



Press Release 30 May 2018

TF Bank has optimised the capital structure by issuing Additional Tier 1 Capital (AT1)

TF Bank AB has successfully issued SEK 100m Additional Tier 1 Capital. The instrument is perpetual, with a first call date after 5 years and a coupon of 3 month STIBOR + 6.75 percent. The instrument will be listed on Nasdaq Stockholm.

TF Bank has SEK 100m Tier 2 in place with a maturity in December 2025. The two hybrid capital instruments enable TF Bank to finance the expected future growth through an optimal capital structure.

SEB has been advising TF Bank on the AT1 transaction.

For more information, please contact:

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About TF Bank

TF Bank is an internet-based niche bank offering consumer banking services through its proprietary IT-platform with a high degree of automation. The company's IT platform is designed for scalability and adaptation to different products, countries, currencies and digital banking solutions. TF Bank carries out deposit and lending activities with consumers in Sweden, Finland, Norway, Denmark, Poland, Germany, Estonia and Latvia through subsidiary, branch or cross-border banking. The business is divided into two segments: Consumer Lending and Ecommerce Solutions.

This is information which TF Bank is required to disclose under the EU Market Abuse Regulation. The information was provided for publication 30 May 2018 at 11:45 CET.