

# 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 24 April 2023 whereby the Loan Amount is increased from SEK 5,050,000,000 to SEK 6,050,000,000.

## General

|    |                                 |  |
|----|---------------------------------|--|
| 1. | Type of Note:                   | Covered Bond   |
| 2. | Loan number                     | 101  |
|    | (i) Tranche name                | 8  |
| 3. | <b>Aggregate Nominal Amount</b> |  |
|    | (i) for the Loan:               | SEK 6,050,000,000  |
|    | (ii) for tranche 8              | SEK 1,000,000,000  |
|    | (iii) for previous tranche(es)  | Tranche 7: SEK 250,000,000<br>Tranche 6: SEK 300,000,000<br>Tranche 5: SEK 500,000,000<br>Tranche 4: SEK 800,000,000<br>Tranche 3: SEK 1,200,000,000 |

|     |   |  |
|-----|---|--|
|     |   | Tranche 2: SEK 1,000,000,000<br>Tranche 1: SEK 1,000,000,000           |
| 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>  | 98.688% of the Nominal Amount plus accrued interest from 30 March 2023 |
| 8.  | <b>Number of book-entry Notes:</b>                                | 3,025  |
| 9.  | <b>Issue Date:</b>  | 14 June 2023   |
| 10. | <b>Interest Commencement Date:</b>                                | 30 March 2022  |
| 11. | <b>Maturity Date:</b>   | 30 June 2027   |
|     | <b>Extended Maturity:</b>   | Applicable   |
|     | <b>Extended Maturity Date:</b>                                    | 30 June 2028   |
| 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:                        | + 0.50% 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. **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 153,750
- (iii) Total number of Notes admitted to trading: 3,025
- (iv) Earliest date of admission to trading: Tranche 8: Issue Date  
Tranche 7: 27 April 2023  
Tranche 6: 26 April 2023  
Tranche 5: 21 April 2023  
Tranche 4: 19 April 2023  
Tranche 3: 5 April 2023  
Tranche 2: 11 May 2022  
Tranche 1: 30 March 2022
20. **CSD:** Euroclear Sweden
21. **Interests:** Not Applicable
22. **Following specific risk factors described in the Base Prospectus apply:** Risks related to Covered Bonds
23. **Credit rating for Loan (on the Issue Date):** Expected credit rating by Moody's: Aaa
24. **Resolution as basis for the issue:** 2 May 2023
25. **Third party information:** Not Applicable
26. **Issuing Dealer:**
- (i) for Tranche 8: Nordea Bank Abp, Danske Bank A/S, Danmark, Sverige Filial and Skandinaviska Enskilda Banken AB (publ)
- (ii) for previous Tranch(es): Tranche 7: Skandinaviska Enskilda Banken AB (publ)  
Tranche 6: Danske Bank A/S, Danmark, Sverige Filial  
Tranche 5: Nordea Bank Abp  
Tranche 4: Nordea Bank Abp, Danske Bank A/S, Danmark, Sverige Filial and Skandinaviska Enskilda Banken AB (publ)

- 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. **Administrative Agent:** Nordea Bank Abp
28. **ISIN:** SE0013360724
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 994,976,111.11 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 12 June 2023

**BORGO AB (publ)**

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