

## Declaration of Interest

## Conflict of interest

A conflict of interest may be defined as a situation where an individual, or the organisation they represent or has an interest in, has a direct or indirect competing interest with SFBF's activities. This competing interest may result in the individual being able to benefit from the situation or it may prevent SFBF from being able to achieve a result in its best interest, or both.

A conflict of interest may arise where an individual is a party to a contract with SFBF or has an interest in an enterprise or is related to a person who is party to such a contract; or where an individual receives payment by SFBF for services rendered to SFBF other than reimbursement for reasonable out-of-pocket expenses measured according to SFBF's policies on expense reimbursement. For SFBF a conflict of interest also includes conduct which is not in keeping with its core values and principles. In particular, the principles of neutrality and impartiality cannot be comprised.

More information on conflict of interest can be found in the SFBF Conflict of Interest Policy, which is to be read by the person that declares their interests below. In case of questions please contact SFBF Compliance.

Conflict of interest includes, but is not limited to the following situations:

- Where the undersigned is directly, or indirectly, affiliated with panel banks and could be perceived to influence SFBF or the provision of STIBOR for the benefit of their own panel bank or of the panel banks as a group.
- Where the undersigned is directly, or indirectly, affiliated with an organization which could be perceived to influence SFBF or the provision of STIBOR for the benefit of their organization.
- Where the undersigned's private affairs or personal financial interests' conflict with their work duties, responsibilities, and obligations, or result in a public perception that a conflict exists. For example, an employee who is directly or indirectly affiliated with (a) panel bank(s) could be perceived to benefit financially linked to the value of the STIBOR rate(s).
- Where the undersigned's private affairs or personal financial interests' conflict with their work duties, responsibilities, and obligations, where there may be a potential benefit to that individual through their involvement with SFBF which could impair the individual's ability to act in the best interest of SFBF.
- Where the undersigned who is directly, or indirectly, affiliated with a panel bank, may gain access to confidential market information, that could potentially benefit their own organization if disclosed.

I, the undersigned, declare the following for the next 12-month period

I uphold the following assignments besides my capacity/role at SFBF:

Chief Economis at the Swedish Property Federation

☐ I am an employee of, or directly or indirectly affiliated, with the following bank:

☐ The bank, if any stated above, is a submitter to the STIBOR benchmark. I am involved / not involved in the process as follows (please describe):

☐ I hold material financial interest, or trade in instruments, referenced to STIBOR (please describe)

☐ Other (please describe)

☒ I have confirmation by the company/organisation with which I am affiliated that it will not instruct me with respect to my function held at SFBF.

☒ I have not been subject to sanctions of an administrative or criminal nature relating to the financial markets.

☐ I have personal relations with SFBF or Panel Bank staff (group entities shall be taken into consideration), and/or I have personal relations with either a Member of SFBF's, or a Panel Bank's, governing bodies.  
If yes, please state title and function of individual(s):

☒ I am required to immediately inform SFBF, or other stakeholders, of a potential risk of conflict between my own interests, or of those I am affiliated with, and SFBF's interests, and refrain from further participation in discussions or meetings where the potential risk of conflict is relevant.

☒ I have no other relevant interest to declare other than the ones disclosed above. I declare that the disclosed information is correct. I undertake to immediately inform SFBF of any change in my interests.

☒ I hereby confirm I am aware that making a fraudulent declaration could result in disciplinary or legal action.

☒ I hereby confirm that I have read and understood the SFBF Conflict of Interest Policy

  
Signature

2 October 2024

Tomas Ernhagen

Date and full name

Position(s) held at SFBF (check below):

☐ Chairman of the Board

☐ Chairman of the Oversight Committee

☐ Board Member

☒ Oversight Committee Member

☐ SFBF Employee

☐ Intragroup Employee

☐ Consultant

☐ Other