

Capital instruments' main features

Disclosure in accordance with Article 3 in Commission Implementing Regulation (EU) No 1423/2013, Annex II.

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)	SBAB Bank AB (publ)	SBAB Bank AB (publ)
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	XS1202975386	XS1202987985	XS1245415812	XS1317715842	XS1317716147	XS1412406503	XS1412408897	SE0012193787	SE0012193779
3	Governing law(s) of the instrument	English/Swedish	English/Swedish	English/Swedish	English/Swedish	English/Swedish	English/Swedish	English/Swedish	Swedish	Swedish
<i>Regulatory treatment</i>										
4	Transitional CRR rules	Additional Tier 1	Additional Tier 1	Tier 2	Tier 2	Tier 2	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
5	Post-transitional CRR rules	Additional Tier 1	Additional Tier 1	Tier 2	Tier 2	Tier 2	Additional Tier 1	Additional Tier 1	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	Solo & Consolidated	Solo & Consolidated
7	Instrument type (types to be specified by each jurisdiction)	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 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	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 400m	SEK 1,100m	SEK 1,000m	SEK 597m	SEK 1,850m	SEK 775m	SEK 725m	SEK 400m	SEK 1,600m
9	Nominal amount of instrument	SEK 400m	SEK 1,100m	SEK 1,000m	SEK 600m	SEK 1,850m	SEK 775m	SEK 725m	SEK 400m	SEK 1,600m
9a	Issue price	100 per cent	100 per cent	100 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	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	Shareholder's equity	Shareholder's equity	Shareholder's equity	Shareholder's equity
11	Original date of issuance	16-Mar-15	16-Mar-15	11-Jun-15	10-Nov-15	10-Nov-15	17-May-16	17-May-16	05-Sep-19	05-Sep-19
12	Perpetual or dated	Perpetual	Perpetual	Dated	Dated	Dated	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	No maturity	No maturity	11-Jun-25	10-Nov-25	10-Nov-25	No maturity	No maturity	No maturity	No maturity
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates, and redemption amount	16-Mar-20 100 per cent of Nominal amount In addition tax/regulatory event call (capital event call)	16-Mar-20 100 per cent of Nominal amount In addition tax/regulatory event call (capital event call)	11-June-20 100 per cent of Nominal amount In addition tax/regulatory event call (capital event call)	10-November-20 100 per cent of Nominal amount In addition tax/regulatory event call (capital event call)	10-November-20 100 per cent of Nominal amount In addition tax/regulatory event call (capital event call)	17-June-21 100 per cent of Nominal amount In addition tax/regulatory event call (capital event call)	17-June-21 100 per cent of Nominal amount In addition tax/regulatory event call (capital event call)	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)
16	Subsequent call dates, if applicable	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 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 specified interest payment date after optional redemption date
<i>Coupons / dividends</i>										
17	Fixed or floating dividend/coupon	Fixed to floating	Floating	Floating	Fixed to floating	Floating	Fixed to floating	Floating	Fixed to floating	Floating
18	Coupon rate and any related index	Fixed 3.8245 per cent per annum, until first call date, thereafter Floating Stibor 3-month+3.25 per cent per annum	Floating Stibor 3-month+3.25 per cent per annum	Floating Stibor 3-month+1.30 per cent per annum	Fixed 2.25 per cent per annum, until first call date, thereafter Floating Stibor 3-month+1.90 per cent per annum	Floating Stibor 3-month+1.90 per cent per annum	Fixed 5.052 per cent per annum, until first call date, thereafter Floating Stibor 3-month+4.75 per cent per annum	Floating Stibor 3-month+4.75 per cent per annum	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
19	Existence of a dividend stopper	Yes	Yes	No	No	No	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Partially discretionary	Partially discretionary	Mandatory	Mandatory	Mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Partially discretionary	Partially discretionary	Mandatory	Mandatory	Mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No	No
22	Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	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	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	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	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	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	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	N/A	N/A
30	Write-down features	Yes	Yes	No	No	No	Yes	Yes	Yes	Yes
31	If write-down, write-down trigger (s)	SBAB Group CET ratio <7 per cent Issuer CET ratio <5.125 per cent	SBAB Group CET ratio <7 per cent Issuer CET ratio <5.125 per cent	N/A	N/A	N/A	SBAB Group CET ratio <7 per cent Issuer CET ratio <5.125 per cent	SBAB Group CET ratio <7 per cent Issuer CET ratio <5.125 per cent	SBAB Group CET ratio <7 per cent Issuer CET ratio <5.125 per cent	SBAB Group CET ratio <7 per cent Issuer CET ratio <5.125 per cent
32	If write-down, full or partial	Full or partial	Full or partial	N/A	N/A	N/A	Full or partial	Full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Temporary	Temporary	N/A	N/A	N/A	Temporary	Temporary	Temporary	Temporary
34	If temporary write-down, description of write-up mechanism	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	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	Fully discretionary, if a positive net profit of Issuer and/or Group	Fully discretionary, if a positive net profit of Issuer and/or Group
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Tier 2	Tier 2	Senior debt	Senior debt	Senior debt	Tier 2	Tier 2	Tier 2	Tier 2
36	Non-compliant transitioned features	No	No	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	N/A	N/A
(1) 'N/A' inserted if the question is not applicable										