Länsförsäkringar Hypotek

INTERIM REPORT JANUARY–SEPTEMBER 2007

Summary

- Lending increased by 25%, from SEK 35 billion to SEK 44 billion.
- The market share of mortgages to households increased from 2.9% to 3.3% as of August 31 compared to the same period last year.
- The percentage of new lending in the mortgage market was almost 11% as of August 31.
- Operating income amounted to SEK 43.2 M (27.4).
- Net interest income rose by 28% and amounted to SEK 171.2 M (133.6).
- Capital adequacy was 10.62% and the Tier 1 ratio 9.19%.
- The number of customers rose to 105,000 (89,000).

Figures in parentheses pertain to January-September 2006.

All comparative figures have been restated in accordance with IFRS.

Anders Borgcrantz, President of Länsförsäkringar Hypotek:

– Our sales of mortgages continued to perform highly positively, while the market trends remained strong. The third quarter was characterized by unrest in the capital market. I can state that our refinancing operations functioned successfully and the liquidity situation of the company is highly favorable. I would also like to emphasize that we have a very low level of risk in both our lending and liquidity portfolios.

Key figures

	Jan. 1, 2007– Sept. 30, 2007	Jan. 1, 2006– Sept. 30, 2006	Full-year 2006
Return on equity, %	2.00	1.47	1.45
Return on total capital, %	0.14	0.10	0.10
Investment margin, %	0.54	0.52	0.52
Cost/income ratio before loan losses	0.50	0.68	0.69
Cost/income ratio after loan losses	0.46	0.57	0.57
Capital adequacy, % 1)	10.62	–	–
Tier 1 ratio, % 1)	9.19	–	–
Percentage of doubtful receivables, gross, %	0.10	0.11	0.10
Percentage of doubtful receivables, net, %	0.01	0.01	0.01
Provision ratio for doubtful receivables, %	91.57	91.41	91.51

1) According to Basel II transition rules.

Quarterly development

SEK 000s	Q 3 2007	Q 2 2007	Q 1 2007	Q 4 2006	Q 3 2006
Net interest income	64,330	54,190	52,714	48,566	47,526
Net gains/losses on financial items at fair value	–616	–714	1,084	–847	1,228
Net commission income	–32,446	–31,050	–27,668	–27,935	–28,213
Other revenue	23	190	54	12	37
Total revenue	**31,291**	**22,616**	**26,184**	**19,796**	**20,578**
Personnel costs	–2,094	–1,774	–1,376	–1,289	–1,574
Other operating expenses	–10,219	–11,843	–12,628	–13,238	–12,716
Total expenses before loan losses	**–12,313**	**–13,617**	**–14,004**	**–14,527**	**–14,290**
Income before loan losses	**18,978**	**8,999**	**12,180**	**5,269**	**6,288**
Loan losses	365	2,528	141	3,070	3,366
Operating income	**19,343**	**11,527**	**12,321**	**8,339**	**9,654**

Total assets

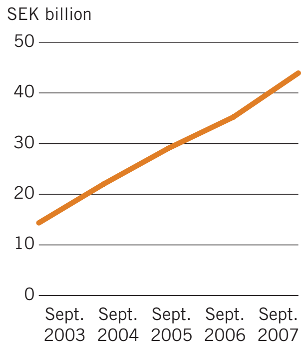
Total assets amounted to SEK 51.0 billion (35.5), an increase of 43%.

Lending to the public rose by 25% or SEK 8.7 billion to SEK 43.9 billion (35.2).

Borrowing rose by 43% or SEK 14.2 billion to SEK 47.2 billion (32.9).

The exchange of the Parent Company's long-term funding program for covered bonds in Länsförsäkringar Hypotek led to liabilities to the Parent Company declining at the same time as issued securities increased.

Lending to the public



Capital adequacy

As of February 1, 2007, the company reports its capital requirements and capital base in accordance with the Basel II provisions. The changes in the capital base will emerge gradually since the transition rules involve a three-year adaptation period. In the first year, the Group is permitted a 5% reduction. In accordance with the applicable transition rules, the company's capital adequacy ratio amounted to 10.62%, while the Tier 1 ratio amounted to 9.19%. The capital requirement, calculated in accordance with the Internal Ratings-based Approach (IRB approach) when the Basel II provisions are fully implemented, declined by 66%, from SEK 1,967.6 M to SEK 672.5 M. For more information on the calculation of capital adequacy, refer to Note 8.

The target level for capital adequacy is 10.5% and for the Tier 1 ratio 8.5%. A deviation of ±0.5 percentage points is allowed for both targets.

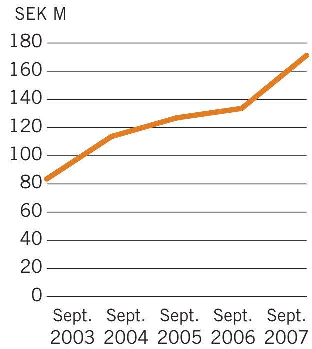
Earnings and profitability

Income before loan losses amounted to SEK 40.2 M (20.5) and operating income amounted to SEK 43.2 M (27.4), corresponding to a return on equity, after standard tax, of 2.0% (1.5).

Revenues

Net interest income rose by 28.2% and amounted to SEK 171.2 M (133.6), despite intense competition. The company's investment margin amounted to 0.54% (0.52). The increase in net interest income is attributable to a higher volume of lending and lower funding costs.

Net interest income



Expenses

Operating expenses declined by 6.4%, or SEK 2.7 M, to SEK 39.9 M (42.7).

The cost/income ratio was 0.50 (0.68) before loan losses and 0.46 (0.57) after loan losses.

Loan losses

Provisions have been established based on the appraisal of groups of loans, and only to a minor extent on the appraisal of individual loans. The low level of losses remained. Loan recoveries exceeded losses by SEK 3.0 M (+6.9).

Interest-rate risk

On September 30, 2007, an increase of market interest rates by 1 percentage point would have caused an increase in the value of Länsförsäkringar Hypotek's interest-bearing assets and liabilities, including derivatives, of SEK 23.5 M (18.2).

In addition to the information presented in this interim report, a detailed description of risks and risk control is provided in the 2006 Annual Report. Risks and risk classification have not changed significantly during the reporting period.

Rating

At the end of May, Länsförsäkringar Hypotek's covered bonds received the credit rating Aaa from Moody's. At the beginning of June, Standard & Poor's announced that it had also given Länsförsäkringar Hypotek's covered bonds the highest possible credit rating, AAA.

RATING

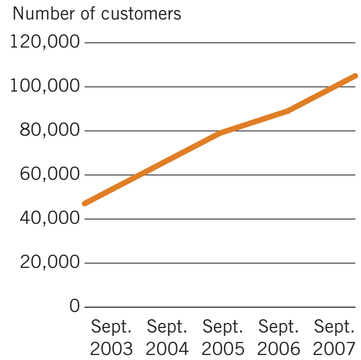
Company	Agency	Long-term rating	Short-term rating
Länsförsäkringar Hypotek*	Standard & Poor's	AAA	–
Länsförsäkringar Hypotek*	Moody's	Aaa	–

* Refers to the company's covered bonds.

Covered bonds

On June 18, Länsförsäkringar Hypotek began issuing covered bonds. Borrowing with the covered bonds has been successful. There was a great unrest in the capital market during the third quarter. Issued securities in the covered bonds operations during the third quarter rose by SEK 4.4 billion. The remaining volume at the end of the period was SEK 35.5 billion. Operations are characterized by a low level of risk both in lending and the liquidity portfolios. Liquidity is highly favorable.

Customer trend



IFRS

Länsförsäkringar Hypotek prepares its financial statements in accordance with the Swedish Annual Accounts Act for Credit Institutes and Securities Companies, Finansinspektionen's (Swedish Financial Supervisory Authority) regulations and regulatory code (FFFS 2006:16) and Recommendation RR32:06 issued by the Swedish Financial Accounting Standards Council. The changes resulting from the application of international accounting standards – IFRS – have led to the restatement of comparative figures for the full-year 2006 and the third quarter of 2006. Restated figures for the third quarter of 2006 are presented in Note 10.

Other than the principles described below, the accounting principles have not changed since the 2006 Annual Report.

Financial instruments

Financial instruments covered by IAS 39 are valued at either fair value or accrued acquisition value, depending on the classification of the instrument.

All derivatives instruments are reported at fair value. Lending and financial liabilities are reported at accrued acquisition value, with the exception of those to which hedge accounting is applied.

Hedge accounting

In accordance with IAS 39, all derivatives shall be reported at fair value. Hedge accounting at fair value entails that both the hedged item and the hedge instrument are valued at fair value. The change in fair value is recognized in the income statement.

The effectiveness of the hedge relationship is measured and evaluated and any ineffectiveness in the hedge affects the "Net gains/losses on financial items at fair value."

Interest compensation

The compensation customers pay in conjunction with the premature redemption of fixed-period lending was previously reported as interest income allocated over the remaining term of the loan. This compensation is recognized as income in its entirety as "Net gains/losses on financial items at fair value" when payment is received.

Allocation of fees

Certain fees charged to customers in conjunction with lending will be reported as interest income instead of commission revenues, as previously.

Fees charged in conjunction with borrowing (classified as transaction costs) will be reported as interest expenses over the life of the issued security.

Income statement

SEK 000s		Jan. 1, 2007– Sept. 30, 2007	Jan. 1, 2006– Sept. 30, 2006	Full-year 2006
Interest income	Note 1	2,071,185	1,038,661	1,484,803
Interest expenses	Note 2	–1,899,951	–905,081	–1,302,657
Net interest income		**171,234**	**133,580**	**182,146**
Commission revenue	Note 3	1,124	1,154	1,568
Commission expenses	Note 4	–92,288	–80,663	–109,012
Net gains/losses on financial items at fair value	Note 5	–246	8,923	8,076
Other operating revenue		267	139	151
Total operating revenue		**80,091**	**63,133**	**82,929**
Personnel costs		–5,244	–4,960	–6,249
Other expenses		–34,023	–37,289	–50,935
Other operating expenses		–667	–423	–15
Total expenses before loan losses		**–39,934**	**–42,672**	**–57,199**
Income before loan losses		**40,157**	**20,461**	**25,730**
Loan losses, net	Note 6	3,034	6,935	10,005
Total operating income		**43,191**	**27,396**	**35,735**
Tax on income for the period		–12,094	–7,671	–10,009
NET PROFIT FOR THE PERIOD		**31,097**	**19,725**	**25,726**

Balance sheet

SEK 000s		Sept. 30, 2007	Sept. 30, 2006	Dec. 31, 2006
ASSETS				
Lending to credit institutions		6,315,474	57,279	174,456
Lending to the public	Note 7	43,926,574	35,220,311	36,448,215
Derivatives	Note 9	360,105	97,066	140,997
Other assets		25,252	1,615	51
Prepaid expenses and accrued income		335,064	160,019	119,169
TOTAL ASSETS		**50,962,469**	**35,536,290**	**36,882,888**
LIABILITIES AND SHAREHOLDERS' EQUITY				
Liabilities to credit institutions		11,610,011	32,446,991	33,496,785
Borrowing from the public		0	454,071	437,281
Issued securities		35,540,153	–	–
Derivatives	Note 9	377,194	67,919	73,106
Other liabilities		28,574	29,228	24,252
Accrued expenses and deferred income		847,894	384,468	523,918
Subordinated debt		362,614	362,614	362,614
TOTAL LIABILITIES		**48,766,440**	**33,745,291**	**34,917,956**
SHAREHOLDERS' EQUITY				
Share capital, 70,335 shares		70,335	70,335	70,335
Restricted reserves		14,067	14,067	14,067
Profit brought forward		2,080,530	1,686,872	1,854,804
Net profit for the period		31,097	19,725	25,726
TOTAL SHAREHOLDERS' EQUITY		**2,196,029**	**1,790,999**	**1,964,932**
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		**50,962,469**	**35,536,290**	**36,882,888**
MEMORANDUM ITEMS				
For own liabilities, assets pledged		none	none	none
Contingent liabilities		none	none	none
Commitments loans				
Approved but not disbursed		144,884	92,004	105,827
Interest-rate swaps agreements		41,822,500	12,940,000	18,340,000
Currency swap agreements		7,116,535	–	–
TOTAL COMMITMENTS		**49,083,919**	**13,032,004**	**18,445,827**

Cash-flow statement

SEK 000s	Jan. 1, 2007– Sept. 30, 2007	Jan. 1, 2006– Sept. 30, 2006
Liquid funds, January 1	**174,456**	**409,230**
Operating activities		
Operating income	43,191	27,396
Adjustment for items not included in cash flow		
Booked non-chargeable tax	–12,094	–7,671
	31,097	**19,725**
Increase/decrease in lending to the public	–7,478,359	–4,140,474
Change in other assets	–460,204	–187,851
Change in other liabilities	632,386	–5,694
Cash flow from operating activities	**–7,275,080**	**–4,314,294**
Financing activities		
Change in borrowing from the public	–437,281	–341,731
Change in other borrowing	–21,886,774	4,304,074
Change in issued securities	35,540,153	–
Shareholders' contribution received	200,000	–
Cash flow from financing activities	**13,416,098**	**3,962,343**
CASH FLOW FOR THE PERIOD	**6,141,018**	**–351,951**
Liquid funds, September 30	**6,315,474**	**57,279**
Interest received amounted to	1,897,586	936,934
Interest paid amounted to	1,580,507	854,545
Liquid funds include		
Other lending to credit institutions	6,315,474	57,279

Change in shareholders' equity

SEK 000s	Share capital	Restricted reserves	Non-restricted reserves	Net profit for the period	Total
Closing balance, December 31, 2005	**70,335**	**14,067**	**1,651,345**	**16,322**	**1,752,069**
Change to accounting principles due to the transition to IFRS			19,205		19,205
Opening balance, January 1, 2006	**70,335**	**14,067**	**1,670,550**	**16,322**	**1,771,274**
In accordance with decision of Annual General Meeting			16,322	–16,322	
Net profit for the period				19,725	19,725
Closing balance, September 30, 2006	**70,335**	**14,067**	**1,686,872**	**19,725**	**1,790,999**
Opening balance, January 1, 2007	**70,335**	**14,067**	**1,854,804**	**25,726**	**1,964,932**
In accordance with decision of Annual General Meeting			25,726	–25,726	
Unconditional shareholders' contribution received from Parent Company			200,000		200,000
Net profit for the period				31,097	31,097
Closing balance, September 30, 2007	**70,335**	**14,067**	**2,080,530**	**31,097**	**2,196,029**

Notes

NOTE 1 INTEREST INCOME

SEK 000s	Jan. 1, 2007– Sept. 30, 2007	Jan. 1, 2006– Sept. 30, 2006	Full-year 2006
Interest income, lending to the public	1,224,528	841,822	1,175,396
Interest income, credit institutions	846,655	196,836	309,404
Interest income, other	2	3	3
Total interest income	**2,071,185**	**1,038,661**	**1,484,803**
Average interest rate, lending to the public	4.1%	3.4%	3.5%

NOTE 2 INTEREST EXPENSES

SEK 000s	Jan. 1, 2007– Sept. 30, 2007	Jan. 1, 2006– Sept. 30, 2006	Full-year 2006
Interest expenses, borrowing from credit institutions	1,524,235	869,435	1,257,599
Interest expenses, borrowing from the public	10,382	26,699	32,506
Interest expenses, fixed-income securities	352,988	–	–
Interest expenses, subordinated debt	12,345	8,947	12,551
Other interest expenses	1	–	1
Total interest expenses	**1,899,951**	**905,081**	**1,302,657**

NOTE 3 COMMISSION REVENUE

SEK 000s	Jan. 1, 2007– Sept. 30, 2007	Jan. 1, 2006– Sept. 30, 2006	Full-year 2006
Lending commission	1,124	1,154	1,568
Total commission revenue	**1,124**	**1,154**	**1,568**

NOTE 4 COMMISSION EXPENSES

SEK 000s	Jan. 1, 2007– Sept. 30, 2007	Jan. 1, 2006– Sept. 30, 2006	Full-year 2006
Remuneration to regional insurance companies	91,694	80,251	108,502
Other commission	594	412	510
Total commission expenses	**92,288**	**80,663**	**109,012**

NOTE 5 NET GAINS/LOSSES ON FINANCIAL ITEMS AT FAIR VALUE

SEK 000s	Jan. 1, 2007– Sept. 30, 2007	Jan. 1, 2006– Sept. 30, 2006	Full-year 2006
Change in fair value			
Fixed-income derivatives	1,096	144,497	170,647
Currency derivatives	714	–	–
Change in fair value, hedged item	–1,684	–142,293	–171,597
Compensation for interest-rate differences	1,419	6,719	7,939
Capital gains/losses			
Interest-related instruments	–1,791	–	1,087
Total net gains/losses on financial items at fair value	**–246**	**8,923**	**8,076**

NOTE 6 LOAN LOSSES, NET

SEK 000s	Jan. 1, 2007– Sept. 30, 2007	Jan. 1, 2006– Sept. 30, 2006	Full-year 2006
Specific provision for individually appraised loan receivables			
Write-off of confirmed loan losses during the period	660	4,605	4,724
Reversed provisions for probable loan losses reported in the interim accounts as confirmed losses	–	–4,228	–4,229
Provision for probable loan losses during the period	73	141	215
Payment received for prior confirmed loan losses	–9,521	–6,464	–10,627
Reversed provisions no longer required for probable loan losses	–122	–3,007	–3,015
Net expense during the period for individually appraised receivables	**–8,910**	**–8,953**	**–12,932**
Group-wise provisions for individually appraised receivables			
Allocation/dissolution of provisions for group-wise provisions	–	–	–
Group-wise appraised groups of loan receivables of limited value and similar credit risk			
Allocation/dissolution of provisions for loan losses	5,876	2,018	2,927
Net expense for the period for group-wise appraised loan receivables	**5,876**	**2,018**	**2,927**
Net expense for the period for loan losses	**–3,034**	**–6,935**	**–10,005**

All data pertains to receivables from the general public.

NOTE 7 LENDING TO THE PUBLIC

SEK 000s	Sept. 30, 2007	Sept. 30, 2006	Dec. 31, 2006
Loan receivables, gross			
Commercial sector	207,198	168,098	174,028
Household sector	44,002,529	35,109,881	36,407,491
Other	2,733	2,874	3,024
Total loan receivables, gross	**44,212,460**	**35,280,853**	**36,584,543**
Less:			
Specific provisions for individually appraised loan receivables			
Commercial sector	–	–	–
Household sector	–1,828	–1,811	–1,877
Total individual provisions	**–1,828**	**–1,811**	**–1,877**
Provisions for group-wise appraised groups of loan receivables			
Commercial sector	–14	–11	–8
Household sector	–38,056	–32,202	–33,063
Total group-wise provisions	**–38,070**	**–32,213**	**–33,071**
Total provisions	**–39,898**	**–34,024**	**–34,948**
Loan receivables, net			
Commercial sector	207,184	168,087	174,020
Household sector	43,962,645	35,075,868	36,372,551
Other	2,733	2,874	3,024
Change in value as a result of hedge accounting at fair value	–245,988	–26,518	–101,380
Total loan receivables, net	**43,926,574**	**35,220,311**	**36,448,215**
Doubtful receivables			
Commercial sector	900	900	900
Household sector	42,673	36,321	37,290
Total doubtful receivables	**43,573**	**37,221**	**38,190**
Non-performing receivables included among doubtful receivables			
Commercial sector	900	1,007	1,007
Household sector	25,133	11,600	12,283
Total non-performing receivables included among doubtful receivables	**26,033**	**12,607**	**13,290**

Definitions:

Non-performing receivables are loans for which interest payments, amortization or overdrafts are more than 60 days past due.

A doubtful receivable is a non-performing receivable or a receivable for which payments are unlikely to be made in accordance with the terms of the claim, and for which the value of the collateral is not adequate with a secure margin to cover both the principal and accrued interest, including penalties for possible late payments.

The change in accounting principles for the calculation of doubtful receivables also applies to the comparative figures.

NOTE 8 CAPITAL ADEQUACY

New capital adequacy regulations, known as the Basel II provisions, were introduced in Sweden on February 1, 2007. The regulations are based on the Basel Accords and are being introduced jointly over a three-year adaptation period in the EU since the changes in the capital requirement will emerge gradually.

The Basel I regulations, which were previously applied, entailed that a risk-weighted amount for credit risks and market risks is calculated in a standard manner applied to all banks regardless of risk level.

In accordance with the Basel II regulations, the capital requirements will, to a higher degree than previously, be linked to the risk profile of the institution. Based on the new regulations, the banks have the opportunity to select an Internal Ratings-based Approach (IRB approach) or the Standardized Approach to calculate the minimum capital for its credit risks. Another new aspect is that in addition to the existing capital requirements for credit risks and market risks, capital requirements have also been added for operational risk. In December 2006, the Parent Company Länsförsäkringar Bank received permission from Finansinspektionen to apply the IRB approach. This IRB approach is applied to household risk exposure. The Standardized Approach is applied to all other risk exposure until further notice.

In addition to the Parent Company Länsförsäkringar Bank AB publ (516401-9878), the financial group of companies includes the wholly owned and fully consolidated subsidiaries Länsförsäkringar Hypotek AB publ (556244-1781), Wasa Kredit AB publ (556311-9204) and Länsförsäkringar Fondförvaltning AB publ (556364-2783).

	According to Basel II	According to older regulations (Basel I)		
SEK 000s	**Sept. 30, 2007**	**Sept. 30, 2007**	**Sept. 30, 2006**	**Dec. 31, 2006**
Tier 1 capital, gross	2,182,102	2,182,102	1,752,069	1,952,060
Less intangible assets, etc.	-28,868	–	–	–
Tier 1 capital, net	**2,153,234**	**2,182,102**	**1,752,069**	**1,952,060**
Tier 2 capital	362,614	362,614	362,614	362,614
Deduction Tier 2 capital	–28,868	–	–	–
Total capital base	**2,486,980**	**2,544,716**	**2,114,683**	**2,314,674**
Risk-weighted assets excluding transitional rules	**9,331,738**	**25,411,263**	**20,054,471**	**20,751,473**
Risk-weighted assets including transitional rules	**23,419,000**	**25,411,263**	**20,054,471**	**20,751,473**
Capital requirement for credit risk in accordance with Standardized Approach/older regulations	65,272	2,032,901	1,604,358	1,660,118
Capital requirement for credit risk in accordance with IRB approach	672,534			
Capital requirement for operational risk	8,733			
Capital requirement	**746,539**	**2,032,901**	**1,604,358**	**1,660,118**
Supplement due to transitional rules	1,126,981	–	–	–
Capital requirement including transitional rules	**1,873,520**	**2,032,901**	**1,604,358**	**1,660,118**
Tier 1 ratio excluding transitional rules	23.07%	8.59%	8.74%	9.41%
Capital adequacy ratio excluding transitional rules	26.65%	10.01%	10.54%	11.15%
Capital gearing ratio excluding transitional rules *	3.33	1.25	1.32	1.39
Tier 1 ratio including transitional rules	9.19%			
Capital adequacy ratio including transitional rules	10.62%			
Capital gearing ratio including transitional rules *	1.33			

* Capital gearing ratio = total capital base / total capital requirement

NOTE 9 DERIVATIVE INSTRUMENTS

SEK 000s	**Nominal value**	**Fair value**
Derivative instruments with positive value		
Interest-rate derivatives	19,290,000	307,306
Currency derivatives	3,626,510	52,799
Derivative instruments with negative value		
Interest-rate derivatives	22,532,500	290,362
Currency derivatives	3,490,025	86,832

NOTE 10 RESTATED INCOME STATEMENT THIRD QUARTER 2006 IN CONJUNCTION WITH TRANSITION TO IFRS

SEK 000s	Income statement according to interim report	Restatement	Income statement restated in accordance with IFRS
Net interest income	146,420	–12,840	133,580
Net commission income	–79,509	–	–79,509
Net gains/losses on financial items at fair value	–	8,923	8,923
Other revenues	139	–	139
Total revenues	**67,050**	**–3,917**	**63,133**
Personnel costs	–4,960	–	–4,960
Other expenses	–37,712	–	–37,712
Total general administration expenses	**–42,672**	**–**	**–42,672**
Total expenses	**–42,672**	**–**	**–42,672**
Income before loan losses	**24,378**	**–3,917**	**20,461**
Loan losses	6,337	598	6,935
Operating income	**30,715**	**–3,319**	**27,396**
Taxes	–8,600	929	–7,671
NET PROFIT FOR THE PERIOD	**22,115**	**–2,390**	**19,725**

RESTATED BALANCE SHEET SEPTEMBER 30, 2006

SEK 000s	Balance sheet according to interim report	Restatement	Balance sheet in accordance with IFRS
ASSETS			
Lending to credit institutions	57,279	–	57,279
Lending to the public	35,246,829	–26,518	35,220,311
Derivatives	–	97,066	97,066
Other assets	161,634	–	161,634
TOTAL ASSETS	**35,465,742**	**70,548**	**35,536,290**
LIABILITIES AND SHAREHOLDERS' EQUITY			
Liabilities to credit institutions	32,446,991	–	32,446,991
Borrowing from the public	454,071	–	454,071
Derivatives	–	67,919	67,919
Other liabilities	427,882	–14,186	413,696
Subordinated debt	362,614	–	362,614
Shareholders' equity	1,774,184	16,815	1,790,999
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	**35,465,742**	**70,548**	**35,536,290**

This interim report is unaudited.

Stockholm, October 23, 2007

Anders Borgcrantz
President

Reporting dates in 2007/2008:

Year-end report	February 21, 2008
Interim report, January–March 2008	April 22, 2008

24 regional insurance companies

Länsförsäkringar AB

Länsförsäkringar Bank AB

Länsförsäkringar Hypotek AB

Wasa Kredit AB

Länsförsäkringar Fondförvaltning AB

The Länsförsäkringar Alliance organization is based on 24 local, independent and customer-owned regional insurance companies. The regional insurance companies jointly own Länsförsäkringar AB. In turn, Länsförsäkringar AB owns Länsförsäkringar Bank, with the subsidiaries Länsförsäkringar Hypotek, Wasa Kredit and Länsförsäkringar Fondförvaltning. Customer contact always occurs at the regional insurance companies. There are nearly 100 offices. From the customer's viewpoint, the regional insurance companies operate as local banks, in the same manner as with non-life insurance and life assurance.

Länsförsäkringar

Bank & Försäkring

For further information, contact:

Anders Borgcrantz, President, Länsförsäkringar Hypotek AB, +46-8 588 412 51, +46-73 964 12 51

Christer Baldhagen, Senior Vice President Corporate Communications, Länsförsäkringar AB, 08-588 415 01, 070-579 70 66

Länsförsäkringar Hypotek AB, Corporate Registration Number 556244-1781, Street address: Tegeluddsvägen 11-13

Postal address: SE-106 50 Stockholm, Telephone: +46-8 588 400 00, *www.lansforsakringar.se*

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