



KREDITILSYNET

The Financial Supervisory Authority of Norway

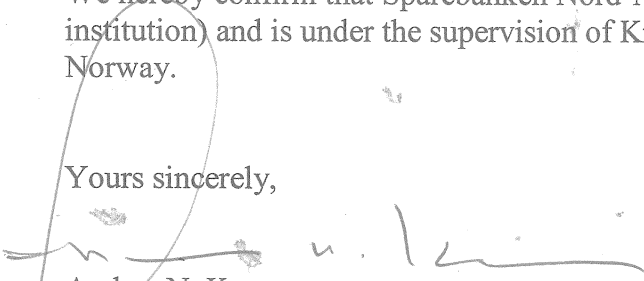
To whom it may concern

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SPAREBANKEN NORD-NORGE - LETTER OF COMPLIANCE

We hereby confirm that Sparebanken Nord-Norge is granted license as a savings bank (credit institution) and is under the supervision of Kredittilsynet, the Financial Supervisory Authority of Norway.

Yours sincerely,


Anders N. Kvam
Special Adviser




Marit Sletta
Adviser