

# Final Terms

Loan no. 101

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

These Final Terms replace the Final Terms dated 31 March 2023 whereby the Loan Amount is increased from SEK 3,200,000,000 to SEK 4,000,000,000.

## General

1.	Type of Note:	Covered Bond
2.	Loan number	101
	(i) Tranche name	4
3.	<b>Aggregate Nominal Amount</b>	
	(i) for the Loan:	SEK 4,000,000,000
	(ii) for tranche 4	SEK 800,000,000
	(iii) for previous tranche(es)	Tranche 3: SEK 1,200,000,000 Tranche 2: SEK 1,000,000,000 Tranche 1: SEK 1,000,000,000
4.	<b>Currency:</b>	SEK

5. **Nominal Amount per Note (denomination):** SEK 2,000,000
6. **Minimum subscription amount:** SEK 2,000,000
7. **Price per Note:** 98.847% of the Nominal Amount plus accrued interest from 30 March 2023
8. **Number of book-entry Notes:** 2,000
9. **Issue Date:** 19 April 2023
10. **Interest Commencement Date:** 30 March 2022
11. **Maturity Date:** 30 June 2027  
**Extended Maturity:** Applicable  
**Extended Maturity Date:** 30 June 2028
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:** The Issuer's Swedish cover pool

#### Interest

16. **Fixed Interest Rate:** Not Applicable
17. **Floating Interest Rate (FRN)** Applicable
  - (i) **Base Rate:** 3 months STIBOR
  - (ii) **Margin:** + 0.50% annual interest calculated on the Nominal Amount
  - (iii) **Interest Determination Date:** Two (2) Business Days prior to each Interest Period, first time 28 March 2022
  - (iv) **Interest Period:** Period from 30 March 2022 to and including the 30 June 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, 30 March, 30 June, 30 September and 30 December each year, the first time on 30 June 2022 and the last time on the Maturity Date or the Extended Maturity Date (as applicable)
  - (vi) **Day Count Convention:** Actual/360

#### Other

18. **Green Medium Term Notes:** 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:	SEK 113,750
	(iii) Total number of Notes admitted to trading:	2,000
	(iv) Earliest date of admission to trading:	Tranche 4: Issue Date Tranche 3: 5 April 2023 Tranche 2: 11 May 2022 Tranche 1: 30 March 2022
20.	<b>CSD:</b>	Euroclear Sweden
21.	<b>Interests:</b>	Not Applicable
22.	<b>Following specific risk factors described in the Base Prospectus apply:</b>	Risks related to Covered Bonds
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>	23 February 2023
25.	<b>Third party information:</b>	Not Applicable
26.	<b>Issuing Dealer:</b>	
	(i) for Tranche 4	Nordea Bank Abp, Danske Bank A/S, Danmark, Sverige Filial and Skandinaviska Enskilda Banken AB (publ)
	(ii) for previous Tranch(es):	Tranche 3: Nordea Bank Abp, Skandinaviska Enskilda Banken AB (publ) and Danske Bank A/S, Danmark, Sverige Filial Tranche 2: Nordea Bank Abp and Swedbank AB (publ) Tranche 1: Nordea Bank Abp
27.	<b>Administrative Agent:</b>	Nordea Bank Abp
28.	<b>ISIN:</b>	SE0013360724
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 792,480,444.44 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 14 April 2023

**BORGO AB (publ)**

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