

To Nasdaq Copenhagen

FIXING OF COUPON RATES

22 December 2025

Fixing of coupon rates effective from 1 January 2026

Effective from 1 January 2026, the coupon rates of floating-rate bonds issued by Nykredit Realkredit A/S and Totalkredit A/S will be adjusted.

Bonds with semi-annual interest rate fixing

The new coupon rates will apply from 1 January 2026 to 30 June 2026:

Capped bonds

Bonds with 6% cap

DK0004717204, (40C), maturity in 2036, new rate as at 1 January 2026: 2.8153% pa
DK0004717394, (30C), maturity in 2036, new rate as at 1 January 2026: 2.8153% pa
DK0004908068, (ANNOA), maturity in 2037, new rate as at 1 January 2026: 2.8153% pa
DK0004908142, (ANN), maturity in 2037, new rate as at 1 January 2026: 2.8153% pa
DK0009542177, (32H), maturity in 2029, new rate as at 1 January 2026: 3.0180% pa
DK0009542250, (22H), maturity in 2034, new rate as at 1 January 2026: 3.2107% pa
DK0009548968, (22H), maturity in 2034, new rate as at 1 January 2026: 2.5922% pa
DK0009759664, (33D), maturity in 2038, new rate as at 1 January 2026: 2.8153% pa
DK0009759748, (43D), maturity in 2038, new rate as at 1 January 2026: 2.8153% pa
DK0009771289, (21E), maturity in 2031, new rate as at 1 January 2026: 2.4097% pa
DK0009771362, (21E), maturity in 2039, new rate as at 1 January 2026: 2.6632% pa
DK0009771529, (21E), maturity in 2039, new rate as at 1 January 2026: 2.8153% pa

Capped bonds

Bonds with 5% cap

DK0004717634, (30C), maturity in 2026, new rate as at 1 January 2026: 3.0180% pa
DK0004717717, (30C), maturity in 2036, new rate as at 1 January 2026: 3.0687% pa
DK0004718012, (40C), maturity in 2037, new rate as at 1 January 2026: 3.0687% pa
DK0004718285, (40C), maturity in 2026, new rate as at 1 January 2026: 3.0180% pa
DK0004909033, (ANN), maturity in 2037, new rate as at 1 January 2026: 3.0687% pa
DK0009548885, (32H), maturity in 2029, new rate as at 1 January 2026: 2.4401% pa
DK0009760407, (32D), maturity in 2028, new rate as at 1 January 2026: 3.0180% pa
DK0009761488, (33D), maturity in 2038, new rate as at 1 January 2026: 3.0687% pa
DK0009761561, (43D), maturity in 2038, new rate as at 1 January 2026: 3.0687% pa

Capped bonds

Bonds with 4% cap

DK0004718368, (30C), maturity in 2026, new rate as at 1 January 2026: 3.0687% pa
DK0009508822, (22H), maturity in 2026, new rate as at 1 January 2026: 3.2310% pa

DK0009511883, (22H), maturity in 2027, new rate as at 1 January 2026: 2.8355% pa
DK0009762296, (32D), maturity in 2028, new rate as at 1 January 2026: 3.0687% pa

Capped bonds

Bonds with 3% cap

DK0009515959, (22H), maturity in 2028, new rate as at 1 January 2026: 2.4908% pa
DK0009537334, (22H), maturity in 2034, new rate as at 1 January 2026: 3.0000% pa

Capped bonds

Bonds with 1.5% cap

DK0009526725, (22H), maturity in 2030, new rate as at 1 January 2026: 1.5000% pa

Capped bonds

Bonds with 1% cap

DK0009531212, (32H), maturity in 2027, new rate as at 1 January 2026: 1.0000% pa

Uncapped bonds

DK0004923109, (CB6 OA), maturity in 2029, new rate as at 1 January 2026: 2.616% pa
DK0009538068, (32H), maturity in 2026, new rate as at 1 January 2026: 2.3791% pa
DK0009542094, (32H), maturity in 2027, new rate as at 1 January 2026: 2.4805% pa
DK0009543738, (32H), maturity in 2027, new rate as at 1 January 2026: 2.3081% pa
DK0009544975, (32H), maturity in 2026, new rate as at 1 January 2026: 2.2878% pa
DK0009545519, (32H), maturity in 2027, new rate as at 1 January 2026: 2.2676% pa
DK0009545782, (32H), maturity in 2027, new rate as at 1 January 2026: 2.2574% pa
DK0009547481, (32H), maturity in 2028, new rate as at 1 January 2026: 2.3081% pa
DK0009547564, (32H), maturity in 2028, new rate as at 1 January 2026: 2.3284% pa
DK0009547804, (32H), maturity in 2028, new rate as at 1 January 2026: 2.2878% pa
DK0009549180, (32H), maturity in 2029, new rate as at 1 January 2026: 2.4399% pa
DK0009549263, (32H), maturity in 2029, new rate as at 1 January 2026: 2.4501% pa
DK0009549347, (32H), maturity in 2028, new rate as at 1 January 2026: 2.3385% pa
DK0009549420, (32H), maturity in 2028, new rate as at 1 January 2026: 2.2576% pa
DK0009550949, (32H), maturity in 2029, new rate as at 1 January 2026: 2.3588% pa
DK0009551327, (32H), maturity in 2028, new rate as at 1 January 2026: 2.3385% pa
DK0009552051, (32H), maturity in 2028, new rate as at 1 January 2026: 2.3385% pa
DK0009552804, (32H), maturity in 2029, new rate as at 1 January 2026: 2.3892% pa

Bonds with quarterly interest rate fixing

The new coupon rates will apply from 1 January 2026 to 31 March 2026:

Uncapped bonds

DK0009538571, (22H), maturity in 2028, new rate as at 1 January 2026: 2.8120% pa
DK0009543571, (22H), maturity in 2026, new rate as at 1 January 2026: 2.5020% pa
DK0009546400, (22H), maturity in 2027, new rate as at 1 January 2026: 2.5220% pa

Questions may be directed to Investor Relations at investor_relations@nykredit.dk or Press Officer Peter Klaaborg, tel +45 44 55 14 94.