Nordea

Stock exchange release

Copenhagen, 03 November 2026

Nr. 104, 2026 - Auctions of covered mortgage credit bonds in Nordea Kredit

Nordea Kredit Realkreditaktieselskab

Nordea Kredit conducts auctions of covered mortgage credit bonds on 17 and 18 November 2026

Nordea Kredit will refinance Cibor6 loans and Cita6 loans (Kort Rente) as of 1 January 2027 through the issuance of covered mortgage credit bonds (SDRO). The electronic auctions will be conducted on 17 and 18 November 2026 by Nordea Danmark, filial af Nordea Bank Abp.

Covered mortgage credit bonds	DK0002067099 NDACIB6OAJU30 DK0002067172 NDACIB6GOAJA30-2 (Green Cibor) DK0002067255 NDACIT6OAJU30
The auctions	The auctions will be held at Nasdaq Rates Trader. The participant code for the offer is NOA. The bonds will be sold at a price of 100.20. Bids are submitted for an interest rate premium or discount to be applied to the reference rate at each subsequent coupon fixing. The coupon rates effective from 1 January 2027 for DK0002067099 NDACIB6OAJU30 and DK0002067172 NDACIB6GOAJA30-2 (Green Cibor) will be calculated as follows: the 6-month CIBOR rate fixed on 23 December 2026 is multiplied by 365/360 and then adjusted by the interest rate premium or discount determined at the auction. The coupon rates are rounded to two decimal places. The coupon rate effective from 1 January 2027 for DK0002067255 NDACIT6OAJU30 will be calculated as follows: the 6-month CITA rate fixed on 23 December 2026 is multiplied by 365/360 and then adjusted by the interest rate premium or discount determined at the auction. The coupon rate is rounded to two decimal places. Investors should note that the interest rate premiums or discounts to CIBOR and CITA determined at the auctions will apply throughout the life of the bonds. The auctions will be conducted using the Dutch auction principle and the “hidden call” auction type. All bids below the cut-off will be allocated in full and settled at the premium determined at the auction. Bids at the cut-off may be subject to pro rata allocation. No bids above the cut-off will receive an allocation.
Auction dates	The auctions will take place as follows: DK0002067099 NDACIB6OAJU30 Tuesday, 17 November 2026

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DK0002067172 NDACIB6GOAJA30-2 Tuesday, 17 November 2026

DK0002067255 NDACIT6OAJU30 Wednesday, 18 November 2026

TAP-auctions	In addition to the above-mentioned auctions, TAP auctions will be held on Tuesday, 17 November 2026 via the Bloomberg AUPD for bonds to finance adjustable-rate loans and Euribor3 loans.
Rating	The offered covered mortgage credit bonds are rated AAA with Standard & Poor's.
Auction volumes	The final auction amounts and time schedules can be seen in the table on page 3.
Additional terms	Nordea Kredit is not obliged to sell the full published amounts at the auctions. Nordea Kredit may change the planned sales period including postponement or cancellation of the planned sale of bonds.
Settlement date	4 January 2027. The outstanding amounts at VP Securities will be updated with the auction amounts on 13 November 2026.
Participants	Bids may be submitted by Primary Dealers and invited market participants with access to the Danish auction submarket on Nasdaq Copenhagen.
Technical Problems	In case of technical problems bids can be made to Nordea Markets. Please contact either Brian Christophersen at +45 33 33 16 93 or Jacob Revsbech at +45 33 33 16 43.
Spot settlement	Investors may receive bonds purchased at the auctions with spot settlement provided that they deliver maturing Nordea Kredit bonds to Nordea Bank Abp. The exchange offer also applies to bonds funding adjustable-rate loans. Exchanges are arranged with Peter Brag or Arni Karstin Bjarnason.

For further information:

Peter Brag, Nordea Bank Abp Long Term Funding, +45 55 47 83 44.

Arni Karstin Bjarnason, Nordea Bank Abp Long Term Funding, +45 55 47 16 82.

Nordea Kredit Realkreditaktieselskab is a wholly owned subsidiary of Nordea. Nordea is a leading Nordic financial services group and the preferred choice for millions of customers across the region. For more than 200 years, we have proudly served as a trusted financial partner for individuals, families and businesses – enabling dreams and aspirations for a greater good. Our vision is to be the best-performing financial services group in the Nordics, accelerating through our scale, people and technology. The Nordea share is listed on the Nasdaq Helsinki, Nasdaq Copenhagen and Nasdaq Stockholm exchanges.

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Nordea Kredit, auctions of new bonds, November 2026 via Nasdaq Rates Trader:

	Opening	Closure	Allocation	Name	ISIN code	Amount DKK m	Expected LCR-category
Tuesday 17 November 2026	09.30	10.45	10.55	NDACIB6GOAJA30-2	DK0002067172	9,600	1A
	09.30	11.15	11.25	NDACIB6OAJU30	DK0002067099	8,750	1A
Wednesday 18 November 2026	09.30	10.45	10.55	NDACIT6OAJU30	DK0002067255	12,200	1A
Total						**30,550**	

Nordea Kredit, TAP auctions of new bonds, 17 November 2026 via Bloomberg:

Name	ISIN code	Amount DKK m	Amount EUR m	Expected LCR-category
1NDASDROOK28IT1Y	DK0002064906	1,000		None
1NDASDROOK29IT2Y	DK0002065044	45		None
1NDASDROOK30RF	DK0002044981	350		None
1NDASDROOK31RF	DK0002047737	10		None
1NDASDROOK32RF	DK0002064823	50		None
1NDAsEUOK27IT1Y	DK0002065127		30	None
EURIBOR3JA31	DK0002067339		10	None

The TAP-auctions will be announced with 10 minutes' notice.