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**SUPPLEMENT CONCERNING EXTENSION OF OFFER PERIOD  
FOR THE VOLUNTARY, RECOMMENDED PUBLIC TAKEOVER OFFER**

To the shareholders of



Spar Nord Bank A/S

(Company reg. (CVR) no. 13 73 75 84)

**Submitted by**

**Nykredit**

Nykredit Realkredit A/S

(Company reg. (CVR) no. 12 71 92 80)

23 April 2025

## 1. Supplement concerning extension of Offer Period

This is a supplement (the “**Supplement**”) to the voluntary, recommended public takeover offer (as supplemented) (the “**Offer**”) submitted on 8 January 2025 by Nykredit Realkredit A/S (“**Nykredit**” or the “**Offeror**”) to the shareholders of Spar Nord Bank A/S (“**Spar Nord Bank**”), to acquire all shares (excluding Treasury Shares) in Spar Nord Bank.

The offer document (the “**Offer Document**”) containing the terms and conditions of the Offer was approved by the Danish FSA and published on 8 January 2025. The Offer Document states that the Offer is valid during the Offer Period, commencing on the date of publication of the Offer Document until 19 February 2025 at 23:59 (CET) (the “**Initial Offer Period**”). The Offer Period has subsequently been extended in supplements, approved by the Danish FSA, dated 18 February, 19 March and, most recently, 2 April 2025, which extended the Initial Offer Period, such that the Offer Period will expire on 24 April 2025 at 23:59 (CEST).

This Supplement to the Offer Document has been approved by the Danish FSA and subsequently published by Nykredit on 23 April 2025 in accordance with section 9(4), section 9(5) and section 21(3) of the Danish Takeover Order. The Supplement should be read in conjunction with the Offer Document (as most recently amended by the supplement dated 2 April 2025) and, unless otherwise provided in this Supplement, the terms and expressions defined therein shall have the same meaning as ascribed to them in the Offer Document.

All references in this Supplement, in earlier supplements and in the Offer Document to the “Offer” are to be understood as a reference to the Offer as originally set out in the Offer Document and amended by way of this Supplement and earlier supplements.

## 2. Extension of the Offer Period

In accordance with sections 9(3)-(4) and 21(3) of the Danish Takeover Order and section 6.10 of the Offer Document, Nykredit has decided to extend the Offer Period further. The reason for the extension is to provide Nykredit with time to receive all the regulatory approvals required to fulfil the Regulatory Condition (as defined in the Offer Document). As described in section 4.2, the only outstanding matter in relation to the Regulatory Condition is currently the Danish Competition and Consumer Authority’s approval of Nykredit’s acquisition of sole control over Spar Nord Bank as a result of the Completion of the Offer, under part 4 of the Danish Competition Act.

With this Supplement, Nykredit extends the Offer Period, such that the Offer will now expire on 20 May 2025 at 23:59 (CEST). Subsequently, any reference to the “Offer Period” in the Offer Document or other documents relating to the Offer will refer to the period commencing on the day of publication of the Offer Document (namely on 8 January 2025) and ending on 20 May 2025 at 23:59 (CEST) (the “**Extended Offer Period**”).

In the Board Statement published on 8 January 2025, Spar Nord Bank’s Board of Directors decided to recommend the Shareholders to accept the Offer. The contents of this Supplement does not cause Spar Nord Bank’s Board of Directors to change its recommendation to the Shareholders to accept the Offer, which is still recommended on the basis set out in the Board Statement.

If the Offer is not extended further than to 20 May 2025 at 23:59 (CEST), Completion is expected to take place on 28 May 2025, although Nykredit reserves the right to further extend the Offer Period (one or more times) in accordance with the terms and conditions set out in section 6.10 of the Offer Document and section 9 of the Danish Takeover Order. Such further extension will result in the date of Completion being extended correspondingly.

If the Regulatory Condition, see sections 6.6 b) and 6.16 of the Offer Document, has not been fulfilled by the expiry of the Extended Offer Period, Nykredit can further extend the Offer Period in accordance with the terms and conditions set out in section 6.10 of the Offer Document and section 9 of the Danish Takeover Order. However, the Offer Period cannot be extended beyond nine months in total calculated from the time of publication of the Offer Document, unless an exemption is granted by the Danish FSA in accordance with section 33 of the Danish Takeover Order.

If the Regulatory Condition is not met on expiry of the Extended Offer Period, Nykredit expects to extend the Offer Period further to provide Nykredit with additional time to obtain the required approvals to fulfil the Regulatory Condition.

All terms and conditions of the Offer as described in the Offer Document (as amended by the earlier supplements) remain unchanged, except for the Offer Period (and other important dates relating to the Offer that have been extended as a consequence of the Extended Offer Period), which has been extended in accordance with this Supplement. The full terms and conditions of the Offer, including the procedure describing how shareholders accept the Offer and detailed information about settlement, are described in the Offer Document as amended by this Supplement and earlier supplements.

The Offer Document and the Supplement are published in the Danish FSA's OAM database: <https://oam.finanstilsynet.dk/> and can also, with certain restrictions, be accessed at <https://www.nykredit.com/kobstilbud-spar-nord/> and <https://www.sparnord.dk/investor-relations/overtagelsestilbud>.

### 3. Updated overview of important dates

The following timetable sets forth certain future key dates relating to the Offer of which the Shareholders should be aware (provided the Offer is not extended further than to 20 May 2025 at 23:59 (CEST)).

23 April 2025	Publication of Supplement to the Offer Document concerning extension of the Offer Period until 20 May 2025.
20 May 2025 at 23:59 (CEST)	Expiry of the Extended Offer Period (subject to further extension of the Offer Period and assuming no withdrawal of the Offer by the Offeror in accordance with the terms of the Offer).
21 May 2025 (18 hours after expiry of the Offer Period)	Publication of the preliminary results of the Offer (alternatively, the latest day for announcement of an extension of the Offer Period or withdrawal of the Offer).
23 May 2025	Latest expected announcement of the final result of the Offer
28 May 2025	Latest expected day for settlement of the Offer Price for each Spar Nord Bank Share payable to accepting Shareholders under the Offer.
28 May 2025	Latest day on which the Offer Price for each Spar Nord Bank Share payable to the Shareholders under the Offer is expected to be available in the Shareholders' bank accounts*.

\* Payment to Shareholders who do not have a Danish bank account may take longer to process.

The timetable above is subject to any extension of the Offer Period in accordance with section 6.10 of the Offer Document.

### 4. Status for fulfilment of Conditions

The Completion of the Offer is subject to the Conditions set out in section 6.6 of the Offer Document being satisfied or waived by the Offeror in full or in part at the time of expiry of the Offer Period or prior to the expiry of eighteen (18) hours after the end of the Offer Period as set out in section 21(3) of the Danish Takeover Order. Completion is furthermore subject to such Conditions remaining satisfied on the date of Completion.

At the date of this Supplement, the status for fulfilment of the Conditions of section 6.6 a), b) and c) of the Offer Document is as follows:

#### 4.1. Status for fulfilment of the minimum acceptance condition – section 6.6 a)

At the date of this Supplement, the Offeror holds 38,590,475 Spar Nord Bank Shares, corresponding to 32.79 per cent of the share capital and voting rights in Spar Nord Bank. This does not include the Irrevocable Undertakings

described in section 5.5.2 of the Offer Document because, at the date of publication of this Supplement, the Offeror does not control the Spar Nord Bank Shares comprised by the Irrevocable Undertakings.

The Spar Nord Bank Shares held by the Offeror on the date of this Supplement, combined with the Spar Nord Bank Shares comprised by the Irrevocable Undertakings, amount to a total of 53.38 per cent of Spar Nord Bank's share capital.

In the supplement dated 19 March 2025 to the Offer Document, the Offeror announced that a preliminary compilation of the acceptances that the Offeror had information about showed that, including the Irrevocable Undertakings, acceptances corresponding to more than 46 per cent of the share capital of Spar Nord Bank had been submitted, and that the Offeror's ownership interest in Spar Nord Bank, together with the Irrevocable Undertakings and the binding acceptances submitted that the Offeror had information about at the time, totalled more than 80 per cent of the total share capital (excluding Treasury Shares) of Spar Nord Bank, indicating that the 67 per cent acceptance limit stated in the Offer has been reached. In connection with this Supplement, the Offeror has not obtained updated information about the number of acceptances submitted. The final result of the Offer will be determined on expiry of the Offer Period, and the final result of the Offer will be published in accordance with section 21(3) of the Danish Takeover Order.

#### **4.2. Status for fulfilment of the Regulatory Condition – section 6.6 b)**

The following approval remains outstanding as at the date of this Supplement:

The Danish Competition and Consumer Authority's approval of the acquisition of sole control over Spar Nord Bank as a result of the Completion of the Offer, see part 4 of the Danish Competition Act.

The Offeror has been informed by the Danish Competition and Consumer Authority that the Offeror's merger notification regarding the Offeror's acquisition of sole control over Spar Nord Bank is considered complete as of 31 March 2025. The Offeror awaits the Danish Competition and Consumer Authority's decision.

#### **4.3. Status for condition regarding Material Adverse Change – section 6.6 c)**

The Offeror has been informed by Spar Nord Bank that no Material Adverse Change has occurred in the period until and including 1 April 2025.

#### **5. To Shareholders who have already accepted the Offer**

Acceptances of the Offer already made remain valid and will not be affected by the extension of the Offer Period. Shareholders who have already given their accept of the Offer thus do not have to take further action as a result of the extension of the Offer Period.

#### **6. To Shareholders who have not yet accepted the Offer**

Shareholders who have not yet accepted the Offer, but who wish to accept the Offer, should follow the acceptance procedure described in section 10.1 of the Offer Document. An updated Acceptance Form is included at the end of this Supplement and may also, with certain restrictions, be accessed in both a Danish and an English version at <https://www.nykredit.com/kobstilbud-spar-nord/> and <https://www.sparnord.dk/investor-relations/overtagelsestilbud>.

Shareholders should note that acceptance of the Offer must be communicated to the Shareholders' own Account Holding Institution in due time for the Account Holding Institution to process and communicate the acceptance to Carnegie Investment Bank, Filial af Carnegie Investment Bank AB (publ), Sverige, which must be in receipt of such acceptance before expiry of the Extended Offer Period on 20 May 2025 at 23:59 (CEST), or in the event of a further extension of the Offer Period before such later date and time as is stated in the announcement of the extension of the Offer Period. The time until which notification of acceptance to the Account Holding Institution may be given will depend upon the Shareholder's agreement with, and the rules and procedures of, the relevant Account Holding Institution and may be earlier than the last day of the Offer Period.

Shareholders wishing to accept the Offer are advised to read the Offer Document and this Supplement carefully before any decision is made with respect to accepting the Offer. Shareholders should consider the information and the Offer with regard to their personal financial situation and needs and their individual tax situation.

Nykredit intends to delist Spar Nord Bank from trading on Nasdaq Copenhagen and complete a compulsory acquisition of the remaining Spar Nord Bank shareholders, provided that Nykredit has obtained the necessary ownership interest, and the Offer has been Completed. Spar Nord Bank shareholders who have opted not to accept the Offer, should expect that Nykredit, provided that the Offer is Completed, will take steps to combine Nykredit Bank A/S and Spar Nord Bank, which will result in a further increase in Nykredit's ownership interest in Spar Nord Bank. Not later than in continuation of the combination, Nykredit thus expects to hold a sufficient ownership interest to be able to delist Spar Nord Bank from trading on Nasdaq Copenhagen and complete a compulsory acquisition of the remaining Spar Nord Bank shareholders.

## **7. Versions and other matters regarding the Supplement**

### **7.1. Versions**

This Supplement has been prepared in a Danish-language and an English-language version. Both the Danish and the English-language version are published in the Danish FSA's OAM database on <https://oam.finanstilsynet.dk/>. The Danish-language version has also, with certain restrictions, been made available on <https://www.nykredit.com/kobstilbud-spar-nord/> and <https://www.sparnord.dk/investor-relations/overtagelsestilbud>. The English-language version has also, with certain restrictions, been made available on <https://www.nykredit.com/kobstilbud-spar-nord/> and <https://www.sparnord.dk/investor-relations/overtagelsestilbud>. The Danish FSA has neither reviewed nor approved the English translation of this Supplement. In the event of any discrepancies between the contents of the Supplement and the English translation, the Danish-language wording of the Supplement shall prevail.

### **7.2. Offer Document and Supplement**

The Offer is submitted only in the form of the Offer Document as amended by earlier supplements and this Supplement approved by the FSA, which set out the full terms and conditions of the Offer, including information on how to accept the Offer. The shareholders are advised to read the Offer Document, this Supplement and related documents as they contain important information.

### **7.3. Information for Shareholders in the United States**

The Offer is made for the shares in Spar Nord Bank, a public limited liability company incorporated and admitted to trading on a regulated market in Denmark, and is subject to the disclosure and procedural requirements of Danish Law, including the Danish Capital Markets Act and the Danish Takeover Order.

The Offer is being made to US Spar Nord Bank Shareholders in compliance with the applicable US tender offer rules under the U.S. Securities Exchange Act of 1934, as amended, (the "Exchange Act"), including Regulation 14E promulgated thereunder, subject to the relief available for a "Tier II" tender offer, and otherwise in accordance with the requirements of Danish Law and practice

Accordingly, US Spar Nord Bank Shareholders should be aware that the Offer Document, this Supplement and any other documents regarding the Offer have been prepared in accordance with, and will be subject to, the disclosure and other procedural requirements, including with respect to withdrawal rights, the Offer timetable, settlement procedures and timing of payments of Danish Law and practice, which may differ materially from those applicable under US domestic tender offer law and practice. In addition, the financial information contained in the Offer Document has not been prepared in accordance with generally accepted accounting principles in the United States, or derived therefrom, and may therefore differ from, or not be comparable with, financial information of US companies.

In accordance with the Laws of, and practice in, Denmark and to the extent permitted by applicable Law, including Rule 14e-5 under the Exchange Act, the Offeror, any Offeror Affiliates or any nominees or brokers of the foregoing (acting as agents, or in a similar capacity, for the Offeror or any of its affiliates, as applicable) may from time to time, and other than pursuant to the Offer, directly or indirectly, purchase, or arrange to purchase, outside of the United States, shares in Spar Nord Bank or any securities that are convertible into, exchangeable for or exercisable for such shares in Spar Nord Bank before or during the period in which the Offer remains open for acceptance. These purchases may occur either in the open market at prevailing prices or in private transactions at negotiated prices. Any information about such purchases will be announced via Nasdaq Copenhagen and relevant electronic media if,

and to the extent, such announcement is required under applicable Law. To the extent information about such purchases or arrangements to purchase is made public in Denmark, such information will be disclosed by means of a press release or other means reasonably calculated to inform US Spar Nord Bank Shareholders of such information. In addition, subject to the applicable laws of Denmark and US securities laws, including Rule 14e-5 under the Exchange Act, the financial advisers to the Offeror or their respective affiliates may also engage in ordinary course trading activities in securities of Spar Nord Bank, which may include purchases or arrangements to purchase such securities.

It may not be possible for US Spar Nord Bank Shareholders to effect service of process within the United States upon Spar Nord Bank, the Offeror or any of their respective affiliates, or their respective officers or directors, some or all of which may reside outside the United States, or to enforce against any of them judgments of the United States courts predicated upon the civil liability provisions of the federal securities laws of the United States or other US Law. It may not be possible to bring an action against the Offeror, Spar Nord Bank and/or their respective officers or directors (as applicable) in a non-US court for violations of US laws. Further, it may not be possible to compel the Offeror and Spar Nord Bank or their respective affiliates, as applicable, to subject themselves to the judgment of a US court. In addition, it may be difficult to enforce in Denmark original actions, or actions for the enforcement of judgments of US courts, based on the civil liability provisions of the US federal securities laws.

The Offer, if completed, may have consequences under US federal income tax and under applicable US state and local, as well as non-US, tax laws. Each Shareholder is urged to consult its independent professional adviser immediately regarding the tax consequences of the Offer.

NEITHER THE U.S. SECURITIES AND EXCHANGE COMMISSION NOR ANY SECURITIES COMMISSION OR OTHER REGULATORY AUTHORITY IN ANY STATE OF THE UNITED STATES HAS APPROVED OR DECLINED TO APPROVE THE OFFER, THE OFFER DOCUMENT OR THIS SUPPLEMENT, PASSED UPON THE FAIRNESS OR MERITS OF THE OFFER OR PROVIDED AN OPINION AS TO THE ACCURACY OR COMPLETENESS OF THE OFFER DOCUMENT, THIS SUPPLEMENT OR ANY OTHER DOCUMENT RELATING TO THE OFFER. ANY REPRESENTATION TO THE CONTRARY IS A CRIMINAL OFFENCE IN THE UNITED STATES.

#### **7.4. Approval of the Supplement by the Danish FSA**

The Danish FSA has approved the Danish-language version of the Supplement in accordance with the Danish Capital Markets Act and the Danish Takeover Order prior to publication on 23 April 2025. The Offer Document and the Supplement have not been reviewed by any public or other authority in any jurisdiction other than Denmark.

The Offer Document as amended by this Supplement and earlier supplements is the only legally binding Offer made by the Offeror to the Shareholders. The Offer is made only on the terms and conditions set out in the Offer Document as amended by this Supplement and earlier supplements.

No registrations, authorisations or approvals pursuant to any Laws other than the Laws of Denmark have been made on the date of publication of this Supplement.

#### **7.5. Restrictions**

The Offer is not made, and acceptance of the Offer to tender Spar Nord Bank Shares is not accepted, neither directly nor indirectly, in or from any jurisdiction in which the making or acceptance of the Offer would not be in compliance with the Laws of such jurisdiction or would require any registration, approval or any other measures with any regulatory authority not expressly contemplated by the Offer Document, including any Restricted Jurisdiction. Neither the United States nor the United Kingdom is a Restricted Jurisdiction.

Restricted Jurisdictions include, but are not limited to: Australia, Canada, Hong Kong, Japan, New Zealand and South Africa.

The availability of the Offer to Shareholders who are not resident in and/or citizens of Denmark may be affected by the Laws of the jurisdictions in which they are present or of which they are citizens. Such Shareholders should inform themselves about any legal or regulatory requirements applicable in their jurisdiction as well as any possible tax consequences.

The Offer is not being made, directly or indirectly, in or from the Restricted Jurisdictions by mail or using any other means of communication, and the Offer cannot be accepted from any Restricted Jurisdiction. This Supplement, the Offer Document and any documents relating to the Offer will not be and should not be sent, mailed or in any other way distributed or communicated in or to the Restricted Jurisdictions.

This Supplement will not be and must not be sent to Shareholders who are resident in the Restricted Jurisdictions. Account Holding Institutions, brokers and other intermediaries holding shares for Persons in Restricted Jurisdictions may not communicate this Supplement, the Offer Document or any other documents received in connection with the Offer, including other supplements, to such Persons.

Persons obtaining documents or information relating to the Offer (including custodians, Account Holding Institutions, nominees, trustees, representatives, fiduciaries or other intermediaries) should not distribute, communicate, transfer or send these in or into a Restricted Jurisdiction or use mail or any other means of communication in or into a Restricted Jurisdiction in connection with the Offer. Persons (including, but not limited to, custodians, custodian banks, nominees, trustees, representatives, fiduciaries or other intermediaries) intending to communicate this Supplement, the Offer Document or any related document to any jurisdiction outside Denmark or the United States should inform themselves about these restrictions before taking any action. Any failure to comply with these restrictions may constitute a violation of the Laws of such jurisdiction, including securities Laws. It is the responsibility of all Persons obtaining this Supplement, the Offer Document, an acceptance form and/or other documents relating to the Offer, or into whose possession such documents otherwise come, to inform themselves about and observe all such restrictions.

Any Persons obtaining this Supplement or the Offer Document and having doubts as to their status as regards these restrictions should consult a professional adviser in the relevant professional area.

Neither the Offeror, the Offeror's advisers nor the Settlement Bank, Carnegie Investment Bank, Filial af Carnegie Investment Bank AB (publ), Sverige, company reg. (CVR) no. 35 52 12 67, accepts or assumes any responsibility or liability for any violation of such restrictions by any such Persons.

#### **7.6. Reservations regarding forward-looking statements**

This Supplement contains statements relating to future conditions or events, including statements on future results, growth or other forecasts on developments and benefits in connection with the Offer, including the expected timetable and the completion thereof. Such "forward-looking statements" may generally, but not always, be identified by the use of words such as "anticipates", "assumes", "expects", "plans", "will", "intends", "believes", "estimates", "may", "might", "seeks", "imagines", "continues", "considers" or similar expressions. Forward-looking statements, by their nature, involve risks, uncertainty, assumptions and other significant factors as they relate to future events and depend on circumstances occurring in the future. There can be no assurance that actual results will not differ, possibly materially, from those expressed or implied by such statements as a result of a number of factors, many of which are beyond the Offeror's and/or Spar Nord Bank's control. These factors include the effects of general economic conditions, interest rates, fluctuating demand for Spar Nord Bank's products, conditions of competition, technological developments, employee-related matters, Legislation, exchange rates, circumstances potentially giving rise to termination of the Offer, failure to comply (timely or otherwise) with the required Regulatory Conditions and more generally the risk that a condition of the Offer is not satisfied, Spar Nord Bank's ability to retain and attract key employees and maintain business relations and potentially increased investment needs (including investments as a result of increased demand, new business opportunities and/or the development of new technology).

The making of the Offer shall not under any circumstances imply in any way that there has been no change in the affairs of the Offeror or Spar Nord Bank since the date of the Offer Document or that the information in the Offer Document, this Supplement or in the documents referred to herein is correct as of any time subsequent to the date of submission thereof.

Other than to the extent required by applicable Law, neither the Offeror nor any of its advisers undertake to update or revise any such forward-looking statements contained herein or to reflect any change in their respective expectations with regard thereto, or any new information, change in the events, conditions or circumstances on which such statement is based, or to adapt these to future events or developments.

Any material new circumstances which may be deemed to be necessary for the Shareholders to make an informed assessment of the Offer, and which occur or are established during the Offer Period, will be published as a

supplement to or as an announcement relating to the Offer Document under applicable Law. This also applies to the correction of any material errors or inaccuracies in connection with the information in the Offer Document or this Supplement.



## Appendix 1: Acceptance form

This acceptance form and the Offer (as defined below) to which this acceptance form relates are not directed at shareholders whose participation in the Offer would require the issuance of an offer document, registration or other activities other than what is required under Danish law (and, in the case of shareholders in the United States of America, Section 14(c) of, and applicable provisions of Regulation 14E promulgated under, the US Securities Exchange Act of 1934, as amended). The Offer is not made, directly or indirectly, to shareholders resident in any jurisdiction in which the submission of the Offer or acceptance thereof would contravene the law of such jurisdiction. Any person acquiring possession of this acceptance form or the offer document to which this acceptance form relates is expected and assumed to obtain on his or her own accord any necessary information on any applicable restrictions and to comply with such restrictions.

### Acceptance of sale of shares in Spar Nord Bank A/S, company reg. (CVR) no.: 13 73 75 84

(To be submitted to the shareholders' own account holding institution for endorsement and processing).

Acceptance must take place through the shareholder's own account holding institution in due time to allow the account holding institution to process and communicate the acceptance to Carnegie Investment Bank, Filial af Carnegie Investment Bank AB (publ), Sverige, which must be in receipt of such acceptance no later than 20 May 2025 at 23:59 (CEST) or in case of an extended offer period, on such later date and time as stated in the notice of extension of the offer period.

I/we the undersigned hereby represent that the shares sold in connection with the Offer are free from any and all charges, pledges, liens and other encumbrances. I/we the undersigned will pay all brokerage fees and/or other costs in connection with the sale of shares in Spar Nord Bank A/S.

Subject to the terms set out in the offer document relating to the offer made by Nykredit Realkredit A/S on 8 January 2025 (the "Offer"), I/we hereby accept the Offer of payment of DKK 210.50 in cash as adjusted in accordance with the terms and conditions of the offer document for the Offer (including for payment of any dividend prior to completion) for each Spar Nord Bank A/S share of nominally DKK 10 and place an order for sale of the following number of shares of nominally DKK 10.00 in Spar Nord Bank A/S (ISIN securities code DK0060036564):

	No. of shares in Spar Nord Bank A/S
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### I/we permit the effectuation of the sale by transfer of the Spar Nord Bank A/S shares from my/our account with:

Account holding institution:	VP account:

### The proceeds from the Spar Nord Bank A/S shares sold must be transferred to:

Bank:	Sort code/account number

I/we confirm that the name and address stated by me/us in the signature box below are identical to the name and address specified in the statement of account for the above account.

### Acknowledgement of applicable bank transfer and/or currency exchange fees

I/we accept and acknowledge that I/we are liable for any applicable bank transfer and/or currency exchange fees charged by the recipient bank as a result of receipt of the proceeds from Spar Nord Bank A/S shares transferred to me/us by Nykredit Realkredit A/S. The proceeds from the Spar Nord Bank A/S shares will be paid and transferred in Danish kroner, and if they are transferred to a bank outside Denmark, the recipient bank may exchange them into the local currency of the relevant bank at a rate of exchange to be determined by the recipient bank in its sole discretion. I/we accept and acknowledge that rates of exchange may fluctuate, and I/we accept the risk of such fluctuations.

I/we hereby confirm and accept disclosure of this acceptance form and the information provided herein by and between Carnegie Investment Bank, Filial af Carnegie Investment Bank AB (publ), Sverige and my/our custodian bank for the purpose of accepting the Offer dated 8 January 2025.

**Information about the selling shareholder and signature:**

Name:	
Address:	
Post code and city:	Company reg. (CVR) no./Civil reg. (CPR) number
Telephone:	Date and signature

**The undersigned account holding institution agrees to transfer the above Spar Nord Bank A/S shares to Carnegie Investment Bank, Filial af Carnegie Investment Bank AB (publ), Sverige, if Nykredit Realkredit A/S determines in its reasonable discretion that this acceptance form is in accordance with the Offer and that the terms of the Offer (as set out in the offer document concerning the Offer) have been satisfied or (subject to applicable laws, rules and regulations) waived by Nykredit Realkredit A/S:**

Company reg. (CVR) no.:	CD identification:
Stamp and signature	

**Information to the account holding institution:**

Upon endorsement of this acceptance form, the shareholder's account holding institution shall no later than 20 May at 23:59 (CEST) (or in case of an extended offer period at such later date and time as stated in the notice of extension of the offer period) have submitted the acceptance of the Offer to Carnegie Investment Bank, Filial af Carnegie Investment Bank AB (publ), Sverige.

Persons accepting the Offer may submit personal data to Carnegie Investment Bank, Filial af Carnegie Investment Bank AB (publ), Sverige. Personal data submitted to Carnegie Investment Bank, Filial af Carnegie Investment Bank AB (publ), Sverige will be processed in data systems to the extent necessary for the purpose of providing services and processing cases at Carnegie Investment Bank, Filial af Carnegie Investment Bank AB (publ), Sverige. Personal data obtained from a party other than the customer to which the processing relates may also be processed. Personal data may also be processed in data systems of companies and organisations with which Carnegie Investment Bank, Filial af Carnegie Investment Bank AB (publ), Sverige collaborates. Information about the processing of personal data is provided by Carnegie Investment Bank, Filial af Carnegie Investment Bank AB (publ), Sverige, which also accepts requests for rectification of personal data. Personal data may be obtained by Carnegie Investment Bank, Filial af Carnegie Investment Bank AB (publ), Sverige in connection with the settlement of the Offer in VP Securities A/S (Euronext Securities Copenhagen). For additional information about the processing of personal data by Carnegie Investment Bank, Filial af Carnegie Investment Bank AB (publ), Sverige, see <https://www.carnegie.dk/om-carnegie/behandling-af-personoplysninger/>.