Final Terms
for Loan number 107
under AB Bonnier Fastigheter Finans (publ)'s ("Company") Swedish MTN Programme

The Terms and Conditions dated 25 March 2022 and the Final Terms set forth below shall apply to the Loan. Unless otherwise stated, definitions used in these Final Terms are set forth in the Terms and Conditions or otherwise in the Company's Base Prospectus, approved and registered with the Swedish Financial Supervisory Authority on 26 June 2025, including any published supplemental prospectus prepared for the MTN Programme from time to time in accordance with Regulation (EU) 2017/1129 of the European Parliament and of the Council of 14 June 2017 on the prospectus to be published when securities are offered to the public or admitted to trading on a regulated market, and repealing Directive 2003/71/EC, referred to as the "Prospectus Regulation" ("Base Prospectus"). This document constitutes the Final Terms for the Loan and has been prepared in accordance with Article 8 of the Prospectus Regulation. Complete information regarding the Company and the Loan may only be obtained through a reading of the Final Terms together with the Base Prospectus (as supplemented).

The Base Prospectus and any supplemental prospectus are available on the Company's website (https://www.bonnierfastigheter.se/).

GENERAL

1.	**Loan number:**		107
	(i)	Tranche name:	1
2.	**Aggregate Nominal Amount:**		
	(i)	For the Loan:	SEK 700,000,000
	(ii)	Tranche 1:	SEK 700,000,000
3.	**Price per MTN:**		100 % of the Nominal Amount
4.	**Currency:**		SEK
5.	**Nominal amount:**		SEK 2,000,000
6.	**Loan Date:**		2 December 2025
7.	**Interest Commencement Date:**		Loan Date
8.	**Settlement Date:**		
	(i)	Tranche 1:	Loan Date
9.	**Maturity Date:**		2 December 2030
10.	**Interest Structure:**		Floating Rate (FRN)

BASIS FOR CALCULATION OF RETURN

11.	**Fixed Interest Rate:**		Not applicable
12.	**Floating Rate (FRN):**		Applicable
	(i)	Base Rate:	3 months STIBOR
	(ii)	Margin:	+ 1.45 % per year
	(iii)	Interest Determination Date:	Second Business Day prior to the start of each Interest Period, the first time on 28 November 2025
	(iv)	Interest Period:	The period from 2 December 2025 up to and including 2 March 2026 (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):	2 March, 2 June, 2 September and 2 December of each year, the first time on 2 March 2026 and the last time on 2 December 2030. However, if such a day is not a Business Day, the Interest Payment Date shall instead be the next Business Day provided that such Business Day does not fall in the new calendar month, in which case the Interest Payment Date shall be the preceding Business Day. Interest is calculated and payable up to and including each relevant Interest Payment Date.
	(vi)	Day Count Convention:	Actual/360
13.	**Zero Coupon:**		Not applicable
OTHER			
14.	**Green MTN**:		Applicable
	(i)	Terms:	Green Finance Framework dated May 2024 are applicable to this Loan.
	(ii)	Risk factor:	In accordance with the risk factor with the heading "*Risks associated with Green MTN*" in the Base Prospectus.
REPAYMENT			
15.	**Amount with which MTN is to be repaid at the Maturity date:**		100% of Nominal Amount
MISCELLANEOUS			
16.	**CSD**		Euroclear Sweden
17.	**Issuing Dealers**:		Nordea Bank Abp and Skandinaviska Enskilda Banken AB (publ)
18.	**Calculation agent:**		Skandinaviska Enskilda Banken AB (publ)
19.	**Paying Agent**		Not applicable
20.	**Admission to trading:**		Applicable
	(i)	Relevant market:	An application for registration will be submitted to Nasdaq Stockholm
	(ii)	Estimate of all costs in conjunction with admission to trading:	SEK 110,000
	(iii)	Total number of securities admitted to trading:	350
	(iv)	Earliest date for admission to trading:	Loan date
21.	**ISIN:**		SE0026275257
22.	**Credit rating for the Loan:**		Expected credit rating is BBB- by Nordic Credit Rating
23.	**Resolution as basis for the Issue:**		In accordance with the Base Prospectus
24.	**Interests of natural or legal persons involved in the Issue:**		Other than the compensation paid to the Issuing Dealers based on their participation in the MTN

		Programme and this Issue, the Company is not aware of any persons involved with any interest of significance to the Issue
25.	**Information from third parties:**	Not Applicable
26.	**The use of the proceeds:**	In accordance with the Green Finance Framework
27.	**The estimated net amount of the proceeds:**	SEK 700,000,000 less customary transaction costs and fees.

The Company confirms that it has disclosed all material events after the date of this MTN Programme regarding the Base Prospectus that could affect the market's assessment of the Company.

The Company further confirms that the above Final Terms are applicable to the Loan, together with the Terms and Conditions, and undertakes accordingly to pay principal and, where applicable, interest.

Stockholm, 21 November 2025

AB BONNIER FASTIGHETER FINANS (PUBL)

Tomas Hermansson

Tomas Winqvist