REALKREDIT Danmark

Appendix: Company Announcement number 55/2023

Fixing of interest rate and refinancing triggers

In pursuance of art. 6 of the *Mortgage credit-loans and mortgage credit-bonds etc. Act* the interest rate and refinancing triggers are fixed on the below mentioned mortgage covered bonds.

Fixed rate bonds:

ISIN	Name	Maturity	Currency	Trigger-type[1]	Trigger-rate[2]	Based on [3]	
						ISIN	Refinan-cing
DK0009296386	1RD10F24JARF	01-01-2024	DKK	RF	7.888%	DK0009296386	Nov. 2022
DK0004620200	1RDF24JA1IT	01-01-2024	DKK	1Y & RF	7.909%	DK0004620200	Nov. 2022
DK0004617172	1RDF24JA2IT	01-01-2024	DKK	2Y & RF	8.199%	DK0004620390	Nov. 2022
LU1153686487	1RD10G24JARF	01-01-2024	EUR	RF	7.947%	LU1153686487	Nov. 2022
DK0004620986	1RDG24JA1IT	01-01-2024	EUR	1Y & RF	8.067%	DK0004620986	Nov. 2022
DK0004617842	1RDG24JA2IT	01-01-2024	EUR	2Y & RF	8.064%	DK0004621018	Nov. 2022
DK0009295149	1RD10F24APRF	01-04-2024	DKK	RF	8.249%	DK0009295149	Feb. 2023
DK0004620556	1RDF24APR1IT	01-04-2024	DKK	1Y & RF	8.301%	DK0004620556	Feb. 2023
DK0004617412	1RDF24APR2IT	01-04-2024	DKK	2Y & RF	8.343%	DK0004620630	Feb. 2023
LU1153684359	1RD10G24APRF	01-04-2024	EUR	RF	8.575%	LU1153684359	Feb. 2023
DK0004621364	1RDG24AP1IT	01-04-2024	EUR	1Y & RF	8.529%	DK0004621364	Feb. 2023
DK0004618147	1RDG24AP2IT	01-04-2024	EUR	2Y & RF	8.480%	DK0004621448	Feb. 2023
DK0004621604	1RD10A24JARF	01-01-2024	DKK	RF	7.119%	DK0004608858 & DK0004608932	Nov. 2022
DK0004608932	1RD10A24APRF	01-04-2024	DKK	RF	7.933%	DK0004608932	Mar. 2023
DK0004621794	1RDA24AP1IT	01-04-2024	DKK	1Y & RF	7.933%	DK0004608932	Mar. 2023
DK0004618576	1RDA24AP2IT	01-04-2024	DKK	2Y & RF	7.795%	DK0004609070	Mar. 2023

Floating rate bonds:

ISIN	Name	Maturity	Currency	Trigger-type[1]	Trigger-rate[4]	Based on [3]	
						ISIN	Fixing
DK0004613692	RD15G3OK23RF	01-10-2023	SEK	RF	9.580%	DK0004613692	Jun. 2023
NO0010891088	RD16G3OK23RF	01-10-2023	NOK	RF	9.650%	NO0010891088	Jun. 2023

1) Extension option in pursuance of art. 6 of the *Mortgage credit-loans and mortgage-credit bonds etc. Act.*
RF: The bond can be extended due to failed refinancing
1IT: The bond can be extended due to increasing interest rates. The extension rate is based on a one-year interest rate
2IT: The bond can be extended due to increasing interest rates. The extension rate is based on a two-year interest rate

IRL: The coupon on a floating rate bond with initial maturity up to 24 months cannot increase by more than 500 bp from the latest fixing. The coupon will then be fixed for 12 months or to the next refinancing (if this is coming up within the 12 months), unless the coupon can be fixed at a lower level in the period in question.

2) The calculation of the trigger rate is based on the yield to maturity achieved at the refinancing mentioned plus 5 percentage points
3) The trigger rate is based on the yield-to-maturity on the ISIN listed at the refinancing mentioned. On floating rate loans, the trigger rate is based on the last fixing of the coupon rate.
4) The calculation of the trigger rate is based on the latest interest rate fixing plus 5 percentage points