

A/S Skjern Bank Banktorvet 6900 Skjern

20 October 2006

Ref. JI

To whom it concerns

Finanstilsynet (The Danish Financial Supervisory Authority) hereby confirms that A/S Skjern Bank is licensed by us to perform credit institution activities and is under our on-going supervision.

Best regards

Jes P. Damgaard Ive

Financial inspector

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MINISTRY OF ECONOMIC AND BUSINESS AFFAIRS