

Länsförsäkringar AB

January-June 2013

INTERIM REPORT

January-June 2013 compared with January-June 2012

- Consolidated operating profit amounted to SEK 326 M (400) and equity rose to SEK 786 M during the period. The return on equity was 4% (5).
- Operating profit in the non-life insurance operations totalled SEK 128 M (242). Premiums earned after ceded reinsurance amounted to SEK 1,898 M (1,891).
- Operating profit for the Bank Group totalled SEK 297 M (270). Net interest income strengthened to SEK 1,095 M (1,003).
- Profit for Länsförsäkringar Fondliv amounted to SEK 103 M (61). Premium income amounted to SEK 5,166 M (4,011). Commission income amounted to SEK 472 M (417).

Second quarter of 2013 compared with first quarter of 2013

- Consolidated operating profit amounted to SEK 140 M (186). The return on equity was 3% (4).
- The Group's equity rose SEK 108 M to SEK 14,701 M (14,593).
- Operating profit in the non-life insurance operations amounted to SEK 71 M (57). Premiums earned after ceded reinsurance amounted to SEK 813 M (1,085).
- Operating profit for the Bank Group totalled SEK 161 M (136). Net interest income amounted to SEK 551 M (544). Business volumes rose SEK 8 billion during the quarter to SEK 298 billion.
- Profit for Länsförsäkringar Fondliv amounted to SEK 44 M (59). Premium income amounted to SEK 2,424 M (2,742). Commission income amounted to SEK 239 M (233).

Sten Dunér, President, Länsförsäkringar AB:

The Länsförsäkringar AB Group is continuing to grow and strengthen its position in the Swedish bank and pension insurance market. The inflow of new unit-linked insurance customers, combined with a favourable return for customers, has contributed to higher managed assets and earnings for Länsförsäkringar Fondliv. Managed assets have risen 10% since year-end and will soon exceed SEK 70 billion. The successful trend continued for banking operations and both earnings and business volumes are moving in the right direction.

Significant risks to financial market

stability remain and during the first six months of 2013, risk appetite was largely driven by monetary stimulus. Generating returns is not easy in this market, but we are satisfied with the investment portfolio's return in the non-life insurance operations during the first six months. The stronger technical result compared with the year-earlier period is also gratifying.

We are focused on generating a favourable return over time for our customers in the mutually operated Länsförsäkringar Liv. One of our measures for achieving this has been to adapt our offering to the current eco-

nomic and regulatory environment. It is gratifying that we can now offer customers a changed life-assurance product, that the customer response has been positive and that the impact on solvency is in line with our expectations.



Second-quarter market commentary

During the second quarter, the Federal Reserve signalled that quantitative easing would be tapered, but refrained from making a decision about when tapering would start. The FED's statement impacted the capital market in the form of rising long-term interest rates and a stronger USD.

Europe reported a weak economic performance. The euro system will probably continue to require financial support for some time to come, which generated expectations of the ECB making further key interest rate cuts.

The trends on the world's leading stock exchanges was mixed, with European and US stock exchange indexes remaining unchanged, while the Shanghai Stock Exchange fell and the Tokyo Stock Exchange rose.

In April, the Riksbank lowered its interest rate path due to a downward revision of its inflation forecast. However, the key interest rate was kept unchanged at 1.00% since household indebtedness continued to give cause for concern. A certain decline was noted in unemployment and consumer and industry confidence indicators rose slightly.

In the credit market, the curves for both covered and senior funding were steeper since credit spreads for shorter terms fell, while longer terms remained unchanged.

Long-term Swedish interest rates varied significantly during the first six months and on June 30 had risen markedly.

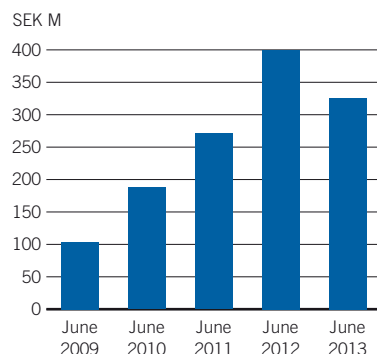
January-June 2013 compared with January-June 2012

The report provides commentary on the performance in the January – June 2013 period compared with the corresponding period in 2012, unless otherwise stated.

Consolidated earnings

The Länsförsäkringar AB Group's operating profit amounted to SEK 326 M (400).

CONSOLIDATED OPERATING PROFIT



The unit-linked insurance and the banking operations reported positive earnings trends and a strong performance in business volumes. Profit for the non-life insurance operations displayed a weaker trend, which contributed to lower earnings in the Group compared with the preceding year.

Consolidated equity

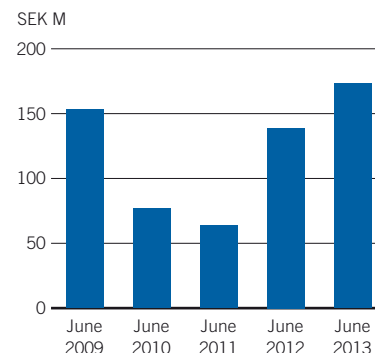
The Group's equity was strengthened by SEK 786 M during the period and amounted to SEK 14,701 M. During the first quarter, a new share issue strengthened equity by SEK 500 M and the bank's issue of a subordinated loan strengthened the capital base by SEK 1,100 M.

Non-life insurance

Operating profit amounted to SEK 128 M (242). Earnings performed more weakly compared with the year-earlier period primarily as a result of lower investment income on investment assets and the negative discount effect of the claims annuities reserves. The overall risks in the financial markets are deemed to remain high and risk exposure in the investment portfolio was reduced compared with the preceding year. The return excluding returns from real return bonds held for the purpose of

hedging the discounted claims annuities reserve, amounted to 1.3% (2.5). The fixed-income portfolio and property holdings accounted for most of the return.

TECHNICAL RESULT



The technical result was stronger compared with the year-earlier period mainly due to improved earnings in international animal insurance, in which unprofitable business has been discontinued. Motor third-party liability insurance also reported improved earnings, due to lower claims costs in active business and to positive run-off results from Swedish Association of Motor Insurers. Earnings in pet insurance for Agria were affected by more expensive veterinary care. Earnings for Business Area Health performed more weakly compared with the preceding year due to higher claims costs in the health care insurance business.

The performance of business volumes was stable and premiums earned remained largely unchanged. The Swedish pet-insurance business and health care business reported positive growth. Business volumes in the international animal insurance business declined as a consequence of a number of unprofitable portfolios being terminated and in the process of being run-off.

Banking

Operating profit rose 10% to SEK 297 M (270) attributable to higher net interest income. The return on equity remained unchanged at 6.3%.

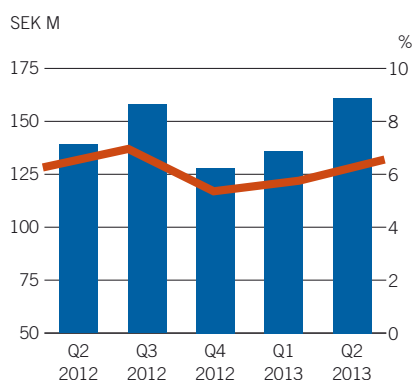
Operating income rose a total of 9%, on the basis of stronger net interest income, to SEK 1,015 M (931). Net interest income strengthened 9% to SEK 1,095 M

(1,003), primarily attributable to higher volumes, while deposit margins had an adverse impact on net interest income. Net gains from financial items declined to a loss of SEK 43 M (gain: 29) and were attributable to the negative effects of changes in fair value and the repurchase of own debt. Commission income increased 15% to SEK 555 M (482) due to higher income from securities, card and payment business. Net commission improved to an expense of SEK -140 M (-188) as a result of higher commission income.

Operating expenses rose 6% to SEK 655 M (618), mainly due to higher staff costs and IT costs. The cost/income ratio strengthened to 0.64 (0.66) before loan losses and was unchanged at 0.71 after loan losses.

Loan losses remained low and amounted to SEK 63 M (43), net, corresponding to loan losses level of 0.07% (0.06). Reserves totalled SEK 392 M (303), corresponding to a provision ratio of 0.23% (0.20).

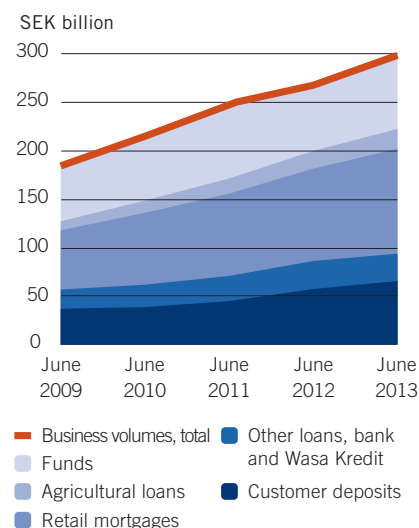
OPERATING PROFIT AND RETURN ON EQUITY



Business volumes increased 12% to SEK 298 billion (266). Deposits from the public increased 14% to SEK 66 billion (57) and the market share strengthened to 4.4% (4.1) at May 31. Total fund assets in Sweden amounted to SEK 2,225 billion on June 30. During the first six months of 2013, net savings in funds amounted to SEK 48.3 billion. This was the largest amount of net savings during a six-month period since 1997. Net savings in Länsförsäkringar rose SEK 984 M during the first six months of the year and fund volumes increased 12% to SEK 76 billion (67). The Bank Group's lending increased 11% to SEK 157 billion (142). Retail mortgages in

Länsförsäkringar Hypotek increased 13% to SEK 108 billion (95) and the market share of household and retail mortgages strengthened to 5.0% (4.8) at May 31, 2013.

BUSINESS VOLUMES



Funding

Debt securities in issue rose 13% to SEK 124 billion (110), of which unsecured funding increased to SEK 25 billion (15) and covered bonds increased to SEK 95 billion (88).

The Bank Group has low refinancing risk and the maturity structure of funding is highly diversified. Long-term financing primarily takes place in the capital market through covered bonds. During the period, own debt was repurchased and issuances of primarily covered bonds with longer terms were implemented. Issued covered bonds amounted to a nominal SEK 7.1 billion (16.6), repurchased covered bonds totalled a nominal SEK 4.5 billion (7.7) and matured covered bonds amounted to a nominal SEK 3.2 billion (7.7) for the period.

A nominal amount of SEK 7.6 billion (7.7) was issued under Länsförsäkringar Bank's MTN programme.

Liquidity

The liquidity reserve amounted to SEK 46.6 billion (38.1) and is invested in securities with very high credit quality and the liquidity of the investments is high. All Swedish securities included in the liquidity reserve are eligible for transactions with the Riksbank and, where appropriate, with the ECB. By utilising the liquidity reserve, contracted undertakings for more

than one and a half year can be met without needing to secure new funding in the capital market. The Group's Liquidity Coverage Ratio (LCR) amounted to 246% (453) on June 30, 2013 and was an average of 229% (270) during the second quarter of 2013.

Capital adequacy

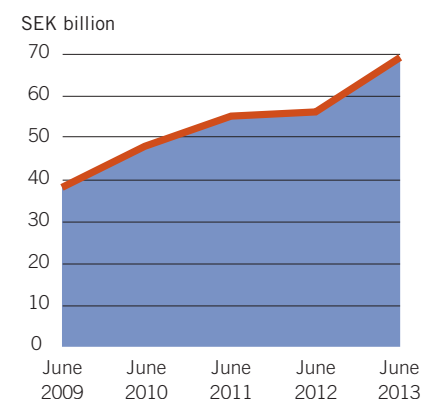
The Bank Group applies the Internal Ratings-based Approach (IRB Approach). The advanced IRB Approach is applied to all retail exposure and for counterparty exposures to corporates and the agricultural sector up to SEK 5 M. The foundation IRB Approach has been used for counterparty exposures to corporates and the agricultural sector in excess of SEK 5 M. The Standardised Approach is used for other exposures. On June 30, 2013, 88% (89) of the loan portfolio comprised retail credits in accordance with the advanced IRB Approach. Core Tier 1 ratio according to Basel II strengthened to 13.9% (12.3), the capital adequacy ratio strengthened to 18.6% (14.9) and the Tier 1 ratio strengthened to 14.5% (12.9).

Unit-linked insurance

The earnings trend in Länsförsäkringar Fondliv was positive as a result of the very strong performance of premium income and managed assets. Income increased 13% compared with the preceding year based on higher management remuneration and higher income from fees charged.

Managed assets amounted to SEK 69 billion on June 30, 2013, up 10% since the start of the year. Strong fund returns combined with a strong volume trend contributed to the increase.

MANAGED ASSETS



Fondliv's market share in unit-linked insurance measured in premium income increased during the most recent 12-month period, meaning that the company has risen from the third to the second largest unit-linked life assurance company in the market. The market share for the first quarter of 2013 amounted to 13.3%, corresponding to an improvement of 3.7 percentage points. New sales in non-collectively agreed occupational pensions amounted to SEK 4.5 billion in the first six months of 2013, which is in line with the corresponding period in the preceding year. Sales in the private-pension and savings markets amounted to SEK 0.7 billion. This is a 36% improvement compared with the year-earlier period. Länsförsäkringar Fondliv has also since January 2013 been underwriting new accident and health insurance products in Länsförsäkringar Fondliv and new sales amounted to SEK 0.2 billion.

Total premium income amounted to SEK 5,166 M (4,011) for the first six months of 2013, which is an improvement of 29%. Most of Fondliv's premium flows are recognised in the balance sheet. Premium income in the income statement amounted to SEK 23 M (9) and pertains to the portion of premiums that contains a material insurance risk.

Fund management

In total, the stock markets in developed countries, led by Japan and the US, reported a strong performance during the first six months, while stock markets in growth markets had a negative return measured in SEK. Two thirds of the funds in Fondliv's range generated positive returns after six months. The four best funds generated returns of more than 20%. The best funds include those investing in the US, Japan and in small Swedish companies. Funds investing in emerging markets and commodities performed less well. Fixed-income fund experienced a shaky first six months, with both rising and falling mar-

ket interest rates and several of these funds were at a minus at June 30. The USD strengthened considerably against the SEK during the second quarter, which moderated the returns in funds investing outside Sweden.

Significant events during the interim period

A new share issue of SEK 500 M took place in March to strengthen Länsförsäkringar AB's financial basis for continued investments in banking and insurance.

From June 4, Länsförsäkringar Bank has been included in the calculation of Stibor by submitting data reports to Nasdaq OMX together with the five existing Stibor banks: Handelsbanken, Swedbank, Nordea, SEB and Danske Bank.

Rating

Länsförsäkringar AB's credit rating was revised in June to A3/Stable from A3/Negative by Moody's. Länsförsäkringar Bank's credit rating was revised to A3/Stable from A2/Negative by Moody's. Länsförsäkringar Hypotek's covered bonds have the highest rating of Aaa from Moody's and AAA/Stable, from Standard & Poor's.

Company	Agency	Long-term rating	Short-term rating
Länsförsäkringar AB	Standard & Poor's	A-/Stable	
Länsförsäkringar AB	Moody's	A3/Stable	
Länsförsäkringar Bank	Standard & Poor's	A/Stable	A-1(K-1)
Länsförsäkringar Bank	Moody's	A3/Stable	P-2
Länsförsäkringar Hypotek ¹⁾	Standard & Poor's	AAA/Stable	
Länsförsäkringar Hypotek ¹⁾	Moody's	Aaa	
Länsförsäkringar Sak	Standard & Poor's	A/Stable	
Länsförsäkringar Sak	Moody's	A2/Stable	
Agria Djurförsäkring	Standard & Poor's	A-/pi ²⁾	

¹⁾ Pertains to the company's covered bonds.

²⁾ Pi ratings are ratings that do not involve forecasts but that are based on public information, such as annual reports.

Significant events after the end of the interim period

No significant events took place after the end of the interim period.

Risks and uncertainty factors of the operations

The Group's banking and insurance operations give rise to various types of risks, with credit risk in Länsförsäkringar Bank and market risks and insurance risks attributable to the Group's non-life insurance and unit-linked life assurance companies comprising the primary risks. Market risk occurs on the basis of investment decisions concerning the management of the non-life insurance company's investment assets. The unit-linked life assurance company also has indirect exposure to market risk since income in the unit-linked insurance operations is dependent on the trends in the financial market. Credit risk in Länsförsäkringar Bank is affected by the macroeconomic situation in Sweden since all loans are granted in Sweden. Loan losses remain low and market and insurance risks in Länsförsäkringar Sak and Länsförsäkringar Fondliv are maintained at a stable and controlled level. The risks that arise in the Parent Company are attributable to the company's financing, investments and the business-support operations conducted on behalf of the subsidiaries and the regional insurance companies. Adjustments within the Group's insurance companies to the new Solvency II rules continued during the first six months of the year and the Swedish Financial Supervisory Authority's preliminary review of the internal models is under way. A more detailed description of the risks to which the Group and Parent Company are exposed and how these risks are managed is presented in the Group's 2012 Annual Report.

Related-party transactions

The Länsförsäkringar AB Group had the same type of agreements in 2013 that are described in the notes to the 2012 Annual Report. The most important related-party transactions during the interim period are reported in note 3 for the Group and note 2 for the Parent Company.

Second quarter of 2013 compared with first quarter of 2013

The operating profit for the second quarter amounted to SEK 140 M (186), with the decline primarily due to the discount effect on the claims annuities reserve negatively affecting the non-life insurance operations. Operating profit for the bank rose 18% to SEK 161 M (136) attributable to improved net gains from financial items. Profit for Fondliv declined SEK 14 M to SEK 44 M (59) due to higher operating expenses. The technical result in the non-life insurance operations reported improved profit in the second quarter as a result of the positive run-off result in the health care insurance business and from Swedish Association of Motor Insurers. The Group's equity rose SEK 108 M to SEK 14,701 M during the second quarter.

Parent Company earnings January-June 2013 compared with January-June 2012

Profit after financial items for the Parent Company amounted to SEK 250 M (239). Profit was positively impacted by dividends of SEK 387 M from Länsförsäkringar Fondliv during the period. Equity strengthened on the basis of a new share issue of SEK 500 M. In March, a shareholders' contribution of SEK 335 M was paid to Länsförsäkringar Bank.

The results of the operations during the period and the financial position of the Länsförsäkringar AB Group and the Parent Company at June 30, 2013 are shown in the following financial statements with accompanying notes for the Group and Parent Company.

Key figures

Länsförsäkringar AB Group	Q 2 2013	Q 1 2013	Q 2 2012	Jan-Jun 2013	Jan-Jun 2012	Full-year 2012
Amounts in SEK M unless otherwise stated						
Group						
Operating profit	140	186	142	326	400	819
Net profit for the period	108	150	99	259	283	684
Return on equity, % ¹⁾	3	4	3	4	5	5
Total assets	316	307	277	316	277	291
Equity per share, SEK	1,508	1,497	1,440	1,508	1,440	1,479
Solvency capital ²⁾	17,427	17,339	15,935	17,427	15,935	15,590
Solvency margin, % ³⁾	422	424	393	422	393	388
Capital base for the financial conglomerate ⁴⁾	16,130	16,169	14,034	16,130	14,034	14,590
Necessary capital requirement for the financial conglomerate	12,611	12,724	12,240	12,611	12,240	12,661
Insurance operations ⁵⁾						
<i>Non-life insurance operations</i>						
Premiums earned (after ceded reinsurance)	960	938	945	1,898	1,891	3,795
Investment income transferred from financial operations	38	35	40	73	78	162
Claims payments (after ceded reinsurance) ⁶⁾	-615	-647	-659	-1,262	-1,318	-2,557
Technical result, non-life operations	131	61	42	192	103	263
<i>Premium income, non-life insurance</i>						
Premium income before ceded reinsurance	950	2,713	922	3,663	3,560	5,703
Premium income after ceded reinsurance	923	1,455	902	2,378	2,292	3,771
<i>Life-assurance operations</i>						
Premium income after ceded reinsurance	44	154	28	198	174	249
Fees pertaining to financial agreements	118	119	104	237	209	402
Investment income, net	8	11	6	19	9	18
Claims payments (after ceded reinsurance)	-34	-33	-6	-67	-62	-140
Technical result, life-assurance operations	25	213	78	238	301	378
Operating profit for insurance operations ⁷⁾	116	116	123	232	303	613
<i>Key figures</i>						
Cost ratio ⁸⁾	30	28	30	29	29	30
Expense ratio ⁹⁾	23	22	22	23	22	24
Claims ratio ¹⁰⁾	71	75	77	73	76	73
Combined ratio	94	97	99	96	98	97
Management cost ratio, life-assurance operations ¹¹⁾	1	1	1	1	1	1
Direct yield, % ¹²⁾	0.3	0.1	0.0	0.4	0.7	1.2
Total return, % ¹³⁾	-1.0	-0.1	1.4	-1.1	1.9	3.5
Total return, % ¹⁴⁾	0.8	0.4	0.6	1.4	2.3	4.9
<i>Financial position</i>						
Investment assets, SEK billion ¹⁵⁾	16	17	16	16	16	17
Unit-linked insurance assets – policyholder bears the risk, SEK billion	68	67	56	68	56	62
Technical reserves (after ceded reinsurance), SEK billion	14	15	14	14	14	14

Continued on next page

Key figures, cont.

Länsförsäkringar AB Group	Q 2 2013	Q 1 2013	Q 2 2012	Jan-Jun 2013	Jan-Jun 2012	Full-year 2012
Banking operation						
Net interest income	551	544	521	1,095	1,003	2,071
Operating profit	161	136	139	297	270	555
Net profit for the period	126	106	103	232	199	433
Return on equity, % ¹⁶⁾	7	6	6	6	6	6
Total assets, SEK billion	214	205	187	214	187	197
Equity	7,716	7,632	6,707	7,716	6,707	7,171
Cost/income ratio before loan losses ¹⁷⁾	0.64	0.65	0.68	0.64	0.66	0.66
Investment margin, % ¹⁸⁾	1.04	1.08	1.15	1.06	1.12	1.11
Tier 1 ratio according to Basel II, % ¹⁹⁾	14.5	14.1	12.9	14.5	12.9	13.7
Capital adequacy ratio according to Basel II, % ²⁰⁾	18.6	18.3	14.9	18.6	14.9	15.6
Loan losses in relation to loans, % ²¹⁾	0.07	0.08	0.05	0.07	0.06	0.06

¹⁾ Operating profit plus change in value of owner-occupied property less standard tax at 22.0% (26.3) in relation to average equity adjusted for share issue and dividends.

²⁾ Total of shareholders' equity, subordinated loan and deferred taxes.

³⁾ Solvency capital as a percentage of full-year premium income after ceded reinsurance.

⁴⁾ The financial conglomerate comprises the Parent Company Länsförsäkringar AB, all insurance companies in the Group, Länsförsäkringar Bank AB, Wasa Kredit AB, Länsförsäkringar Hypotek AB and Länsförsäkringar Fondförvaltning AB. The financial conglomerate also includes Länsförsäkringar Liv Försäkrings AB, despite the Länsförsäkringar Liv Group is not consolidated in the Länsförsäkringar AB Group. The capital base is calculated in accordance with the aggregation method. In accordance with the Swedish Special Supervision of Financial Conglomerates Act (2006:531).

⁵⁾ The earnings, key figures and financial position of the insurance operations are presented in accordance with Chapter 6, Section 2 of the Swedish Annual Accounts Act for Insurance Companies and Swedish Financial Supervisory Authority's directives and general guidelines FFFS 2008:26.

⁶⁾ Excluding claims adjustment costs.

⁷⁾ The operating profit of the insurance operations includes the Länsförsäkringar Sak Group's and Länsförsäkringar Fondliv's investment income and other non-technical income and expenses.

⁸⁾ Operating expenses and claims adjustment costs as a percentage of premiums earned after ceded reinsurance. Pertains only to non-life insurance.

⁹⁾ Operating expenses as a percentage of premiums earned after ceded reinsurance. Pertains only to non-life insurance. Excluding claims adjustment costs in accordance with the regulation of the Swedish Financial Supervisory Authority.

¹⁰⁾ Claims payments as a percentage of premiums earned after ceded reinsurance. Pertains only to non-life insurance. Includes claims adjustment costs in accordance with the regulation of the Swedish Financial Supervisory Authority.

¹¹⁾ Operating expenses and claims adjustment costs in relation to the average value of investment assets, investment assets for which the policyholder bears the investment risk and cash and cash equivalents.

¹²⁾ Direct yield refers to the total of rental income from properties, interest income, interest expense, dividends on shares and participations, administrative expenses of asset management and operating expenses for properties in relation to the average value of the investment assets during the period. Pertains to non-life insurance and life-assurance.

¹³⁾ Total return is calculated as the sum of direct yields and changes in the value of the investment portfolio in relation to the average value of the investment assets during the period. Pertains to non-life insurance and life-assurance.

¹⁴⁾ Total return is calculated as the sum of direct yields and changes in the value of the investment portfolio, excluding returns from real return bonds held for the purpose of hedging the discounted claims annuities reserve, in relation to the average value of the investment assets during the period. Pertains to non-life insurance and life-assurance.

¹⁵⁾ Investment assets comprise owner-occupied property, shares and participations in associated companies, investment property, loans to Group companies, shares and participations, bonds and other interest-bearing securities, derivatives (assets and liabilities), cash and cash equivalents, and interest-bearing liabilities.

¹⁶⁾ Operating profit plus less standard tax at 22.0% (26.3) in relation to average equity adjusted for changes in value of financial assets recognised in equity.

¹⁷⁾ Total expenses before loan losses in relation to total income.

¹⁸⁾ Net interest in relation to average total assets.

¹⁹⁾ Tier 1 capital base in relation to the closing risk-weighted amount.

²⁰⁾ Closing capital base in relation to the closing risk-weighted amount.

²¹⁾ Net loan losses in relation to the carrying amount of loans to the public and to credit institutions.

Financial statements – Group

CONSOLIDATED INCOME STATEMENT

SEK M	Q 2 2013	Q 1 2013	Q 2 2012	Jan-Jun 2013	Jan-Jun 2012	Full-year 2012
Premiums earned before ceded reinsurance	1,330	1,495	1,305	2,824	2,799	6,012
Reinsurers' portion of premiums earned	-328	-400	-335	-728	-731	-1,969
Premiums earned after ceded reinsurance	1,002	1,094	970	2,096	2,068	4,043
Interest income	2,305	2,387	2,545	4,691	5,232	10,429
Interest expense	-1,739	-1,822	-2,007	-3,561	-4,192	-8,278
Net interest income	566	564	539	1,130	1,040	2,151
Change in unit-linked insurance assets – policyholder bears the risk	122	2,635	-2,113	2,757	706	3,659
Dividends in unit-linked insurance assets – policyholder bears the risk	–	–	87	–	1,002	1,085
Investment income, net	-51	-86	1	-138	88	59
Commission income	468	462	362	929	810	1,745
Other operating income	519	456	569	976	1,079	2,036
Total operating income	2,626	5,124	415	7,751	6,794	14,778
Claims payments before ceded reinsurance	-770	-955	-989	-1,725	-1,963	-3,986
Reinsurers' portion of claims payments	121	276	324	397	583	1,290
Claims payments after ceded reinsurance	-649	-680	-665	-1,328	-1,380	-2,697
Change in life-assurance reserve	26	-91	28	-64	-47	-2
Change in unit-linked insurance liabilities – policyholder bears the risk	-122	-2,635	2,025	-2,757	-1,709	-4,846
Commission expense	-514	-506	-467	-1,019	-953	-2,029
Staff costs	-432	-423	-409	-855	-800	-1,588
Other administration expenses	-767	-572	-766	-1,339	-1,461	-2,706
Loan losses	-30	-33	-17	-63	-43	-91
Total expenses	-2,486	-4,939	-272	-7,425	-6,393	-13,958
Operating profit	140	186	142	326	400	819
Tax	-32	-35	-44	-67	-118	-135
Net profit for the period	108	150	99	259	283	684
Earnings per share before and after dilution, SEK	11	16	10	27	30	73

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

SEK M	Q 2 2013	Q 1 2013	Q 2 2012	Jan-Jun 2013	Jan-Jun 2012	Full-year 2012
Net profit for the period	108	150	99	259	283	684
Other comprehensive income						
Items that cannot be transferred to profit for the period						
Revaluation of owner-occupied property	26	–	23	26	23	49
Revaluation of defined-benefit pension plans	–	–	–	–	–	-7
Tax attributable to items that cannot be reversed to profit for the period	-6	15	-6	9	-6	25
Total	21	15	17	36	17	67
Items that have been transferred or can be transferred to profit for the period						
Translation differences attributable to foreign operations	9	-18	5	-10	3	-2
Cash-flow hedges	16	14	–	30	–	0
Change in fair value of available-for-sale financial assets	-54	26	-48	-28	43	-58
Tax attributable to items that have been transferred or can be transferred to profit for the period	8	-9	13	-1	-11	15
Total	-21	13	-31	-8	35	-45
Total other comprehensive income for the period, net after tax	0	28	-14	28	52	22
Comprehensive income for the period	108	178	85	287	335	706
Total comprehensive income for the period attributable to:						
Parent Company's shareholders	108	178	85	287	335	706

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

SEK M	Jun 30, 2013	Dec 31, 2012
ASSETS		
Goodwill	705	710
Other intangible assets	3,864	3,952
Deferred tax assets	47	22
Property and equipment	46	80
Owner-occupied property	2,457	2,448
Shares in Länsförsäkringar Liv Försäkrings AB	280	308
Shares and participations in associated companies	26	24
Reinsurers' portion of technical reserves	7,296	6,731
Loans to the public	156,610	149,942
Unit-linked insurance assets – policyholder bears the risk	68,290	62,384
Shares and participations	1,108	948
Bonds and other interest-bearing securities	45,618	44,669
Treasury bills and other eligible bills	6,283	5,222
Derivatives	1,400	1,900
Change in value of hedge portfolios	362	878
Other receivables	3,723	2,397
Prepaid expenses and accrued income	2,840	3,948
Cash and cash equivalents	14,852	4,429
TOTAL ASSETS	315,809	290,994

SEK M	Jun 30, 2013	Dec 31, 2012
EQUITY AND LIABILITIES		
Equity		
Share capital	975	941
Other capital contributed	9,240	8,774
Reserves	438	410
Retained earnings including profit for the period	4,049	3,790
Total equity	14,701	13,915
Subordinated liabilities	2,000	900
Technical reserves	21,343	20,582
Provisions for life assurance – policyholder bears the risk	68,716	62,580
Deferred tax liabilities	772	799
Other provisions	191	172
Debt securities in issue	125,725	115,476
Deposits from the public	65,070	61,901
Due to credit institutions	6,780	1,063
Derivatives	2,870	3,111
Change in value of hedge portfolios	546	2,177
Other liabilities	3,416	3,421
Accrued expenses and deferred income	3,676	4,897
TOTAL EQUITY AND LIABILITIES	315,809	290,994

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

SEK M	Share capital	Other capital contributed	Reserves	Retained earnings including net profit for the period	Total
Opening equity, January 1, 2012	941	8,774	387	3,097	13,198
Adjustment for retroactive application				9	9
Adjusted opening equity, January 1, 2012	941	8,774	387	3,106	13,208
Comprehensive income for the period			52	283	335
Closing equity, June 30, 2012	941	8,774	439	3,389	13,543
Opening equity, July 1, 2012	941	8,774	439	3,389	13,543
Comprehensive income for the period			–29	401	372
Closing equity, December 31, 2012	941	8,774	410	3,790	13,915
Opening equity, January 1, 2013	941	8,774	410	3,790	13,915
Comprehensive income for the period			28	259	287
Shareholders' contribution					
New share issue	34	466			500
Closing equity, June 30, 2013	975	9,240	438	4,049	14,701

The number of shares amounted to 9,749,715 (9,407,249). Of total equity, SEK 5,770 M (5,736) is restricted equity.

CONSOLIDATED STATEMENT OF CASH FLOWS

SEK M	Jan-Jun 2013	Jan-Jun 2012
Cash flow from operating activities before changes in working capital	4,326	4,758
Cash flow from changes in working capital	–4,532	–7,271
Cash flow from operating activities	–206	–2,514
Cash flow from investing activities	–120	–132
Cash flow from financing activities	10,749	8,763
Net cash flow for the period	10,423	6,118
Cash and cash equivalents, January 1	4,429	3,193
Net cash flow for the period	10,423	6,118
Exchange-rate differences in cash and cash equivalents	0	0
Cash and cash equivalents at end of period	14,852	9,311

Notes to the consolidated financial statements

NOTE 1 ACCOUNTING POLICIES

The consolidated financial statements have been prepared in accordance with the International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board (IASB) and the interpretations of these standards issued by the International Financial Reporting Interpretations Committee (IFRIC) as adopted by the EU. In addition, the Swedish Annual Accounts Act for Insurance Companies (1995:1560) and the regulation FFFS 2008:26 of the Swedish Financial Supervisory Authority were applied. The Group also complies with recommendation RFR 1 Supplementary Accounting Rules for Groups and statements issued by the Swedish Financial Reporting Board. The interim report has been prepared in accordance with IAS 34 Interim Financial Reporting.

The Group applies IFRS 13 Fair Value Measurement, a new accounting standard for the measurement financial instruments, from January 1, 2013. The standard is a collection and development of the principles for the measurement of fair value from other IFRSs.

The Group's segment reporting was changed on January 1, 2013. Previously, the Asset management operating segment was recognised. The investment income recognised in the Asset management segment is now recognised in the Non-life Insurance and Parent Company segments, respectively. The Other operations operating segment has changed name to Parent Company.

Effective January 1, 2013, the Group changed from recognising actuarial gains and losses according to the corridor method to recognising them in their entirety in other comprehensive income

in the period in which they arise, according to IAS 19 Employee Benefits. The changes were applied retroactively in accordance with IAS 8 and impacted the financial statements for the current period, the preceding period and accumulated at the start of the comparative period as follows:

SEK M	2012
Changed in actuarial gains/loss in other comprehensive income	-7.3
Change in tax attributable to items recognised in other comprehensive income	1.6
Changes in comprehensive income for the year	-5.7

SEK M	Dec 31, 2012	Jan 1, 2012
Change in pension commitments	-2.9	-12.4
Change in deferred tax assets	-0.6	-3.3
Changes in retained earnings	2.2	9.1

In all other respects, the interim report for the Group has been prepared in accordance with the same accounting policies and calculation methods applied in the 2012 Annual Report.

NOTE 2 EARNINGS PER SEGMENT

Jan 1, 2013 – Jun 30, 2013, SEK M	Non-life insurance	Unit-linked insurance	Bank	Parent Company	Eliminations	Total
Premiums earned before ceded reinsurance	2,736	24			64	2,824
Reinsurers' portion of premiums earned	-727	-1				-728
Premiums earned after ceded reinsurance	2,009	23			64	2,096
Interest income			4,692		0	4,691
Interest expense			-3,596		35	-3,561
Net interest income			1,095		35	1,130
Change in unit-linked insurance assets – policyholder bears the risk		2,757				2,757
Investment income, net	1	17	-43	312	-424	-138
Commission income	19	473	555		-117	929
Other operating income	144	32	104	1,213	-517	976
Total operating income	2,173	3,302	1,710	1,525	-959	7,751
Claims payments before ceded reinsurance	-1,717	-8				-1,725
Reinsurers' portion of claims payments	396	0				397
Claims payments after ceded reinsurance	-1,320	-8				-1,328
Change in life-assurance provision					-64	-64
Change in unit-linked insurance liabilities – policyholder bears the risk		-2,757				-2,757
Commission expense	-138	-308	-695		122	-1,019
Staff costs	-167	-25	-220	-450	7	-855
Other administration expenses	-420	-101	-434	-825	441	-1,339
Loan losses			-63			-63
Total expenses	-2,044	-3,198	-1,413	-1,275	506	-7,425
Operating profit/loss in profit and loss	128	103	297	250	-454	326
Tax						-67
Profit for the period						259
Income distribution						
External income	2,067	3,184	1,725	689	85	7,751
Internal income	106	118	-15	836	-1,044	-
Total operating income	2,173	3,302	1,710	1,525	-959	7,751

The distribution into operating segments matches how the Group is organised and is monitored by Group Management.

The Non-life Insurance segment pertains to non-life and group life-assurance; group life-assurance comprises a minor portion only. The Länsförsäkringar Alliance's internal and external reinsurance and run-off of previously underwritten international reinsurance are also included.

The Unit-linked insurance segment pertains to life-assurance with links to mutual funds.

The Bank segment pertains to deposits and lending operations. The legal structure of Länsförsäkringar Bank Group matches the product offering to customers.

The Parent Company segment pertains to service, IT and development for the Länsförsäkringar Alliance, administration of securities funds and costs for joint functions.

Depreciation/amortisation and impairment: Depreciation of property and equipment and amortisation of intangible assets is included in "Other administration expenses in Non-life Insurance and Unit-linked Life Assurance. The impairment of the holdings in Länsförsäkringar Liv is included in net investment income in "Parent Company".

Investment income, net Investment income, net, for non-life insurance includes return on investments, return on securities held to hedge claims annuities operations and discounting claims annuities reserve. The change in value of properties in property-owning subsidiaries is recognised in other comprehensive income. Fair value changes are included in the bank. Dividends from subsidiaries and interest expense are included in the Parent Company.

Continued on next page

NOTE 2 EARNINGS PER SEGMENT, CONT.

Jan 1, 2012 – Jun 30, 2012, SEK M	Non-life insurance	Unit-linked insurance	Bank	Parent Company	Eliminations	Total
Premiums earned before ceded reinsurance	2,742	10			47	2,799
Reinsurers' portion of premiums earned	-730	-1				-731
Premiums earned after ceded reinsurance	2,012	9			47	2,068
Interest income			5,232			5,232
Interest expense			-4,229		37	-4,192
Net interest income			1,003		37	1,040
Change in unit-linked insurance assets – policyholder bears the risk		706				706
Dividend in unit-linked insurance assets – policyholder bears the risk		1,002				1,002
Investment income, net	161	1	29	284	-388	88
Commission income	19	417	482		-108	810
Other operating income	159	16	87	1,154	-335	1,079
Total operating income	2,350	2,152	1,601	1,438	-747	6,794
Claims payments before ceded reinsurance	-1,956	-7				-1,963
Reinsurers' portion of claims payments	583					583
Claims payments after ceded reinsurance	-1,373	-7				-1,380
Change in life-assurance provision					-47	-47
Change in unit-linked insurance liabilities – policyholder bears the risk		-1,709				-1,709
Commission expense	-156	-242	-670		116	-953
Staff costs	-160	-15	-198	-432	4	-800
Other administration expenses	-419	-117	-420	-766	263	-1,461
Loan losses			-43			-43
Total expenses	-2,108	-2,091	-1,331	-1,199	336	-6,393
Operating profit/loss in profit and loss	242	61	270	239	-412	400
Tax						-118
Profit for the period						283
Income distribution						
External income	2,252	2,044	1,607	735	155	6,794
Internal income	98	108	-6	703	-902	-
Total operating income	2,350	2,152	1,601	1,438	-747	6,794

NOTE 3 RELATED-PARTY TRANSACTIONS

SEK M	Income Jan-Jun	Expenses Jan-Jun	Receivables Jun 30	Liabilities Jun 30	Commitments Jun 30
2013					
Länsförsäkringar Liv Group	200	73	488	1,199	1,750
Regional insurance companies	637	770	7,419	9,739	154
Other related parties	129	47	1	18	5
2012					
Länsförsäkringar Liv Group	235	61	332	1,339	1,982
Regional insurance companies	610	685	8,041	9,417	186
Other related parties	110	40	1	21	5

Income and expenses include interest. Receivables and liabilities to regional insurance companies include technical reserves.

NOTE 4 GOODWILL

SEK M	Jun 30, 2013	Dec 31, 2012
Cost		
Opening cost, January 1	710	712
Exchange-rate differences	-5	-2
Closing cost	705	710
Acquisition of Länsförsäkringar Fondliv Försäkrings AB	372	372
Acquisition of Länsförsäkringar Gruppliv Försäkrings AB	35	35
Acquisition of insurance portfolio	144	144
Acquisition of Agria Pet Insurance Ltd	154	159
Closing cost	705	710
No impairment losses have been recognised. The value of goodwill is tested annually on December 31.		
Assumption		
Long-term growth, %		2.0
Discount rate, %		7.5
Exchange rate GBP/SEK		10.6

Impairment test is based on the value in use. A cash-flow estimate was made for the period 2013 and ahead and based on a forecast period of 3-5 years. After that, cash flows are extrapolated with a 2% growth rate. The growth assumption is based on experience and discount rates corresponding to the yield requirement on equity. A market value is calculated for Länsförsäkringar Fondliv according to MCEV. The calculation is performed based on the present value of future gains in the insurance portfolio. These future gains are measured and discounted using a market-based, risk-free yield curve.

NOTE 5 INFORMATION ABOUT OFFSETTING

Information per type of instrument. Financial assets and liabilities covered by a legally binding agreement regarding netting or a similar agreement but that are not offset in the balance sheet. The Group has ISDA and CSA agreements with all derivative counterparties which means that all exposures shown below are covered by the two types of agreements.

	Related amounts that are not offset in the balance sheet				
	Amount recognised in the balance sheet	Financial Instruments	Provided (+) Received (-) collateral – securities	Provided (+) Recieved (-) cash collateral	Net amount
June 30, 2013, SEK M					
Assets					
Derivatives	1,400	-1,079	-	-40	281
Repos (included in Cash and cash equivalents)	10,299	-	-10,299	-	-
Liabilities					
Derivatives	-2,870	1,079	-	597	-1,193
Repos (included in Due to credit institutions)	-3,599	-	3,599	-	-
Total	5,231	-	-6,700	557	-912
Dec 31, 2012, SEK M					
Assets					
Derivatives	1,900	-1,660	-	-6	234
Repos (included in Cash and cash equivalents)	1,750		-1,750	-	-
Liabilities					
Derivatives	-3,111	1,660	-	689	-762
Repos (included in Due to credit institutions)	-576	-	576	-	-
Total	-37	-	-1,173	683	-528

NOTE 6 FAIR VALUE VALUATION TECHNIQUES

Determination of fair value through published price quotations or valuation techniques.
For information on determination of fair value, see note 1 of the Accounting policies.

June 30, 2013, SEK M	Instruments with published price quotations (Level 1)	Valuation techniques based on observable market data (Level 2)	Valuation techniques based on unobservable market data (Level 3)	Total
Assets				
Unit-linked insurance assets	68,290	–	–	68,290
Shares and participations	649	422	37	1,108
Bonds and other interest-bearing securities	45,618	–	–	45,618
Treasury bills and other eligible bills	6,283	–	–	6,283
Derivatives	1	1,399	–	1,400
Liabilities				
Unit-linked insurance commitments	–	68,716	–	68,716
Derivatives	0	2,870	–	2,870
December 31, 2012, SEK M				
Assets				
Unit-linked insurance assets	62,384	–	–	62,384
Shares and participations	239	402	307	948
Bonds and other interest-bearing securities	44,669	–	–	44,669
Treasury bills and other eligible bills	5,222	–	–	5,222
Derivatives	1	1,899	–	1,900
Liabilities				
Unit-linked insurance commitments	–	62,580	–	62,580
Derivatives	–	3,111	–	3,111

Continued on next page

NOTE 6 FAIR VALUE VALUATION TECHNIQUES, CONT.

Change level 3	Shares and participations	Jun 30, 2013		Dec 31, 2012	
		Book value	Fair value	Book value	Fair value
Opening balance, January 1, 2013	307				
Total profits and losses recognised:					
Recognised in net profit for the year	4				
Divestments	-275				
Closing balance, June 30, 2013	37				
Profits and losses recognised in net profit for the period pertaining to assets included in the closing balance at June 30, 2013.					
Change level 3	Shares and participations				
Opening balance, January 1, 2012	348				
Total profits and losses recognised:					
Recognised in net profit for the year	-41				
Acquisition of shares	1				
Divestment of shares	-0				
Closing balance, December 31, 2012	307				
Profits and losses recognised in net profit for the year pertaining to assets included in the closing balance at December 31, 2012.					
SEK M		Jun 30, 2013		Dec 31, 2012	
		Book value	Fair value	Book value	Fair value
Assets					
Shares in Länsförsäkringar Liv Försäkrings AB					
		280	280	308	308
Loans to the public					
		156,610	147,233	149,942	144,570
Unit-linked insurance assets – policyholder bears the risk					
		68,290	68,290	62,384	62,384
Shares and participations					
		1,108	1,108	948	948
Bonds and other interest-bearing securities					
		45,618	45,618	44,669	44,669
Treasury bills and other eligible bills					
		6,283	6,283	5,222	5,222
Derivatives					
		1,400	1,400	1,900	1,900
Change in value of hedge portfolios					
		362	362	878	878
Other receivables					
		3,723	3,723	2,397	2,397
Prepaid expenses and accrued income					
		2,840	2,840	3,948	3,948
Cash and cash equivalents					
		14,852	14,852	4,429	4,429
Total assets		301,366	291,989	277,025	271,653
Liabilities					
Subordinated liabilities					
		2,000	2,000	900	900
Provisions for life assurance – policyholder bears the risk					
		68,716	68,716	62,580	62,580
Debt securities in issue					
		125,725	131,718	115,476	121,806
Deposits from the public					
		65,070	66,131	61,901	62,871
Due to credit institutions					
		6,780	6,780	1,063	1,063
Derivatives					
		2,870	2,870	3,111	3,111
Change in value of hedge portfolios					
		546	546	2,177	2,177
Other liabilities					
		3,416	2,872	3,421	3,421
Accrued expenses and deferred income					
		3,676	3,676	4,897	4,897
Total liabilities		278,799	285,309	255,526	262,826

Financial statements – Parent Company

INCOME STATEMENT FOR THE PARENT COMPANY

SEK M	Q 2 2013	Q 1 2013	Q 2 2012	Jan-Jun 2013	Jan-Jun 2012	Full-year 2012
Net sales	636	578	592	1,213	1,154	2,462
Operating expenses						
External expenses	–455	–339	–361	–795	–733	–1,619
Staff costs	–225	–225	–228	–450	–432	–850
Depreciation/amortisation and impairment of property and equipment and intangible assets	–15	–16	–17	–31	–34	–66
Operating profit/loss	–59	–2	–14	–62	–45	–73
Profit/loss from financial items						
Profit from participations in Group companies	392	0	354	392	354	438
Interest income and similar profit/loss items	1	7	–18	8	15	39
Interest expense and similar profit/loss items	–50	–38	–62	–88	–85	–206
Profit/loss after financial items	283	–33	260	250	239	198
Tax	19	5	12	24	21	6
PROFIT/LOSS FOR THE PERIOD	302	–28	272	274	260	204

PARENT COMPANY STATEMENT OF COMPREHENSIVE INCOME

SEK M	Q 2 2013	Q 1 2013	Q 2 2012	Jan-Jun 2013	Jan-Jun 2012	Full-year 2012
Profit/loss for the period	302	–28	272	274	260	204
Other comprehensive income						
Items that have been transferred or can be transferred to profit for the period						
Cash-flow hedges	16	14	–	30	–	0
Tax attributable to items that have been transferred or can be transferred to profit for the period	–4	–3	–	–7	–	0
Total other comprehensive income for the period	13	11	–	24	–	0
Comprehensive income for the period	315	–17	272	298	260	204

BALANCE SHEET FOR THE PARENT COMPANY

SEK M	Jun 30, 2013	Dec 31, 2012
ASSETS		
Intangible assets	125	130
Property and equipment	235	259
Shares and participations in Group companies	15,402	14,956
Other fixed assets	595	604
Current assets	1,289	844
Cash and bank balances	970	1,229
TOTAL ASSETS	18,616	18,022
EQUITY, PROVISIONS AND LIABILITIES		
Equity	14,266	13,468
Provisions	80	82
Long-term liabilities	2,784	2,765
Current liabilities	1,485	1,707
TOTAL EQUITY, PROVISIONS AND LIABILITIES	18,616	18,022

PARENT COMPANY STATEMENT OF CASH FLOWS

SEK M	Jan-Jun 2013	Jan-Jun 2012
Cash flow from operating activities before changes in working capital	–69	–54
Cash flow from changes in working capital	–679	–154
Cash flow from operating activities	–749	–208
Cash flow from investing activities	–11	177
Cash flow from financing activities	501	–
Net cash flow for the period	–259	–31
Cash and cash equivalents, January 1	1,229	1,077
Net cash flow for the period	–259	–31
Cash and cash equivalents, June 30	970	1,046

STATEMENT OF CHANGES IN EQUITY FOR THE PARENT COMPANY

SEK M	Share capital	Statutory reserve	Hedging reserve	Share premium reserve	Retained earnings, including net profit for the year	Total
Opening equity, January 1, 2012	941	4,801	–	3,973	3,550	13,264
Comprehensive income for the period	–	–	–	–	260	260
Closing equity, June 30, 2012	941	4,801	–	3,973	3,810	13,524
Opening equity, July 1, 2012	941	4,801	–	3,973	3,810	13,524
Comprehensive income for the period	–	–	0	–	-56	-56
Closing equity, December 31, 2012	941	4,801	0	3,973	3,754	13,468
Opening equity, January 1, 2013	941	4,801	0	3,973	3,754	13,468
Comprehensive income for the period	–	–	24	–	274	298
Shareholders' contribution						
New share issue	34	–	–	466	–	500
Closing equity, June 30, 2013	975	4,801	24	4,439	4,028	14,266

Notes to the financial statements for the Parent Company

NOTE 1 ACCOUNTING POLICIES

The Parent Company prepares its accounts according to the Annual Accounts Act (1995:1554). The company also applies recommendation RFR 2 Accounting for Legal Entities from the Swedish Financial Reporting Board and statements issued pertaining to listed companies. The regulations in RFR 2 stipulate that the Parent Company, in the annual accounts for the legal entity, shall apply all IFRS adopted by the EU and statements to the extent that this is possible within the framework of the Swedish Annual Accounts Act and the Pension Obligations Vesting Act and with consideration to the relationship between accounting and taxation. The recommendation stipulates the permissible exceptions from and supplements to IFRS. In all other respects, the interim report has been prepared in accordance with the same accounting policies and calculation methods applied in the 2012 Annual Report.

NOTE 2 RELATED-PARTY TRANSACTIONS

SEK M	Income Jan–Jun	Expenses Jan–Jun	Receivables Jun 30	Liabilities Jun 30	Commitments Jun 30
2013					
Group companies	445	86	191	766	–
Länsförsäkringar Liv Group	200	16	41	735	1,750
Regional insurance companies	544	19	79	83	–
Other related parties	11	2	–	–	–
2012					
Group companies	879	52	328	984	–
Länsförsäkringar Liv Group	235	22	54	825	1,982
Regional insurance companies	537	20	132	212	–
Other related parties	4	–	0	–	–

Income and expenses include interest.

The President submitted the report on behalf of the Board of Directors.

This report has not been reviewed by the company's auditor.

Stockholm July 19, 2013

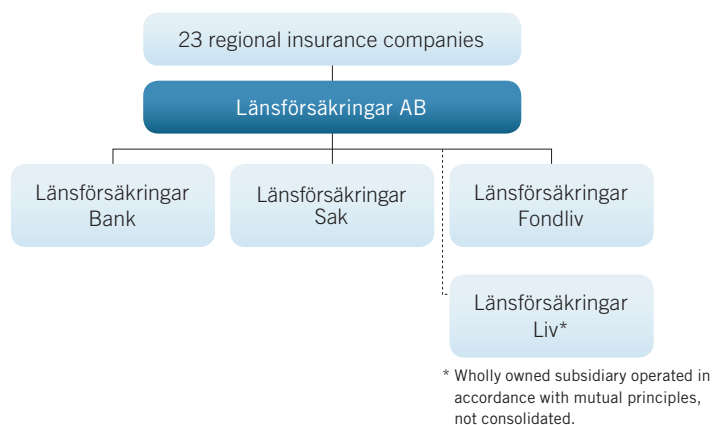
Sten Dunér
President

Financial calendar

Interim report January-September **October 25, 2013**

Year-end report 2013..... **February 10, 2014**

This interim report contains such information that Länsförsäkringar AB (publ) must publish in accordance with the Securities Market Act. The information was submitted for publication on July 19, 2013 at 12.00 a.m Swedish time.



The Länsförsäkringar Alliance comprises 23 local and customer-owned regional insurance companies and the jointly owned Länsförsäkringar AB. The Länsförsäkringar Alliance is based on a strong belief in local presence and customer contacts are made at the regional insurance companies. The regional insurance companies offer a wide range of insurance, banking services and other financial solutions for private individuals, corporate customers and agricultural customers. The number of customers amounts to nearly 3.5 million and the Länsförsäkringar Alliance has a joint total of approximately 5,800 employees.

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