

Denne melding til obligasjonseierne er kun utarbeidet på engelsk. For informasjon vennligst kontakt Nordic Trustee AS.

To the bondholders in:

**ISIN: NO0012839572 - KREDINOR AS FRN SENIOR UNSECURED BOND ISSUE
2023/2027**

Oslo, 5 February 2026

Exercise of voluntary early redemption (Call Option)

Nordic Trustee AS (the “**Bond Trustee**”) acts as bond trustee for the Bondholders in the above mentioned bond issue (the “**Bond Issue**”) where Kredinor AS is the issuer (the “**Issuer**”).

All capitalized terms used herein shall have the meaning assigned to them in the bond terms dated 21 February 2023 (the “**Bond Terms**”).

The Issuer has notified the Bond Trustee of the exercise of the Call Option to redeem the Outstanding Bonds in whole in accordance with Clause 10.2 of the Bond Terms, as follows:

Redemption amount:	All Outstanding Bonds
Redemption price:	102.54 % of the Nominal Amount for each redeemed Bond plus accrued and unpaid interest
Record Date:	19 February 2026
Call Option Repayment Date:	23 February 2026

Yours sincerely
Nordic Trustee AS

Olav Slagsvold
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