

## **Länsförsäkringar Hypotek, Year-end report 2005:**

“Fiscal year 2005 was yet another highly successful year for mortgage operations. Despite increasing competition, we continued to experience strong growth and had the most satisfied mortgage customers. The recipe for our success is based on close, personal advising. We will continue to develop this aspect. Our ambitions remain high. Our position as we enter 2006 is better than ever”, says **Anders Borgcrantz, President Länsförsäkringar Hypotek**.

### **Summary**

- Lending increased by 30%, from SEK 24 billion to 31 billion.
- The market share in terms of lending for private homes and tenant-owned apartments rose by 16% from 2.5% to 2.9%.
- The number of home mortgage customers increased by 19% to 83,000 (70,000).
- Operating income amounted to SEK 23 M (27).
- Net interest income increased by 6% to SEK 166 M (157).
- Credit losses remain at a low level.
- Capital adequacy was 12.07% (11.28) and the Tier 1 ratio 10.00% (9.12).
- Länsförsäkringar's mortgage loan customers were more satisfied than retail customers at other mortgage lenders according to the Swedish Quality Index (SKI) for the Swedish mortgage market in 2005.

Figures in parentheses pertain to 2004.

Read the entire report: [www.lansforsakringar.se/reports](http://www.lansforsakringar.se/reports)

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