

To Nasdaq Copenhagen A/S

23 March 2026

Replacement in bonds for new lending

On April 1, 2026, the following replacement of bonds for new loan offers will take place in Nykredit Realkredit A/S and Totalkredit A/S.

Bond Type	Current Bond	New Bond
Cibor3 (RO)	ISIN DK0009548026	ISIN DK0009551756
	Interest rate spread 0.21%	Interest rate spread 0.07%
	Maturity date 01-10-2027	Maturity date 01-10-2028
	Closing date 31-08-2027	Closing date 31-08-2028
Cibor3 green (SDO)	ISIN DK0009546244	ISIN DK0009551673
	Interest rate spread 0.07%	Interest rate spread 0.04%
	Maturity date 01-10-2027	Maturity date 01-04-2029
	Closing date 31-08-2027	Closing date 31-01-2029
Euribor3 (SDO)	ISIN DK0009546400	ISIN DK0009551830
	Interest rate spread 0.50%	Interest rate spread 0.33%
	Maturity date 01-10-2027	Maturity date 01-04-2029
	Closing date 31-08-2027	Closing date 31-01-2029

Loan disbursement will occur in the bond specified in the loan offer. The current bond can still be used for new lending until the closing date, but starting from the change date, the new bond will be the standard bond in the loan offer systems.

Questions may be addressed to Group Treasury, Lars Mossing Madsen, tel +45 44 55 11 66, or Christian Mauritzen, tel +45 44 55 10 14.