FINAL TERMS

MiFID II PRODUCT GOVERNANCE / PROFESSIONAL INVESTORS AND ELIGIBLE COUNTERPARTIES (ECPs) ONLY TARGET MARKET – *Solely for the purposes of each manufacturer's product approval process, the target market assessment in respect of the Notes has led to the conclusion that: (i) the target market for the Notes is eligible counterparties and professional clients only, each as defined in Directive 2014/65/EU (as amended,* ***MiFID II****); and (ii) all channels for distribution of the Notes to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or recommending the Notes (a* ***distributor****) should take into consideration the manufacturers' target market assessment; however, a distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the Notes (by either adopting or refining the manufacturers' target market assessment) and determining appropriate distribution channels.*

UK MiFIR PRODUCT GOVERNANCE / PROFESSIONAL INVESTORS AND ELIGIBLE COUNTERPARTIES (ECPs) ONLY TARGET MARKET *– Solely for the purposes of the manufacturer's product approval process, the target market assessment in respect of the Notes has led to the conclusion that: (i) the target market for the Notes is only eligible counterparties, as defined in the FCA Handbook Conduct of Business Sourcebook, and professional clients, as defined in Regulation (EU) No 600/2014 as it forms part of domestic law by virtue of the European Union (Withdrawal) Act 2018 (****UK MiFIR****); and (ii) all channels for distribution of the Notes to eligible counterparties and professional clients are appropriate. Any distributor should take into consideration the manufacturer's target market assessment; however, a distributor subject to the FCA Handbook Product Intervention and Product Governance Sourcebook (the* ***UK MiFIR Product Governance Rules****) is responsible for undertaking its own target market assessment in respect of the Notes (by either adopting or refining the manufacturer's target market assessment) and determining appropriate distribution channels.*

PROHIBITION OF SALES TO EEA RETAIL INVESTORS *– The Notes are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the European Economic Area (the* ***EEA****). For these purposes, a* ***retail investor*** *means a person who is one (or more) of: (i) a retail client as defined in point (11) of Article 4(1) of MiFID II; or (ii) a customer within the meaning of Directive (EU) 2016/97, where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II; or (iii) not a qualified investor as defined in Regulation (EU) 2017/1129 (the* ***Prospectus Regulation****). Consequently, no key information document required by Regulation (EU) No 1286/2014 (as amended, the* ***PRIIPs Regulation****) for offering or selling the Notes or otherwise making them available to retail investors in the EEA has been prepared and therefore offering or selling the Notes or otherwise making them available to any retail investor in the EEA may be unlawful under the PRIIPs Regulation.*

PROHIBITION OF SALES TO UK RETAIL INVESTORS *– The Notes are not intended to be offered, sold, distributed or otherwise made available to and should not be offered, sold, distributed or otherwise made available to any retail investor in the United Kingdom (the* ***UK****). For these purposes, a* ***retail investor*** *means a person who is either one (or both) of the following: (i) not a professional client, as defined in point (8) of Article 2(1) of UK MiFIR; or (ii) not a qualified investor as defined in paragraph 15 of Schedule 1 to the Public Offers and Admissions to Trading Regulations. Consequently, no disclosure document required by the FCA Product Disclosure Sourcebook (****DISC****) for offering, selling or distributing the Notes or otherwise making them available to retail investors in the UK has been prepared and therefore offering, selling or distributing the Notes or otherwise making them available to any retail investor in the UK may be unlawful under DISC and the Consumer Composite Investments (Designated Activities) Regulations 2024.*

27 August 2026

LÄNSFÖRSÄKRINGAR HYPOTEK AB (PUBL)

Legal entity identifier (LEI): 5493001P7BX1N0JAG961

Issue of €500,000,000 3.250 per cent. Covered Notes due 2031
under the €6,000,000,000 Euro Medium Term Covered Note Programme

PART A — CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the Terms and Conditions of the Notes other than VPS Notes set forth in the Base Prospectus dated 1 April 2026 which constitutes a base prospectus for the purposes of the Prospectus Regulation (the **Base Prospectus**). This document constitutes the Final Terms of the Notes described herein for the purposes of the Prospectus Regulation and must be read in conjunction with the Base Prospectus in order to obtain all the relevant information The Base Prospectus has been published on the website of the Luxembourg Stock Exchange, www.luxse.com.

1.	(a)	Series Number:	1038
	(b)	Tranche Number:	1
	(c)	Date on which the Notes will be consolidated and form a single Series:	Not Applicable
2.	Specified Currency or Currencies:		euro (**€**)
3.	Aggregate Nominal Amount		
	(a)	Series:	€500,000,000
	(b)	Tranche:	€500,000,000
4.	Issue Price:		99.761 per cent. of the Aggregate Nominal Amount
5.	(a)	Specified Denominations:	€100,000 and integral multiples of €1,000 in excess thereof up to and including €199,000. No Notes in definitive form will be issued with a denomination above €199,000
	(b)	Calculation Amount:	€1,000
6.	(a)	Issue Date:	31 August 2026
	(b)	Interest Commencement Date:	Issue Date
7.	Maturity Date:		13 October 2031
8.	Statutory Extended Final Maturity:		Applicable. If a Statutory Maturity Extension Approval has been granted, payment of the unpaid amount will be automatically deferred until the Statutory Extended Final Maturity Date
9.	Statutory Extended Final Maturity Date:		Interest Payment Date falling on or nearest to 13 October 2032
10.	Interest Basis:		In respect of the period from (and including) the Interest Commencement Date to (but excluding) the Maturity Date: 3.250 per cent. Fixed Rate (see paragraph 15 below) In respect of the period from (and including) the Maturity Date to (but excluding) the Statutory Extended Final Maturity Date (if applicable): 3 month EURIBOR +0.16 per cent. Floating Rate (see paragraph 18 below)
11.	Redemption Basis:		Subject to any purchase and cancellation or early redemption, the Notes will be redeemed on the Maturity Date at 100 per cent. of their nominal

			amount
12.	Change of Interest Basis:		Applicable (see paragraphs 10,15 and 18)
13.	Call Options:		Not Applicable
14.	Date Board approval for issuance of Notes obtained:		Not Applicable

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

15.	Fixed Rate Note Provisions:		Applicable from (and including) the Interest Commencement Date to (but excluding) the Maturity Date
	(a)	Rate(s) of Interest:	3.250 per cent. per annum payable in arrear on each Interest Payment Date
	(b)	Interest Payment Date(s):	13 October in each year, from and including 13 October 2027, up to and including the Maturity Date There will be a long first coupon (the **long first coupon**) in respect of the period from (and including) the Interest Commencement Date to (but excluding) 13 October 2027
	(c)	Fixed Coupon Amount(s): (*Applicable to Notes in definitive form*)	€32.50 per Calculation Amount (other than in respect of the long first coupon, as to which see paragraph 15(d) below)
	(d)	Broken Amount(s): (*Applicable to Notes in definitive form*)	€36.33 per Calculation Amount in respect of the long first coupon, payable on the Interest Payment Date falling on 13 October 2027
	(e)	Day Count Fraction:	Actual/Actual (ICMA)
	(f)	Determination Date(s):	13 October in each year
16.	Floating Rate Note Provisions:		Not Applicable
17.	Zero Coupon Note Provisions:		Not Applicable
18.	Extended Maturity Interest Provisions:		Applicable from (and including) the Maturity Date to (but excluding) the Statutory Extended Final Maturity Date
	(a)	Fixed Rate Note Provisions:	Not Applicable
	(b)	Floating Rate Note Provisions:	Applicable
		(i) Specified Interest Payment Dates:	13 January 2032, 13 April 2032, 13 July 2032 and 13 October 2032, subject to adjustment in accordance with the Business Day Convention set out in (ii) below
		(ii) Business Day Convention:	Modified Following Business Day Convention
		(iii) Additional Business Centre(s):	Stockholm
		(iv) Name and address of the party responsible	Not Applicable

		for calculating the Rate of Interest and Interest Amount (if not the Agent):	
	(v)	Screen Rate Determination	
		• Reference Rate:	3 month EURIBOR
		• Interest Determination Date(s):	Second day on which T2 is open prior to the start of each Interest Period
		• Relevant Screen Page:	Refinitiv EURIBOR01
	(vi)	Margin(s):	+0.16 per cent. per annum
	(vii)	Minimum Rate of Interest:	Not Applicable
	(viii)	Maximum Rate of Interest:	Not Applicable
	(ix)	Day Count Fraction:	Actual/360

PROVISIONS RELATING TO REDEMPTION

19.	Issuer Call:		Not Applicable
20.	Final Redemption Amount:		€1,000 per Calculation Amount

GENERAL PROVISIONS APPLICABLE TO THE NOTES

21.	Form of Notes		
	(a)	Form:	Temporary Global Note exchangeable for a Permanent Global Note which is exchangeable for Definitive Notes only upon an Exchange Event Notes shall not be physically delivered in Belgium, except to a clearing system, a depository or other institution for the purpose of their immobilisation in accordance with article 4 of the Belgian law of 14 December 2005
	(b)	New Global Note:	Yes
22.	Additional Financial Centre(s):		Stockholm
23.	Talons for future Coupons to be attached to Definitive Notes (and dates on which such Talons mature):		No

Signed on behalf of Länsförsäkringar Hypotek AB (publ):

By: ....

Duly authorised

Martin Rydin

By: ....

Duly authorised

Anders Larsson

PART B — OTHER INFORMATION

1. LISTING AND ADMISSION TO TRADING

(i)	Listing and Admission to trading:	Application has been made by the Issuer (or on its behalf) for the Notes to be admitted to trading on the Luxembourg Stock Exchange's regulated market and to be listed on the Official List of the Luxembourg Stock Exchange with effect from 31 August 2026.
(ii)	Estimate of total expenses related to admission to trading:	€4,600

2. RATINGS

Ratings:	The Notes to be issued are expected to be rated Aaa by Moody's Deutschland GmbH and AAA by S&P Global Ratings Europe Limited.

3. INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

Save for the fees payable to Banco Santander, S.A., Erste Group Bank AG, J.P. Morgan SE, Landesbank Hessen-Thüringen Girozentrale, Norddeutsche Landesbank – Girozentrale –, Swedbank AB (publ) and DekaBank Deutsche Girozentrale (together, the **Managers**), so far as the Issuer is aware, no person involved in the issue of the Notes has an interest material to the offer. The Managers and their respective affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary course of business.

4. YIELD

Indication of yield:	3.300 per cent. per annum The yield is calculated at the Issue Date on the basis of the Issue Price and redemption in full on the Maturity Date. It is not an indication of future yield.

5. REASONS FOR THE OFFER AND ESTIMATED NET PROCEEDS

(i)	Reasons for the offer:	See "*Use of Proceeds*" in the Base Prospectus
	Green Bond:	No
	European Green Bond:	No
(ii)	Estimated net proceeds:	€497,805,000

6. OPERATIONAL INFORMATION

(i)	ISIN:	XS3486690285
(ii)	Common Code:	348669028
(iii)	CFI:	DAFNFB, as updated, as set out on the website of the Association of National Numbering Agencies (ANNA) or alternatively sourced from the responsible National Numbering Agency that assigned the ISIN
(iv)	FISN:	LANSFORSAKRINGA/3.25EMTN 20311013, as updated, as set out on the website of the

		Association of National Numbering Agencies (ANNA) or alternatively sourced from the responsible National Numbering Agency that assigned the ISIN
(v)	Any clearing system(s) other than Euroclear Bank SA/NV and Clearstream Banking S.A. and the relevant identification number(s):	Not Applicable
(vi)	Delivery:	Delivery against payment
(vii)	Names and addresses of additional Paying Agent(s) (if any):	Not Applicable
(viii)	Intended to be held in a manner which would allow Eurosystem eligibility:	Yes Note that the designation "yes" simply means that the Notes are intended upon issue to be deposited with one of the ICSDs as common safekeeper and does not necessarily mean that the Notes will be recognised as eligible collateral for Eurosystem monetary policy and intra-day credit operations by the Eurosystem either upon issue or at any or all times during their life. Such recognition will depend upon the ECB being satisfied that Eurosystem eligibility criteria have been met.
(ix)	Method of distribution:	Syndicated
(x)	If syndicated, names of Managers:	Banco Santander, S.A., Erste Group Bank AG, J.P. Morgan SE, Landesbank Hessen-Thüringen Girozentrale, Norddeutsche Landesbank – Girozentrale –, Swedbank AB (publ) and DekaBank Deutsche Girozentrale
(xi)	If non-syndicated, name of relevant Dealer:	Not Applicable
(xii)	U.S. Selling Restrictions:	Reg. S Compliance Category 2; TEFRA D
(xiii)	Prohibition of Sales to EEA Retail Investors:	Applicable
(xiv)	Prohibition of Sales to UK Retail Investors:	Applicable
(xv)	Prohibition of Sales to Belgian Consumers:	Applicable