



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 (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.

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 interim report as at and for the six month period ended 30 June 2025 (the **Q2 Interim Report**); (b) to reflect certain updates to the Description of the Issuer; and (c) to include a new "Significant or Material Change" statement.

1. Q2 Interim Report

On 22 July 2025, the Issuer published the Q2 Interim Report (available at <https://mb.cision.com/Main/152/4209939/3587744.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 10
Notes	Pages 11 to 19
Review report	Page 21
Definitions	Page 22

Any non-incorporated parts of the Q2 Interim 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 Q2 Interim Report is an English translation of the original report in the Swedish language and the Issuer accepts responsibility for the English translation of the Q2 Interim Report.

A copy of the Q2 Interim Report has been filed with the *Commission de Surveillance du Secteur Financier* and, by virtue of this Supplement, the relevant pages of the Q2 Interim 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-emptn-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) So far as the context admits, references to "Wasa Kredit AB" and "Wasa Kredit" in the Base Prospectus shall be deleted and replaced with "Länsförsäkringar Finans AB" and "Länsförsäkringar Finans" respectively.
- (b) The below text shall be included as a new paragraph under the section entitled "Recent Developments" on page 116 of the Base Prospectus:

"Acquisition of SAVR AB

On 30 June 2025, the Parent Company agreed to acquire SAVR AB, which offers a digital platform for trading in funds and shares. The acquisition, which is subject to approval of the Swedish FSA, strengthens the Länsförsäkringar Bank Group's position in the savings market and will enable an enhanced customer experience going forward. The acquisition is expected to be completed in 2025, and is expected to have only a marginal effect on the Länsförsäkringar Bank Group's financial position."

- (c) The section entitled "Board of Directors" on page 117 of the Base Prospectus shall be deleted in its entirety and replaced with the following:

"Board of Directors

Martin Rydin, born 1968.

Board Chairman since 2025, Board member since 2022.

Acting President and CFO of Länsförsäkringar Bank.

Other Board appointments / Principal Activities Outside: Board Chairman of Länsförsäkringar Finans AB. Board member of Länsförsäkringar Fondförvaltning AB and Svenska Bankföreningen (Finance Sweden).

Susanne Calner, born 1969.

Board member since 2022.

Head of CEO Office Länsförsäkringar Bank.

Other Board appointments / Principal Activities Outside: None.

Tobias Ternstedt, born 1972.

Board member since 2022.

Head of Product, process and operations and IT of Länsförsäkringar Bank.

Other Board appointments / Principal Activities Outside: Board member of Finansiell ID-Teknik AB.

Jonas Ekegren, born 1971.

Board member since 2022.

CFO of Länsförsäkringar AB (publ).

Other Board appointments / Principal Activities Outside: Board Chairman of LF Sak Fastigheter AB.

Board member of Länsförsäkringar Liv Försäkringsaktiebolag (publ).

Marie Scherstein, born 1979.

Board member since 2025.

Head of Business Service Länsförsäkringar Bank.

Other Board appointments / Principal Activities Outside: Board member of Mackmyra Svensk Whisky AB. Deputy board member of Östen & Ewa Malmborg Holding AB and Östen Malmborg Fastighets AB."

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 30 June 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, 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.