

Stockholm, 10 November 2025

**To the bondholders in:**

**ISIN: SE0015193768 – TF Bank AB (publ) SEK 100,000,000 Floating Rate Subordinated Callable Tier 2 Bonds due 2030**

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

**This conditional notice of early redemption (the “Notice”) has been sent on 10 November 2025 to Bondholders directly registered as of 7 November 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 Bonds on behalf of someone else on a securities account, please forward this Notice to the Bondholders you represent as soon as possible.**

Reference is made to the terms and conditions of the abovementioned bond issue (the “**Bonds**”) issued by TF Bank AB (publ) (the “**Issuer**”), with issue date on 14 December 2020 in accordance with the terms and conditions for the Bonds (as amended, 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 Bondholders of the Issuer’s outstanding Bonds for early redemption of the Bonds in full in accordance with Clause 11.4 (*Early voluntary total redemption (call option)*) of the Terms and Conditions (the “**Redemption**”). In accordance with Clause 11.1 (*Consent from the SFSA*) of the Terms and Conditions, the Issuer has received prior written consent from the Swedish FSA to redeem the Bonds. The Redemption Date is set to 15 December 2025 and the Record Date for the early redemption will be 8 December 2025, *i.e.* five (5) Business Days prior to the Redemption Date.

The Redemption is conditional upon the successful issue of SEK-denominated Tier 2 (T2) bonds prior to the Redemption Date (the “**Condition**”).

The fulfilment of the Condition will be confirmed to the Bondholders through a press release. Should the Condition not be fulfilled by the Record Date, the Redemption will not occur (unless the Condition has been waived by the Issuer at its sole discretion) which will, in such case, be confirmed to the Bondholders through a press release.

If the Condition is satisfied or waived by the Issuer, all outstanding Bonds (as of the Record Date) 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 Bond) (the “**Redemption Price**”).

Any accrued and unpaid interest will also be paid in respect of the Bonds in accordance with the Terms and Condition. The Redemption Price together with accrued and unpaid interest up to and including the Redemption Date (the “**Redemption Amount**”) will be paid on the Redemption Date to each person who is registered as owner of Bonds in the debt register maintained by Euroclear Sweden at end of business on the Record Date.

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

This 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:

Mikael Meomuttel, CFO and Head of Investor Relations +46 (0)70 626 95 33

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