

To Nasdaq Copenhagen A/S

18 March 2025

Replacement in bonds for new lending

On April 1, 2025, the following replacements 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	DK0009545436	ISIN	DK0009548026
	Interest rate spread	0.25%	Interest rate spread	0.21%
	Maturity date	01-04-2026	Maturity date	01-10-2027
	Closing date	31-01-2026	Closing date	31-07-2027
Euribor3 (SDO)	ISIN	DK0009544116	ISIN	DK0009547994
	Interest rate spread	0.57%	Interest rate spread	0.54%
	Maturity date	01-10-2026	Maturity date	01-04-2028
	Closing date	31-07-2026	Closing date	31-01-2028

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.