

# Final Terms

Loan no. 202

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.borgohypotek.se](http://www.borgohypotek.se).

## General

1.	<b>Type of Note:</b>	Medium Term Note
2.	<b>Loan number</b>	202
	(i) Tranche name	1
3.	<b>Aggregate Nominal Amount</b>	
	(i) for the Loan:	SEK 500,000,000
	(ii) for tranche 1	SEK 500,000,000
4.	<b>Currency:</b>	SEK
5.	<b>Nominal Amount per Note (denomination):</b>	SEK 2,000,000
6.	<b>Minimum subscription amount:</b>	SEK 2,000,000
7.	<b>Price per Note:</b>	100.000% of the Nominal Amount
8.	<b>Number of book-entry Notes:</b>	250
9.	<b>Issue Date:</b>	25 November 2022
10.	<b>Interest Commencement Date:</b>	25 November 2022

- |     |   |                     |
|-----|---|---------------------|
| 11. | <b>Maturity Date:</b>   | 25 November 2024    |
|     | <b>Extended Maturity:</b>   | Not Applicable      |
|     | <b>Extended Maturity Date:</b>                                    | Not Applicable      |
| 12. | <b>Amount by which Note is to be repaid at the Maturity Date:</b> | Nominal Amount      |
| 13. | <b>Basis for calculation of interest:</b>                         | Fixed Interest Rate |
| 14. | <b>Amount as basis for calculation of interest:</b>               | Nominal Amount      |
| 15. | <b>Cover Pool:</b>  | Not Applicable      |

### Interest

- |     |                                     |  |
|-----|-------------------------------------|--|
| 16. | <b>Fixed Interest Rate:</b>         | Applicable   |
|     | (i) Interest Rate:                  | 4.950% annual interest calculated on Nominal Amount  |
|     | (ii) Interest Period:               | Period from 25 November 2022 to and including the 25 November 2023 (the First Interest Period) and thereafter each period of about 12 months with the final day on an Interest Payment Date. |
|     | (iii) Interest Payment Date(s):     | Annually on 25 November 2023 and 25 November 2024  |
|     | (iv) Day Count Convention:          | 30/360   |
| 17. | <b>Floating Interest Rate (FRN)</b> | Not Applicable   |

### Other

- |     |  |                  |
|-----|--|------------------|
| 18. | <b>Green Medium Term Notes:</b>  | Not Applicable   |
| 19. | <b>Admitted to trading on a Regulated Market:</b>                        | Applicable       |
|     | (i) Regulated Market:  | Nasdaq Stockholm |
|     | (ii) Estimate of total expenses in connection with admission to trading: | 42,500           |
|     | (iii) Total number of Notes admitted to trading:                         | 250              |
|     | (iv) Earliest date of admission to trading:                              | Issue Date       |
| 20. | <b>CSD:</b>  | Euroclear Sweden |

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|--|---|
| 21. <b>Interests:</b>  | Not Applicable  |
| 22. <b>Following specific risk factors described in the Base Prospectus apply:</b> | Notes with fixed interest rate  |
| 23. <b>Credit rating for Loan (on the Issue Date):</b>                             | Not Applicable  |
| 24. <b>Resolution as basis for the issue:</b>                                      | Not Applicable  |
| 25. <b>Third party information:</b>  | Not Applicable  |
| 26. <b>Issuing Dealer:</b>   |   |
| (i) for tranche 1  | Nordea Bank Abp   |
| 27. <b>Administrative Agent:</b>   | Nordea Bank Abp   |
| 28. <b>ISIN:</b>   | SE0013360831  |
| 29. <b>Use of proceeds:</b>  | General financing of the Issuer's and the Group's business activities |
| 30. <b>The estimated net amount of the proceeds:</b>                               | SEK 500,000,000 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 18 November 2022

**BORGO AB (publ)**




# Verifikat

Transaktion 09222115557481762368

## Dokument

**Final\_Terms\_(202)\_221118**

Huvuddokument

3 sidor

Startades 2022-11-18 17:05:49 CET (+0100) av Camilla

Philipson Watz (CPW)

Färdigställt 2022-11-18 18:51:23 CET (+0100)

## Initierare

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## Signerande parter

**Peter Walldour (PW)**

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Personnummer 830611-2452

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Signerade 2022-11-18 18:51:23 CET (+0100)

**Gustav Berggren (GB)**

Identifierad med svenskt BankID som "Per Gustav Berggren"

Personnummer 800518-0370

gustav.berggren@borgohypotek.se



Signerade 2022-11-18 17:18:36 CET (+0100)

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