Nordea

FINAL TERMS

OF

FIXED RATE CALLABLE

MORTGAGE BONDS (Capital Centre 1) &

COVERED MORTGAGE BONDS (Capital Centre 2)

ISSUED BY

NORDEA KREDIT REALKREDITAKTIESELSKAB

("Nordea Kredit")

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These final terms (the "Final Terms") apply to fixed rate callable mortgage bonds and covered mortgage bonds issued by Nordea Kredit in accordance with Nordea Kredit's "Base Prospectus for issuance of mortgage bonds (ROs) and covered mortgage bonds (SDROs)" dated 24 February 2020 and any prospectus supplements to this base prospectus (collectively the "Base Prospectus"). The Final Terms solely relate to the ISIN codes set out in the tables below (the "Fixed Rate Callable Covered Mortgage Bonds").

Nordea Kredit hereby declares that:

- The Final Terms have been prepared in accordance with section 21 of the Danish Executive Order on Prospectuses and must be read in conjunction with the Base Prospectus.
- The Base Prospectus has been published electronically on Nordea Kredit's website www.nordeakredit.dk and the Danish Financial Supervisory Authority's website www.finanstilsynet.dk as well as on the NASDAQ Copenhagen A/S website www.nasdaqomxnordic.com.
- For the full information investors must read both the Base Prospectus and the Final Terms.
- A summary of the base prospectus is included in these Final Terms.

Yield:	The method for calculation of the yield is described on page 26 of the Base Prospectus.
Accrued interest:	Accrued interest from the latest payment date to the date of purchase must be paid by the investors.
Dealing arrangements:	Nordea Kredit has not entered into agreements with any entity on quoting bid and offer prices for the Fixed Rate Callable Covered Mortgage Bonds.
Information about prices and outstanding volume of covered mortgage bonds:	Prices and the outstanding volume of Fixed Rate Callable Covered Mortgage Bonds are published on a current basis on the website of NASDAQ Copenhagen A/S: www.nasdaqomxnordic.com.
Conflicts of interest:	Nordea Kredit is not aware of any conflicts of interest that are material to Nordea Kredit related to the offer of the Fixed Rate Callable Covered Mortgage Bonds.

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Fixed Rate Callable Mortgage Bonds issued in capital centre 1 (RO) and Fixed Rate Callable Covered Mortgage Bonds issued in capital centre 2 (SDRO).

Table 1

Bond type	ISIN-codes	Coupon	Currency	Opening date	Closing date	Maturity date
RO	DK0002015536	3,00%	DKK	24-05-2005	31-12-2007	01-10-2023
RO	DK0002015619	3,00%	DKK	07-06-2005	31-12-2007	01-10-2028
RO	DK0002012350	4,00%	DKK	07-01-2003	31-08-2005	01-10-2020
RO	DK0002014562	4,00%	DKK	19-01-2005	31-12-2007	01-10-2023
RO	DK0002012434	4,00%	DKK	18-02-2003	31-08-2005	01-10-2025
RO	DK0002014992	4,00%	DKK	01-03-2005	31-12-2007	01-10-2028
RO	DK0002012780	4,00%	DKK	16-06-2003	31-08-2005	01-10-2035
RO	DK0002014729	4,00%	DKK	21-02-2005	31-08-2005	01-10-2035
RO	DK0002014646	4,00%	DKK	09-02-2005	31-12-2007	01-10-2038
RO	DK0002015023	4,00%	DKK	01-03-2005	31-12-2007	01-10-2038
RO	DK0002005818	5,00%	DKK	01-09-1999	31-08-2002	01-10-2022
RO	DK0002001239	5,00%	DKK	17-01-1994	19-09-1994	01-01-2025
RO	DK0002011972	5,00%	DKK	20-08-2002	31-08-2005	01-10-2025
RO	DK0002016260	5,00%	DKK	12-04-2006	31-12-2007	01-10-2028
RO	DK0002004845	5,00%	DKK	01-06-1998	31-08-1999	01-10-2029
RO	DK0002006030	5,00%	DKK	01-07-1999	31-08-2002	01-10-2032
RO	DK0002011386	5,00%	DKK	01-09-2002	31-08-2005	01-10-2035
RO	DK0002013408	5,00%	DKK	17-11-2003	31-08-2005	01-10-2035
RO	DK0002014216	5,00%	DKK	19-01-2005	31-12-2007	01-10-2038
RO	DK0002014489	5,00%	DKK	19-01-2005	31-12-2007	01-10-2038
RO	DK0002006386	6,00%	DKK	01-07-1999	31-08-2002	01-10-2022
RO	DK0002000421	6,00%	DKK	18-10-1993	31-08-1996	01-07-2026
RO	DK0002004092	6,00%	DKK	01-09-1996	31-08-1999	01-10-2029
RO	DK0002006113	6,00%	DKK	01-07-1999	31-08-2002	01-10-2032

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Bond type	ISIN-codes	Coupon	Currency	Opening date	Closing date	Maturity date
RO	DK0002011469	6,00%	DKK	01-09-2002	31-08-2005	01-10-2035
RO	DK0002013838	6,00%	DKK	19-11-2004	31-12-2007	01-10-2038
RO	DK0002013911	6,00%	DKK	19-11-2004	31-12-2007	01-10-2038
RO	DK0002016427	6,00%	DKK	14-07-2006	31-12-2007	01-10-2038
RO	DK0002016500	6,00%	DKK	14-07-2006	31-12-2007	01-10-2038
RO	DK0002006543	7,00%	DKK	11-08-1999	31-08-2002	01-10-2022
RO	DK0002001908	7,00%	DKK	03-03-1994	31-08-1996	01-07-2026
RO	DK0002004258	7,00%	DKK	01-09-1996	31-08-1999	01-10-2029
RO	DK0002006469	7,00%	DKK	01-07-1999	31-08-2002	01-10-2032
RO	DK0002008325	8,00%	DKK	19-07-2000	31-08-2002	01-10-2022
RO	DK0002002120	8,00%	DKK	27-04-1994	31-08-1996	01-07-2026
RO	DK0002004415	8,00%	DKK	01-09-1996	31-08-1999	01-10-2029
RO	DK0002006626	8,00%	DKK	11-08-1999	31-08-2002	01-10-2032
RO	DK0002002476	9,00%	DKK	02-06-1994	31-08-1996	01-07-2026
SDRO	DK0002044205	0,00%	DKK	25-02-2019	31-08-2020	01-10-2030
SDRO	DK0002046333	0,00%	DKK	12-08-2019	31-08-2020	01-10-2040
SDRO	DK0002037340	0,50%	DKK	03-10-2016	31-08-2017	01-10-2027
SDRO	DK0002038900	0,50%	DKK	10-05-2017	31-08-2020	01-10-2030
SDRO	DK0002044635	0,50%	DKK	07-06-2019	31-08-2020	01-10-2040
SDRO	DK0002047141	0,50%	DKK	11-05-2020	31-08-2023	01-10-2043
SDRO	DK0002046176	0,50%	DKK	08-08-2019	31-08-2020	01-10-2050
SDRO	DK0002046259	0,50%	DKK	12-08-2019	31-08-2020	01-10-2050
SDRO	DK0002040641	1,00%	DKK	30-11-2017	31-08-2020	01-10-2040
SDRO	DK0002044551	1,00%	DKK	29-03-2019	31-08-2020	01-10-2050
SDRO	DK0002044718	1,00%	DKK	06-06-2019	31-08-2020	01-10-2050
SDRO	DK0002047224	1,00%	DKK	11-05-2020	31-08-2023	01-10-2053
SDRO	DK0002047307	1,00%	DKK	11-05-2020	31-08-2023	01-10-2053
SDRO	DK0002033000	1,50%	DKK	09-01-2015	31-08-2017	01-10-2037

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Bond type	ISIN-codes	Coupon	Currency	Opening date	Closing date	Maturity date
SDRO	DK0002038827	1,50%	DKK	10-05-2017	31-08-2020	01-10-2040
SDRO	DK0002040567	1,50%	DKK	30-11-2017	31-08-2020	01-10-2050
SDRO	DK0002044122	1,50%	DKK	12-02-2019	31-08-2020	01-10-2050
SDRO	DK0002027978	2,00%	DKK	04-06-2012	31-08-2014	01-10-2029
SDRO	DK0002030170	2,00%	DKK	23-05-2014	31-08-2017	01-10-2032
SDRO	DK0002030766	2,00%	DKK	27-08-2014	31-08-2017	01-10-2037
SDRO	DK0002032978	2,00%	DKK	08-01-2015	31-08-2017	01-10-2047
SDRO	DK0002032895	2,00%	DKK	26-01-2015	31-08-2017	01-10-2047
SDRO	DK0002038744	2,00%	DKK	10-05-2017	31-08-2020	01-10-2050
SDRO	DK0002039049	2,00%	DKK	10-08-2017	31-08-2020	01-10-2050
SDRO	DK0002029081	2,50%	DKK	28-11-2012	31-08-2014	01-10-2034
SDRO	DK0002030253	2,50%	DKK	23-05-2014	31-08-2017	01-10-2037
SDRO	DK0002030683	2,50%	DKK	14-08-2014	31-08-2017	01-10-2047
SDRO	DK0002030840	2,50%	DKK	03-09-2014	31-08-2017	01-10-2047
SDRO	DK0002038660	2,50%	DKK	10-05-2017	31-08-2020	01-10-2050
SDRO	DK0002040997	2,50%	DKK	20-02-2018	31-08-2020	01-10-2050
SDRO	DK0002026061	3,00%	DKK	05-07-2011	31-08-2014	01-10-2024
SDRO	DK0002025097	3,00%	DKK	14-06-2010	31-08-2011	01-10-2026
SDRO	DK0002024959	3,00%	DKK	09-06-2010	31-08-2011	01-10-2031
SDRO	DK0002027036	3,00%	DKK	19-09-2011	31-08-2014	01-10-2034
SDRO	DK0002028000	3,00%	DKK	04-06-2012	31-08-2014	01-10-2044
SDRO	DK0002028190	3,00%	DKK	11-06-2012	31-08-2014	01-10-2044
SDRO	DK0002030337	3,00%	DKK	23-05-2014	31-08-2017	01-10-2047
SDRO	DK0002030410	3,00%	DKK	23-05-2014	31-08-2017	01-10-2047
SDRO	DK0002027465	3,50%	DKK	09-01-2012	31-08-2014	01-10-2044
SDRO	DK0002027895	3,50%	DKK	10-05-2012	31-08-2014	01-10-2044
SDRO	DK0002033513	3,50%	DKK	16-06-2015	31-08-2017	01-10-2047
SDRO	DK0002033786	3,50%	DKK	16-06-2015	31-08-2017	01-10-2047
SDRO	DK0002020619	4,00%	DKK	06-12-2007	31-08-2011	01-10-2026

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Bond type	ISIN-codes	Coupon	Currency	Opening date	Closing date	Maturity date
SDRO	DK0002026145	4,00%	DKK	05-07-2011	31-08-2014	01-10-2029
SDRO	DK0002022581	4,00%	DKK	21-08-2009	31-08-2011	01-10-2031
SDRO	DK0002026228	4,00%	DKK	05-07-2011	31-08-2014	01-10-2034
SDRO	DK0002023209	4,00%	DKK	22-01-2010	31-08-2011	01-10-2041
SDRO	DK0002024876	4,00%	DKK	26-04-2010	31-08-2011	01-10-2041
SDRO	DK0002025170	4,00%	DKK	23-08-2010	31-08-2011	01-10-2041
SDRO	DK0002026491	4,00%	DKK	23-08-2011	31-08-2014	01-10-2044
SDRO	DK0002026657	4,00%	DKK	25-08-2011	31-08-2014	01-10-2044
SDRO	DK0002020882	5,00%	DKK	06-12-2007	31-08-2011	01-10-2031
SDRO	DK0002020965	5,00%	DKK	06-12-2007	31-08-2011	01-10-2041
SDRO	DK0002021260	5,00%	DKK	06-12-2007	31-08-2011	01-10-2041
SDRO	DK0002021773	5,00%	DKK	30-01-2008	31-08-2011	01-10-2041
SDRO	DK0002026301	5,00%	DKK	05-07-2011	31-08-2014	01-10-2044
SDRO	DK0002022235	6,00%	DKK	02-07-2008	31-08-2011	01-10-2031
SDRO	DK0002016856	6,00%	DKK	11-10-2007	31-08-2011	01-10-2041
SDRO	DK0002021187	6,00%	DKK	06-12-2007	31-08-2011	01-10-2041
SDRO	DK0002021344	6,00%	DKK	06-12-2007	31-08-2011	01-10-2041
SDRO	DK0002022078	7,00%	DKK	17-06-2008	31-08-2011	01-10-2041
SDRO	DK0002022151	7,00%	DKK	17-06-2008	31-08-2011	01-10-2041

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Table 2

Bond type	ISIN codes	Number of annual payment dates	Payment periods	Day count convention	Payment dates
RO	DK0002015536	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
RO	DK0002015619	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
RO	DK0002012350	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
RO	DK0002014562	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
RO	DK0002012434	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
RO	DK0002014992	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
RO	DK0002012780	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
RO	DK0002014729	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
RO	DK0002014646	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
RO	DK0002015023	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
RO	DK0002005818	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
RO	DK0002001239	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
RO	DK0002011972	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
RO	DK0002016260	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
RO	DK0002004845	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
RO	DK0002006030	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
RO	DK0002011386	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
RO	DK0002013408	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
RO	DK0002014216	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
RO	DK0002014489	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
RO	DK0002006386	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
RO	DK0002000421	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
RO	DK0002004092	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
RO	DK0002006113	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
RO	DK0002011469	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
RO	DK0002013838	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days

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Bond type	ISIN codes	Number of annual payment dates	Payment periods	Day count convention	Payment dates
RO	DK0002013911	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
RO	DK0002016427	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
RO	DK0002016500	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
RO	DK0002006543	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
RO	DK0002001908	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
RO	DK0002004258	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
RO	DK0002006469	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
RO	DK0002008325	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
RO	DK0002002120	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
RO	DK0002004415	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
RO	DK0002006626	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
RO	DK0002002476	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002044205	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002046333	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002037340	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002038900	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002044635	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002047141	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002046176	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002046259	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002040641	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002044551	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002044718	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002047224	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002047307	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002033000	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002038827	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days

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Bond type	ISIN codes	Number of annual payment dates	Payment periods	Day count convention	Payment dates
SDRO	DK0002040567	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002044122	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002027978	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002030170	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002030766	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002032978	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002032895	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002038744	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002039049	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002029081	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002030253	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002030683	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002030840	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002038660	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002040997	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002026061	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002025097	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002024959	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002027036	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002028000	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002028190	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002030337	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002030410	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002027465	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002027895	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002033513	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002033786	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002020619	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002026145	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days

Bond type	ISIN codes	Number of annual payment dates	Payment periods	Day count convention	Payment dates
SDRO	DK0002022581	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002026228	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002023209	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002024876	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002025170	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002026491	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002026657	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002020882	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002020965	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002021260	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002021773	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002026301	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002022235	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002016856	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002021187	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002021344	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002022078	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days
SDRO	DK0002022151	4	1/1 - 31/3, 1/4 - 30/6, 1/7 - 30/9, 1/10 - 31/12	Actual/actual	Danish banking days

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Table 3

Bond type	ISIN codes	Amortisation profile - underlying loans	Interest-only option	Redemption price when bonds are drawn
RO	DK0002015536	Annuity	No	100 (At par)
RO	DK0002015619	Annuity	No	100 (At par)
RO	DK0002012350	Annuity	No	100 (At par)
RO	DK0002014562	Annuity	No	100 (At par)
RO	DK0002012434	Annuity	No	100 (At par)
RO	DK0002014992	Annuity	No	100 (At par)
RO	DK0002012780	Annuity	No	100 (At par)
RO	DK0002014729	Annuity	Yes*	100 (At par)
RO	DK0002014646	Annuity	Yes*	100 (At par)
RO	DK0002015023	Annuity	No	100 (At par)
RO	DK0002005818	Annuity	No	100 (At par)
RO	DK0002001239	Annuity	No	100 (At par)
RO	DK0002011972	Annuity	No	100 (At par)
RO	DK0002016260	Annuity	No	100 (At par)
RO	DK0002004845	Annuity	No	100 (At par)
RO	DK0002006030	Annuity	No	100 (At par)
RO	DK0002011386	Annuity	No	100 (At par)
RO	DK0002013408	Annuity	Yes*	100 (At par)
RO	DK0002014216	Annuity	No	100 (At par)
RO	DK0002014489	Annuity	Yes*	100 (At par)
RO	DK0002006386	Annuity	No	100 (At par)
RO	DK0002000421	Annuity	No	100 (At par)
RO	DK0002004092	Annuity	No	100 (At par)
RO	DK0002006113	Annuity	No	100 (At par)
RO	DK0002011469	Annuity	No	100 (At par)
RO	DK0002013838	Annuity	Yes*	100 (At par)
RO	DK0002013911	Annuity	No	100 (At par)

Bond type	ISIN codes	Amortisation profile - underlying loans	Interest-only option	Redemption price when bonds are drawn
RO	DK0002016427	Annuity	No	100 (At par)
RO	DK0002016500	Annuity	Yes*	100 (At par)
RO	DK0002006543	Annuity	No	100 (At par)
RO	DK0002001908	Annuity	No	100 (At par)
RO	DK0002004258	Annuity	No	100 (At par)
RO	DK0002006469	Annuity	No	100 (At par)
RO	DK0002008325	Annuity	No	100 (At par)
RO	DK0002002120	Annuity	No	100 (At par)
RO	DK0002004415	Annuity	No	100 (At par)
RO	DK0002006626	Annuity	No	100 (At par)
RO	DK0002002476	Annuity	No	100 (At par)
SDRO	DK0002044205	Annuity	No	100 (At par)
SDRO	DK0002046333	Annuity	No	100 (At par)
SDRO	DK0002037340	Annuity	No	100 (At par)
SDRO	DK0002038900	Annuity	No	100 (At par)
SDRO	DK0002044635	Annuity	No	100 (At par)
SDRO	DK0002047141	Annuity	No	100 (At par)
SDRO	DK0002046176	Annuity	No	100 (At par)
SDRO	DK0002046259	Annuity	Yes*	100 (At par)
SDRO	DK0002040641	Annuity	No	100 (At par)
SDRO	DK0002044551	Annuity	No	100 (At par)
SDRO	DK0002044718	Annuity	Yes*	100 (At par)
SDRO	DK0002047224	Annuity	No	100 (At par)
SDRO	DK0002047307	Annuity	Yes*	100 (At par)
SDRO	DK0002033000	Annuity	No	100 (At par)
SDRO	DK0002038827	Annuity	No	100 (At par)
SDRO	DK0002040567	Annuity	No	100 (At par)
SDRO	DK0002044122	Annuity	Yes*	100 (At par)

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Bond type	ISIN codes	Amortisation profile - underlying loans	Interest-only option	Redemption price when bonds are drawn
SDRO	DK0002027978	Annuity	No	100 (At par)
SDRO	DK0002030170	Annuity	No	100 (At par)
SDRO	DK0002030766	Annuity	No	100 (At par)
SDRO	DK0002032978	Annuity	No	100 (At par)
SDRO	DK0002032895	Annuity	Yes*	100 (At par)
SDRO	DK0002038744	Annuity	No	100 (At par)
SDRO	DK0002039049	Annuity	Yes*	100 (At par)
SDRO	DK0002029081	Annuity	No	100 (At par)
SDRO	DK0002030253	Annuity	No	100 (At par)
SDRO	DK0002030683	Annuity	No	100 (At par)
SDRO	DK0002030840	Annuity	Yes*	100 (At par)
SDRO	DK0002038660	Annuity	Yes*	100 (At par)
SDRO	DK0002040997	Annuity	No	100 (At par)
SDRO	DK0002026061	Annuity	No	100 (At par)
SDRO	DK0002025097	Annuity	No	100 (At par)
SDRO	DK0002024959	Annuity	No	100 (At par)
SDRO	DK0002027036	Annuity	No	100 (At par)
SDRO	DK0002028000	Annuity	No	100 (At par)
SDRO	DK0002028190	Annuity	Yes*	100 (At par)
SDRO	DK0002030337	Annuity	No	100 (At par)
SDRO	DK0002030410	Annuity	Yes*	100 (At par)
SDRO	DK0002027465	Annuity	No	100 (At par)
SDRO	DK0002027895	Annuity	Yes*	100 (At par)
SDRO	DK0002033513	Annuity	Yes*	100 (At par)
SDRO	DK0002033786	Annuity	No	100 (At par)
SDRO	DK0002020619	Annuity	No	100 (At par)
SDRO	DK0002026145	Annuity	No	100 (At par)
SDRO	DK0002022581	Annuity	No	100 (At par)
SDRO	DK0002026228	Annuity	No	100 (At par)

Bond type	ISIN codes	Amortisation profile - underlying loans	Interest-only option	Redemption price when bonds are drawn
SDRO	DK0002023209	Annuity	No	100 (At par)
SDRO	DK0002024876	Annuity	Yes*	100 (At par)
SDRO	DK0002025170	Annuity	Yes**	100 (At par)
SDRO	DK0002026491	Annuity	No	100 (At par)
SDRO	DK0002026657	Annuity	Yes*	100 (At par)
SDRO	DK0002020882	Annuity	No	100 (At par)
SDRO	DK0002020965	Annuity	No	100 (At par)
SDRO	DK0002021260	Annuity	Yes*	100 (At par)
SDRO	DK0002021773	Annuity	Yes**	100 (At par)
SDRO	DK0002026301	Annuity	Yes**	100 (At par)
SDRO	DK0002022235	Annuity	No	100 (At par)
SDRO	DK0002016856	Annuity	Yes**	100 (At par)
SDRO	DK0002021187	Annuity	No	100 (At par)
SDRO	DK0002021344	Annuity	Yes*	100 (At par)
SDRO	DK0002022078	Annuity	No	100 (At par)
SDRO	DK0002022151	Annuity	Yes*	100 (At par)

Notes: * Interest only option for up to 10 years
** Interest only option for up to 30 years

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Table 4

Bond type	ISIN codes	Credit rating	Denomination	Settlement (value date)	Place of listing	Place of registration	First listing day
RO	DK0002015536	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	
RO	DK0002015619	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	
RO	DK0002012350	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	
RO	DK0002014562	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	
RO	DK0002012434	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	
RO	DK0002014992	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	
RO	DK0002012780	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	
RO	DK0002014729	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	
RO	DK0002014646	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	
RO	DK0002015023	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	
RO	DK0002005818	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	
RO	DK0002001239	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	
RO	DK0002011972	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	
RO	DK0002016260	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	
RO	DK0002004845	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	
RO	DK0002006030	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	
RO	DK0002011386	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	
RO	DK0002013408	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	
RO	DK0002014216	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	
RO	DK0002014489	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	
RO	DK0002006386	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	
RO	DK0002000421	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	
RO	DK0002004092	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	
RO	DK0002006113	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	
RO	DK0002011469	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	
RO	DK0002013838	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	
RO	DK0002013911	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	

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Bond type	ISIN codes	Credit rating	Denomination	Settlement (value date)	Place of listing	Place of registration	First listing day
RO	DK0002016427	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	
RO	DK0002016500	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	
RO	DK0002006543	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	
RO	DK0002001908	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	
RO	DK0002004258	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	
RO	DK0002006469	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	
RO	DK0002008325	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	
RO	DK0002002120	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	
RO	DK0002004415	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	
RO	DK0002006626	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	
RO	DK0002002476	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	
SDRO	DK0002044205	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	25-02-2019
SDRO	DK0002046333	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	12-08-2019
SDRO	DK0002037340	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	03-10-2016
SDRO	DK0002038900	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	10-05-2017
SDRO	DK0002044635	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	07-06-2019
SDRO	DK0002047141	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	11-05-2020
SDRO	DK0002046176	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	08-08-2019
SDRO	DK0002046259	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	12-08-2019
SDRO	DK0002040641	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	30-11-2017
SDRO	DK0002044551	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	29-03-2019
SDRO	DK0002044718	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	06-06-2019
SDRO	DK0002047224	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	11-05-2020
SDRO	DK0002047307	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	11-05-2020
SDRO	DK0002033000	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	09-01-2015
SDRO	DK0002038827	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	10-05-2017
SDRO	DK0002040567	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	30-11-2017
SDRO	DK0002044122	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	12-02-2019

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Bond type	ISIN codes	Credit rating	Denomination	Settlement (value date)	Place of listing	Place of registration	First listing day
SDRO	DK0002027978	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	04-06-2012
SDRO	DK0002030170	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	23-05-2014
SDRO	DK0002030766	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	27-08-2014
SDRO	DK0002032978	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	08-01-2015
SDRO	DK0002032895	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	26-01-2015
SDRO	DK0002038744	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	10-05-2017
SDRO	DK0002039049	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	10-08-2017
SDRO	DK0002029081	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	28-11-2012
SDRO	DK0002030253	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	23-05-2014
SDRO	DK0002030683	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	14-08-2014
SDRO	DK0002030840	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	03-09-2014
SDRO	DK0002038660	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	10-05-2017
SDRO	DK0002040997	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	20-02-2018
SDRO	DK0002026061	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	05-07-2011
SDRO	DK0002025097	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	
SDRO	DK0002024959	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	09-06-2010
SDRO	DK0002027036	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	19-09-2011
SDRO	DK0002028000	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	04-06-2012
SDRO	DK0002028190	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	11-06-2012
SDRO	DK0002030337	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	23-05-2014
SDRO	DK0002030410	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	23-05-2014
SDRO	DK0002027465	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	09-01-2012
SDRO	DK0002027895	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	10-05-2012
SDRO	DK0002033513	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	16-06-2015
SDRO	DK0002033786	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	
SDRO	DK0002020619	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	
SDRO	DK0002026145	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	
SDRO	DK0002022581	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	
SDRO	DK0002026228	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	

Bond type	ISIN codes	Credit rating	Denomination	Settlement (value date)	Place of listing	Place of registration	First listing day
SDRO	DK0002023209	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	22-01-2010
SDRO	DK0002024876	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	26-04-2010
SDRO	DK0002025170	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	23-08-2010
SDRO	DK0002026491	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	23-08-2011
SDRO	DK0002026657	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	25-08-2011
SDRO	DK0002020882	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	06-12-2007
SDRO	DK0002020965	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	
SDRO	DK0002021260	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	06-12-2007
SDRO	DK0002021773	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	30-01-2008
SDRO	DK0002026301	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	
SDRO	DK0002022235	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	
SDRO	DK0002016856	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	
SDRO	DK0002021187	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	
SDRO	DK0002021344	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	
SDRO	DK0002022078	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	
SDRO	DK0002022151	AAA	0.01 DKK	Normally 2 business days	NASDAQ OMX Copenhagen	VP SECURITIES A/S	

Nordea

Summary from Nordea Kredit´s "Base Prospectus for the issuance of Mortgage bonds (ROs) and Covered mortgage bonds (SDROs)" dated 24 February 2020

This summary should be read solely as an introduction to the Base Prospectus, and any decision to invest in the Bonds should be based on the Base Prospectus as a whole.

Summary		
This summary is based on information requirements, each requirement referred to as an element. These elements are numbered in paragraphs 1 – 4. This summary includes all the elements required of a summary of this type of issuer and security. As not all elements need to be disclosed, the numbering of the elements is interrupted.		
Section 1 – Introduction and warnings		
1.1	Name and international securities identification number (ISIN) of the securities	The Bonds are issued in accordance with the Danish Mortgage-Credit Loans and Mortgage-Credit Bonds etc Act. Bonds that can be issued: - ROs issued to finance mortgage loans - SDROs issued to finance mortgage loans ISIN codes will be stated in the Final Terms of the Bonds.
1.2	Identity and contact details of the issuer, including its legal entity identifier (LEI)	The issuer, Nordea Kredit, is domiciled at Helgeshøj Alle 33, 2630 Taastrup, Høje Taastrup Municipality. Nordea Kredit is a limited company registered in Denmark and is subject to Danish law. Nordea Kredit has Nordea Realkredit A/S, Nordea Realkreditaktieselskab and Unikredit Realkreditaktieselskab as commercial names. Danish business registration (CVR) number is 15134275 LEI code is 52990080NNXXLC14OC65
1.3	The identity and contact details of the competent authority approving the prospectus and, where different, the competent authority that approved the registrations document or the universal	The Base Prospectus has been approved by The Danish Financial Supervisory Authority (The Danish FSA) in its capacity as competent authority in compliance with Regulation (EU) 2017/1129. The Danish FSA only approves the Base Prospectus as meeting the standards of completeness, comprehensibility and consistency as imposed by Regulation (EU) 2017/1129. However, such approval should not be considered as an endorsement of Nordea Kredit. The Danish FSA contact information:

	registration document	Finanstilsynet (The Danish FSA) Århusgade 110 2100 København Ø Phone: +45 33 55 82 82 e-mail: finanstilsynet@ftnet.dk
1.4	The date of approval of the prospectus	24 February 2020
1.5	Warnings	**Warning to Investors:** **This summary should be read as an introduction to the Base Prospectus; any decision to invest in the securities should be based on a consideration of the Base Prospectus as a whole by the investor; the investor could lose all or part of the invested capital; where a claim relating to the information contained in a Base Prospectus is brought before a court, the plaintiff investor might, under national law, have to bear the costs of translating the Base Prospectus before the legal proceedings are initiated; civil liability attaches only to those persons who have tabled the summary including any translation thereof, but only where the summary is misleading, inaccurate or inconsistent, when read together with the other parts of the Base Prospectus, or where it does not provide, when read together with the other parts of the Base Prospectus, key information in order to aid investors when considering whether to invest in such securities.**
Section 2 – Key information on the issuer		
2.1	Who is the issuer of the securities?	The issuer, Nordea Kredit, is domiciled at Helgeshøj Alle 33, 2630 Taastrup, Høje Taastrup Municipality. Nordea Kredit is a limited company registered in Denmark and is subject to Danish law. Nordea Kredit has Nordea Realkredit A/S, Nordea Realkreditaktieselskab and Unikredit Realkreditaktieselskab as commercial names. Danish business registration (CVR) number is 15134275 LEI code is 52990080NNXXLC14OC65 Nordea Kredit is a Danish mortgage company and the object of company is to carry on all types of mortgage credit activity and any other activities considered ancillary to the company's mortgage credit activity within the framework of the mortgage credit legislation applicable from time to time. Nordea Kredit is a wholly owned subsidiary of Nordea Bank Abp.

		Key managing directors: Claus H. Greve, Chief Executive Officer and Kamilla Hammerich Skytte, Deputy Chief Executive Officer **Statutory auditors:** PricewaterhouseCoopers Statsautoriseret Revisionspartnerselskab, Strandvejen 44, 2900 Hellerup, Denmark, Danish business registration (CVR) number 33771231, represented by Christian Fredensborg Jakobsen, stateauthorised public accountant, and Benny Voss, stateauthorised public accountant, has audited the annual financial statements of Nordea Kredit.
2.2	What are the key financial information regarding the issuer?	Selected financial information for Nordea Kredit is set out below:
2.3	What are the key risks that are specific to the issuer?	The activities of Nordea Kredit are associated with a number of risks. If these risks are not handled, Nordea Kredit may suffer financial losses or sanctions imposed by the authorities and Nordea Kredit's reputation may be damaged. Nordea Kredit has identified the following types of risks: - credit risks - liquidity risk - operational risk - market risk - refinancing risk - risks related to the use of risk models - risks related to the implementation of new legislation - risks related to resolution tools and powers under the BRRD and bankruptcy

Income statement (DKKm)	**2019**	**2018**
Net interest income	3,156	3,190
Net interest and fee income	2,670	2,555
Impairment losses on loans and receivables	-6	-215
Net trading income	-	-
Profit before tax	2,373	2,042
Net profit for the year	1,850	1,593

Balance sheet (DKKm)	**2019**	**2018**
Total assets	473,277	438,825
Senior debt	5,597	10,841
Subordinated debt	2,200	2,200
Loans and receivables at fair value	398,497	387,159
Deposits from customers	NA	NA
Total equity	22,590	22,333
CET1 ratio	24.4	23.9
Total capital ratio	27.0	26.5
Leverage ratio	4.4	4.6

		The risk factors listed are not exhaustive.
Section 3 – key information on the securities		
3.1	What are the main features of the securities?	The Bonds are issued in accordance with the Danish Mortgage-Credit Loans and Mortgage-Credit Bonds etc Act. Bonds that can be issued: - ROs issued to finance mortgage loans - SDROs issued to finance mortgage loans ISIN codes will be stated in the Final Terms of the Bonds. **Interest rate** Interest – both at an adjustable rate and a fixed rate - is payable on the Bonds until redemption. Both redemption and interest terms may be changed as a consequence of the provisions on regulation of refinancing risk of the Danish Mortgage-Credit Loans and Mortgage-Credit Bonds etc Act. The interest rate terms of the Bonds will be stated in the Final Terms. **Currency** The Bonds will be denominated in Danish kroner (DKK), euro (EUR) or another currency. The currency used for the Bonds issued under the Base Prospectus will be stated in the Final Terms of the Bonds. Restrictions on the free transferability of the securities The Bonds are freely transferable during as well as after the opening period except for certain selling and dealing restrictions, including on the offer, sale and distribution within the United States or to US persons. The distribution of the Base Prospectus and the offer or sale of the Bonds in certain jurisdictions may be restricted by law. Nordea Kredit presumes that persons who come into possession of the Base Prospectus will obtain information on and observe all such restrictions. If a financial intermediary uses the Base Prospectus to make an offer of the Bonds, the financial intermediary will provide information on the terms and conditions of the offer at the time the offer is made **Rights attached to the securities** The Bonds are non-callable by the Bondholders throughout the life of the Bonds.

		In the event of Nordea Kredit restructuring or resolution in accordance with directive (EU) 59/2014, the Bondholders have a preferential position in the capital centre. In the event of Nordea Kredit's bankruptcy, the Bondholders have a preferential position in the capital centre out of which the relevant bonds are issued. In the event that the capital centre does not have sufficient assets to compensate the Bondholders, the outstanding claim carries a preferential right to the institution's general reserves. In the event of bankruptcy, the normal payments to the Bondholders will as far as possible be continued prior to the final settlement of the bankruptcy estate in accordance with the provisions of the Danish Mortgage-Credit Loans and Mortgage-Credit Bonds etc Act. Claims for payment of interest are time-barred three years after the due date of payment and claims for payment of the principal are time-barred ten years after the due date of payment in accordance with the Danish Limitation Act. There is no investor representation for the Bondholders.
3.2	Where will the securities be traded?	Nordea Kredit will apply for admission of the Bonds issued under the Base Prospectus to trading and official listing on Nasdaq Copenhagen A/S. Nordea Kredit may decide to apply for admission to trading and official listing on other regulated markets. This will be stated in a supplementary prospectus.
3.4	What are the key risks that are specific to the securities?	Investment in Bonds is associated with a number of risks, including the following: - Interest risk - prepayment risks - ratings do not necessarily reflect all risks and may be downgraded - bonds issued for the purpose of using proceeds for particular purposes - loss of SDRO status - non-compliance with the balance principle The risk factors listed are exhaustive.
Section 4 – key information on the offer of securities and/or the admission to trading on a regulated market		
4.1	Under which conditions and timetables can I invest in this security?	During the opening period of the Bonds, the Bonds may be sold in the market through tap issues, auctions, pre-issues or block issues. The price may change during the life of the Bonds. There is no right of cancellation when purchasing the Bonds. The final issuance requirement for the Bonds is not known until the closing of an ISIN code. There is no method for reducing subscriptions or repaying surplus amounts. The minimum subscription amount is the denomination of the Bonds. Transactions in Bonds admitted to trading on a regulated market

		are published in accordance with rules laid down pursuant to the Danish capital markets act. No investors have any pre-emptive right to purchase Bonds issued under this Base Prospectus. Auctions are held via Nasdaq Copenhagen A/S's systems and/or Bloomberg's systems. Daily tap auctions as well as future refinancing auctions may be held via Bloomberg at which auctions primary dealers can bid. Additional terms and conditions of the offer will be stated in the Final Terms.
4.2	Why is this prospectus being produced?	The offers under the Base Prospectus is being made to provide funding for the Issuer and the net proceeds from the issuances will be used to finance mortgage lending secured by mortgages on property or lending to public authorities granted by Nordea Kredit on an ongoing basis.

These Final Terms were last changed by Nordea Kredit on 4 May 2020.

Nordea Kredit Realkreditaktieselskab:

_____
Name: Claus H. Greve
Position: CEO

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Name: Kamilla Hammerich Skytte
Position: Deputy CEO