SUPPLEMENT DATED 13 FEBRUARY 2026 TO THE BASE PROSPECTUS DATED 2 APRIL 2025

LÄNSFÖRSÄKRINGAR HYPOTEK AB (publ)

(Incorporated with limited liability in Sweden under corporate registration number 556244-1781)

EUR 6,000,000,000

Euro Medium Term Covered Note Programme

This Supplement (the **Supplement**) to the Base Prospectus dated 2 April 2025 as supplemented by the supplement dated 8 August 2025 (together, the **Base Prospectus**), constitutes a prospectus supplement for the purposes of Article 23(1) of the Prospectus Regulation and is prepared in connection with the EUR 6,000,000,000 Euro Medium Term Covered Note Programme established by Länsförsäkringar Hypotek AB (publ) (the **Issuer**). Terms defined in the Base Prospectus have the same meaning when used in this Supplement. When used in this Supplement, **Prospectus Regulation** means Regulation (EU) 2017/1129.

This Supplement is supplemental to, and should be read in conjunction with, the Base Prospectus and any other supplements to 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 does not omit anything likely to affect the import of such information.

Purpose of the Supplement

The purpose of this Supplement is (a) to incorporate by reference the Issuer's unaudited non-consolidated year-end report as at and for the twelve month period ended 31 December 2025 (the **2025 Year-End Report**); (b) to reflect certain updates to the Description of the Issuer; and (c) to include a new "Significant or Material Change" statement.

1. 2025 Year-End Report

On 10 February 2026, the Issuer published the 2025 Year-End Report (available at https://mb.cision.com/Main/152/4306988/3932708.pdf), which includes the information set out at the following pages:

Income statement	Page 7
Statement of comprehensive income	Page 7
Balance sheet	Page 8
Cash-flow statement in summary, indirect method	Page 9
Statement of changes in Shareholders' equity	Page 9
Notes	Pages 10 to 17
Review report	Page 18
Definitions	Page 19

The 2025 Year-End Report is an interim report published by the Issuer following the completion of the fourth quarter of 2025 and also contains unaudited non-consolidated results for the twelve month period ended 31 December 2025 which, for the avoidance of doubt, is considered interim financial information by the European Securities and Markets Authority.

Any non-incorporated parts of the 2025 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 2025 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 2025 Year-End Report.

A copy of the 2025 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 2025 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 this Supplement, the Base Prospectus and all documents incorporated by reference in the Base Prospectus and this Supplement are available on the website of the Issuer at https://www.lansforsakringar.se/stockholm/other-languages/english/about-lansforsakringar/lansforsakringar-hypotek/terms-of-usage-for-emtn-base-prospectus/prospectus-euro-medium-term-notes/ and will also be published on the website of the Luxembourg Stock Exchange at www.luxse.com.

2. Updates to Description of the Issuer

(a) The third paragraph under the heading "Description of the Issuer—General Information" on page 111 of the Base Prospectus shall be deleted in its entirety and replaced with the following:

"The **Länsförsäkringar Bank Group** comprises the Parent Company and its wholly-owned subsidiaries, namely the Issuer, Länsförsäkringar Finans AB (reg. no. 556311-9204), Länsförsäkringar Fondförvaltning AB (publ) (reg. no. 556364-2783) and SAVR AB (reg. no. 559084-1093), a company that offers a digital platform for trading in funds and shares. The acquisition of SAVR was completed on 16 September 2025 and is expected to strengthen the Länsförsäkringar Bank Group's position in the savings market, enabling an enhanced customer experience going forward. The administration of the Issuer's operations is outsourced to the Parent Company (see further below), which is an authorised bank. The Issuer was incorporated in Sweden (with an indefinite life) as a limited company under Swedish law and was registered with the Swedish Companies Registration Office on 29 May 1984. The Issuer is an authorised credit market company (*Sw. kreditmarknadsbolag*) the operations of which are governed by the Swedish Companies Act (*Aktiebolagslagen (2005:551)*), the Banking and Financing Business Act (*lagen (2004:297) om bank- och finansieringsrörelse*) and otherwise by Swedish law. In so far as the Issuer operates outside Sweden, such operations are also governed by any applicable foreign laws."

(b) The sixth paragraph under the heading "Description of the Issuer—General Information" on page 111 of the Base Prospectus shall be deleted in its entirety and replaced with the following:

"The consolidated situation comprises Länsförsäkringar Bank AB (publ), Länsförsäkringar Hypotek AB (publ), Länsförsäkringar Finans AB, Länsförsäkringar Fondförvaltning AB and SAVR AB (together being the entities in the Länsförsäkringar Bank Group as at the date of this Supplement), following the merger in the second quarter of 2021 between Länsförsäkringar AB (publ) and Länsförsäkringar Sak Försäkringsaktiebolag (publ)."

(c) The paragraph entitled "Acquisition of SAVR AB" under the heading "Recent Developments" included by virtue of the supplement to the Base Prospectus dated 8 August 2025 on page 116 of the Base Prospectus shall be deleted in its entirety.

3. Update of General Information

The paragraph entitled "Significant or Material Change" on page 129 of the Base Prospectus shall be deleted in its entirety and replaced with the following:

"**Significant or Material Change**

There has been no significant change in the financial performance or position of the Issuer or of the Issuer's group since 31 December 2025 and save as disclosed in the risk factor, "*Risks relating to disruptions in the global credit markets and economy*", there has been no material adverse change in the prospects of the Issuer since 31 December 2024."

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 and any supplement to the Base Prospectus previously issued, there has been no other significant new factor, material mistake or material inaccuracy relating to information included in the Base Prospectus since the publication of the Base Prospectus which may affect the assessment of any Notes.