

# Final Terms

Loan no. 103

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 2023 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 2023, 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](http://www.borghypotek.se).

## General

- |    |                                 |                   |
|----|---------------------------------|-------------------|
| 1. | Type of Note:                   | Covered Bond      |
| 2. | Loan number                     | 103               |
|    | (i) Tranche name                | 1                 |
| 3. | <b>Aggregate Nominal Amount</b> |                   |
|    | (i) for the Loan:               | SEK 1,500,000,000 |
|    | (ii) for tranche 1              | SEK 1,500,000,000 |
| 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% of the Nominal Amount
8.	<b>Number of book-entry Notes:</b>	750
9.	<b>Issue Date:</b>	12 April 2023
10.	<b>Interest Commencement Date:</b>	12 April 2023
11.	<b>Maturity Date:</b>	12 January 2026
	<b>Extended Maturity:</b>	Applicable
	<b>Extended Maturity Date:</b>	12 January 2027
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>	Floating Interest Rate (FRN)
14.	<b>Amount as basis for calculation of interest:</b>	Nominal Amount
15.	<b>Cover Pool:</b>	The Issuer's Swedish cover pool

#### **Interest**

16.	<b>Fixed Interest Rate:</b>	Not Applicable
17.	<b>Floating Interest Rate (FRN)</b>	Applicable
	(i) Base Rate:	3 months STIBOR
	(ii) Margin:	+ 0.58% annual interest calculated on the Nominal Amount

- (iii) Interest Determination Date: Two (2) Business Days prior to each Interest Period, first time 6 April 2023
- (iv) Interest Period: Period from 12 April 2023 to and including the 12 July 2023 (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, 12 January, 12 April 12 July and 12 October each year, the first time on 12 July 2023 and the last time on the Maturity Date or Extended Maturity Date (as applicable)
- (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: SEK 70,750
  - (iii) Total number of Notes admitted to trading: 750
  - (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:** Risks related to Covered Bonds

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|-----|--|--|
| 23. | <b>Credit rating for Loan (on the Issue Date):</b> | Expected credit rating by Moody's: Aaa   |
| 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, Skandinaviska Enskilda Banken AB (publ), Danske Bank A/S, Danmark, Sverige Filial, Swedbank AB (publ) |
| 27. | <b>Administrative Agent:</b>                       | Swedbank AB (publ)   |
| 28. | <b>ISIN:</b>                                       | SE0013105376   |
| 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 1,500,000,000 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 5 April 2023

**BORGO AB (publ)**

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