NORDIC TRUSTEE

Denne melding til obligasjonseierne er kun utarbeidet på engelsk. For informasjon vennligst kontakt Nordic Trustee ASA.

To the bondholders in:

ISIN: NO0010719727	- FRN Hafslund ASA åpent obligasjonslån 2014/2019
ISIN: NO0010713118	- FRN Gjensidige Bank ASA ansvarlig obligasjonslån 2014/2024
ISIN: NO0010705742	- Ship Finance International Limited Senior Unsecured Bond Issue 2014/2019
ISIN: NO0010699671	- FRN Hegra Sparebank ansvarlig obligasjonslån 2013/2023
ISIN: NO0010657919	- FRN Color Group AS Senior Unsecured Bond Issue 2012/2019
ISIN: NO0010683626	- FRN Atea ASA Senior Unsecured Bond Issue 2013/2018
ISIN: NO0010699168	- FRN Color Group AS Senior Unsecured Guaranteed Open Bond Issue 2013/2017
ISIN: NO0010689342	 Real People Investment Holdings Ltd Senior Unsecured FRN 2013/2018
ISIN: NO0010657786	- FRN NorgesGruppen ASA åpent obligasjonslån 2012/2017
ISIN: NO0010767635	- FRN Color Group AS Senior Unsecured Guaranteed Open Bond Issue 2016/2020

Oslo, 25 January 2017

Information to Bondholders – Late interest payment

Reference is made to the interest payments due 19 December 2016 (the "Interest Payments") to the bonds mentioned above (together the "Bonds").

Nordea Bank Norge ASA is the paying agent for the Bonds (the "Paying Agent").

Due to technical difficulties in the payment interface between the Paying Agent and Nets, the interest payments were made on 20 December 2016. The Bondholders in the abovementioned Bonds are therefore entitled to default interest for late payment (the "**Default Interest**").

The Paying Agent has informed us that the Default Interest will be paid on the next interest payment date of the relevant bond.

Yours sincerely Nordic Trustee ASA

Fredrik Lundberg