

Til NASDAQ OMX, København

Fixing of coupon rates effective from 1 January 2009

19. december 2008

Effective from 1 January 2009, the coupon rates of the floating-rate bonds below issued by Nykredit Realkredit A/S and Totalkredit A/S will be adjusted.

The new coupon rates will apply from 1 January 2009 to 30 June 2009:

Bonds with 4.65% cap

DK0004717048 (122C), maturity in 2010, new rate as at 1 January 2009: 4.6500 % pa.

Bonds with 5.6778% cap

DK0004717121 (122C), maturity in 2015, new rate as at 1 January 2009: 5.4023 % pa.

Bonds with 5% cap

DK0004717980 (122C), maturity in 2016, new rate as at 1 January 2009: 5.0000 % pa.

Uncapped bonds

DK0009760324 (40D), maturity in 2010, new rate as at 1 January 2009: 5.0474 % pa.

DK0009762379 (40D), maturity in 2011, new rate as at 1 January 2009: 5.0474 % pa.

DK0009762965 (20D), maturity in 2011, new rate as at 1 January 2009: 3.2090 % pa.

DK0009763930 (40D), maturity in 2011, new rate as at 1 January 2009: 5.0474 % pa.

DK0009764318 (40D), maturity in 2011, new rate as at 1 January 2009: 5.0474 % pa.

DK0009765125 (40D), maturity in 2012, new rate as at 1 January 2009: 5.0474 % pa.

DK0009765638 (49D), maturity in 2018, new rate as at 1 January 2009: 5.0474 % pa.

DK0009770398 (21E), maturity in 2019, new rate as at 1 January 2009: 5.0474 % pa.

DK0009771875 (JCB), maturity in 2011, new rate as at 1 January 2009: 5.4023 % pa.

Questions may be directed to Henrik Hjortshøj-Nielsen, Executive Vice President, Group Treasury, tel +45 44 55 10 40, Hans Henrik Andersen, Managing Director, Totalkredit A/S, tel +45 44 55 54 02, or Nels Petersen, Head of Corporate Communications, tel +45 44 55 14 70.

Yours sincerely

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