

Fionia Bank A/S - Guarantee

Fionia Bank A/S, Central Business Register (CVR) No. 31934745, which is a subsidiary of Finansielt Stabilitet A/S, like other subsidiaries of Finansielt Stabilitet A/S carrying on banking activities, is covered by the government guarantee, which according to the Act on Financial Stability ensures that all unsecured creditors and contributors are paid in full to the extent that their claims against the bank are not otherwise covered.

Under the Act on Financial Stability, the guarantee will expire on 30 September 2010.

The Act on Financial Stability defines unsecured creditors as:

".. depositors and creditors whose claims do not fall within ss. 132 and 136 of the Danish Financial Business Act. Creditors whose claims are based on covered bonds, see section 16(a) of the Act on Financial Stability (SDO contracts), are not covered by the guarantee under this Act."

Consequently, all unsecured creditors and contributors of new Fionia Bank A/S will be covered by the guarantee to the extent that their claims against the bank are not otherwise covered, as long as Fionia Bank A/S carries on banking activities as a subsidiary of Finansielt Stabilitet A/S, but only until expiry of the guarantee on 30 September 2010.

Further information:

Managing director Henrik Bjerre-Nielsen, phone +45 21 14 21 11