

To  
NASDAQ Copenhagen A/S

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## **Company Announcement number 98/2019**

### **Change of refinancing term date**

As of 9 November 2019, Realkredit Danmark will change the refinancing term date for new FlexLån® and FlexLife® in DKK to 1 January. Today all new loans are issued with a refinancing term date of 1 April. The change is implemented in order to distribute the refinancing volume between the two term dates and in this way counter refinancing risk and ensure compliance with the supervisory diamond.

All loan offers will be issued with the term date offered. Hence, in a transitional period, loans will continue to be issued with refinancing term 1 April. The refinancing term date will be unchanged for existing loans.

All new FlexLån® and FlexLife® in euro as well as FlexLån® in capital center A (state guarantee) will continue with 1 April as refinancing term date.

The Executive Board

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