

## Kredinor AS: Notice of exercise of call option

*Oslo, 5 February 2026* - Reference is made to the announcements made by Kredinor AS (the "Company") on 2 February 2026 and 4 February 2026 regarding the placement of a new bond issue and the use of the proceeds from such bond issue for refinancing of the Company's outstanding senior unsecured bonds due 23 February 2027 (ticker: "KRNOR01", ISIN: NO0012839572) (the "Existing Bond Issue"). The Company has today notified Nordic Trustee AS of the exercise of its call option to redeem all outstanding bonds under the Existing Bond Issue, and each bondholder is hereby given notice thereof.

The bonds under the Existing Bond Issue will in accordance with the bond terms of such bonds be repaid at 102.54% of the nominal amount with the call option repayment date being 23 February 2026.

For information relating to the exercise of the call option, reference is made to the attached call option notice.

For further information, please contact:

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Denne melding til obligasjonseiere 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:

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

Yours sincerely  
**Nordic Trustee AS**

*Olav Slagavold*  
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