

EU CCA - Main features of regulatory own funds instruments and eligible liabilities instruments, 31 december 2021								
1	Issuer	SBAB Bank AB (publ)	SBAB Bank AB (publ)	SBAB Bank AB (publ)	SBAB Bank AB (publ)	SBAB Bank AB (publ)	SBAB Bank AB (publ)	
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	N/A	SE0012193787	SE0012193779	XS2181907663	XS2181907580	SE0013102050	SE0013102068
2a	Public or private placement	N/A	Public	Public	Public	Public	Public	Public
3	Governing law(s) of the instrument	Swedish	Swedish	Swedish	English/Swedish	English/Swedish	Swedish	Swedish
3a	Contractual recognition of write down and conversion powers of resolution authorities	N/A	N/A	N/A	Yes	Yes	N/A	N/A
Regulatory treatment								
4	Current treatment taking into account, where applicable, transitional CRR rules	Common Equity Tier 1	Additional Tier 1	Additional Tier 1	Tier 2	Tier 2	Additional Tier 1	Additional Tier 1
5	Post-transitional CRR rules	Common Equity Tier 1	Additional Tier 1	Additional Tier 1	Tier 2	Tier 2	Additional Tier 1	Additional Tier 1
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated	Solo & Consolidated	Solo & Consolidated	Solo & Consolidated	Solo & Consolidated	Solo & Consolidated	Solo & Consolidated	Solo & Consolidated
7	Instrument type (types to be specified by each jurisdiction)	Share capital as published in Regulation (EU) No 575/2013 article 28	Tier 1 as published in Regulation (EU) No 575/2013 article 52	Tier 1 as published in Regulation (EU) No 575/2013 article 52	Tier 2 as published in Regulation (EU) No 575/2013 article 63	Tier 2 as published in Regulation (EU) No 575/2013 article 63	Tier 1 as published in Regulation (EU) No 575/2013 article 52	Tier 1 as published in Regulation (EU) No 575/2013 article 52
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	SEK 1,958.3m	SEK 400m	SEK 1,600m	SEK 1,396.5m	SEK 598.5m	SEK 800m	SEK 1,500m
9	Nominal amount of instrument	SEK 1,958.3m	SEK 400m	SEK 1,600m	SEK 1,400m	SEK 600m	SEK 800m	SEK 1,500m
EU-9a	Issue price	N/A	100 per cent	100 per cent	100 per cent	100 per cent	100 per cent	100 per cent
EU-9b	Redemption price	N/A	100 per cent of Nominal amount	100 per cent of Nominal amount	100 per cent of Nominal amount	100 per cent of Nominal amount	100 per cent of Nominal amount	100 per cent of Nominal amount
10	Accounting classification	Shareholder's equity	Shareholder's equity	Shareholder's equity	Liability - amortised cost	Liability - amortised cost	Shareholder's equity	Shareholder's equity
11	Original date of issuance	21-dec-84	05-Sep-19	05-Sep-19	03-Jun-20	03-Jun-20	25-Feb-21	25-Feb-21
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Dated	Dated	Perpetual	Perpetual
13	Original maturity date	No maturity	No maturity	No maturity	03-jun-30	03-jun-30	No maturity	No maturity
14	Issuer call subject to prior supervisory approval	N/A	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates, and redemption amount	N/A	05-March-25 100 per cent of Nominal amount In addition tax/regulatory event call (capital event call)	05-September-24 100 per cent of Nominal amount In addition tax/regulatory event call (capital event call)	03-June-25 100 per cent of Nominal amount In addition tax/regulatory event call (capital event call)	03-June-25 100 per cent of Nominal amount In addition tax/regulatory event call (capital event call)	25-Feb-26 100 per cent of Nominal amount In addition tax/regulatory event call (capital event call)	25-Feb-26 100 per cent of Nominal amount In addition tax/regulatory event call (capital event call)
16	Subsequent call dates, if applicable	N/A	Any specified interest payment date after optional redemption date	Any specified interest payment date after optional redemption date	Any specified interest payment date after optional redemption date	Any specified interest payment date after optional redemption date	Any day from and including 25 February 2026 to and including 25 May 2026 (Initial Call Period), and thereafter any specified interest payment date after Initial Call Period	Any day from and including 25 February 2026 to and including 25 May 2026 (Initial Call Period), and thereafter any specified interest payment date after Initial Call Period
Coupons / dividends								
17	Fixed or floating dividend/coupon	N/A	Fixed to floating	Floating	Floating	Fixed to floating	Fixed to floating	Floating
18	Coupon rate and any related index	N/A	Fixed 3.67 per cent per annum, until first call date, thereafter Floating Stibor 3-month+3.80 per cent per annum	Floating Stibor 3-month+3.65 per cent per annum	Floating Stibor 3-month+2.10 per cent per annum	Fixed 2.268 per cent per annum, until first call date, thereafter Floating Stibor 3-month+2.10 per cent per annum	Fixed 3.047 per cent per annum, until first call date, thereafter Floating Stibor 3-month+2.80 per cent per annum	Floating Stibor 3-month+2.80 per cent per annum
19	Existence of a dividend stopper	N/A	No	No	No	No	No	No
EU-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	N/A	Fully discretionary	Fully discretionary	Mandatory	Mandatory	Fully discretionary	Fully discretionary
EU-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	N/A	Fully discretionary	Fully discretionary	Mandatory	Mandatory	Fully discretionary	Fully discretionary
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No
22	Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A	N/A	N/A	N/A
30	Write-down features	No	Yes	Yes	No	No	Yes	Yes
31	If write-down, write-down trigger (s)	N/A	SBAB Consolidated Situation CET ratio <7 per cent Issuer CET ratio <5.125 per cent	SBAB Consolidated Situation CET ratio <7 per cent Issuer CET ratio <5.125 per cent	N/A	N/A	SBAB Consolidated Situation CET ratio <7 per cent Issuer CET ratio <5.125 per cent	SBAB Consolidated Situation CET ratio <7 per cent Issuer CET ratio <5.125 per cent
32	If write-down, full or partial	N/A	Full or partial	Full or partial	N/A	N/A	Full or partial	Full or partial
33	If write-down, permanent or temporary	N/A	Temporary	Temporary	N/A	N/A	Temporary	Temporary
34	If temporary write-down, description of write-up mechanism	N/A	Fully discretionary, if a positive net profit of Issuer and/or Group	Fully discretionary, if a positive net profit of Issuer and/or Group	N/A	N/A	Fully discretionary, if a positive net profit of Issuer and/or Group	Fully discretionary, if a positive net profit of Issuer and/or Group
34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	1	3	3	4	4	3	3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Additional Tier 1	Tier 2	Tier 2	Senior non-preferred debt	Senior non-preferred debt	Tier 2	Tier 2
36	Non-compliant transitioned features	No	No	No	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A	N/A	N/A	N/A
37a	Link to the full term and conditions of the instrument (signposting)	N/A	Link	Link	Link	Link	Link	Link
(1) 'N/A' inserted if the question is not applicable								