

## Disclaimer

THE INFORMATION CONTAINED HEREIN IS NOT FOR RELEASE, PUBLICATION OR DISTRIBUTION, DIRECTLY OR INDIRECTLY, IN WHOLE OR IN PART, IN OR INTO THE UNITED STATES OR ANY OTHER JURISDICTION WHERE TO DO SO WOULD CONSTITUTE A VIOLATION OF THE RELEVANT LAWS OR REGULATIONS OF SUCH JURISDICTION.

The information to which this gatepost gives access is exclusively intended for persons who are not residents of the United States and who are not physically present in the United States. The materials do not constitute an offer to sell, or a solicitation of an offer to purchase, securities of any entity within the NBAD group, in the United States or in any other jurisdiction in which such an offer or solicitation is not authorised or to any person to whom it is unlawful to make such an offer or solicitation. Potential users of the information are requested to inform themselves about and observe any such restrictions.

NBAD's securities cannot be offered or sold in the United States without registration under the United States Securities Act of 1933 (the "US Securities Act"), as amended, or pursuant to an exemption from such registration. NBAD has not registered, and does not intend to register, any of its securities under the Securities Act or to conduct a public offering of securities in the United States.

NBAD's securities cannot be offered or sold in the United States or to, or for the account or benefit of, U.S. persons (as defined in Regulation S under the Securities Act) except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the Securities Act and in compliance with all applicable securities laws of any state or other jurisdiction of the United States.

By clicking the "I Understand and Agree" button, you represent and warrant that you are not located in the United States and are not a U.S. person (as defined in Regulation S under the Securities Act), and you agree that you will not transmit or otherwise send any information contained in this website to any person in the United States or to publications with a general circulation in the United States.

If you do not agree to, or comply with all of the above terms and conditions, please close this window without viewing this Information Memorandum.

I UNDERSTAND and AGREE