

# Final Terms

Loan no. 105

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

These Final Terms replace the Final Terms dated 24 May 2023 whereby the Loan Amount is increased from SEK 3,500,000,000 to SEK 6,000,000,000.

## General

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|----|--|------------------------------|
| 1. | Type of Note:                                  | Covered Bond                 |
| 2. | Loan number                                    | 105                          |
|    | (i) Tranche name                               | 2                            |
| 3. | <b>Aggregate Nominal Amount</b>                |                              |
|    | (i) for the Loan:                              | SEK 6,000,000,000            |
|    | (ii) for tranche 2:                            | SEK 2,500,000,000            |
|    | (iii) for previous tranche(es):                | Tranche 1: SEK 3,500,000,000 |
| 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>	100.520% of the Nominal Amount plus accrued interest from the Interest Payment Date falling on 26 August 2023
8.	<b>Number of book-entry Notes:</b>	3,000
9.	<b>Issue Date:</b>	19 September 2023
10.	<b>Interest Commencement Date:</b>	26 May 2023
11.	<b>Maturity Date:</b>	26 May 2028
	<b>Extended Maturity:</b>	Applicable
	<b>Extended Maturity Date:</b>	26 May 2029
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:	+ 0.93 % annual interest calculated on the Nominal Amount
	(iii) Interest Determination Date:	Two (2) Business Days prior to each Interest Period, first time 24 May 2023
	(iv) Interest Period:	Period from 26 May 2023 to and including 26 August 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, 26 August, 26 November, 26 February and 26 May each year, the first time on 26 August 2023 and the last time on the Maturity Date or the Extended Maturity Date (as applicable).
	(vi) Day Count Convention:	Actual/360

#### **Other**

18.	<b>Green Medium Term Notes:</b>	Not Applicable
	(i) Risk factors:	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 88 250
	(iii) Total number of Notes admitted to trading:	3,000
	(iv) Earliest date of admission to trading:	Tranche 2: Issue Date Tranche 1: 26 May 2023
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>	31 August 2023
25.	<b>Third party information:</b>	Not Applicable
26.	<b>Issuing Dealer:</b>	
	(i) for tranche 2:	Danske Bank A/S, Danmark, Sverige Filial, Nordea Bank Abp, and Skandinaviska Enskilda Banken AB (publ)
	(ii) for previous tranche(s):	Tranche 1: Danske Bank A/S, Danmark, Sverige Filial, Nordea Bank Abp, and Skandinaviska Enskilda Banken AB (publ)
27.	<b>Administrative Agent:</b>	Nordea Bank Abp
28.	<b>ISIN:</b>	SE0013361078
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 2,520,629,722.22 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 September 2023

**BORGO AB (publ)**

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