(a) Financial and Economic Interests of the State	As above	As above
62	Emails between Mr. Fiachre O'Neill, Anglo Irish Bank and Mr. Eoghan Duffy, D/Finance. 06&08/01/09 Subject: Subordinated Debt & Geographical Analysis.		2	Refuse	S26 (1) (a) – Information received in confidence.	As above	As above
					S27(1) (b) Commercially sensitive information	As above	As above
63	Email from Mr. Fiachre O'Neill, Anglo Irish Bank to Mr. Tony Smyth, D/Finance. 08/01/09. Subject: Anglo Irish Bank Corporation plc – foreign offices and Mortgage Bank.		1	Part Release	S26 (1) (a) – Information received in confidence.	As above	As above
					S27(1) (b) Commercially sensitive information	As above	As above

64	Email form Mr. Ciaran McArdle, Anglo Irish Bank to Mr. Eoghan Duffy, D/Finance. 08/01/09. Subject & Attachment:		2	Refuse	S26 (1) (a) – Information received in confidence	As above	As above
					S27(1) (b) Commercially sensitive information	As above	As above
65	Emails between Mr. Tony Smyth, Mr Eoghan Duffy, D/Finance and Mr. Fiachre O'Neill, Anglo Irish Bank. 09/01/09. Subject: Subordinated Debt & buyback proposal		2	Refuse	S26 (1) (a) – Information received in confidence.	As above	As above
					S27(1) (b) Commercially sensitive information	As above	As above
					S28 (1)(a) Personal Information	As above	As above
66	Emails between Mr. Eoghan Duffy, Mr. Tony Smyth, D/Finance and Mr. Fiachre O'Neill, Anglo Irish Bank. 09/01/09		3	Refuse	S26 (1) (a) – Information received in confidence.	As above	As above

					S27(1) (b) Commercially sensitive information	As above	As above
67	Submission from Ms. Ann Nolan, D/Finance to the Minister for Finance. Subject: Update as at Friday 9th January 2009.		2	Refuse	<p>S21 (c) Negotiations of a public body</p> <p>S27(1) (b) Commercially sensitive information</p> <p>S31 (1)(a) Financial and Economic Interests of the State</p>	<p>This record discloses positions taken, or to be taken, for the purpose of any negotiations carried on, or to be carried by or on behalf of the Government.</p> <p>As above</p> <p>As above</p>	<p>There is a public interest test under Sections 21 of the FOI Acts. however it is not in the public interest in releasing the redacted areas.</p> <p>As above</p> <p>As above</p>

68	Emails between Mr. John Paul Coleman, Anglo Irish Bank; Ms. Claire Curtin, Standard and Poors, Mr. Tony Smyth, Ms. Marie Mulvihill, D/Finance. 12/01/09		2	Refuse	S26 (1) (a) – Information received in confidence.	As above	As above
					S27(1) (b) Commercially sensitive information	As above	As above
69	Emails from Mr. John Paul Coleman, Anglo Irish Bank. Subject: Buyback. 12/01/09. Attachments: Letter to Ms. Mary Elizabeth Donoghue, IFSRA – 12/01/09: Letter from Eugene F. Collins to Mr. John Paul Coleman, Anglo Irish Bank. 12/01/09		6	Refuse	S26 (1) (a) – Information received in confidence.	As above	As above
					S27(1) (b) Commercially sensitive information	As above	As above
70	Email from Mr. Peter Geissel, Anglo Irish Bank to Ms. Ann Nolan & Mr. Eoghan Duffy, D/Finance. 12/01/09. Subject ACS Programme.		1	Release			
71	Email from Mr. John Paul Coleman to Ms. Marie Mulvihill, D/Finance re proposed buyback of debt. 12/01/09		12	Refuse	S26 (1) (a) – Information received in confidence.	As above	As above

					S27(1) (b) Commercially sensitive information	As above	As above
72	Submission from Ms. Ann Nolan to the Secretary General, D/Finance and the Minister for Finance. 13/01/09. Subject: Anglo Irish Bank liquidity Position.		2	Refuse	S20 (1) Deliberations of public bodies	As above	As above
					S21 (c) Negotiations of a public body	As above	As above
					S27(1) (b) Commercially sensitive information	As above	As above
					S31 (1)(a) Financial and Economic Interests of the State	As above	As above

73	Series of emails. Mr. Brendan McDonagh, NTMA; Mr. Eoghan Duffy, Mr. Kevin Cardiff, Ms. Ann Nolan, Mr. William Beausang, D/Finance; Ms. Claire Taylor, Financial Regulator. 05, 06, 07, 09,12, 13/010/09. Subject Anglo liquidity update.		6	Refuse	S26 (1) (a) – Information received in confidence. S27(1) (b) Commercially sensitive information	As above As above	As above As above
74	Series of emails: Ms. Ann Nolan, D/Finance; Mr. Padraig O’Riordan, Mr. Robert Cain, Arthur Cox Solicitors. Attachment: “\$traday Limits FINAL.”		3	Refuse	S26 (1) (a) – Information received in confidence. S27(1) (b) Commercially sensitive information	As above As above	As above As above
75	Email from Central Bank Press Office to Mr. Eoin Dorgan, Press Officer and Mr. William Beausang, Assistant Secretary, D/Finance. 13/01/09. Attachment: Opening Statement JOC 130109.		9	Release			
76	Emails between Mr. Eoghan Duffy, D/Finance and Mr. Fiachre O’Neill, Anglo Irish Bank. 14/01/09. Subject: Department of Finance Statement.		1	Part Release	S28 (1)(a) Personal Information	As above	As above

77	Series of emails. Ms. Marie Mulvihill, D/Finance; Ms. Claire Curtin, Standard and Poors; Mr. John Paul Coleman, Mr. David Hanley, Anglo Irish Bank. 09,12,14/01/09. Subject: Tier 1 Buyback of Bonds. With attachment.		11	Refuse	S26 (1) (a) – Information received in confidence.	As above	As above
					S27(1) (b) Commercially sensitive information	As above	As above
78	Email from Ms. Ann Nolan to Mr. David Doyle, Secretary General, Mr. Kevin Cardiff, Mr. William Beausang, Mr. Aidan Carrigan, D/Finance. 14/01/09. Subject: Proxy Votes.		1	Third Party Consultation			
79	Email from Mr. Tony Smyth to Ms. Ann Nolan, Mr. William Beausang. 14/01/09. Subject Proxy Votes.		1	Third Party Consultation			
80	Summary of Loan Accounts at 31/12/2008		32	Refuse	S26 (1) (a) – Information received in confidence.	As above	As above
					S27(1) (b) Commercially sensitive information	As above	As above

					S28 (1)(a) Personal Information	As above	As above
					S31 (1)(a) Financial and Economic Interests of the State	As above	As above
81	Minute of meeting of 14 January 2009.		2	Refuse	S20 (1) Deliberations of public bodies	As above	As above.
					S26 (1) (a) – Information received in confidence.	As above	As above
					S27(1) (b) Commercially sensitive information	As above	As above

82	Series of emails. Mr.Eoghan Duffy, Mr. Kevin Cardiff, Ms. Ann Nolan, Mr. John Thompson, Mr. Tony Smyth, Mr. Sean Kinsella, Ms. Marie Mulvihill, D/Finance; Mr. Brendan McDonagh, NTMA; Ms. Claire Taylor, Financial Regulator. 05,06,07,08,0912,13,14,15/01/09. Subject: Anglo Liquidity Update.		9	Refuse	S26 (1) (a) – Information received in confidence. S27(1) (b) Commercially sensitive information	As above As above	As above As above
83	Letter from Mr.Kevin Cardiff to Mr. Donal O'Connor, Chairman, Anglo Irish Bank. 15/01/09.		1	Refuse	S21 (c) Negotiations of a public body	As above	As above
84	Letter from Mr. Donal O'Connor, Anglo Irish Bank to Mr. Kevin Cardiff, D/Finance. 15/01/09.		1	Refuse	S26 (1) (a) – Information received in confidence	As above	As above
85	Legal advice from Arthur Cox Solicitors		40	Refuse	S.22 (1) (a) Parliamentary , Court and certain other matters. S26 (1) (a) – Information received in confidence.	As above As above	As above As above

					S27(1) (b) Commercially sensitive information.	As above	As above
86	Legal Advice		51	Refuse	S.22 (1) (a) Parliamentary Court and certain other matters.	As above	As above
					S26 (1) (a) – Information received in confidence.	As above	As above
					S27(1) (b) Commercially sensitive information.	As above	As above
87	Email from Mr. John Paul Coleman, Anglo Irish Bank to Mr. Colm O'Neill, Mr. Tony Smyth, Ms. Marie Mulvihill, D/Finance. 20/01/09. Subject: Perpetual Bonds not Covered by the Guarantee. Attachment: "Note".		2	Refuse	S26 (1) (a) – Information received in confidence.	As above	As above
					S27(1) (b) Commercially sensitive information	As above	As above

88	Email from Mr. John Paul Coleman, Anglo Irish Bank to Ms. Marie Mulvihill, D/Finance. Subject: Query regarding Tier 2 capital. 02/02/09		2	Release			
89	From Arthur Cox Solicitors re Matheson Ormsby Prentice Report.		32	Refuse	<p>S.22 (1) (a) Parliamentary, Court and certain other matters.</p> <p>S26 (1) (a) – Information received in confidence.</p> <p>S27 (1) (b) Commercially sensitive information.</p>	<p>This record is exempt from production in a court on the grounds of legal professional privilege.</p> <p>As above</p> <p>As above</p>	<p>It is not in the public interest to release the deleted parts of this record</p> <p>As above</p> <p>As above</p>
90	List of GMRA Agreement between Anglo Irish Bank Corporation plc and other institutions. Standard Terms and Conditions. Share Scheme. Document Descriptions Department Query 2: Any other Capital Arrangements. Documents Index.		16	Refuse	S27 (1) (b) Commercially sensitive information.	As above	As above