

To NASDAQ Copenhagen

15 November 2018

Company announcement no. 13

Spar Nord repaying tier 2 capital with ISIN code DK0030330311

Referring to the terms and conditions of the above-mentioned loan, Spar Nord Bank announces that it has been given permission by the Danish FSA to repay a bond loan with ISIN code DK0030330311 with a principal of DKK 700 million eligible as tier 2 capital.

The repayment will take place on 18 December 2018. The repayment will take place in accordance with clause 6.4 of the loan agreement at par with the addition of accrued interest.

Please direct any questions or comments regarding this announcement to Ole Madsen, Senior Vice President, Communication & Business Development, on tel. +45 96 34 40 10.

Ole Madsen

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Spar Nord Bank A/S Executive Board



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