



Press release 10 November 2025

TF Bank intends to issue Tier 2 bonds and gives notice of conditional early redemption of existing Tier 2 bonds

TF Bank AB (publ) ("**TF Bank**") has mandated ABG Sundal Collier as Sole Bookrunner to arrange fixed income investor meetings on 12 November 2025 to explore the possibility to issue Tier 2 bonds with an expected amount of SEK 150 million (the "**Bond Issue**"). The Bond Issue is expected to occur in the near future, subject to market conditions. The net proceeds from the contemplated Bond Issue will be applied towards general corporate purposes, including the refinancing of TF Bank's outstanding SEK 100 million Tier 2 Bonds with ISIN SE0015193768 (the "**Existing Bonds**").

TF Bank has today sent a conditional notice of early redemption to all directly registered owners (Sw. *direktregistrerad ägare*) and registered authorised nominees (Sw. *förvaltare*) in the debt register for the Existing Bonds kept by Euroclear Sweden as of 7 November 2025. In accordance with the terms and conditions, TF Bank has received prior written consent from the Swedish Financial Supervisory Authority to redeem the Existing Bonds early.

The date for the early redemption will be on 15 December 2025 (the "**Redemption Date**"), which corresponds to the first call date of the Existing Bonds under the terms and conditions, and the record date for the redemption will be on 8 December 2025, *i.e.* five business days prior to the Redemption Date (the "**Record Date**").

The early redemption is conditional upon TF Bank receiving the proceeds from the Bond Issue prior to the Redemption Date (the "**Condition**").

If the Condition is satisfied or waived by the Issuer, all Existing Bonds will be redeemed at the redemption price of 100 per cent. of the nominal amount (*i.e.*, SEK 1,250,000 per Existing Bond) together with accrued but unpaid interest. The redemption amount will be paid to each person who is registered as owner of Existing Bonds in the debt register maintained by Euroclear Sweden at end of business on the Record Date. In connection with the redemption, the Existing Bonds will be delisted from Nasdaq Stockholm.

For further information, please contact:

Joakim Jansson, CEO +46 (0) 73 817 44 63

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

The information was provided for publication on 10 November 2025 at 8:00 CET.

About the Group

We are a fast-growing digital credit and payment platform operating in 14 European countries. Through our proprietary IT infrastructure, we develop simple and flexible payment and financing solutions for millions of customers. Since our founding in 1987, we have consistently combined growth with profitability, and following the stock market listing in 2016, this development has continued with a strong focus on scalability and automation. The Company is listed on Nasdaq Stockholm.