

To OMX Nordic Exchange Copenhagen

8 November 2007

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

Totalcredit A/S publishes addendum to prospectus for the offering of mortgage bonds in connection with the publication of the Q1-Q3 Interim Report 2007.

The addendum is available for download at totalcredit.dk.

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

Yours sincerely
Totalcredit A/S

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

In connection with the publication of Totalcredit's Q1-Q3 Interim Report 2007, this addendum to the prospectus for the offering of mortgage bonds in Totalcredit A/S dated 28 June 2005 is published.

Section II "Risk factors" of the prospectus has been changed as follows:

In item 6 "Balance principle", the existing text under item "1. The statutory requirement for placing the proceeds..." has been replaced by: "1. The statutory requirement for placing the proceeds in eligible assets in connection with the issuance by mortgage banks of mortgage bonds, SDROs or SDOs, other securities issued by mortgage banks conferring a preferential right on the holder."

Section III "Information about Totalcredit" of the prospectus has been changed as follows:

Under item 3.2 "Selected financial information", reference is also made to the Q1-Q3 Interim Report 2007.

Under item 5.2.1 "Information about Totalcredit", reference is also made to the Q1-Q3 Interim Report 2007.

Under item 13.5.2 "Information about the issuer's assets, liabilities, equity, financial position and results", reference is also made to the Q1-Q3 Interim Report 2007.

Under item 13.7 "Significant changes in the issuer's financial and trading position", reference is also made to the Q1-Q3 Interim Report 2007.

Section IV "Bond information" of the prospectus has been changed as follows:

Under item 7 "Further information", a new item 7.6 has been added: "All open ISINs in Capital Centre C will be closed at end-2007 to ensure that bonds issued in these ISINs can maintain their status as SDOs (covered bonds)"

Furthermore, the list of documents referred to has been changed as a new item "Stock exchange announcement dated 08.11.07" has been added.

This addendum is hereby signed on behalf of Totalcredit's Management in accordance with special authorisation from Totalcredit's Board of Directors:

Declaration

We hereby declare that, to the best of our knowledge and belief, the information contained in this addendum to 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 declaration contained herein) is hereby signed on behalf of Totalkredit's Management in accordance with special authorisation from Totalkredit's Board of Directors:

8 November 2007

Troels Bülow-Olsen
Managing Director

Hans Henrik Andersen
Managing Director