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Nykredit Realkredit A/S raises guidance for 2025 and extends customer benefits programme

The Nykredit Group raises its guidance for 2025 to a profit after tax of about DKK 12.4 billion from the previously guided range of DKK 11.75-12.25 billion. This is expected to be Nykredit's strongest financial performance to date, marking record-high financial results for five years running.

Nykredit is, quite uniquely, owned by an association of customers, Forenet Kredit. This means that Nykredit can share its success with customers by offering a number of benefits when the Group is doing well.

Totalcredit has decided to extend the KundeKroner discounts for both business and personal customers for one year. Nykredit has decided to extend the discounts on selected bank-issued home loans (BoligRabat) and business mortgage loans (ErhvervsKroner) by one year. KundeKroner discounts for personal customers and BoligRabat discounts now apply up to and including 2029.

At the same time, Nykredit will extend its allocation of funds to the customer benefits programme for personal customers of Nykredit Bank and Spar Nord for another year. The amount allocated will be adjusted to reflect the fact that customers of Spar Nord will get the same access to the customer benefits programme after the merger in the spring of 2026.

Nykredit Bank A/S raises its guidance for 2025 to a profit after tax of DKK 3.6 billion from the previously guided range of DKK 3.0-3.5 billion.

Michael Rasmussen, Group Chief Executive of Nykredit, says:

"The financial results for 2025 will be the best yet for the customer-owned Nykredit Group. It will be the fifth consecutive year that we achieve record-high financial results, which is highly satisfying. It allows us to continue to share our success with our customers by offering them specific benefits. I am pleased that we can extend the KundeKroner discounts and other customer benefits. This demonstrates how customers benefit when Nykredit is doing well. This is only natural, being a Group owned by an association of customers."

As scheduled, the Nykredit Group will publish its Annual Report 2025 on 4 February 2026. At that time, Nykredit's Management will be available for further comments.

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