Capital instruments' main features

Disclosure according to Article 3 in Commission implementing regulation (EU) No 1423/2013

Capital instruments' main features template (¹)

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)	SBAB Bank AB (publ)
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	XS0061479092	XS0259220266	XS0259219920	XS0500335897	XS0619201378	XS0854751186	XS0854751004
3	Governing law(s) of the instrument	English/Swedish	English/Swedish	English/Swedish	English/Swedish	English/Swedish	English/Swedish	English/Swedish
	Regulatory treatment							
4	Transitional CRR rules	Tier 2	Additional Tier 1 SEK140m reclassified as Tier 2	Additional Tier 1 SEK60m reclassified as Tier 2	Additional Tier 1 SEK400m reclassified as Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Ineligible	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
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)	Tier 2 as published in Regulation (EU) No 575/2013 article 63	Additional Tier 1 (grandfathered) as published in Regulation (EU) No 575/2013 article 484.4	Additional Tier 1 (grandfathered) as published in Regulation (EU) No 575/2013 article 484.4	Additional Tier 1 (grandfathered) as published in Regulation (EU) No 575/2013 article 484.4	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 2 as published in Regulation (EU) No 575/2013 article 63
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	SEK 181m	SEK 560m/140m	SEK 240m/60m	SEK 1 600m/400m	SEK 1 000m	SEK 800m	SEK 200m
9	Nominal amount of instrument	JPY 10 000m	SEK 700m	SEK 300m	SEK 2 000m	SEK 1 000m	SEK 800m	SEK 200m
9a	Issue price	100.90 per cent	100 per cent	100 per cent	100 per cent	100 per cent	100 per cent	100 per cent
9b	Redemption price	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	100 per cent of Nominal amount
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	16-Nov-95	30-Jun-06	30-Jun-06	08-Apr-10	20-Apr-11	16-Nov-12	16-Nov-12
12	Perpetual or dated	Dated	Perpetual	Perpetual	Perpetual	Dated	Dated	Dated
13	Original maturity date	16-Nov-15	No maturity	No maturity	No maturity	20-Apr-21	16-Nov-22	16-Nov-22
14	Issuer call subject to prior supervisory approval	No	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates, and redemption amount	N/A	30-June-16 / 100 per cent of Nominal amount / In addition tax/regulatory event call	30-June-16 / 100 per cent of Nominal amount / In addition tax/regulatory event call	8-June-15 / 100 per cent of Nominal amount / In addition tax/regulatory call	20-April-16 / 100 per cent of Nominal amount / In addition regulatory event call (capital event call)	16-Nov-17 / 100 per cent of Nominal amount / In addition tax/regulatory event call (capital event call)	16-Nov-17 / 100 per cent of Nominal amount / In addition tax/regulatory event call (capital event call)
16	Subsequent call dates, if applicable	N/A	Any interest payment date after optional call date	Any interest payment date after optional call date	Any interest payment date after optional call 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
	Coupons / dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed to floating	Floating	Fixed to floating	Fixed to floating	Floating	Fixed to floating
18	Coupon rate and any related index	Fixed 5.23 per cent per annum until maturity	Fixed 5.22 per cent per annum, until first call date, thereafter Floating Stibor 3-month+1.93 per cent per annum	Floating Stibor 3-month + 0.93 per cent per annum, until first call date, thereafter Floating Stibor 3-month+1.93 per cent per annum	Fixed 7.160 per cent per annum, until first call date, thereafter Floating Stibor 3-month+4.50 per cent per annum	Fixed 6.123 per cent per annum, until first call date, thereafter Floating Stibor 3-month+2.4 per cent per annum	Floating Stibor 3-month+2.65 per cent per annum	Fixed 4.18 per cent per annum, until first call date, thereafter Floating Stibor 3-month+2.65 per cent per annum
19	Existence of a dividend stopper	No	Yes	Yes	Yes	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Partially discretionary	Partially discretionary	Partially discretionary	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Partially discretionary	Partially discretionary	Partially discretionary	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	Yes	Yes	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, specifiy 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	Yes	No	No	No
31	If write-down, write-down trigger (s)	N/A	When equity is less than half of the registered share capital	When equity is less than half of the registered share capital	When equity is less than half of the registered share capital or remedy any breach of applicable banking regulations	N/A	N/A	N/A
32	If write-down, full or partial	N/A	Full or partial	Full or partial	Full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	Temporary	Temporary	Temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	Resolution of shareholder(s) on general meeting regarding reconversion and reinstatement made out of unappropriated earnings	Resolution of shareholder(s) on general meeting regarding reconversion and reinstatement made out of unappropriated earnings	Resolution of shareholder(s) on general meeting regarding reconversion and reinstatement made out of unappropriated earnings	N/A	N/A	N/A
35	Position in subordination hierachy in liquidation (specify instrument type immediately senior to instrument)	Senior debt	Tier 2	Tier 2	Tier 2	Senior debt	Senior debt	Senior debt
36	Non-compliant transitioned features	Yes	Yes	Yes	Yes	No	No	No
37	If yes, specify non-compliant features	Instrument issued according to earlier rules.	Instrument issued according to earlier rules. Features include e.g. step-up and do not include conversion or write-down trigger	Instrument issued according to earlier rules. Features include e.g. step-up and do not include conversion or write-down trigger	Instrument issued according to earlier rules. Features do not include e.g. conversion or write-down trigger	N/A	N/A	N/A

(1) 'N/A' inserted if the question is not applicable