

NASDAQ Copenhagen

No. 102, 2025 - Results of the auctions for refinancing as per 1 January 2026 in Nordea Kredit

Nordea Kredit Realkreditaktieselskab has on 19 November 2025, auctioned covered mortgage credit bonds to refinance CITA-based loans as per 1 January 2026.

The auction result can be seen in the table below:

| Date | Bond | ISIN | Amount sold DKK mn | BtC | Add-on %-points |
|------------------|---------------|--------------|-----------------------|------|--------------------|
| 19 November 2025 | NDACIT60AJA29 | DK0002064237 | 14,800 | 3.11 | 0.51 % |
| Total | | | 14,800 | | |

The add-on is valid for the full maturity of the bond.

To illustrate how the coupon is calculated:

The coupon for the covered mortgage credit bond is in the period 1 January 2026 to 30 June 2026 fixed in this way: 6 month CITA per 22 December 2025 multiplied by 365/360 plus the margin set at the auction. The interest rate is rounded to two decimals.

Questions in connection with the auctions may be directed to Nordea, Long Term Funding, Peter Brag at +45 33 33 16 63 and Arni Karstin Bjarnason at +45 33 33 18 21.

Kind regards

Nordea Kredit Realkreditaktieselskab