

Länsförsäkringar AB (publ)

CORPORATE REGISTRATION NUMBER 556549-7020

INTERIM REPORT JANUARY – JUNE 2008



The Board of Directors and the President of Länsförsäkringar Aktiebolag (publ). Corporate Registration Number 556549-7020. hereby present the interim report for the period January 1 – June 30. 2008.

Ownership

Länsförsäkringar AB (publ) is wholly owned by the 24 regional insurance companies and 14 local insurance companies.

Group structure

In addition to the Parent Company. Länsförsäkringar AB (publ). the Group includes the wholly owned companies Länsförsäkringar Bank AB (publ) and subsidiaries. Försäkringsaktiebolaget Agria (publ) and subsidiaries. Wasa Försäkring Run-Off AB and subsidiaries. Länsförsäkringar Sak Försäkringsaktiebolag (publ) and subsidiaries. and Länsförsäkringar IT Center AB (publ). In addition to these companies. the Group includes one dormant company.

The subgroup with Länsförsäkringar Liv Försäkringsaktiebolag (publ) as the Parent Company. and which includes Länsförsäkringar Fondliv Försäkringsaktiebolag (publ). is not consolidated in the Group accounts since the company's earnings are distributed in their entirety to the policyholders.

Operations

The Länsförsäkringar AB Group conducts operations in such areas as life assurance and non-life insurance. banking and fund management. reinsurance. Another main task is to provide service to the regional insurance companies and assume responsibility for the Länsförsäkringar Alliance's joint strategic and development activities. The Länsförsäkringar AB Group shall create possibilities for the regional insurance companies to be successful in their respective markets.

New President

Håkan Danielsson took office as the new President of Länsförsäkringar AB in conjunction with the Annual General Meeting held in May 2008. Håkan Danielsson was previously responsible for the Group's life-assurance operations and he succeeded Tommy Persson who had served as President since 1996.

EARNINGS FOR THE GROUP

SEK M	Jan. 1. 2008- June 30. 2008	Jan. 1. 2007- June 30. 2007
Insurance operations	-1.455	987
Bank operations	123	112
Other operations	-269	38
Income before tax	-1.601	1.137

Insurance operations

The insurance operations. including its entire investment income. reported a loss of SEK 1.455 M (profit: 987). This decline in earnings. except for SEK 37 M. was due to weaker investment income; the performance of the actual insurance operations was stable. The insurance operations include a life-assurance transaction that generated a loss of SEK 4 M (gain: 2).

Premiums earned after ceded reinsurance rose by 32% to SEK 1.458 M (1.107). This increase in volume compared with the corresponding period in the preceding year was due to growth in the health and animal insurance business areas and also the acquisition of operations. At the end of 2007. Länsförsäkringar Sak acquired a group life assurance portfolio from Länsförsäkringar Liv with a business volume of SEK 390 M.

Claims payments after ceded reinsurance rose as a result of the increase in business volumes and amounted to an expense of SEK 1.038 M (-777). The claims outcome was favorable throughout the first half of 2008 and the claims ratio including claims adjustment costs was 81% (80) at the mid-year. Operating expenses rose to 30% (29). The total return in the insurance operations amounted to negative 7.0% (6.3).

Länsförsäkringar International Försäkringsaktiebolag obtained a concession on January 17. 2008. The company has secondary establishments in Latvia and Lithuania.

Bank operations

Operating income amounted to SEK 151 M (133) before loan losses and to SEK 123 M (112) after loan losses.

Lending to the public rose by 20% to SEK 73 billion (61). of which mortgage lending in the subsidiary Länsförsäkringar Hypotek rose by 20% to SEK 51 billion (42). Deposits from the public increased by 19% to SEK 32 billion (27).

The volume of managed funds amounted to SEK 56 billion (67) in 28 (30) mutual funds with different investment orientations. The lower fund volume is due to the decrease in the value of the stock market.

Investment income

The Group's investment income amounted to a loss of SEK 1.513 M (profit: 1.256) for the period.

The year began with credit turmoil and uncertainty. which made investors shun equities and credits for less risky

investments. The stock markets rose in mid-March. One of the reasons for the return of a willingness to take risk was that central banks, particularly the Federal Reserve in the US, started supporting financial markets. However, since mid-May, increased inflation uncertainty, with a major focus on the elevated price of oil, again led to a slump in stock markets on a broad global scale, and we noted a negative trend in all equities markets during the first half of the year.

Parent Company

Profit after financial items for the Parent Company amounted to SEK 75 M (374). Earnings include dividends from the subsidiaries in the amount of SEK 354 M (330).

Risks and uncertainty factors of the operations

The risks associated with the operations of the Länsförsäkringar AB Group and the Parent Company, and how they are managed, are described in the 2007 Annual Report. These risks did not change in any significant respect during the first six months of 2008.

Länsförsäkringar Sak Försäkrings AB's acquisition of personal insurance policies from the Federation of Swedish Farmers (LRF) on July 1, 2008 increased the business volumes in the Group's insurance operations regarding direct insurance, measured as premium income, by approximately SEK 260 M or 11%. In 2008, operations commenced in Latvia and Lithuania but only to a minor extent.

Related-party transactions

The Länsförsäkringar AB Group's companies have the same types of agreements in 2008 as those described in the notes to the 2007 Annual Report. The most

important related-party transactions during the interim period are reported in Note 3.

Events after the close of the period

On July 1, Länsförsäkringar Sak acquired operations from the Federation of Swedish Farmers.

Accounting principles

Länsförsäkringar AB prepares its consolidated accounts in accordance with International Financial Reporting Standards (IFRS) adopted by the EU and the interpretations of these standards issued by the International Financial Reporting Interpretations Committee (IFRIC), as approved by the European Commission for application within the EU.

IAS 34 Interim Financial Reporting is applied to this interim report. In all other respects, the interim report for the Group and the Parent Company has been prepared in accordance with the same accounting principles and calculation methods applied in the 2007 Annual Report.

The results of the operations during the period and the financial position of the Länsförsäkringar AB Group and the Parent Company at June 30, 2008 are shown in the following income statement and balance sheet with accompanying notes.

This interim report is unaudited.

Key figures

Länsförsäkringar AB Group	June 30. 2008	June 30. 2007	Dec. 31. 2007
Group			
Operating profit/loss, SEK M	-1,601	1,137	1,270
Profit/loss for the period, SEK M	-1,159	814	922
Return on shareholders' equity, % ¹⁾	-12	9	11
Total assets, SEK M	122,212	101,377	116,241
Shareholders' equity per share, SEK	1,423	1,630	1,648
Solvency capital, SEK M	9,845	11,713	11,652
Solvency margin, %	315	518	429
Capital base for the financial conglomerate, SEK M	14,120	-	14,413
Capital requirement for the financial conglomerate, SEK M	7,920	-	8,088
Insurance operations			
Premiums earned (after ceded reinsurance), SEK M	1,341	1,106	2,430
Investment income transferred from financial operations, SEK M	243	197	421
Claims payments (after ceded reinsurance) ²⁾ , SEK M	-945	-776	-1,601
Operating expenses ³⁾ , SEK M	-551	-434	-992
Other income and expenses, SEK M	12	6	34
Technical result, non-life insurance operations, SEK M	100	99	294
Technical result, life assurance operations, SEK M	-4	2	-1
Remaining investment income, SEK M	-1,584	876	790
Operating profit/loss, SEK M	-1,455	987	1,169
Investment assets ⁴⁾ , SEK M	17,672	19,154	18,476
Total yield, % ⁵⁾	-7.0	6.3	7.2
Expense ratio ⁶⁾	30	29	30
Claims ratio ⁷⁾	81	80	76
Combined ratio	111	109	107
Banking operations			
Return on shareholders' equity, %	4.6	4.8	5.0
Investment margin, %	1.2	1.5	1.4
Capital adequacy ratio, % ⁸⁾	10.3	10.5	10.6

1) Profit before tax plus change in surplus value of owner-occupied property less standard tax at a rate of 28% as a percentage of average shareholders' equity adjusted for dividends

2) Excluding claims adjustment costs

3) Including claims adjustment costs

4) 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 bank balances, and interest-bearing long-term liabilities.

5) Total yield is calculated as the sum of all direct yield and changes in the value of the investment portfolio in relation to the average value of the investment assets during the year.

6) Excluding claims adjustment costs in accordance with the Swedish Financial Supervisory Authority's instructions.

7) Including claims adjustment costs in accordance with the Swedish Financial Supervisory Authority's instructions.

8) In accordance with transitional rules for Basel II.

Consolidated income statement

SEK M	Jan. 1. 2008- June 30. 2008	Jan. 1. 2007- June 30. 2007
Premiums earned before ceded reinsurance	2,303.6	1,926.5
Reinsurers' portion of premiums earned	-845.2	-819.8
Premiums earned after ceded reinsurance	1,458.4	1,106.7
Interest income	3,439.9	2,158.9
Interest expense	-2,845.2	-1,696.1
Net interest income	594.7	462.8
Investment income, net	-1,513.3	1,256.0
Commission revenue	430.2	453.7
Other operating income	1,220.1	911.7
Total operating income	2,190.0	4,190.9
Claims payments before ceded reinsurance	-1,463.8	-1,902.4
Reinsurers' portion of claims payments	425.7	1,125.2
Claims payments after ceded reinsurance	-1,038.1	-777.2
Commission expense	-582.5	-570.1
Personnel costs	-760.9	-684.0
Other administration expenses	-1,313.8	-963.5
Loan losses	-28.5	-21.3
Other expenses	-66.9	-38.3
Total expenses	-3,790.8	-3,054.3
Operating profit/loss	-1,600.7	1,136.6
Tax	441.5	-322.8
Net profit/loss for the period	-1,159.3	813.8
Profit/loss attributable to Parent Company's shareholders	-1,159.3	813.8
Profit attributable to minority shareholders	-	-
Earnings per share before and after dilution, SEK	-184	129
Profit per business segment is reported in Note 2		

Consolidated balance sheet

SEK M	June 30. 2008	Dec 31. 2007
ASSETS		
Goodwill	180.3	164.8
Other intangible assets	712.3	699.4
Deferred tax assets	302.5	13.9
Tangible assets	102.3	104.3
Owner-occupied property	2,406.2	2,363.0
Shares in Länsförsäkringar Liv Försäkrings AB	490.8	461.2
Shares and participations in associated companies	18.1	17.4
Reinsurers' portion of technical reserves	5,851.9	5,696.9
Investment property	288.8	287.0
Lending	72,879.1	67,040.0
Shares and participations	5,139.0	6,654.3
Bonds and other interest-bearing securities	24,763.1	21,222.6
Derivatives	1,589.7	1,200.7
Change in value of hedge portfolios	-567.8	-247.7
Other receivables	2,024.9	2,641.7
Prepaid expenses and accrued income	768.0	1,005.9
Cash and bank balances	5,263.3	6,915.8
Total assets	122,212.4	116,241.2
SHAREHOLDERS' EQUITY PROVISIONS AND LIABILITIES		
Shareholders' equity		
Share capital	629.8	629.8
Other capital contributed	4,801.3	4,801.3
Reserves	207.9	188.1
Profit brought forward including profit for the period	3,320.6	4,757.0
Shareholders' equity attributable to the Parent Company's shareholders	8,959.6	10,376.1
Minority interests	0.0	0.0
Total shareholders' equity	8,959.6	10,376.1
Subordinated debt	114.0	114.0
Technical reserves	19,912.6	19,424.7
Deferred tax liabilities	1,074.2	1,175.6
Other provisions	276.8	283.4
Issued securities	51,983.6	48,815.5
Deposits from the public	31,948.6	29,350.7
Liabilities to credit institutions	3,366.9	707.2
Derivatives reported as liabilities	1,207.2	606.2
Change in value of hedge portfolios	-632.1	-215.5
Current tax liabilities	5.4	225.8
Other liabilities	1,717.8	3,228.9
Accrued expenses and deferred income	2,277.9	2,148.6
Total shareholders' equity provisions and liabilities	122,212.4	116,241.2

Changes in consolidated shareholders' equity

SEK M	Shareholders' equity attributable to the Parent Company's shareholders						Total shareholders' equity
	Share capital	Other capital contributed	Reserves	Profit brought forward incl net profit the year	Total	Minority interests	
Opening shareholders' equity Dec. 31. 2006	629.8		6,202.4	2,834.9	9,667.1	0.0	9,667.1
Adjustment in conjunction with transition to IFRS		4,801.3	-6,113.3	1,239.2	-72.8		-72.8
Adjusted shareholders' equity Jan. 1. 2007	629.8	4,801.3	89.1	4,074.1	9,594.3	0.0	9,594.3
Change in translation reserve			0.2		0.2		0.2
Revaluation of owner-occupied property			107.4		107.4		107.4
Change in value of financial instruments			-10.8		-10.8		-10.8
Total changes reported directly against shareholders' equity			96.8		96.8		96.8
Net profit for the period				813.8	813.8		813.8
Dividend at SEK 38 per share				-239.4	-239.4		-239.4
Closing shareholders' equity June 30. 2007	629.8	4,801.3	185.9	4,648.5	10,265.5	0.0	10,265.5
Opening shareholders' equity, Jan. 1. 2008	629.8	4,801.3	188.1	4,757.0	10,376.2	0.0	10,376.2
Change in translation reserve			-41.8		-41.8		-41.8
Revaluation of owner-occupied property			51.3		51.3		51.3
Change in value of financial instruments			10.3		10.3		10.3
Total changes reported directly against shareholders' equity			19.8		19.8		19.8
Net loss for the period				-1,159.3	-1,159.3		-1,159.3
Dividend at SEK 44 per share				-277.1	-277.1		-277.1
Closing shareholders' equity June 30. 2008	629.8	4,801.3	207.9	3,320.6	8,959.6	0.0	8,959.6

The number of shares amounts to 6,298,000 (6,298,000)

Of total shareholders' equity SEK 5,462.2 M (5,668.3) is restricted shareholders' equity

A redistribution has taken place in the amount of SEK 474 M from reserves to profit brought forward on June 30. 2008 compared with the January – June 2007 interim report due to changed definitions.

Consolidated cash-flow statement

SEK M	Jan. 1. 2008- June 30. 2008	Jan. 1. 2007- June 30. 2007
Cash flow from operating activities	-4,602.6	-5,701.7
Cash flow from investing activities	-136.8	-269.8
Cash flow from financing activities	3,098.3	9,576.6
Cash flow for the period	-1,641.1	3,605.1
Cash and cash equivalents at the beginning of the period	6,915.8	3,477.1
Cash flow for the period	-1,641.1	3,605.1
Exchange-rate differences in cash and cash equivalents	-11.4	-10.7
Cash and cash equivalents at the end of the period	5,263.3	7,071.5

Cash and cash equivalents at the beginning of 2007 have changed due to the IFRS adjustments from Länsförsäkringar Bank as reported in the 2007 Annual Report.

Notes to the consolidated income statement and balance sheet

NOTE 1 ACCOUNTING PRINCIPLES

The consolidated accounts 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 Securities Market Act, and the Swedish Annual Accounts Act for Insurance Companies (1995:1560) and the Swedish Financial Supervisory Authority's regulations and guidelines FFFS 2006:17 and 2007:14 are applied. The interim report for the Group and Parent Company has been prepared in accordance with IAS 34 Interim Financial Reporting.

In most cases, the Parent Company applies the same IFRS as those applied in the consolidated accounts. The deviations arising between the Parent Company's and the Group's accounting principles are due to the limitations on the possibility of applying IFRS in the Parent Company, as a result of the Swedish Annual Accounts Act and the Pension Obligations Vesting Act and in certain cases for tax reasons.

In all other respects, the interim report for the Group and the Parent Company has been prepared in accordance with the same accounting principles and calculation methods as those applied in the 2007 Annual Report.

NOTE 2 PROFIT PER BUSINESS SEGMENT

January 1. 2008 – June 30. 2008

SEK M	Insurance operations	Banking operations	Other operations	Eliminations	Total
Premiums earned before ceded reinsurance	2,303.6				2,303.6
Reinsurers' portion of premiums earned	-845.2				-845.2
Premiums earned after ceded reinsurance	1,458.4				1,458.4
Interest income		3,439.9			3,439.9
Interest expense		-2,887.1		41.9	-2,845.2
Net interest income		552.8		41.9	594.7
Investment income, net	-1,314.6	3.7	197.8	-400.2	-1,513.3
Commission revenue	6.2	424.0			430.2
Other operating income	495.3	76.3	1,254.5	-606.0	1,220.1
Total operating income	645.4	1,056.7	1,452.3	-964.3	2,190.0
Claims payments before ceded reinsurance	-1,463.8				-1,463.8
Reinsurers' portion of claims payments	425.7				425.7
Claims payments after ceded reinsurance	-1,038.1				-1,038.1
Commission expense	-117.7	-474.5		9.7	-582.5
Personnel costs	-329.4	-157.7	-299.6	25.8	-760.9
Other administration expenses	-614.7	-273.3	-1,000.6	574.8	-1,313.8
Loan losses		-28.5			-28.5
Other expenses	0.0		-66.9		-66.9
Total expenses	-2,100.0	-934.1	-1,367.1	610.3	-3,790.8
Operating profit/loss	-1,454.6	122.6	85.3	-354.0	-1,600.7
Tax	400.5	-34.3	75.2		441.5
Net profit/loss for the year	-1,054.1	88.3	160.5	-354.0	-1,159.3

January 1. 2007 – June 30. 2007

SEK M	Insurance operations	Banking operations	Other operations	Eliminations	Total
Premiums earned before ceded reinsurance	1,926.5				1,926.5
Reinsurers' portion of premiums earned	-819.8				-819.8
Premiums earned after ceded reinsurance	1,106.7				1,106.7
Interest income	4.3	2,154.6			2,158.9
Interest expense	-29.8	-1,666.3			-1,696.1
Net interest income	-25.5	488.3			462.8
Investment income, net	1,090.0	2.4	495.6	-332.0	1,256.0
Commission revenue	8.2	445.5			453.7
Other operating income	346.7	37.6	1,031.7	-504.2	911.7
Total operating income	2,526.1	973.8	1,527.3	-836.2	4,190.9
Claims payments before ceded reinsurance	-1,902.4				-1,902.4
Reinsurers' portion of claims payments	1,125.2				1,125.2
Claims payments after ceded reinsurance	-777.2				-777.2
Commission expense	-99.0	-465.0		-6.1	-570.1
Personnel costs	-286.3	-127.0	-277.6	6.9	-684.0
Other administration expenses	-376.1	-229.4	-845.6	487.6	-963.5
Loan losses		-21.3			-21.3
Other expenses	-0.1	-19.4	-32.8	14.0	-38.3
Total expenses	-1,538.6	-862.1	-1,156.0	502.4	-3,054.3
Operating profit	987.5	111.7	371.3	-333.9	1,136.6
Tax	-278.4	-31.3	-13.1		-322.8
Net profit for the year	709.0	80.4	358.1	-333.9	813.8

Notes to the consolidated income statement and balance sheet. cont.

NOTE 3 RELATED-PARTY TRANSACTIONS

SEK M	Revenue Jan.-June	Costs Jan.-June	Receivables. June 30	Liabilities. June 30
Related-party transactions 2008				
Länsförsäkringar Liv Försäkrings AB Group	100.2	228.0	41.8	18.2
Regional insurance companies	641.9	359.7	6,217.7	4,987.0
Related-party transactions 2007				
Länsförsäkringar Liv Försäkrings AB Group	225.8	124.1	5.0	11.2
Regional insurance companies	630.5	201.5	4,158.1	6,661.7

Revenue and costs attributable to the regional insurance companies include interest.

Receivables from and liabilities to regional insurance companies include technical reserves.

Income statement for the Parent Company

SEK M	Jan. 1. 2008- June 30. 2008	Jan. 1. 2007- June 30. 2007
Net sales	676.5	561.1
Operating expenses		
External expenses	-633.0	-534.3
Personnel costs	-165.8	-151.4
Operating loss	-122.3	-124.6
Profit from financial items		
Profit from participations in Group companies	354.0	330.0
Interest income and similar profit/loss items	110.7	253.2
Interest expense and similar profit/loss items	-267.9	-84.4
Profit after financial items	74.6	374.2
Tax	78.2	-13.9
Profit after tax	152.8	360.4

Balance sheet for the Parent Company

SEK M	June 30, 2008	Dec. 31, 2007
ASSETS		
Intangible assets	47.8	49.1
Shares and participations in Group companies	6,242.0	6,192.0
Other fixed assets	3,346.4	2,839.3
Current assets	1,165.6	2,309.9
Cash and bank balances	557.6	574.8
Total assets	11,359.4	11,965.0
SHAREHOLDERS' EQUITY, PROVISIONS AND LIABILITIES		
Shareholders' equity	7,736.3	7,851.3
Provisions	52.3	53.1
Long-term liabilities	2,957.2	2,992.5
Current liabilities	613.5	1,068.1
Total shareholders' equity, provisions and liabilities	11,359.4	11,965.0

Changes in the Parent Company's shareholders' equity

SEK M	June 30, 2008	June 30, 2007
Shareholders' equity according to the balance sheet at December 31 in the year preceding the interim period	7,851.3	7,748.0
Changed accounting principles	-	-31.1
Adjusted shareholders' equity, Jan. 1	7,851.3	7,716.9
Dividends	-277.1	-239.4
Change in value, hedging	9.3	-14.2
Profit for the period	152.8	360.4
Shareholders' equity at the end of the period	7,736.3	7,823.7

Cash-flow statement for the Parent Company

SEK M	Jan. 1, 2008- June 30, 2008	Jan. 1, 2007- June 30, 2007
Cash flow from operating activities	801.1	325.2
Cash flow from investing activities	-540.5	-215.0
Cash flow from financing activities	-277.1	-239.4
Cash flow for the period	-16.5	-129.2
Cash and cash equivalents at the beginning of the period	836.9	828.5
Cash flow for the period	-16.5	-129.2
Cash and cash equivalents at the end of the period	820.4	699.3
The Parent Company's cash and cash equivalents in Länsförsäkringar Bank	-262.8	-277.3
Cash and bank balances in the Parent Company's balance sheet	557.6	422.0

Cash and cash equivalents for 2007 have been adjusted by the balance in Länsförsäkringar Bank in the same manner as for the period January – June 2008.

Notes to the Parent Company income statement and balance sheet

NOTE 1 ACCOUNTING PRINCIPLES

The Parent Company's prepares its report in accordance with the Swedish Securities Market Act and the Swedish Annual Accounts Act (1995:1554). The company also applies recommendation RFR 2.1 Accounting for Legal Entities. The regulations contained in RFR 2.1 entail that the Parent Company is to apply all IFRSs and all statements approved by the EU in the annual report for the legal entity as far as possible within the framework of the Annual Accounts Act, the Pension Obligations Vesting Act and the relationship between accounting and taxation. The recommendation states the exceptions and additions to be made to IFRS.

NOTE 2 RELATED-PARTY TRANSACTIONS

SEK M	Revenue Jan.-June	Costs Jan.-June	Receivables, June 30	Liabilities, June 30
Related-party transactions 2008				
Länsförsäkringar Liv Försäkrings AB Group	215.4	-228.1	364.0	343.4
Regional insurance companies	109.1	-30.2	9.0	0.0
Länsförsäkringsbolag	336.8	-49.4	74.5	-142.4
Related-party transactions 2007				
Group companies	125.7	-179.4	351.6	332.2
Länsförsäkringar Liv Försäkrings AB Group	86.8	-1.8	4.6	0.0
Regional insurance companies	325.1	-1.7	65.1	-79.4

The Board of Directors and President affirm that this report provides a true and fair overview of the Parent Company's and the Group's operations, financial position and earnings, and describes the significant risks and uncertainty factors to which the Parent Company and the companies included in the Group are exposed.

Stockholm, August 26, 2008

Hans Jonsson
Chairman

Gösta af Petersens
Vice Chairman

Hans Benndorf
Board member

Ulf W Eriksson
Board member

Anders Källström
Board member

Sune Nilsson
Board member

Ann-Christin Norrström
Board member

Anne-Marie Pålsson
Board member

Lars-Eric Åström
Board member

Carl Johan Gezelius
Employee representative

Håkan Haraldsson
Employee representative

Tomas Jönsson
Employee representative

Håkan Danielsson
President



For further information, please contact

Håkan Danielsson, President, Länsförsäkringar AB, +46 8-588 400 00

Christer Baldhagen, Senior Vice President Corporate Communications, Länsförsäkringar AB, +46 8-588 415 01, +46 70-579 70 66