

To Nasdaq Copenhagen A/S Executive Management Bernstorffsgade 40 DK-1577 København V www.rd.dk

Telephone +45 7012 5300

31 October 2025

Company Announcement number 87/2025

Realkredit Danmark will change the refinancing term on new loans

Realkredit Danmark will, as of 25 November 2025, change the refinancing date for new FlexLån® and variable rate FlexLife® in Danish kroner to 1 April. Currently, all new loans are issued with a refinancing date of 1 January. The change is being made to distribute the refinancing volume between the two dates (1 January and 1 April), thereby mitigating refinancing risk and ensuring compliance with the Supervisory Diamond.

All loan offers will be disbursed with the refinancing date specified in the offer. Consequently, during a transitional period, loans with a refinancing date of 1 January will still be disbursed. The refinancing date will not be changed for loans that have already been disbursed.

The Executive Management

Any additional questions should be addressed to Hella Gebhardt Rønnebæk, phone +45 45 13 20 68.