

OMX Nordic Exchange Copenhagen
Oslo Stock Exchange
Other interested parties

Date 1 July 2008

Ringkjøbing Landbobank has taken up subordinated loan capital

Ringkjøbing Landbobank has on 30 June 2008 taken up a loan of EUR 27,000,000 from a foreign institutional investor in the form of subordinated loan capital.

The loan carries a variable interest rate and it has a term to maturity of 13 years with the option of early redemption from 30 June 2018 with Danish Financial Supervisory Authority approval.

Yours sincerely,

Ringkjøbing Landbobank

Bent Naur

Lars Hindø