

Notification of Transactions of Directors/Persons Discharging Managerial Responsibility and Connected Persons.

This form is intended for use by an issuer to make a RIS notification required by:

- the Market Abuse Rules;
- section 53 (as extended by section 64 of the Companies Act 1990) or entered into the issuer's register in accordance with section 59 of the Companies Act 1990.

16 Notifications follow

1. Name of Issuer:
Irish Life & Permanent Group Holdings plc
2. State whether the notification relates to:
 - (i) a transaction notified in accordance with Market Abuse Rules
 - (ii) a disclosure made in accordance with section 53 (as extended by section 64 of the Companies Act 1990) or entered into the issuer's register in accordance with section 59 of the Companies Act 1990;
 - or (iii) both (i) and (ii):

(i) a transaction notified in accordance with Market Abuse Rules
3. Name of Director/Secretary/PDMR:
Bill Hannan (PDMR)
4. Please state whether notification relates to a person connected with the Director named in 3 and identify the connected person:
No
5. Indicate whether the notification is in respect of a holding of the person referred to in 3 or 4 above or in respect of a non-beneficial interest:
Holding in respect of the person named in 3 above
6. Description of shares (including class), debentures or derivatives or financial instruments relating to shares:
Ordinary €0.32 shares
7. Name of the registered holder(s) and, if more than one, the number of shares held by each of them:

William Hannan	116319
Goodbody Trustees Ltd	1628
8. Please state the nature of the transaction and the nature and extent of the Director's interest in the transaction:
Under the terms of a Scheme of arrangement , shares/share options previously held in Irish Life & Permanent plc have been exchanged on a one for one basis for shares/share options in Irish Life & Permanent Group Holdings plc.
9. Number of shares, debentures or financial instruments relating to shares acquired:
See 7/8 above.
10. Percentage of issued class acquired (treasury shares of that class should not be taken into account when calculating percentage):
See 15 below.
11. Number of shares, debentures or financial instruments relating to shares disposed:
None
12. Percentage of issued class disposed (treasury shares of that class should not be taken into account when calculating percentage):
N/A
13. Price per share or value of transaction:
N/A
14. Date and place of transaction:
18/01/2010 - Irish Life Centre, Lower Abbey Street, Dublin.1
15. Total holding following notification and total percentage holding following notification (any treasury shares should not be taken into account when calculating percentage):
117947 0.0426%
16. Date issuer informed of transaction:
18/01/2010

If a director has been granted options by the issuer please complete the following boxes (See section 8 above)

Date of Grant	Options	Exercise Period	Option Price (per share)
28/03/2000	36242	07/03/2005 to 27/03/2010	€9.20
27/06/2001	6417	07/03/2005 to 26/06/2011	€13.85
04/03/2008	16178	04/03/2011 to 03/03/2018	€10.377

22. Total number of shares or debentures over which options held following this notification:
58,837 - Share Options
21,497 - Conditional Share Awards (see note 23)

23. Any additional information:

Conditional Share Awards may vest in the person named in 3 above subject to the Company achieving certain performance conditions. Any portion of the Share Award that does not vest due to Performance conditions not being met shall lapse.

24. Name of contact and telephone number for queries:
Conor Ryan +353 1 8563828
25. Name and signature of duly authorised officer of issuer responsible for making notification:
Ciarán Long, Group Secretary

Date of notification: **19/01/2010**

1. Name of Issuer:
Irish Life & Permanent Group Holdings plc
2. State whether the notification relates to:
 - (i) a transaction notified in accordance with Market Abuse Rules
 - (ii) a disclosure made in accordance with section 53 (as extended by section 64 of the Companies Act 1990) or entered into the issuer's register in accordance with section 59 of the Companies Act 1990;
 - or (iii) both (i) and (ii):

(ii) Disclosure under section 53, Companies Act
3. Name of Director/Secretary/PDMR:
Breffni Byrne (Director)
4. Please state whether notification relates to a person connected with the Director named in 3 and identify the connected person:
No
5. Indicate whether the notification is in respect of a holding of the person referred to in 3 or 4 above or in respect of a non-beneficial interest:
Holding in respect of the person named in 3 above
6. Description of shares (including class), debentures or derivatives or financial instruments relating to shares:
Ordinary €0.32 shares
7. Name of the registered holder(s) and, if more than one, the number of shares held by each of them:
Aurum Nominees Ltd 10000
8. Please state the nature of the transaction and the nature and extent of the Director's interest in the transaction:
Under the terms of a Scheme of arrangement , shares previously held in Irish Life & Permanent plc have been exchanged on a one for one basis for shares in Irish Life & Permanent Group Holdings plc.
9. Number of shares, debentures or financial instruments relating to shares acquired:
See 7/8 above.
10. Percentage of issued class acquired (treasury shares of that class should not be taken into account when calculating percentage):
See 15 below.
11. Number of shares, debentures or financial instruments relating to shares disposed:
None
12. Percentage of issued class disposed (treasury shares of that class should not be taken into account when calculating percentage):
N/A
13. Price per share or value of transaction:
N/A
14. Date and place of transaction:
18/01/2010 - Irish Life Centre, Lower Abbey Street, Dublin.1
15. Total holding following notification and total percentage holding following notification (any treasury shares should not be taken into account when calculating percentage):
10000 0.0036%
16. Date issuer informed of transaction:
18/01/2010

If a director has been granted options by the issuer please complete the following boxes - No

17. Date of grant:
 18. Period during which or date on which exercisable:
 19. Total amount paid (if any) for the option:
 20. Description of shares or debentures involved (class, number):
 21. Exercise price (if fixed at time of grant) or indication that price is to be fixed at time of exercise:
 22. Total number of shares or debentures over which options held following this notification: **0**
 23. Any additional information:
None
 24. Name of contact and telephone number for queries:
Conor Ryan +353 1 8563828
 25. Name and signature of duly authorised officer of issuer responsible for making notification:
Ciarán Long, Group Secretary
- Date of notification: **19/01/2010**

1. Name of Issuer:
Irish Life & Permanent Group Holdings plc
2. State whether the notification relates to:
 - (i) a transaction notified in accordance with Market Abuse Rules
 - (ii) a disclosure made in accordance with section 53 (as extended by section 64 of the Companies Act 1990) or entered into the issuer's register in accordance with section 59 of the Companies Act 1990;
 - or (iii) both (i) and (ii):

(ii) Disclosure under section 53, Companies Act
3. Name of Director/Secretary/PDMR:
Ciarán Long (Secretary)
4. Please state whether notification relates to a person connected with the Director named in 3 and identify the connected person:
No
5. Indicate whether the notification is in respect of a holding of the person referred to in 3 or 4 above or in respect of a non-beneficial interest:
Holding in respect of the person named in 3 above
6. Description of shares (including class), debentures or derivatives or financial instruments relating to shares:
Ordinary €0.32 shares
7. Name of the registered holder(s) and, if more than one, the number of shares held by each of them:

Ciarán Long	15001
Goodbody Trustees Ltd	1628
Ciarán Long, David McCarthy & Kevin Murphy (Non - Beneficial)	457914
8. Please state the nature of the transaction and the nature and extent of the Director's interest in the transaction:
Under the terms of a Scheme of arrangement , shares/share options previously held in Irish Life & Permanent plc have been exchanged on a one for one basis for shares/share options in Irish Life & Permanent Group Holdings plc.
9. Number of shares, debentures or financial instruments relating to shares acquired:
See 7/8 above.
10. Percentage of issued class acquired (treasury shares of that class should not be taken into account when calculating percentage):
See 15 below.
11. Number of shares, debentures or financial instruments relating to shares disposed:
None
12. Percentage of issued class disposed (treasury shares of that class should not be taken into account when calculating percentage):
N/A
13. Price per share or value of transaction:
N/A
14. Date and place of transaction:
18/01/2010 - Irish Life Centre, Lower Abbey Street, Dublin.1
15. Total holding following notification and total percentage holding following notification (any treasury shares should not be taken into account when calculating percentage):

16629	0.0060%	
457914	0.1654% (Non-Beneficial)	
16. Date issuer informed of transaction:
18/01/2010

If a director has been granted options by the issuer please complete the following boxes (See section 8 above)

Date of Grant	Options	Exercise Period	Option Price (per share)
28/03/2000	11944	07/03/2005 to 27/03/2010	€9.20
27/06/2001	8571	07/03/2005 to 26/06/2011	€13.85
18/04/2002	8400	18/04/2005 to 17/04/2012	€14.85
08/04/2003	13386	08/04/2006 to 07/04/2013	€9.675
07/10/2004	10976	07/10/2007 to 06/10/2014	€13.21
04/03/2008	12648	04/03/2011 to 03/03/2018	€10.377

22. Total number of shares or debentures over which options held following this notification:
65,925 - Share Options
17,967 - Conditional Share Awards (see note 23)

23. Any additional information:

Conditional Share Awards may vest in the person named in 3 above subject to the Company achieving certain performance conditions. Any portion of the Share Award that does not vest due to Performance conditions not being met shall lapse.

24. Name of contact and telephone number for queries:

Conor Ryan +353 1 8563828

25. Name and signature of duly authorised officer of issuer responsible for making notification:

Ciarán Long, Group Secretary

Date of notification: **19/01/2010**

1. Name of Issuer:
Irish Life & Permanent Group Holdings plc
2. State whether the notification relates to:
 - (i) a transaction notified in accordance with Market Abuse Rules
 - (ii) a disclosure made in accordance with section 53 (as extended by section 64 of the Companies Act 1990) or entered into the issuer's register in accordance with section 59 of the Companies Act 1990;
 - or (iii) both (i) and (ii):

(i) a transaction notified in accordance with Market Abuse Rules
3. Name of Director/Secretary/PDMR:
David Guinane (PDMR)
4. Please state whether notification relates to a person connected with the Director named in 3 and identify the connected person:
No
5. Indicate whether the notification is in respect of a holding of the person referred to in 3 or 4 above or in respect of a non-beneficial interest:
Holding in respect of the person named in 3 above
6. Description of shares (including class), debentures or derivatives or financial instruments relating to shares:
Ordinary €0.32 shares
7. Name of the registered holder(s) and, if more than one, the number of shares held by each of them:

David Guinane	8819
Dolmon Stockbrokers (Pershing International)	24000
Goodbody Trustees Ltd	8692
8. Please state the nature of the transaction and the nature and extent of the Director's interest in the transaction:
Under the terms of a Scheme of arrangement , shares/share options previously held in Irish Life & Permanent plc have been exchanged on a one for one basis for shares/share options in Irish Life & Permanent Group Holdings plc.
9. Number of shares, debentures or financial instruments relating to shares acquired:
See 7/8 above.
10. Percentage of issued class acquired (treasury shares of that class should not be taken into account when calculating percentage):
See 15 below.
11. Number of shares, debentures or financial instruments relating to shares disposed:
None
12. Percentage of issued class disposed (treasury shares of that class should not be taken into account when calculating percentage):
N/A
13. Price per share or value of transaction:
N/A
14. Date and place of transaction:
18/01/2010 - Irish Life Centre, Lower Abbey Street, Dublin.1
15. Total holding following notification and total percentage holding following notification (any treasury shares should not be taken into account when calculating percentage):
41511 0.0149%
16. Date issuer informed of transaction:
18/01/2010

If a director has been granted options by the issuer please complete the following boxes (See section 8 above)

Date of Grant	Options	Exercise Period	Option Price (per share)
28/03/2000	16024	07/03/2005 to 27/03/2010	€9.20
27/06/2001	10084	07/03/2005 to 26/06/2011	€13.85
18/04/2002	10236	18/04/2005 to 17/04/2012	€14.85
08/04/2003	16182	08/04/2006 to 07/04/2013	€9.675
04/03/2008	28910	04/03/2011 to 03/03/2018	€10.377

22. Total number of shares or debentures over which options held following this notification:
81,436 - Share Options
34,229 - Conditional Share Awards (see note 23)
 23. Any additional information:
Conditional Share Awards may vest in the person named in 3 above subject to the Company achieving certain performance conditions. Any portion of the Share Award that does not vest due to Performance conditions not being met shall lapse.
 24. Name of contact and telephone number for queries:
Conor Ryan +353 1 8563828
 25. Name and signature of duly authorised officer of issuer responsible for making notification:
Ciarán Long, Group Secretary
- Date of notification: **19/01/2010**

1. Name of Issuer:
Irish Life & Permanent Group Holdings plc
2. State whether the notification relates to:
 - (i) a transaction notified in accordance with Market Abuse Rules
 - (ii) a disclosure made in accordance with section 53 (as extended by section 64 of the Companies Act 1990) or entered into the issuer's register in accordance with section 59 of the Companies Act 1990;
 - or (iii) both (i) and (ii):

(i) a transaction notified in accordance with Market Abuse Rules
3. Name of Director/Secretary/PDMR:
David Harney (PDMR)
4. Please state whether notification relates to a person connected with the Director named in 3 and identify the connected person:
No
5. Indicate whether the notification is in respect of a holding of the person referred to in 3 or 4 above or in respect of a non-beneficial interest:
Holding in respect of the person named in 3 above
6. Description of shares (including class), debentures or derivatives or financial instruments relating to shares:
Ordinary €0.32 shares
7. Name of the registered holder(s) and, if more than one, the number of shares held by each of them:

David Harney	5319
Brid Quigley	4383
Goodbody Trustees Ltd	3127
8. Please state the nature of the transaction and the nature and extent of the Director's interest in the transaction:
Under the terms of a Scheme of arrangement , shares/share options previously held in Irish Life & Permanent plc have been exchanged on a one for one basis for shares/share options in Irish Life & Permanent Group Holdings plc.
9. Number of shares, debentures or financial instruments relating to shares acquired:
See 7/8 above.
10. Percentage of issued class acquired (treasury shares of that class should not be taken into account when calculating percentage):
See 15 below.
11. Number of shares, debentures or financial instruments relating to shares disposed:
None
12. Percentage of issued class disposed (treasury shares of that class should not be taken into account when calculating percentage):
N/A
13. Price per share or value of transaction:
N/A
14. Date and place of transaction:
18/01/2010 - Irish Life Centre, Lower Abbey Street, Dublin.1
15. Total holding following notification and total percentage holding following notification (any treasury shares should not be taken into account when calculating percentage):

12829	0.0045%
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16. Date issuer informed of transaction:
18/01/2010

If a director has been granted options by the issuer please complete the following boxes (See section 8 above)

Date of Grant	Options	Exercise Period	Option Price (per share)
28/03/2000	10352	07/03/2005 to 27/03/2010	€9.20
27/06/2001	7563	07/03/2005 to 26/06/2011	€13.85
18/04/2002	11384	18/04/2005 to 17/04/2012	€14.85
08/04/2003	18178	08/04/2006 to 07/04/2013	€9.675
07/10/2004	9842	07/10/2007 to 06/10/2014	€13.21
28/03/2000	3278	07/03/2005 to 27/03/2010	€9.20 (Spouse)
27/06/2001	2291	07/03/2005 to 26/06/2011	€13.85 (Spouse)
18/04/2002	5400	18/04/2005 to 17/04/2012	€14.85 (Spouse)
08/04/2003	8640	08/04/2006 to 07/04/2013	€9.675 (Spouse)
07/10/2004	5252	07/10/2007 to 06/10/2014	€13.21 (Spouse)

Total number of shares or debentures over which options held following this notification:

82,180 - Share Options
5,319 - Conditional Share Awards (see note 23)
5,319 - Conditional Share Awards (Spouse)

23. Any additional information:
Conditional Share Awards may vest in the person named in 3 above subject to the Company achieving certain performance conditions. Any portion of the Share Award that does not vest due to Performance conditions not being met shall lapse.

24. Name of contact and telephone number for queries:

Conor Ryan +353 1 8563828

25. Name and signature of duly authorised officer of issuer responsible for making notification:

Ciarán Long, Group Secretary

Date of notification: **19/01/2010**

- Name of Issuer:
Irish Life & Permanent Group Holdings plc
- State whether the notification relates to:
(i) a transaction notified in accordance with Market Abuse Rules
(ii) a disclosure made in accordance with section 53 (as extended by section 64 of the Companies Act 1990) or entered into the issuer's register in accordance with section 59 of the Companies Act 1990;
or (iii) both (i) and (ii):

BOTH (i) Market Abuse Rule & (ii) Disclosure under section 53, Companies Act

- Name of Director/Secretary/PDMR:
David McCarthy (Director & PDMR)
- Please state whether notification relates to a person connected with the Director named in 3 and identify the connected person:
No
- Indicate whether the notification is in respect of a holding of the person referred to in 3 or 4 above or in respect of a non-beneficial interest:

Holding in respect of the person named in 3 above

- Description of shares (including class), debentures or derivatives or financial instruments relating to shares:
Ordinary €0.32 shares

- Name of the registered holder(s) and, if more than one, the number of shares held by each of them:

David McCarthy	29023
Ciarán Long, David McCarthy & Kevin Murphy (Non - Beneficial)	457914
Goodbody Trustees Ltd	8692
Scoti Company Ltd	1764

- Please state the nature of the transaction and the nature and extent of the Director's interest in the transaction:
Under the terms of a Scheme of arrangement , shares/share options previously held in Irish Life & Permanent plc have been exchanged on a one for one basis for shares/share options in Irish Life & Permanent Group Holdings plc.
- Number of shares, debentures or financial instruments relating to shares acquired:
See 7/8 above.
- Percentage of issued class acquired (treasury shares of that class should not be taken into account when calculating percentage):
See 15 below.
- Number of shares, debentures or financial instruments relating to shares disposed:
None
- Percentage of issued class disposed (treasury shares of that class should not be taken into account when calculating percentage):
N/A
- Price per share or value of transaction:
N/A
- Date and place of transaction:
18/01/2010 - Irish Life Centre, Lower Abbey Street, Dublin.1
- Total holding following notification and total percentage holding following notification (any treasury shares should not be taken into account when calculating percentage):
39479 0.0142%
457914 0.1654% (Non-Beneficial)
- Date issuer informed of transaction:
18/01/2010

If a director has been granted options by the issuer please complete the following boxes (See section 8 above)

Date of Grant	Options	Exercise Period	Option Price (per share)
28/03/2000	31746	07/03/2005 to 27/03/2010	€9.20
27/06/2001	18564	07/03/2005 to 26/06/2011	€13.85
18/04/2002	25656	18/04/2005 to 17/04/2012	€14.85
08/04/2003	45884	08/04/2006 to 07/04/2013	€9.68
07/10/2004	36336	07/10/2007 to 06/10/2014	€13.21
04/03/2008	30644	04/03/2011 to 03/03/2018	€10.38

- Total number of shares or debentures over which options held following this notification:

188,830 - Share Options
47,558 - Conditional Share Awards (see note 23)

- Any additional information:

Conditional Share Awards may vest in the person named in 3 above subject to the Company achieving certain performance conditions. Any portion of the Share Award that does not vest due to Performance conditions not being met shall lapse.

- Name of contact and telephone number for queries:

Conor Ryan +353 1 8563828

- Name and signature of duly authorised officer of issuer responsible for making notification:

Ciarán Long, Group Secretary

Date of notification: **19/01/2010**

1. Name of Issuer:
Irish Life & Permanent Group Holdings plc
2. State whether the notification relates to:
(i) a transaction notified in accordance with Market Abuse Rules
(ii) a disclosure made in accordance with section 53 (as extended by section 64 of the Companies Act 1990) or entered into the issuer's register in accordance with section 59 of the Companies Act 1990;
or (iii) both (i) and (ii):

(ii) Disclosure under section 53, Companies Act
3. Name of Director/Secretary/PDMR:
Eamonn Heffernan (Director)
4. Please state whether notification relates to a person connected with the Director named in 3 and identify the connected person:
No
5. Indicate whether the notification is in respect of a holding of the person referred to in 3 or 4 above or in respect of a non-beneficial interest:
Holding in respect of the person named in 3 above
6. Description of shares (including class), debentures or derivatives or financial instruments relating to shares:
Ordinary €0.32 shares
7. Name of the registered holder(s) and, if more than one, the number of shares held by each of them:
Eamonn Heffernan 7500
8. Please state the nature of the transaction and the nature and extent of the Director's interest in the transaction:
Under the terms of a Scheme of arrangement , shares previously held in Irish Life & Permanent plc have been exchanged on a one for one basis for shares in Irish Life & Permanent Group Holdings plc.
9. Number of shares, debentures or financial instruments relating to shares acquired:
See 7/8 above.
10. Percentage of issued class acquired (treasury shares of that class should not be taken into account when calculating percentage):
See 15 below.
11. Number of shares, debentures or financial instruments relating to shares disposed:
None
12. Percentage of issued class disposed (treasury shares of that class should not be taken into account when calculating percentage):
N/A
13. Price per share or value of transaction:
N/A
14. Date and place of transaction:
18/01/2010 - Irish Life Centre, Lower Abbey Street, Dublin.1
15. Total holding following notification and total percentage holding following notification (any treasury shares should not be taken into account when calculating percentage):
7500 0.0028%
16. Date issuer informed of transaction:
18/01/2010

If a director has been granted options by the issuer please complete the following boxes: No

17. Date of grant:
 18. Period during which or date on which exercisable:
 19. Total amount paid (if any) for the option:
 20. Description of shares or debentures involved (class, number):
 21. Exercise price (if fixed at time of grant) or indication that price is to be fixed at time of exercise:

 22. Total number of shares or debentures over which options held following this notification: **0**
 23. Any additional information:
None
 24. Name of contact and telephone number for queries:
Conor Ryan +353 1 8563828
 25. Name and signature of duly authorised officer of issuer responsible for making notification:
Ciarán Long, Group Secretary
- Date of notification: **19/01/2010**

1. Name of Issuer:
Irish Life & Permanent Group Holdings plc
2. State whether the notification relates to:
 - (i) a transaction notified in accordance with Market Abuse Rules
 - (ii) a disclosure made in accordance with section 53 (as extended by section 64 of the Companies Act 1990) or entered into the issuer's register in accordance with section 59 of the Companies Act 1990;
 - or (iii) both (i) and (ii):

(i) a transaction notified in accordance with Market Abuse Rules
3. Name of Director/Secretary/PDMR:
Gerry Hassett (PDMR)
4. Please state whether notification relates to a person connected with the Director named in 3 and identify the connected person:
No
5. Indicate whether the notification is in respect of a holding of the person referred to in 3 or 4 above or in respect of a non-beneficial interest:
Holding in respect of the person named in 3 above
6. Description of shares (including class), debentures or derivatives or financial instruments relating to shares:
Ordinary €0.32 shares
7. Name of the registered holder(s) and, if more than one, the number of shares held by each of them:

Gerry Hassett	2459
Goodbody Trustees Ltd	1628
8. Please state the nature of the transaction and the nature and extent of the Director's interest in the transaction:
Under the terms of a Scheme of arrangement , shares/share options previously held in Irish Life & Permanent plc have been exchanged on a one for one basis for shares/share options in Irish Life & Permanent Group Holdings plc.
9. Number of shares, debentures or financial instruments relating to shares acquired:
See 7/8 above.
10. Percentage of issued class acquired (treasury shares of that class should not be taken into account when calculating percentage):
See 15 below.
11. Number of shares, debentures or financial instruments relating to shares disposed:
None
12. Percentage of issued class disposed (treasury shares of that class should not be taken into account when calculating percentage):
N/A
13. Price per share or value of transaction:
N/A
14. Date and place of transaction:
18/01/2010 - Irish Life Centre, Lower Abbey Street, Dublin.1
15. Total holding following notification and total percentage holding following notification (any treasury shares should not be taken into account when calculating percentage):

4087	0.0014%
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16. Date issuer informed of transaction:
18/01/2010

If a director has been granted options by the issuer please complete the following boxes (See section 8 above)

Date of Grant	Options	Exercise Period	Option Price (per share)
27/06/2001	4538	07/03/2005 to 26/06/2011	€13.85
04/03/2008	28910	04/03/2011 to 03/03/2018	€10.377

22. Total number of shares or debentures over which options held following this notification:

33,448 - Share Options
34,229 - Conditional Share Awards (see note 23)

23. Any additional information:

Conditional Share Awards may vest in the person named in 3 above subject to the Company achieving certain performance conditions. Any portion of the Share Award that does not vest due to Performance conditions not being met shall lapse.

24. Name of contact and telephone number for queries:

Conor Ryan +353 1 8563828

25. Name and signature of duly authorised officer of issuer responsible for making notification:

Ciarán Long, Group Secretary

Date of notification: **19/01/2010**

1. Name of Issuer:
Irish Life & Permanent Group Holdings plc
2. State whether the notification relates to:
 - (i) a transaction notified in accordance with Market Abuse Rules
 - (ii) a disclosure made in accordance with section 53 (as extended by section 64 of the Companies Act 1990) or entered into the issuer's register in accordance with section 59 of the Companies Act 1990;
 - or (iii) both (i) and (ii):

(i) a transaction notified in accordance with Market Abuse Rules
3. Name of Director/Secretary/PDMR:
Gerry Keenan (PDMR)
4. Please state whether notification relates to a person connected with the Director named in 3 and identify the connected person:
No
5. Indicate whether the notification is in respect of a holding of the person referred to in 3 or 4 above or in respect of a non-beneficial interest:
Holding in respect of the person named in 3 above
6. Description of shares (including class), debentures or derivatives or financial instruments relating to shares:
Ordinary €0.32 shares
7. Name of the registered holder(s) and, if more than one, the number of shares held by each of them:

Gerry Keenan	4296
Goodbody Trustees Ltd	1628
8. Please state the nature of the transaction and the nature and extent of the Director's interest in the transaction:
Under the terms of a Scheme of arrangement , shares/share options previously held in Irish Life & Permanent plc have been exchanged on a one for one basis for shares/share options in Irish Life & Permanent Group Holdings plc.
9. Number of shares, debentures or financial instruments relating to shares acquired:
See 7/8 above.
10. Percentage of issued class acquired (treasury shares of that class should not be taken into account when calculating percentage):
See 15 below.
11. Number of shares, debentures or financial instruments relating to shares disposed:
None
12. Percentage of issued class disposed (treasury shares of that class should not be taken into account when calculating percentage):
N/A
13. Price per share or value of transaction:
N/A
14. Date and place of transaction:
18/01/2010 - Irish Life Centre, Lower Abbey Street, Dublin.1
15. Total holding following notification and total percentage holding following notification (any treasury shares should not be taken into account when calculating percentage):

5924	0.0021%
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16. Date issuer informed of transaction:
18/01/2010

If a director has been granted options by the issuer please complete the following boxes (See section 8 above)

Date of Grant	Options	Exercise Period	Option Price (per share)
27/06/2001	9626	07/03/2005 to 26/06/2011	€13.85
18/04/2002	9438	18/04/2005 to 17/04/2012	€14.85
08/04/2003	15064	08/04/2006 to 07/04/2013	€9.675
04/03/2008	29244	04/03/2011 to 03/03/2018	€10.377

22. Total number of shares or debentures over which options held following this notification:
63,372 - Share Options
45,386 - Conditional Share Awards (see note 23)
 23. Any additional information:
Conditional Share Awards may vest in the person named in 3 above subject to the Company achieving certain performance conditions. Any portion of the Share Award that does not vest due to Performance conditions not being met shall lapse.
 24. Name of contact and telephone number for queries:
Conor Ryan +353 1 8563828
 25. Name and signature of duly authorised officer of issuer responsible for making notification:
Ciarán Long, Group Secretary
- Date of notification: **19/01/2010**

- Name of Issuer:
Irish Life & Permanent Group Holdings plc
- State whether the notification relates to:
 - a transaction notified in accordance with Market Abuse Rules
 - a disclosure made in accordance with section 53 (as extended by section 64 of the Companies Act 1990) or entered into the issuer's register in accordance with section 59 of the Companies Act 1990;
 - both (i) and (ii):

BOTH (i) Market Abuse Rule & (ii) Disclosure under section 53, Companies Act

- Name of Director/Secretary/PDMR:
Kevin Murphy (Director & PDMR)
- Please state whether notification relates to a person connected with the Director named in 3 and identify the connected person:
No
- Indicate whether the notification is in respect of a holding of the person referred to in 3 or 4 above or in respect of a non-beneficial interest:
Holding in respect of the person named in 3 above
- Description of shares (including class), debentures or derivatives or financial instruments relating to shares:
Ordinary €0.32 shares
- Name of the registered holder(s) and, if more than one, the number of shares held by each of them:

Kevin Murphy	136338
Goodbody Trustees Ltd	1628
Ciarán Long, David McCarthy & Kevin Murphy (Non - Beneficial)	457914
- Please state the nature of the transaction and the nature and extent of the Director's interest in the transaction:
Under the terms of a Scheme of arrangement , shares/share options previously held in Irish Life & Permanent plc have been exchanged on a one for one basis for shares/share options in Irish Life & Permanent Group Holdings plc.
- Number of shares, debentures or financial instruments relating to shares acquired:
See 7/8 above.
- Percentage of issued class acquired (treasury shares of that class should not be taken into account when calculating percentage):
See 15 below.
- Number of shares, debentures or financial instruments relating to shares disposed:
None
- Percentage of issued class disposed (treasury shares of that class should not be taken into account when calculating percentage):
N/A
- Price per share or value of transaction:
N/A
- Date and place of transaction:
18/01/2010 - Irish Life Centre, Lower Abbey Street, Dublin.1
- Total holding following notification and total percentage holding following notification (any treasury shares should not be taken into account when calculating percentage):

137966	0.0498%
457914	0.1654% (Non-Beneficial)
- Date issuer informed of transaction:
18/01/2010

If a director has been granted options by the issuer please complete the following boxes (See section 8 above)

Date of Grant	Options	Exercise Period	Option Price (per share)
28/03/2000	22912	07/03/2005 to 27/03/2010	€9.20
27/06/2001	17418	07/03/2005 to 26/06/2011	€13.85
18/04/2002	17930	18/04/2005 to 17/04/2012	€14.85
08/04/2003	28864	08/04/2006 to 07/04/2013	€9.675
07/10/2004	22620	07/10/2007 to 06/10/2014	€13.21
04/03/2008	48182	04/03/2011 to 03/03/2018	€10.377

- Total number of shares or debentures over which options held following this notification:

157,926 - Share Options
74,777 - Conditional Share Awards (see note 23)

- Any additional information:

Conditional Share Awards may vest in the person named in 3 above subject to the Company achieving certain performance conditions. Any portion of the Share Award that does not vest due to Performance conditions not being met shall lapse.

- Name of contact and telephone number for queries:

Conor Ryan +353 1 8563828

- Name and signature of duly authorised officer of issuer responsible for making notification:

Ciarán Long, Group Secretary

Date of notification: **19/01/2010**

1. Name of Issuer:
Irish Life & Permanent Group Holdings plc
2. State whether the notification relates to:
 - (i) a transaction notified in accordance with Market Abuse Rules
 - (ii) a disclosure made in accordance with section 53 (as extended by section 64 of the Companies Act 1990) or entered into the issuer's register in accordance with section 59 of the Companies Act 1990;
 - or (iii) both (i) and (ii):

(ii) Disclosure under section 53, Companies Act
3. Name of Director/Secretary/PDMR:
Roy Keenan (Director)
4. Please state whether notification relates to a person connected with the Director named in 3 and identify the connected person:
No
5. Indicate whether the notification is in respect of a holding of the person referred to in 3 or 4 above or in respect of a non-beneficial interest:
Holding in respect of the person named in 3 above
6. Description of shares (including class), debentures or derivatives or financial instruments relating to shares:
Ordinary €0.32 shares
7. Name of the registered holder(s) and, if more than one, the number of shares held by each of them:
Davycrest Nominees Limited 5000
8. Please state the nature of the transaction and the nature and extent of the Director's interest in the transaction:
Under the terms of a Scheme of arrangement , shares previously held in Irish Life & Permanent plc have been exchanged on a one for one basis for shares in Irish Life & Permanent Group Holdings plc.
9. Number of shares, debentures or financial instruments relating to shares acquired:
See 7/8 above.
10. Percentage of issued class acquired (treasury shares of that class should not be taken into account when calculating percentage):
See 15 below.
11. Number of shares, debentures or financial instruments relating to shares disposed:
None
12. Percentage of issued class disposed (treasury shares of that class should not be taken into account when calculating percentage):
N/A
13. Price per share or value of transaction:
N/A
14. Date and place of transaction:
18/01/2010 - Irish Life Centre, Lower Abbey Street, Dublin.1
15. Total holding following notification and total percentage holding following notification (any treasury shares should not be taken into account when calculating percentage):
5000 0.0018%
16. Date issuer informed of transaction:
18/01/2010

If a director has been granted options by the issuer please complete the following boxes - No

17. Date of grant:
 18. Period during which or date on which exercisable:
 19. Total amount paid (if any) for the option:
 20. Description of shares or debentures involved (class, number):
 21. Exercise price (if fixed at time of grant) or indication that price is to be fixed at time of exercise:
 22. Total number of shares or debentures over which options held following this notification: **0**
 23. Any additional information:
None
 24. Name of contact and telephone number for queries:
Conor Ryan +353 1 8563828
 25. Name and signature of duly authorised officer of issuer responsible for making notification:
Ciarán Long, Group Secretary
- Date of notification: **19/01/2010**

1. Name of Issuer:
Irish Life & Permanent Group Holdings plc
2. State whether the notification relates to:
 - (i) a transaction notified in accordance with Market Abuse Rules
 - (ii) a disclosure made in accordance with section 53 (as extended by section 64 of the Companies Act 1990) or entered into the issuer's register in accordance with section 59 of the Companies Act 1990;
 - or (iii) both (i) and (ii):

(ii) Disclosure under section 53, Companies Act
3. Name of Director/Secretary/PDMR:
Danuta Gray (Director)
4. Please state whether notification relates to a person connected with the Director named in 3 and identify the connected person:
No
5. Indicate whether the notification is in respect of a holding of the person referred to in 3 or 4 above or in respect of a non-beneficial interest:
Holding in respect of the person named in 3 above
6. Description of shares (including class), debentures or derivatives or financial instruments relating to shares:
Ordinary €0.32 shares
7. Name of the registered holder(s) and, if more than one, the number of shares held by each of them:
Dauta Gray 4600
8. Please state the nature of the transaction and the nature and extent of the Director's interest in the transaction:
Under the terms of a Scheme of arrangement , shares previously held in Irish Life & Permanent plc have been exchanged on a one for one basis for shares in Irish Life & Permanent Group Holdings plc.
9. Number of shares, debentures or financial instruments relating to shares acquired:
See 7/8 above.
10. Percentage of issued class acquired (treasury shares of that class should not be taken into account when calculating percentage):
See 15 below.
11. Number of shares, debentures or financial instruments relating to shares disposed:
None
12. Percentage of issued class disposed (treasury shares of that class should not be taken into account when calculating percentage):
N/A
13. Price per share or value of transaction:
N/A
14. Date and place of transaction:
18/01/2010 - Irish Life Centre, Lower Abbey Street, Dublin.1
15. Total holding following notification and total percentage holding following notification (any treasury shares should not be taken into account when calculating percentage):
4600 0.0016%
16. Date issuer informed of transaction:
18/01/2010

If a director has been granted options by the issuer please complete the following boxes - No

17. Date of grant:
 18. Period during which or date on which exercisable:
 19. Total amount paid (if any) for the option:
 20. Description of shares or debentures involved (class, number):
 21. Exercise price (if fixed at time of grant) or indication that price is to be fixed at time of exercise:
 22. Total number of shares or debentures over which options held following this notification: **0**
 23. Any additional information:
None
 24. Name of contact and telephone number for queries:
Conor Ryan +353 1 8563828
 25. Name and signature of duly authorised officer of issuer responsible for making notification:
Ciarán Long, Group Secretary
- Date of notification: **19/01/2010**

1. Name of Issuer:
Irish Life & Permanent Group Holdings plc
2. State whether the notification relates to:
 - (i) a transaction notified in accordance with Market Abuse Rules
 - (ii) a disclosure made in accordance with section 53 (as extended by section 64 of the Companies Act 1990) or entered into the issuer's register in accordance with section 59 of the Companies Act 1990;
 - or (iii) both (i) and (ii):

(ii) Disclosure under section 53, Companies Act
3. Name of Director/Secretary/PDMR:
Gillian Bowler (Director)
4. Please state whether notification relates to a person connected with the Director named in 3 and identify the connected person:
No
5. Indicate whether the notification is in respect of a holding of the person referred to in 3 or 4 above or in respect of a non-beneficial interest:
Holding in respect of the person named in 3 above
6. Description of shares (including class), debentures or derivatives or financial instruments relating to shares:
Ordinary €0.32 shares
7. Name of the registered holder(s) and, if more than one, the number of shares held by each of them:

Clifden Converse Ltd	15000
NY Nominees Ltd	5259
Pershing International Nominees Ltd	10000
8. Please state the nature of the transaction and the nature and extent of the Director's interest in the transaction:
Under the terms of a Scheme of arrangement shares previously held in Irish Life & Permanent plc have been exchanged on a one for one basis for shares in Irish Life & Permanent Group Holdings plc.
9. Number of shares, debentures or financial instruments relating to shares acquired:
See 7/8 above.
10. Percentage of issued class acquired (treasury shares of that class should not be taken into account when calculating percentage):
See 15 below.
11. Number of shares, debentures or financial instruments relating to shares disposed:
None
12. Percentage of issued class disposed (treasury shares of that class should not be taken into account when calculating percentage):
N/A
13. Price per share or value of transaction:
N/A
14. Date and place of transaction:
18/01/2010 - Irish Life Centre, Lower Abbey Street, Dublin.1
15. Total holding following notification and total percentage holding following notification (any treasury shares should not be taken into account when calculating percentage):
30259 0.0109%
16. Date issuer informed of transaction:
18/01/2010

If a director has been granted options by the issuer please complete the following boxes - No

17. Date of grant:
 18. Period during which or date on which exercisable:
 19. Total amount paid (if any) for the option:
 20. Description of shares or debentures involved (class, number):
 21. Exercise price (if fixed at time of grant) or indication that price is to be fixed at time of exercise:
 22. Total number of shares or debentures over which options held following this notification: **0**
 23. Any additional information:
None
 24. Name of contact and telephone number for queries:
Conor Ryan +353 1 8563828
 25. Name and signature of duly authorised officer of issuer responsible for making notification:
Ciarán Long, Group Secretary
- Date of notification: **19/01/2010**

1. Name of Issuer:
Irish Life & Permanent Group Holdings plc
2. State whether the notification relates to:
(i) a transaction notified in accordance with Market Abuse Rules
(ii) a disclosure made in accordance with section 53 (as extended by section 64 of the Companies Act 1990) or entered into the issuer's register in accordance with section 59 of the Companies Act 1990;
or (iii) both (i) and (ii):

(i) a transaction notified in accordance with Market Abuse Rules
3. Name of Director/Secretary/PDMR:
Tony Hession (PDMR)
4. Please state whether notification relates to a person connected with the Director named in 3 and identify the connected person:
No
5. Indicate whether the notification is in respect of a holding of the person referred to in 3 or 4 above or in respect of a non-beneficial interest:

Holding in respect of the person named in 3 above
6. Description of shares (including class), debentures or derivatives or financial instruments relating to shares:
Ordinary €0.32 shares
7. Name of the registered holder(s) and, if more than one, the number of shares held by each of them:
Bridget & Tony Hession 330
8. Please state the nature of the transaction and the nature and extent of the Director's interest in the transaction:
Under the terms of a Scheme of arrangement , shares/share options previously held in Irish Life & Permanent plc have been exchanged on a one for one basis for shares/share options in Irish Life & Permanent Group Holdings plc.
9. Number of shares, debentures or financial instruments relating to shares acquired:
See 7/8 above.
10. Percentage of issued class acquired (treasury shares of that class should not be taken into account when calculating percentage):
See 15 below.
11. Number of shares, debentures or financial instruments relating to shares disposed:
None
12. Percentage of issued class disposed (treasury shares of that class should not be taken into account when calculating percentage):
N/A
13. Price per share or value of transaction:
N/A
14. Date and place of transaction:
18/01/2010 - Irish Life Centre, Lower Abbey Street, Dublin.1
15. Total holding following notification and total percentage holding following notification (any treasury shares should not be taken into account when calculating percentage):
330 0.0001%
16. Date issuer informed of transaction:
18/01/2010

If a director has been granted options by the issuer please complete the following boxes (See section 8 above)

Date of Grant	Options	Exercise Period	Option Price (per share)
04/03/2008	23128	04/03/2011 to 03/03/2018	€10.377

22. Total number of shares or debentures over which options held following this notification:

23,128 - Share Options
35,893 - Conditional Share Awards (see note 23)

23. Any additional information:

Conditional Share Awards may vest in the person named in 3 above subject to the Company achieving certain performance conditions. Any portion of the Share Award that does not vest due to Performance conditions not being met shall lapse.

24. Name of contact and telephone number for queries:

Conor Ryan +353 1 8563828

25. Name and signature of duly authorised officer of issuer responsible for making notification:

Ciarán Long, Group Secretary

Date of notification: **19/01/2010**

- Name of Issuer:
Irish Life & Permanent Group Holdings plc
2. State whether the notification relates to:
(i) a transaction notified in accordance with Market Abuse Rules
(ii) a disclosure made in accordance with section 53 (as extended by section 64 of the Companies Act 1990) or entered into the issuer's register in accordance with section 59 of the Companies Act 1990;
or (iii) both (i) and (ii):
(i) a transaction notified in accordance with Market Abuse Rules
3. Name of Director/Secretary/PDMR:
Brendan Healy (PDMR)
4. Please state whether notification relates to a person connected with the Director named in 3 and identify the connected person:
No
5. Indicate whether the notification is in respect of a holding of the person referred to in 3 or 4 above or in respect of a non-beneficial interest:
Holding in respect of the person named in 3 above
6. Description of shares (including class), debentures or derivatives or financial instruments relating to shares:
Ordinary €0.32 shares
7. Name of the registered holder(s) and, if more than one, the number of shares held by each of them:
Susan Healy 3212
Brendan Healy 4692
Goodbody Trustees Ltd 8692
8. Please state the nature of the transaction and the nature and extent of the Director's interest in the transaction:
Under the terms of a Scheme of arrangement , shares/share options previously held in Irish Life & Permanent plc have been exchanged on a one for one basis for shares/share options in Irish Life & Permanent Group Holdings plc.
9. Number of shares, debentures or financial instruments relating to shares acquired:
See 7/8 above.
10. Percentage of issued class acquired (treasury shares of that class should not be taken into account when calculating percentage):
See 15 below.
11. Number of shares, debentures or financial instruments relating to shares disposed:
None
12. Percentage of issued class disposed (treasury shares of that class should not be taken into account when calculating percentage):
N/A
13. Price per share or value of transaction:
N/A
14. Date and place of transaction:
18/01/2010 - Irish Life Centre, Lower Abbey Street, Dublin.1
15. Total holding following notification and total percentage holding following notification (any treasury shares should not be taken into account when calculating percentage):
16596 0.0059%
16. Date issuer informed of transaction:
18/01/2010

If a director has been granted options by the issuer please complete the following boxes (See section 8 above)

Date of Grant	Options	Exercise Period	Option Price (per share)
18/04/2002	4276	18/04/2005 to 17/04/2012	€14.85
08/04/2003	13520	08/04/2006 to 07/04/2013	€9.675
07/10/2004	11988	07/10/2007 to 06/10/2014	€13.21
04/03/2008	16316	04/03/2011 to 03/03/2018	€10.377

22. Total number of shares or debentures over which options held following this notification:
46,100 - Share Options
28,323 - Conditional Share Awards (see note 23)

23. Any additional information:
Conditional Share Awards may vest in the person named in 3 above subject to the Company achieving certain performance conditions. Any portion of the Share Award that does not vest due to Performance conditions not being met shall lapse.

24. Name of contact and telephone number for queries:

Conor Ryan +353 1 8563828

25. Name and signature of duly authorised officer of issuer responsible for making notification:

Ciarán Long, Group Secretary

Date of notification: **19/01/2010**

Name of Issuer:

Irish Life & Permanent Group Holdings plc

2. State whether the notification relates to:
(i) a transaction notified in accordance with Market Abuse Rules
(ii) a disclosure made in accordance with section 53 (as extended by section 64 of the Companies Act 1990) or entered into the issuer's register in accordance with section 59 of the Companies Act 1990;
or (iii) both (i) and (ii):

(i) a transaction notified in accordance with Market Abuse Rules

3. Name of Director/Secretary/PDMR:

Bruce Maxwell (PDMR)

4. Please state whether notification relates to a person connected with the Director named in 3 and identify the connected person:
No

5. Indicate whether the notification is in respect of a holding of the person referred to in 3 or 4 above or in respect of a non-beneficial interest:

Holding in respect of the person named in 3 above

6. Description of shares (including class), debentures or derivatives or financial instruments relating to shares:
Ordinary €0.32 shares

7. Name of the registered holder(s) and, if more than one, the number of shares held by each of them:

Bruce Maxwell	16912
Goodbody Trustees Ltd	1628

8. Please state the nature of the transaction and the nature and extent of the Director's interest in the transaction:

Under the terms of a Scheme of arrangement, shares/share options previously held in Irish Life & Permanent plc have been exchanged on a one for one basis for shares/share options in Irish Life & Permanent Group Holdings plc.

9. Number of shares, debentures or financial instruments relating to shares acquired:

See 7/8 above.

10. Percentage of issued class acquired (treasury shares of that class should not be taken into account when calculating percentage):

See 15 below.

11. Number of shares, debentures or financial instruments relating to shares disposed:

None

12. Percentage of issued class disposed (treasury shares of that class should not be taken into account when calculating percentage):

N/A

13. Price per share or value of transaction:

N/A

14. Date and place of transaction:

18/01/2010 - Irish Life Centre, Lower Abbey Street, Dublin.1

15. Total holding following notification and total percentage holding following notification (any treasury shares should not be taken into account when calculating percentage):

18,540 0.0067%

16. Date issuer informed of transaction:

18/01/2010

If a director has been granted options by the issuer please complete the following boxes (See section 8 above)

Date of Grant	Options	Exercise Period	Option Price (per share)
27/06/2001	13751	07/03/2005 to 26/06/2011	€13.85
18/04/2002	3408	18/04/2005 to 17/04/2012	€14.85
08/04/2003	10876	08/04/2006 to 07/04/2013	€9.675
07/10/2004	16570	07/10/2007 to 06/10/2014	€13.21
04/03/2008	18480	04/03/2011 to 03/03/2018	€10.377

22. Total number of shares or debentures over which options held following this notification:

63085 - Share Options

32080 - Conditional Share Awards (see note 23)

23. Any additional information:

Conditional Share Awards may vest in the person named in 3 above subject to the Company achieving certain performance conditions. Any portion of the Share Award that does not vest due to Performance conditions not being met shall lapse.

24. Name of contact and telephone number for queries:

Conor Ryan +353 1 8563828

25. Name and signature of duly authorised officer of issuer responsible for making notification:

Ciarán Long, Group Secretary

Date of notification: **19/01/2010**