

To the shareholders of FIH Erhvervsbank A/S

28 February 2012

Ref. AHO

Annual General Meeting 14 March 2012

Notice is hereby given that the Annual General Meeting of FIH Erhvervsbank A/S, CVR-No. 17029312, will be held on

Wednesday 14 March 2012 at 9:00 am

at the company's registered office, Langelinie Allé 43, 2100 Copenhagen OE, for the following purposes:

1. Submission of the report of the Board of Directors on the activities of the company over the past year and the remuneration of the Board of Directors and the Board of Management.
2. Submission of the annual report for approval.
3. Submission of the consolidated accounts.
4. The motion to discharge the Board of Directors and the Board of Management.
5. Proposal for distribution of profit.
6. Approval of revised remuneration policy.
7. Election of members to the Board of Directors.
8. Election of State Authorised Public Accountant as auditor.
9. Proposals that may arise from the Board of Directors or shareholders.

The agenda of the General Meeting, the annual report for 2011 and proposals in extenso will be available for inspection at the company's office no later than 14 days before the General Meeting.

Admission cards and ballot papers can be obtained up to and including Monday 12 March 2012 11.00 am against submission or delivery of the enclosed form to the company or against presentation of appropriate documentation at the company's office (all business days between 10 am and 4 pm).

A copy of the annual report 2011 can be downloaded from www.fih.com or obtained at the company's office.

Yours sincerely

Hans Skov Christensen
Chairman