

Final Terms

Loan no. 201

under the Swedish Medium Term Notes and Covered Bonds Programme

of

Borgo AB (publ) (LEI 54930030QWENGUD8ZR59) (the “Issuer”)

The Terms and Conditions dated 24 January 2022 of the aforementioned Programme shall apply to this Loan, along with the Final Terms set out below.

The Terms and Conditions for the Programme are set out in the Issuer’s base prospectus dated 24 January 2022, together with any supplementary prospectus published from time to time (the “**Base Prospectus**”). Capitalised terms used below shall have the meaning given to them in the Terms and Conditions, or as otherwise set out in the Base Prospectus.

This document constitutes the Final Terms for the purposes of Regulation (EU) 2017/1129 (along with relevant implementing measures under this Regulation in each Member State and in its current wording, referred to as the “**Prospectus Regulation**”) and must be read in conjunction with the Base Prospectus and any supplement thereto in order to obtain all the relevant information. The Base Prospectus including any supplements thereto and any documents incorporated therein by reference are made available at the Issuer’s website www.borghypotek.se.

General

- | | | |
|-----|--|--------------------------------|
| 1. | Type of Note: | Medium Term Note |
| 2. | Loan number | 201 |
| | (i) Tranche name | 1 |
| 3. | Aggregate Nominal Amount | |
| | (i) for the Loan: | SEK 1,750,000,000 |
| | (ii) for tranche 1 | SEK 1,750,000,000 |
| 4. | Currency: | SEK |
| 5. | Nominal Amount per Note (denomination): | SEK 2,000,000 |
| 6. | Minimum subscription amount: | SEK 2,000,000 |
| 7. | Price per Note: | 100.000% of the Nominal Amount |
| 8. | Number of book-entry Notes: | 875 |
| 9. | Issue Date: | 14 February 2022 |
| 10. | Interest Commencement Date: | 14 February 2022 |

- | | | |
|-----|---|------------------------------|
| 11. | Maturity Date: | 14 February 2025 |
| | Extended Maturity: | Not Applicable |
| | Extended Maturity Date: | Not Applicable |
| 12. | Amount by which Note is to be repaid at the Maturity Date: | Nominal Amount |
| 13. | Basis for calculation of interest: | Floating Interest Rate (FRN) |
| 14. | Amount as basis for calculation of interest: | Nominal Amount |
| 15. | Cover Pool: | Not Applicable |

Interest

- | | | |
|-----|-------------------------------------|--|
| 16. | Fixed Interest Rate: | Not Applicable |
| 17. | Floating Interest Rate (FRN) | Applicable |
| | (i) Base Rate: | 3 months STIBOR |
| | (ii) Margin: | +0.90% annual interest calculated on the Nominal Amount |
| | (iii) Interest Determination Date: | Two (2) Business Days prior to each Interest Period, first time 10 February 2022 |
| | (iv) Interest Period: | Period from 14 February 2022 to and including 14 May 2022 (the First Interest Period) and thereafter each period of about 3 months with the final day on an Interest Payment Date. |
| | (v) Interest Payment Date(s): | The last day of each Interest Period, 14 February, 14 May, 14 August and 14 November each year, the first time on 14 May 2022 and the last time on 14 February 2025 |
| | (vi) Day Count Convention: | Actual/360 |

Other

- | | | |
|-----|--|------------------|
| 18. | Green Medium Term Notes: | Not Applicable |
| 19. | Admitted to trading on a Regulated Market: | Applicable |
| | (i) Regulated Market: | Nasdaq Stockholm |
| | (ii) Estimate of total expenses in connection with admission to trading: | 85 625 |

- (iii) Total number of Notes admitted to trading: 875
- (iv) Earliest date of admission to trading: Issue Date
20. **CSD:** Euroclear Sweden
21. **Interests:** Not Applicable
22. **Following specific risk factors described in the Base Prospectus apply:** Notes with floating interest rate
23. **Credit rating for Loan (on the Issue Date):** Not Applicable
24. **Resolution as basis for the issue:** Not Applicable
25. **Third party information:** Not Applicable
26. **Issuing Dealer:**
- (i) for tranche 1 Nordea Bank Abp and Skandinaviska Enskilda Banken AB (publ)
27. **Administrative Agent:** Nordea Bank Abp
28. **ISIN:** SE0013360633
29. **Use of proceeds:** General financing of the Issuer's and the Group's business activities
30. **The estimated net amount of the proceeds:** SEK 1,750,000,000 less customary transaction costs and fees.

The Issuer confirms that the above supplementary terms and conditions are applicable to the relevant Loan together with the Terms and Conditions and undertakes accordingly to pay principal and interest. The Issuer also confirms that it has disclosed all material events after the date of this Programme regarding the Base Prospectus that could affect the market's perception of the Issuer.

Stockholm 4, February 2022

BORGO AB (publ)



Verifikat

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Dokument

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Huvuddokument

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Philipson Watz (CPW)

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Signerade 2022-02-04 16:38:04 CET (+0100)

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