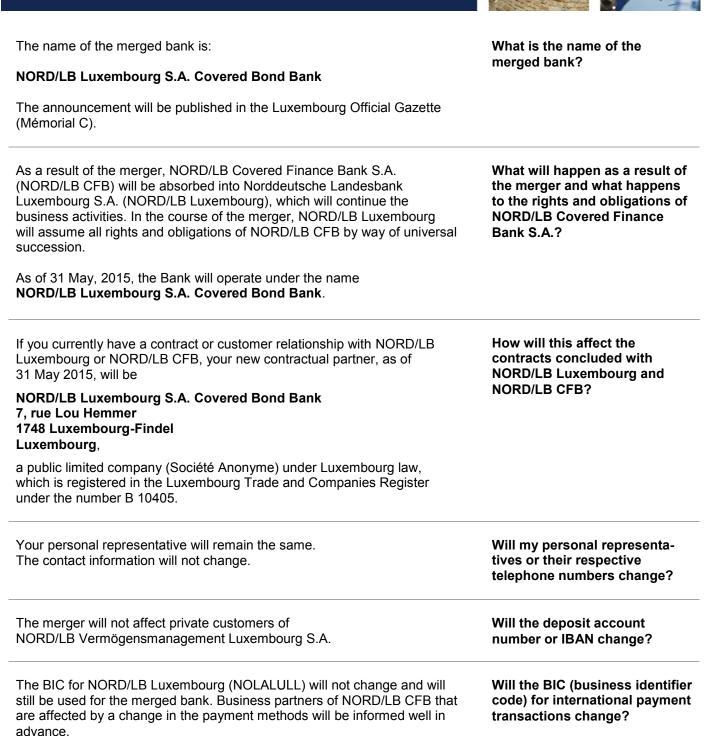


Information on the merger of Norddeutsche Landesbank Luxembourg S.A. and NORD/LB Covered Finance Bank S.A.

NORD/LB	
Covered Finance Bank	







Information on the merger of Norddeutsche Landesbank Luxembourg S.A. and NORD/LB Covered Finance Bank S.A.



Will the Bank's tax ID number or trade and companies register number change?

Will the general terms and

Does the existing letter of

comfort also apply to the

merged bank?

conditions continue to apply?

As the absorbing bank, the numbers for NORD/LB Luxembourg will apply to the merged bank as well:

Tax ID number: LU 10639439 Trade and Companies Register no.: RCS Luxembourg B 10405

The general terms and conditions will not change. For contracts entered into prior to the merger, the general terms and conditions of NORD/LB Luxembourg or NORD/LB CFB will continue to apply. For contracts concluded after the merger, the general terms and conditions of NORD/LB Luxembourg S.A. Covered Bond Bank shall apply.

The letter of comfort will continue to apply to NORD/LB Luxembourg S.A. Covered Bond Bank as the legal successor of NORD/LB Luxembourg and NORD/LB CFB (see the NORD/LB Annual Report 2013, page 242):

"NORD/LB ensures that the following companies are able to meet their obligations: Norddeutsche Landesbank Luxembourg S.A., Luxemburg-Findel/ Luxemburg; ... NORD/LB COVERED FINANCE BANK S.A., Luxemburg-Findel/Luxemburg;..."

NORD/LB Luxembourg S.A. Covered Bond Bank focuses on the following business segments:

Loans

- Lending business in cooperation with the Corporate Customer and Structured Finance divisions of the NORD/LB Group

Financial Markets & Sales

- Issue of covered bonds as a complementary component of the funding of the Group
- Interest rate, liquidity and currency management
- Fixed Income Sales Europe

Client Services & B2B

- Full range of services for external asset management companies, such as account and deposit management
- Provision of additional services in the B2B segment

What are the business segments of

NORD/LB Luxembourg S.A. Covered Bond Bank?