

Detta informationsblad till obligationsinnehavarna är endast utformat på engelska.

Stockholm, 18 August 2025

**To the noteholders in:**

**ISIN: ISIN SE0014781340 – Svea Bank AB (publ) SEK 300,000,000 tier 2 subordinated floating rate notes 2020/2030**

### **CONDITIONAL NOTICE OF EARLY REDEMPTION**

**This conditional notice of early redemption has been sent on 18 August 2025 to Noteholders directly registered as of 15 August 2025 in the debt register (Sw. *skuldbok*) kept by the CSD. If you are an authorised nominee under the Swedish Central Securities Depositories and Financial Instruments Accounts Act or if you otherwise are holding Notes on behalf of someone else on a securities account, please forward this Notice to the Noteholder(s) you represent as soon as possible.**

Reference is made to the terms and conditions of the abovementioned notes (with an aggregate amount outstanding of SEK 300,000,000) (the “**Notes**”) issued by Svea Bank AB (publ) (the “**Issuer**”) on 10 September 2020 in accordance with the terms and conditions for the Notes (the “**Terms and Conditions**”).

All capitalised terms used herein and not otherwise defined in this notice shall have the meaning assigned to them in the Terms and Conditions.

The Issuer hereby gives conditional notice to all Noteholders for early redemption of the Notes in full in accordance with Clause 8.2 (*Early voluntary redemption at the option of the Issuer*) in the Terms and Conditions (the “**Redemption**”). Subject to the Condition (as defined below), the Redemption Date is set to 10 September 2025 and the Record Date for the early redemption will be 3 September 2025, *i.e.* five (5) Business Days prior to the Redemption Date.

The Redemption is conditional upon the successful settlement of tier 2 capital notes in an aggregate amount of at least SEK 300,000,000 prior to the Record Date (the “**Condition**”). The fulfilment of the Condition will be confirmed to the Noteholders through a press release. Should the Condition not be fulfilled by the Record Date, the Redemption will not occur which will, in such case, be confirmed to the Noteholders through a press release.

If the Condition is satisfied, the Redemption will be irrevocable and all outstanding Notes will be redeemed at the redemption price of 100.00 per cent. of the total outstanding Nominal Amount (*i.e.*, SEK 1,250,000 per Note).

The redemption amount together with accrued and unpaid interest up to and including the Redemption Date will be paid to each person who is registered as owner of Notes in the debt register maintained by Euroclear Sweden at end of business on the Record Date, *i.e.* 3 September 2025.

In connection with the Redemption, the Notes will be delisted from Nasdaq Stockholm.

This conditional notice of early redemption is irrevocable and is governed by Swedish law. This notice is for information purposes only and is not to be construed as an offer to purchase or sell or a solicitation of an offer to purchase or sell with respect to any securities of the Issuer.

For further information, please contact the Issuer at:

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**Stockholm, 18 August 2025**

**Svea Bank AB (publ)**