

Realkredit Danmark  
Bernstorffsgade 40  
1577 København V

03 February 2026

## **Realkredit Danmark's comment on the Danish Financial Supervisory Authority's criminal complaint**

Realkredit Danmark states:

“Realkredit Danmark applied an incorrect valuation principle when granting loans in a limited number of cases – approximately 500 owner-occupied flats used for other types of letting purposes than letting to the owner's children or parents – and this resulted in over-mortgaging of approximately 120 owner-occupied flats. In brief, the matter is the result of an error that occurred in connection with an update of Realkredit Danmark's business procedures. We agree that the error could have been corrected at an earlier time, and we have improved relevant processes on an ongoing basis to prevent a similar situation from arising.

Neither investors nor customers have suffered any loss, and no customers are placed at a disadvantage under their current loan agreement. Realkredit Danmark discovered the error itself, corrected it and contacted the Danish Financial Supervisory Authority to inform the authority about the matter. We have no further comments as the authorities are investigating the matter.”

Read the Danish Financial Supervisory Authority's disclosure text:

<https://danskebank.com/investor-relations/regulation/the-danish-fsa>