

A n n o u n c e m e n t

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Roskilde, 25 July 2008

Solvency statement

Acting on behalf of Danish Ministry of Economic and Business Affairs, the Danish Financial Supervisory Authority has requested Roskilde Bank to provide certain information regarding the Bank's solvency and calculated solvency requirements for the purpose of the Folketing's Finance Committee's consideration of the appropriations document submitted by the Ministry of Economic and Business Affairs in respect of a government guarantee for the liquidity guarantee provided by Danmarks Nationalbank.

As such information may be subject to the stock exchange rules regarding inside information, the Bank hereby announces that its individual solvency requirement in May was calculated at 10.48%.

At the request of the Financial Supervisory Authority, the Bank's management has subsequently calculated the bank's individual solvency requirement at 10.08% as per 18 July 2008. This solvency statement has not yet been approved by the Bank's Board of Directors.

Based on the preliminary interim financial statements for the first half-year, the Bank has an actual solvency ratio of 11.5%. As previously announced, Roskilde Bank will release a revised half-year interim report on 29 August 2008.

The Financial Supervisory Authority has not ordered the Bank to have an individual solvency requirement in excess of the statutory minimum of 8%.

Yours faithfully,

Søren Kaare-Andersen
CEO