

To NASDAQ OMX Copenhagen A/S

Totalkredit A/S publishes addendum to prospectus for the offering of mortgage bonds

7 February 2013

Totalkredit A/S publishes an addendum to prospectus for the offering of mortgage bonds in connection with the announcement of the Annual Report for 2012.

The addendum is available for download at totalkredit.dk.

Questions may be addressed to Hans Henrik Andersen, Managing Director, tel +45 44 55 54 02.

Yours sincerely

Totalkredit A/S

Addendum to prospectus for the offering of mortgage bonds in Totalkredit A/S

In connection with the announcement of the Annual Report for 2012, an addendum to the prospectus of 28 June 2005 for the offering of mortgage bonds in Totalkredit A/S is published.

With reference to the Annual Report for 2012 published by stock exchange announcement on today's date, the prospectus has been changed as follows:

Changes to Part III "Information about Totalkredit" of the prospectus:

In item 3.1 "Selected financial information", the existing text has been deleted and replaced by: "Please refer to "Financial highlights" in the Annual Report for 2011 and the Annual Report for 2012, respectively. The Annual Reports are available for download at totalkredit.dk and at nasdaqomxnordic.com."

In item 3.2 the existing text has been deleted and replaced by: "No reference is made to interim reports."

In item 5.2.1 the existing text has been deleted and replaced by: "No material investments have been made since the date of Totalkredit's latest published Annual Report."

In item 13.1 "Information about the issuer's assets, liabilities, equity, financial position and results", the existing text has been deleted and replaced by: "Please refer to Totalkredit's last two audited and approved Annual Reports for 2011 and 2012, respectively. Annual Reports are audited and approved every year in February".

Totalkredit's audited and approved Annual Report is published through NASDAQ OMX Copenhagen A/S and is available at nasdaqomxnordic.com and at totalkredit.dk."

In item 13.5.2 "Information about the issuer's assets, liabilities, equity, financial position and results" the following text has been added: "As regards the outlook for 2013, please refer to the Annual Report for 2012, p 5."

In item 13.7 "Significant changes in the issuer's financial or trading position", the following text has been added: "Please also refer to the Annual Report for 2012."

Changes to part IV "Bond information" of the prospectus:

Furthermore, the list of documents referred to has been changed as a new item has been added: "Annual Report for 2012".

Declaration

We hereby declare that, to the best of our knowledge and belief, the information contained in this addendum to the prospectus is in accordance with the facts and does not omit anything likely to affect the picture which the prospectus is intended to give.

This addendum (including the statement contained herein) is hereby signed on behalf of Totalkredit's Management by special authority from Totalkredit's Board of Directors:

7 February 2013

Troels Bülow-Olsen
Managing Director

Hans Henrik Andersen
Managing Director