

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

To the bondholders in:

**ISIN: NO0010694474 - 3,85 % DNB Næringskreditt AS Open Covered Bond Issue
2013/2023 (Extendable to 15 November 2024)**

Oslo, 1 October 2018

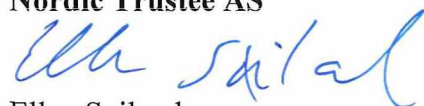
Notice of effective date for change of Issuer

Reference is made to the resolutions of the Bondholder's Meeting of 24 September 2018.

Please be advised that with effect from 1 October 2018, the Issuer of the Bonds will be changed from DNB Næringskreditt AS (reg. no. 846 069 062) to DNB Boligkreditt AS (reg. no. 985 621 551).

Yours sincerely

Nordic Trustee AS



Ellen Søliland