

Press release

Communications
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Pre-tax profit of DKr2,445m for the first nine months of 2007

Realkredit Danmark today published its report for the first nine months of 2007. Sven Holm, Chief Executive Officer, describes the result for the first three quarters of the year as satisfactory. The report is available at www.rd.dk. Highlights are shown below:

- The Realkredit Danmark Group recorded a rise of 4% in pre-tax profit from DKr2,344m for the first nine months of 2006 to DKr2,445m for the first nine months of 2007. The result was in line with the expectations announced at the publication of the interim report for 2007.
- Total income increased 7% from DKr3,126m for the first nine months of 2006 to DKr3,340m.
- The outstanding nominal bond debt was DKr635bn, up 6% since the first nine months of 2006.
- The market share of net new lending was 24.3% for the first nine months of 2007, against 28.7% for 2006. The market share of the loan portfolio was 32.0% at September 30, 2007, against 32.8% at December 31, 2006.
- The outlook for the pre-tax profit for 2007 as a whole is unchanged relative to the expectations announced in the interim report for 2007.

Commenting on the results, Realkredit Danmark's chief executive, Sven Holm, said: "During the third quarter, we prepared to launch our latest product initiative, *RenteDyk*TM, which is a floating-rate loan that allows the coupon only to fall, never rise. *RenteDyk*TM was introduced on October 1, and interest in the product has been considerable. More than 80,000 customers have already tried out the mortgage calculator on our Web site, so we expect good demand."

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