



NORSK TILLITSMANN ASA
www.trustee.no

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To the bondholders in:

ISIN: NO 001 032255.5 - FRN Fionia Bank A/S Open Bond Issue 2006/2011

Oslo, 29 January 2010

Fionia Bank AS – Change of Borrower

Norsk Tillitsmann ASA (“**NT**”) is appointed as loan trustee for the above mentioned bond issue (the “**Loan**”) where Fionia Bank AS is the original issuer (the “**Bank**”).

Please find an announcement from the Bank of 12 January 2010 with an update on the process related to change of borrower for the Loan from the Bank to Nova Bank Fyn AS and an offer to buy back holdings from investors.

Further, please find attached an announcement from the Bank of 22 January 2010 informing that the transfer of the Loan from the Bank to Nova Bank Fyn AS is completed, and Nova Bank Fyn AS is now the issuer (the “**Issuer**”) for the Loan.

Yours sincerely

Norsk Tillitsmann ASA

Linn Verås

Appendixes

MAILING ADDRESS ● P.O.BOX 1470 VIKA, N-0116 OSLO LOCATION ● HAAKON VII GATE 1, OSLO, NORWAY

phone ● +47 22 87 94 00 fax ● +47 22 87 94 10 org.nr ● no 963 342 624 MVA e-mail ● mail@trustee.no

Announcement to Oslo ABM

12 January 2010
Nova Bank Fyn A/S

NOK Bondloan FIBO1 Pro

Further to Announcements to Oslo ABM 25 November 2009 and 4 December 2009, concerning NOK Bondloan FIBO1 Pro, status is now that rest amount circulating is NOK 80,000,000. Change of debtor from Fionia Bank A/S to Nova Bank Fyn A/S is in progress. The rest has been bought back and cancelled by Nova Bank Fyn A/S.

Nova Bank Fyn A/S
Vestre Stationsvej 7
DK-5100 Odense C

Karl Therkildsen, Head of Correspondent Banking
Email: kkt@novabankfyn.dk
Tel. +45 65204450

Announcement to Oslo ABM

22 January 2010
Nova Bank Fyn A/S

NOK Bond loan FIBO1 Pro

Further to Announcement to Oslo ABM 12 January 2010 concerning NOK Bond loan FIBO1 Pro, the rest amount circulating NOK 80,000,000, has now been changed from Fionia Bank A/S to Nova Bank Fyn A/S.

Final maturity for the Bond loan is 30 September 2010.

Nova Bank Fyn A/S
Vestre Stationsvej 7
DK-5100 Odense C

Karl Therkildsen, Head of Correspondent Banking
Email: kkt@novabankfyn.dk
Tel. +45 65204450