

FINAL TERMS

IMPORTANT – PROHIBITION OF SALES TO EEA AND UK RETAIL INVESTORS

- The Notes are not intended, to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the European Economic Area (the "EEA") or the United Kingdom (the "UK"). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client as defined in point (11) of Article 4(1) of Directive 2014/65/EU (as amended, "MiFID II"); (ii) a customer within the meaning of the Insurance Distribution Directive (EU) 2016/97, where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II or (iii) not a qualified investor as defined in the "Prospectus Regulation" Regulation (EU) 2017/1129. Consequently no key information document required by Regulation (EU) No 1286/2014 (as amended, the "PRIIPs Regulation") for offering or selling the Notes or otherwise making them available to retail investors in the EEA or in the UK has been prepared and therefore offering or selling the Notes or otherwise making them available to any retail investor in the EEA or in the UK may be unlawful under the PRIIPs Regulation.

MiFID II product governance / Professional investors and ECPs only target market –

Solely for the purposes of the manufacturer's product approval process, the target market assessment in respect of the Notes has led to the conclusion that: (i) the target market for the Notes is eligible counterparties and professional clients only, each as defined in MiFID II; and (ii) all channels for distribution of the Notes to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or recommending the Notes (a "distributor") should take into consideration the manufacturer's target market assessment; however, a distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the Notes (by either adopting or refining the manufacturer's target market assessment) and determining appropriate distribution channels.

Singapore Securities and Futures Act Product Classification – Solely for the purposes of its obligations pursuant to sections 309B(1)(a) and 309B(1)(c) of the Securities and Futures Act (Chapter 289 of Singapore) (the "SFA"), the Issuer has determined, and hereby notifies all relevant persons (as defined in Section 309A of the SFA) that the Notes are "prescribed capital markets products" (as defined in the Securities and Futures (Capital Markets Products) Regulations 2018) and "Excluded Investment Products" (as defined in MAS Notice SFA 04-N12: Notice on the Sale of Investment Products and MAS Notice FAAN16: Notice on Recommendations on Investment Products).

Final Terms dated 23 November 2020

HEMSÖ FASTIGHETS AB

Legal entity identifier (LEI): 549300VOTS5OZ82UTG69

Issue of SEK 600,000,000 Sustainable Floating Rate Notes due 25 November 2025

under the EUR 4,000,000,000 Euro Medium Term Note Programme

PART A - CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the Conditions (the "**Conditions**") set forth in the base prospectus dated 22 April 2020 which constitutes a base prospectus (the "**Base Prospectus**") for the purposes of the Prospectus Regulation. This document constitutes the Final Terms of the Notes described herein for the purposes of Article 8 of the Prospectus Regulation and must be read in conjunction with the Base Prospectus in order to obtain all relevant information. The Base Prospectus has been published on the websites of Euronext Dublin (www.ise.ie) and the Issuer (www.hemso.se).

1. Issuer: Hemsö Fastighets AB
2. (i) Series Number: 56
(ii) Tranche Number: 1
(iii) Date on which the Notes become fungible: Not Applicable
3. Specified Currency or Currencies: Swedish Krona (“SEK”)
4. Aggregate Nominal Amount:
(i) Series: SEK 600,000,000
(ii) Tranche: SEK 600,000,000
5. Issue Price: 100.000 per cent. of the Aggregate Nominal Amount
6. (i) Specified Denominations: SEK 2,000,000 and integral multiples of SEK 1,000,000 in excess thereof
(ii) Calculation Amount: SEK 1,000,000
7. (i) Issue Date: 25 November 2020
(ii) Interest Commencement Date: Issue Date
8. Maturity Date: Interest Payment Date falling in or nearest to 25 November 2025
9. Interest Basis: 3-month STIBOR + 0.58 per cent. Floating Rate
(see paragraph 15 below)
10. Redemption/Payment Basis: Subject to any purchase and cancellation or early redemption, the Notes will be redeemed on the Maturity Date at 100 per cent. of their nominal amount.
11. Change of Interest or Redemption/Payment Basis: Not Applicable
12. Put/Call Options: Change of Control Put Option
(further particulars specified in paragraph 19 below)
13. (i) Status of the Notes: Senior

- (ii) Date Board approval for issuance of Notes obtained: Not Applicable

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

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| 14. | Fixed Rate Note Provisions | Not Applicable |
| 15. | Floating Rate Note Provisions | Applicable |
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| (i) | Specified Period: | Quarterly in arrears, subject to adjustment in accordance with Business Day Convention set out in (iv) below. |
| (ii) | Specified Interest Payment Dates: | Interest is payable in arrears on 25 February, 25 May, 25 August and 25 November in each year, commencing on the First Interest Payment Date up to and including the Maturity Date, subject to adjustment in accordance with the Business Day Convention set out in (iv) below |
| (iii) | First Interest Payment Date: | 25 February 2021 |
| (iv) | Business Day Convention: | Modified Following Business Day Convention |
| (v) | Additional Business Centre(s): | Stockholm |
| (vi) | Manner in which the Rate(s) of Interest is/are to be determined: | Screen Rate Determination |
| (vii) | Party responsible for calculating the Rate(s) of Interest and/or Interest Amount(s) (if not the Fiscal Agent): | Not Applicable |
| (viii) | Screen Rate Determination: | Applicable |
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- | | | |
|---|---------------------------------|---|
| • | Reference Rate: | 3-month STIBOR |
| • | Interest Determination Date(s): | Second Stockholm business day prior to the start of each Specified Period |
| • | Relevant Screen Page: | Reuters page "SIDE" page |

- Relevant Time: 11.00 a.m. Stockholm time
 - Relevant Financial Centre: Stockholm
- (ix) ISDA Determination: Not Applicable
- (x) Linear Interpolation: Not Applicable
- (xi) Margin(s): +0.58 per cent. per annum
- (xii) Minimum Rate of Interest: Not Applicable
- (xiii) Maximum Rate of Interest: Not Applicable
- (xiv) Day Count Fraction: Actual/360
16. **Zero Coupon Note Provisions** Not Applicable

PROVISIONS RELATING TO REDEMPTION


17. **Call Option** Not Applicable
18. **Put Option** Not Applicable
19. **Change of Control Put Option** Applicable
20. **Clean-up Call Options:** Not Applicable
21. **Early Termination Amount** SEK 1,000,000 per Calculation Amount
- Early Termination Amount(s) per Calculation Amount payable on redemption on event of default or other early redemption:
22. **Final Redemption Amount of each Note** SEK 1,000,000 per Calculation Amount
23. **Early Redemption Amount** SEK 1,000,000 per Calculation Amount
- Early Redemption Amount(s) per Calculation Amount payable on redemption on event of default or other early redemption:
24. **Early Redemption Amount (Tax)** SEK 1,000,000 per Calculation Amount
- Early Redemption Amount(s) per Calculation Amount payable on redemption for taxation reasons:

GENERAL PROVISIONS APPLICABLE TO THE NOTES

25. **Form of Notes:** Bearer Notes:
Temporary Global Note exchangeable for a Permanent Global Note which is exchangeable for Definitive Notes in the limited circumstances specified in the Permanent Global Note
26. New Global Note / New Safekeeping Structure: No
27. Additional Financial Centre(s): Stockholm
28. Talons for future Coupons to be attached to Definitive Notes (and dates on which such Talons mature): No
29. Relevant Benchmarks: STIBOR is provided by Swedish Financial Benchmark Facility AB (“**SFBF**”). As at the date hereof, SFBF does not appear in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 (Register of administrators and benchmarks) of the Benchmarks Regulation.

Signed on behalf of Hemsö Fastighets AB:

By:
Duly authorised Rutger Källén


Jonas Rosengren

PART B - OTHER INFORMATION

1. LISTING AND ADMISSION TO TRADING

- (i) Admission to Trading: Application has been made by the Issuer (or on its behalf) for the Notes to be admitted to trading on the regulated market of Euronext Dublin with effect from or about the Issue Date
- (ii) Estimate of total expenses related to admission to trading: EUR 1,000

2. RATINGS The Notes to be issued will be unrated

3. INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE/OFFER

Save for the fees payable to the Dealers, so far as the Issuer is aware, no person involved in the offer of the Notes has an interest material to the offer. The Dealers and their affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary course of business.

4. REASONS FOR THE OFFER, ESTIMATED NET PROCEEDS AND TOTAL EXPENSES

- (i) Reasons for the offer The Notes are intended to be issued as Sustainable Bonds, under the Issuer's Sustainable Framework 2018 dated July 2018.
- (ii) Estimated net proceeds: SEK 600,000,000

5. YIELD

Indication of yield: Not Applicable

6. OPERATIONAL INFORMATION

ISIN: XS2264085254

Common Code: 226408525

FISN: HEMSO FASTIGHET/VAREMTN 20251125, as updated, as set out on the website of the Association of National Numbering Agencies (ANNA) or alternatively sourced from the responsible National Numbering Agency that assigned the ISIN

CFI Code:	DTVNFB, as updated, as set out on the website of the Association of National Numbering Agencies (ANNA) or alternatively sourced from the responsible National Numbering Agency that assigned the ISIN
Any clearing system(s) other than Euroclear or Clearstream, Luxembourg	Not Applicable
Delivery:	Delivery against payment
Names and addresses of additional Paying Agent(s) (if any):	Not Applicable
Intended to be held in a manner which would allow Eurosystem eligibility:	No. Whilst the designation is specified as "no" at the date of these Final Terms, should the Eurosystem eligibility criteria be amended in the future such that the Notes are capable of meeting them the Notes may then be deposited with one of the ICSDs as common safekeeper. Note that this does not necessarily mean that the Notes will then be recognised as eligible collateral for Eurosystem monetary policy and intra day credit operations by the Eurosystem at any time during their life. Such recognition will depend upon the ECB being satisfied that Eurosystem eligibility criteria have been met

7. DISTRIBUTION

(i) Method of Distribution:	Non-syndicated
(ii) If syndicated:	
(A) Names of Dealers	Not Applicable
(B) Stabilisation Manager(s), if any:	Not Applicable
(iii) If non-syndicated, name of Dealer:	DNB Bank ASA
	Nordea Bank Abp
	Skandinaviska Enskilda Banken AB (publ)
	Swedbank AB (publ)

- (iv) U.S. Selling Restrictions: Reg S Compliance Category 2;
TEFRA D
- (v) Prohibition of Sales to EEA and UK Retail Investors: Applicable
- (vi) Prohibition of Sales to Belgian Consumers: Applicable

8. **PROVISIONS RELATING TO SUSTAINABLE BONDS**

- (i) Sustainable Bonds: Yes
- (ii) Reviewer(s): A second-party opinion has been provided by Sustainalytics and is available on the Issuer's website:
<https://www.hemso.se/en/about/financial-information/financing/sustainability-bond/>
- (iii) Date of second party opinion(s): 3 July 2018