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## **Ringkjøbing Landbobank establishes new Private Banking branch in Aarhus**

Ringkjøbing Landbobank is establishing a new Private Banking branch in Aarhus in the first quarter of 2014. The branch is being established following the success achieved by our Private Banking branches in Ringkjøbing, Herning and Holte over the last three years after our nationwide and offensive profiling of our expertise within Private Banking.

We already have numerous customers in the Aarhus area, and we have long been asked to establish an actual branch.

Ringkjøbing Landbobank will focus in Aarhus on the provision of financial advice and discussions with affluent private and business customers. The branch will also be concerned with major deposit and loan transactions with both private and business customers. The bank will also offer individual investment advice and trading in securities.

### **A robust bank**

Ringkjøbing Landbobank currently operates a full-service bank in central and western Jutland, where the branch network is located. The bank also offers a nationwide service, consultancy and products within a number of niche areas such as wind turbines, medical practitioners, dentists and Private Banking.

We follow an organic growth strategy which, together with our high level of expertise and low rate of costs, has given us Denmark's best bank indicators during the last five years. The return on our equity last year was 19%, our solvency ratio is above 20, and our rate of costs is 32, indicating Denmark's greatest efficiency and giving the bank a high level of competitiveness. The bank's market value on the Copenhagen stock exchange is DKK 5.3 billion.

It is thus a robust bank which is now taking the next step in its growth strategy and establishing itself in Aarhus.

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