



LÄNSFÖRSÄKRINGAR BANK AB (publ)

(Incorporated with limited liability in Sweden under corporate registration number 516401-9878)

EUR 3,000,000,000

Euro Medium Term Note Programme

Due from One month from the date of original issue

This Supplement (the **Supplement**) to the Base Prospectus dated 14 June 2019, as supplemented by the supplements dated 25 July 2019 and 29 October 2019 (together, the **Base Prospectus**), constitutes a prospectus supplement for the purposes of Article 13 of Chapter 1 of Part II of the Luxembourg Act dated 10 July 2005 on prospectuses for securities, as amended, and Article 46.3 of Regulation (EU) 2017/1129, and is prepared in connection with the EUR 3,000,000,000 Euro Medium Term Note Programme established by Länsförsäkringar Bank AB (publ) (the **Issuer**). Terms defined in the Base Prospectus have the same meaning when used in this Supplement.

This Supplement is supplemental to, and should be read in conjunction with, the Base Prospectus issued by the Issuer.

The Issuer accepts responsibility for the information contained in this Supplement. To the best of the knowledge of the Issuer (having taken all reasonable care to ensure that such is the case) the information contained in this Supplement is in accordance with the facts and makes no omission likely to affect its import.

1. Year-End Report 2019

On 6 February 2020, the Issuer published its unaudited consolidated year-end report as at and for the twelve-month period ended 31 December 2019 (the **Year-End Report**), which includes the information set out at the following pages:

Income Statement – Group	Page 9
Statement of Comprehensive Income - Group	Page 9
Balance Sheet - Group	Page 10
Cash Flow Statements in Summary, Indirect Method - Group	Page 11
Statement of Changes in Shareholders' Equity - Group	Page 12
Notes - Group	Pages 13 to 24
Review Report	Page 33
Definitions	Page 34

Any non-incorporated parts of the Year-End Report (which, for the avoidance of doubt, means any parts not listed in the cross-reference list above) are either deemed not relevant for an investor or are otherwise contained elsewhere in the Base Prospectus.

The Year-End Report is an English translation of the original report in the Swedish language and the Issuer accepts responsibility for the English translation of the Year-End Report.

A copy of the Year-End Report has been filed with the *Commission de Surveillance du Secteur Financier* and, by virtue of this Supplement, the relevant pages of the Year-End Report that are included in the cross-reference list above are incorporated by reference in, and form part of, the Base Prospectus. Copies of all documents incorporated by reference in the Base Prospectus can be obtained from the registered offices of the Issuer and from the specified offices of the Paying Agents for the time being in London and Luxembourg

as described on pages 34 and 119 of the Base Prospectus. Copies of this Supplement, the Base Prospectus and all documents incorporated by reference in the Base Prospectus are available on the Luxembourg Stock Exchange's website, www.bourse.lu.

2. Update of General Information

Item (2) under the heading 'General Information' on page 117 of the Base Prospectus shall be deleted in its entirety and replaced with the following:

'(2) There has been no significant change in the financial or trading position of the Issuer or of the Bank Group since 31 December 2019.'

To the extent that there is any inconsistency between (a) any statement in this Supplement or any statement incorporated by reference into the Base Prospectus by this Supplement and (b) any other statement in or incorporated by reference in the Base Prospectus, the statements in (a) above will prevail.

Save as disclosed in this Supplement, there has been no other significant new factor, material mistake or inaccuracy relating to information included in the Base Prospectus since the publication of the Base Prospectus.