

The Copenhagen Stock Exchange  
Nikolaj Plads 6  
P.O. Box 1040  
DK-1007 Copenhagen K

2 August 2007

Stock Exchange Announcement No. 8, 2007

### **Spar Nord Bank awarded rating by Moody's**

Today Spar Nord Bank was awarded the following ratings by Moody's:

Financial strength rating: C

Long-term deposit rating: A1

Short-term deposit rating: P-1

The reason behind Spar Nord Bank's decision to initiate a rating process with Moody's is primarily that the Bank's business growth has, in recent years, generated an increased need for additional funding.

Having been awarded a rating, the Bank expects to obtain a more diversified funding base, including by the floating of loans on the bond market.

Sincerely yours,  
Communications

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