



Ms Lorena Thornton
Arthur Cox Listing Services Limited
Ten Earlsfort Terrace
Dublin 2

13 November 2018

SMARTETN P.L.C. – €2,000,000,000 Structured Medium Term Certificate Programme

Dear Ms Thornton

The Central Bank of Ireland (Central Bank) hereby approves the Supplement dated 13 November 2018 to the above Base Prospectus, which was approved by the Central Bank on 15 June 2018 under Part 7 of the Prospectus (Directive 2003/71/EC) Regulations, 2005 (the Regulation) as having been drawn up in accordance with the Regulation and Commission Regulation (EC) No 809/2004.

The Supplement will be published in accordance with Part 8 of the Regulation on the website of the Central Bank. In accordance with Regulation 48 of the Regulation, where the Supplement is otherwise published, the text and format must at all times be identical to the original version approved by the Central Bank and published on its website.

Yours sincerely

A handwritten signature in blue ink that reads "Jane Farrelly Byrne".

Jane Farrelly Byrne
Securities and Markets Authorisation Division