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17 June 2015

## Moody's Investors Service upgrades the bank's ratings

This stock exchange announcement is being sent further to the announcement of 18 March 2015.

The rating bureau Moody's Investors Service has now concluded its review of the bank's ratings and advised that they are being changed as follows:

<b>Ratings etc.</b>	<b>Former ratings</b>	<b>New ratings</b>
Baseline Credit Assessment (BCA)	Baa1	A3
<b>Long-term Deposit Rating</b>	<b>Baa1</b>	<b>A1</b>
Short-term Deposit Rating	P-2	P-1
Counterparty Risk Assessment	N/A	Aa3
Outlook	Stable	Stable

The bank is happy with the result of the review. If you have any questions on the above, you are welcome to contact the bank's management.

Yours sincerely,

**Ringkjøbing Landbobank**

John Fisker

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