

To NASDAQ OMX Copenhagen A/S,  
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### **BRFbank joins government guarantee scheme through membership of Det Private Beredskab**

The political agreement of 5 October 2008 will secure a 2-year guarantee from the Danish Government for all deposits and unsecured claims against losses in Danish financial institutions. The bill was put before Parliament on 8 October 2008 and will be read by Parliament on 10 October 2008.

BRFbank joins the guarantee scheme which, according to the proposal, will run for two years as from 5 October 2008. The scheme may be prolonged if required to maintain financial stability in Denmark.

The guarantee scheme is operated by Det Private Beredskab (The Danish banking sector's contingency association).

Yours sincerely

BRFbank and BRFkredit

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Please observe that the Danish version of this announcement prevails.