

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



The name of the merged bank is:

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

The announcement will be published in the Luxembourg Official Gazette (Mémorial C).

**What is the name of the merged bank?**

As a result of the merger, NORD/LB Covered Finance Bank S.A. (NORD/LB CFB) will be absorbed into Norddeutsche Landesbank Luxembourg S.A. (NORD/LB Luxembourg), which will continue the business activities. In the course of the merger, NORD/LB Luxembourg will assume all rights and obligations of NORD/LB CFB by way of universal succession.

As of 31 May, 2015, the Bank will operate under the name **NORD/LB Luxembourg S.A. Covered Bond Bank.**

**What will happen as a result of the merger and what happens to the rights and obligations of NORD/LB Covered Finance Bank S.A.?**

If you currently have a contract or customer relationship with NORD/LB Luxembourg or NORD/LB CFB, your new contractual partner, as of 31 May 2015, will be

**NORD/LB Luxembourg S.A. Covered Bond Bank**  
7, rue Lou Hemmer  
1748 Luxembourg-Findel  
Luxembourg,

a public limited company (Société Anonyme) under Luxembourg law, which is registered in the Luxembourg Trade and Companies Register under the number B 10405.

**How will this affect the contracts concluded with NORD/LB Luxembourg and NORD/LB CFB?**

Your personal representative will remain the same. The contact information will not change.

**Will my personal representatives or their respective telephone numbers change?**

The merger will not affect private customers of NORD/LB Vermögensmanagement Luxembourg S.A.

**Will the deposit account number or IBAN change?**

The BIC for NORD/LB Luxembourg (NOLALULL) will not change and will still be used for the merged bank. Business partners of NORD/LB CFB that are affected by a change in the payment methods will be informed well in advance.

**Will the BIC (business identifier code) for international payment transactions change?**

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



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

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

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.

**Will the general terms and conditions continue to 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/Luxembourg; ... NORD/LB COVERED FINANCE BANK S.A., Luxemburg-Findel/Luxembourg;..."

**Does the existing letter of comfort also apply to the merged bank?**

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?**