



Länsförsäkringar Bank

YEAR-END REPORT 2008

Summary

All figures presented below are, where specified, reported excluding restructuring costs. Due to the restructuring of the Länsförsäkringar AB Group, restructuring costs amounting to SEK 27 M were charged to earnings. The Banking Group's figures that also include restructuring costs are presented on the following pages.

- Operating profit excluding restructuring costs rose to SEK 272 M (238).
- Income rose 11% to SEK 1,225 M (1,106) and net interest income increased 19% to SEK 1,211 M (1,017).
- Operating expenses excluding restructuring costs rose 9% to SEK 888 M (816).
- The cost/income ratio before loan losses and excluding restructuring costs amounted to 0.72 (0.74).
- Loan losses remained low and amounted to SEK 65 M (51).
- Return on shareholders' equity after standard tax and excluding restructuring costs amounted to 4.9% (5.0).
- Lending to the public rose by 17% to SEK 79 billion (67) and deposits from the public increased by 18% to SEK 35 M (30). Retail mortgage lending in the subsidiary Länsförsäkringar Hypotek increased by 13% to SEK 54 M (48) billion.
- The banking operations have a low risk profile that has not changed appreciably during the financial crisis.
- Länsförsäkringar has Sweden's most satisfied bank customers on the retail market and the most satisfied retail mortgage customers in a comparison between all Swedish banks according to the Swedish Quality Index (SQI).
- The number of customers rose to slightly more than 700,000 (665,000).

Figures in parentheses pertain to 2007.

Mats Ericsson, President of Länsförsäkringar Bank:

— I am proud that we have both Sweden's most satisfied retail mortgage customers and Sweden's most satisfied bank customers on the retail market according to the Swedish Quality Index's 2008 survey. It is thanks to our satisfied customers that we are increasing our volumes and have reported the best results in the company's history. We have now grown to become the fifth largest bank in terms of deposits in Sweden and our focus on first-lien mortgages for the agriculture sector has been successful. Our credit portfolio, which primarily comprises household credits, maintains a high quality. Our liquidity situation remains healthy and the liquidity portfolio is of high quality. The banking operations have a low risk profile that has not changed appreciably during the financial crisis.



Key figures excluding restructuring costs

Group	2008	2007	2006
Return on shareholders' equity, %	4.9	5.0	4.6
Return on total capital, %	0.3	0.3	0.4
Investment margin, %	1.30	1.43	1.62
Cost/income ratio before loan losses	0.72	0.74	0.77
Cost/income ratio after loan losses	0.78	0.78	0.80
Capital adequacy ratio, %	10.4	10.6	10.6
Tier 1 ratio, %	8.6	8.8	8.6
Percentage of doubtful receivables, gross, % ¹	0.29	0.24	0.27
Percentage of doubtful receivables, net, % ¹	0	0	0
Provision ratio for doubtful receivables, % ¹	121	149	139

¹ The value of the collateral has not been taken in consideration in the reporting of doubtful receivables.

Parent Company

Return on shareholders' equity, %	0.06	neg	neg
Return on total capital, %	0.01	neg	neg
Investment margin, %	0.87	0.82	0.68
Cost/income ratio before loan losses	0.98	0.99	1.06
Cost/income ratio after loan losses	0.99	1.01	1.10
Capital adequacy ratio, %	39.9	46.6	45.0
Tier 1 ratio, %	32.7	38.3	36.8
Percentage of doubtful receivables, gross, % ²	0.29	0.15	0.10
Percentage of doubtful receivables, net, % ²	0	0	0
Provision ratio for doubtful receivables, % ²	156	191	168

² The value of the collateral has not been taken in consideration in the reporting of doubtful receivables.

Quarterly development excluding restructuring costs, Group

SEK M	Q4 2008	Q3 2008	Q2 2008	Q1 2008	Q4 2007
Net interest income	359.5	299.3	282.4	270.4	277.7
Net profit/loss from financial transactions	-3.5	1.3	5.0	-1.3	1.8
Net commission	-47.5	-40.3	-27.4	-23.2	-14.4
Other income	40.0	34.1	42.3	34.0	36.1
Total income	348.4	294.3	302.3	279.9	301.2
Personnel costs	-73.7	-72.6	-82.5	-75.2	-80.7
Other expenses	-171.5	-138.9	-145.6	-127.7	-140.4
Total operating expenses	-245.2	-211.5	-228.1	-202.9	-221.1
Profit before loan losses	103.2	82.8	74.2	77.0	80.1
Loan losses, net	-19.3	-17.2	-15.1	-13.5	-13.5
Operating profit	83.9	65.6	59.2	63.5	66.6

Key figures including restructuring costs

Group	2008	2007	2006
Return on shareholders' equity, %	4.4	5.0	4.6
Return on total capital, %	0.3	0.3	0.4
Investment margin, %	1.30	1.43	1.62
Cost/income ratio before loan losses	0.75	0.74	0.77
Cost/income ratio after loan losses	0.80	0.78	0.80
Capital adequacy ratio, %	10.4	10.6	10.6
Tier 1 ratio, %	8.6	8.8	8.6
Percentage of doubtful receivables, gross, % ¹	0.29	0.24	0.27
Percentage of doubtful receivables, net, % ¹	0	0	0
Provision ratio for doubtful receivables, ¹	121	149	139

¹ The value of the collateral has not been taken in consideration in the reporting of doubtful receivables.

Parent Company

Return on shareholders' equity, %	neg	neg	neg
Return on total capital, %	neg	neg	neg
Investment margin, %	0.87	0.82	0.68
Cost/income ratio before loan losses	1.03	0.99	1.06
Cost/income ratio after loan losses	1.05	1.01	1.10
Capital adequacy ratio, %	39.9	46.6	45.0
Tier 1 ratio, %	32.7	38.3	36.8
Percentage of doubtful receivables, gross, % ²	0.29	0.15	0.10
Percentage of doubtful receivables, net, % ²	0	0	0
Provision ratio for doubtful receivables, % ²	156	191	168

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Other income	40.0	34.1	42.3	34.0	36.1
Total income	348.4	294.3	302.3	279.9	301.2
Personnel costs	-100.8 ³	-72.6	-82.5	-75.2	-80.7
Other expenses	-171.5	-138.9	-145.6	-127.7	-140.4
Total operating expenses	-272.3	-211.5	-228.1	-202.9	-221.1
Profit before loan losses	76.1	82.8	74.2	77.0	80.1
Loan losses, net	-19.3	-17.2	-15.1	-13.5	-13.5
Operating profit	56.8	65.6	59.2	63.5	66.6

³ Restructuring costs amounting to SEK 27.1 M is included in Personnel costs.

Group

Market commentary

At the end of the third quarter of 2008, the financial turmoil that began in the capital market in 2007 entered an extremely turbulent phase. As a result of the massive support measures implemented by national governments and central banks, this financial turbulence subsided toward the end of the year, thereby enabling the lending market to function adequately during most of the year. Throughout the majority of the financial turbulence, the Swedish TED spreads were lower than in most countries, which indicates a higher level of confidence in the Swedish market.

At the end of the year, the global economy was subject to major imbalances and the impact on the real economy began to take effect through declining growth, labor-market and housing-price trends. From an international perspective, the Swedish economy was relatively strong at the onset of the recession. Swedish household indebtedness and repayment capacity were also favorable.

Continued growth

Sales, advisory services and customer services are carried out through the approximately 110 branches of the 24 regional insurance companies and via the Internet and telephone. In 2008, 9 new branches were opened and the number of bank advisors rose by 49. Länshem Fastighetsförmedling's 49 branches throughout Sweden also serve as a significant sales channel. Länsförsäkringar strengthened its market position and is now the fifth largest bank in terms of deposits. Volumes continued to increase, making the banking operations an increasingly significant source of income for the Länsförsäkringar Alliance.

During the year, preparations were made for the reorganization of the Länsförsäkringar AB Group to increase competitiveness, reduce operating expenses and enhance the efficiency of the use of joint resources.

Most satisfied bank customers again

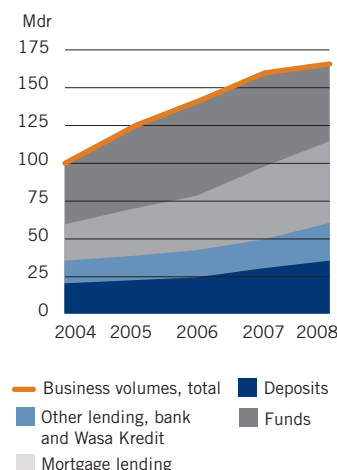
According to the Swedish Quality Index (SQI), Länsförsäkringar strengthened its position as the bank with Sweden's most satisfied bank customers in the private market and increased its lead over other Swedish banks, particularly in terms of customer loyalty. On December 31, 2008, the number of customers rose to 700,000 (665,000), an increase of 5%, and the number of household financing customers within the banking operations rose to 160,000 (129,000), an increase of 24%. A total of 82% of these customers are also customers in the Länsförsäkringar's non-life insurance and/or life assurance operations. Household financing customers have personal accounts and bank cards and are active Internet banking customers.

According to the SQI, Länsförsäkringar also had Sweden's most satisfied mortgage customers for the fourth consecutive year. Länsförsäkringar's ranking also improved within the areas of image, customer expectations and product and service quality. High-quality advisory services were significantly more important to customers this year than in previous surveys. Interest rates, other mortgage costs and good service were also valued highly by customers.

Business volumes

Total assets amounted to SEK 104 billion (85), an increase of 22% compared with the same period last year. Lending to the public rose by 17% or SEK 12 billion to SEK 79 billion (67). All lending occurred in Sweden and was in Swedish kronor. Retail mortgage lending in the subsidiary Länsförsäkringar Hypotek increased by 13% or SEK 6 billion to SEK 54 billion (48). Deposits from the public rose by 18%, or SEK 5 billion, to SEK 35 billion (30). The volume of managed funds declined by 20% or SEK 14 billion to SEK 51 billion (65) due to the decline in value of the stock market.

Business volumes



Lending

Lending to the public rose by 17% or SEK 12 billion to SEK 79 billion (67). Retail mortgage lending in the subsidiary Länsförsäkringar Hypotek increased by 13% or SEK 6 billion to SEK 54 billion (48). First-lien mortgages for agricultural and forestry properties grew substantially and amounted to SEK 3,226 M (0) at the end of the year. On December 31, 2008, the market share for household and mortgage lending amounted to 3.5% (3.2) and the share of market growth for 2008 was 6.4%, according to Statistics Sweden.

Credit quality

The credit portfolio, totaling SEK 79 billion, has maintained a high level of quality and has not been impacted by the slow-down of the real economy. A total of 87% of the portfolio comprises household credits.* Of the total portfolio, 77% pertains to mortgage lending. Mortgage lending secured by collateral in private residences comprised 84% and tenant-owned apartments to 16%. In geographic terms, the credit portfolio has a favorable spread across Sweden. The lending in the agricultural segment comprises approximately 8% of the credit portfolio, half of which is first-lien mortgages mainly to family-owned agricultural properties.

* According to product-defined portfolio.

Deposits

Deposits from the public rose by 18%, or SEK 5 billion, to SEK 35 billion (30), and this increase is primarily attributable to fixed-interest accounts. On December 31, 2008, the market share for deposits amounted to 3.2% (2.9) and the share of market growth for 2008 was 6.3%, according to Statistics Sweden.

Borrowing and liquidity

Issued securities rose by 7%, or SEK 3 billion, to SEK 49 billion (46), of which covered bonds amounted to SEK 42 billion (37). The primary financing in the capital market takes place through the subsidiary Länsförsäkringar Hypotek. Borrowing issued under Länsförsäkringar Bank's various programs amounted to SEK 7 billion (9). Liquidity remained favorable and the credit quality of the liquidity portfolio is high. All liquidity is invested in Swedish securities. The percentage of government securities amounted to 72% on December 31, 2008 and the remaining portion of the portfolio primarily comprised covered bonds.

Rating

Länsförsäkringar Bank has been assigned a credit rating of A (stable) from Standard & Poor's and A2 (stable) from Moody's. The rating for short-term borrowing is A-1 according to Standard & Poor's. Moody's short-term rating is P-1 and Länsförsäkringar Bank's Financial Strength Rating is C. The subsidiary Länsförsäkringar Hypotek's covered bonds have the highest rating, Aaa, from Moody's and AAA from Standard & Poor's. Länsförsäkringar Hypotek is one of four players that have covered bonds with the highest rating from both agencies.

RATING

Company	Agency	Long-term rating	Short-term rating
Länsförsäkringar Bank	Standard & Poor's	A/stable	A-1(K-1)
Länsförsäkringar Bank	Moody's	A2/stable	P-1
Länsförsäkringar Hypotek*	Standard & Poor's	AAA	-
Länsförsäkringar Hypotek*	Moody's	Aaa	-

* Pertains to the company's covered bonds.

Capital adequacy

Länsförsäkringar applies the Internal Ratings-based Approach (IRB Approach). The aim is to achieve enhanced transparency and, thereby, greater stability in the financial system. The advanced risk-classification method provides the greatest opportunities to strategically and operationally manage credit risks and is used for all retail exposures. The Standardized Approach is currently applied to agricultural and other exposures to calculate the capital requirement for credit risk. Changes in the capital requirement will emerge gradually since the transition rules involve a three-year adaptation period. In accordance with the transition rules, the capital requirement was reduced by 5 percentage points in 2008. In accordance with the applicable transition rules, the company's capital adequacy ratio amounted to 10.4%, while the Tier 1 ratio was 8.6%. The target level is 10.5% for the capital adequacy ratio and 8.5% for the Tier 1 ratio. A deviation of +/- 0.5 percentage points is permitted for both targets. In accordance with Pillar I of the rules, the capital requirement, excluding transition rules, amounted to SEK 2,309 M on December 31, 2008, a decrease of 48% compared with SEK 4,475 M according to the Basel I regulations. For more information on the calculation of capital adequacy, refer to note 11. For information regarding the new capital adequacy targets, refer to "Key events after year-end" on page 6.

Earnings and profitability

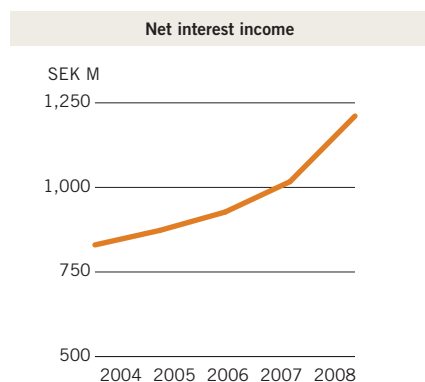
Profit before loan losses excluding restructuring costs rose to SEK 337 M (290) and operating profit excluding restructuring costs rose to SEK 272 M (238). This corresponds to an average return on shareholders' equity of 4.9% (5.0). Profit before loan losses including restructuring costs rose to SEK 310 M (290) and operating profit including restructuring costs amounted to SEK 245 M (238). This corresponds to an average return on shareholders' equity of 4.4% (5.0).



Income

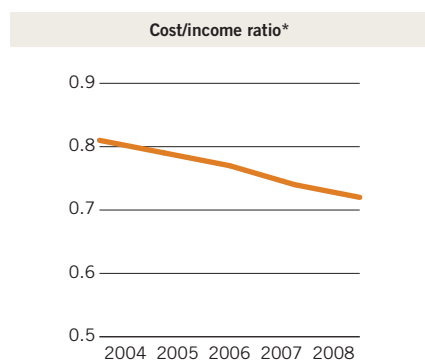
Net interest income rose by 19% to SEK 1,211 M (1,017), an increase attributable to higher lending and deposit volumes to the public, a higher return on shareholders' equity and cash flows and relatively improved borrowing costs. A total of SEK 11 M (12) was charged against net interest income for mandatory government deposit insurance. The investment margin was 1.30% (1.43). This lower investment margin was attributable to a change in the product mix in the lending portfolio and the larger liquidity portfolio during the year. The investment margin strengthened compared with the preceding quarter. Net commission revenue declined to negative SEK 138 M (-45). This decline was attributable to lower fund management volumes as a result of the year's stock-market decline and higher compensation to the regional insurance companies. Payment commission increased net commission. Income rose by a total of

11% to SEK 1,225 M (1,106). In total, income increased in all operating areas during the year, with the exception of the fund operations, whose income was impacted negatively by share-price trends.



Expenses

Operating expenses excluding restructuring costs rose 9% or SEK 71 M to SEK 888 M (816). Operating expenses including restructuring costs rose 12% or SEK 98 M to SEK 915 M (816), of which SEK 27 M pertains to restructuring costs. The remaining increase is attributable to transfers in the Länsförsäkringar AB Group and to a certain extent to the number of new employees, higher management costs and an increase in amortization of capitalized development costs. Restructuring costs totaling SEK 27 M refer to severance pay and pension provisions in the Banking Group, following the restructure of Länsförsäkringar AB Group. The cost/income ratio was 0.72 (0.74) before loan losses and excluding restructuring costs, and 0.75 (0.74) before loan losses and including restructuring costs.



* Excluding restructuring costs

Loan losses

Loan losses remain low and the credit portfolio is of excellent quality. Loan losses amounted to SEK 65 M (51), net, with the majority of losses pertaining to the subsidiary Wasa Kredit. Depending on the product, provisions were mostly made after group-wise appraisal and only to a limited extent after individual review.

Doubtful receivables rose to SEK 255 M (176), corresponding to a gross share of doubtful receivables amounting to 0.29% (0.24) and a net share totaling 0% (0). The value of the collateral has not been taken in consideration in the reporting of doubtful receivables.

Interest-rate risk

On December 31, 2008, an increase in market interest rates of 1 percentage point would have resulted in a decrease in the value of interest-bearing assets and liabilities, including derivatives, of SEK 8 M (+29).

Risks and uncertainties

The prevailing market turbulence had a major effect on the global financial sector and also had an impact in terms of the real economy. The company is primarily exposed to credit risks and financial risks. The operations are characterized by a low risk profile that has not changed appreciably despite the financial crisis. A detailed description of risks and risk control is available in the 2007 Annual Report.

Key events during the year

- In February, Länsförsäkringar Bank began offering the market first-lien mortgages for agricultural and forestry properties.
- In May, Håkan Danielsson became the CEO of the Parent Company Länsförsäkringar AB and the Board Chairman of Länsförsäkringar Bank.
- In August, the Länsförsäkringar AB Group announced its plan to restructure the company to enhance competitiveness and improve the use of joint resources.
- On September 1, 2008, Mats Ericsson, the former President of Länsförsäkringar Halland and the Vice Chairman of Länsförsäkringar Bank, was appointed as the company's new President.

Key events after year-end

- On January 1, 2009, the Länsförsäkringar AB Group was reorganized to enhance competitiveness and make the use of joint resources more efficient.
- In February 2009, the bank's Board of Directors decided on a new capital adequacy target since the Basel II regulations will take full effect in 2010. The Tier 1 ratio shall amount to 12 percentage points when Basel II is fully implemented. A deviation of +/- 0.5 percentage points is permitted for the target. The basis for the determination of the capital adequacy target is the Banking Group's internal capital adequacy assessment process, which considered all risks requiring capital. The highly specific market conditions that have prevailed and are expected to endure for a long period were also taken into account.

Parent Company

Deposits and some lending are conducted by the Parent Company. Lending to the public amounted to SEK 16 billion (11) and deposits from the public amounted to SEK 35 billion (30). Issued securities amounted to SEK 7 billion (9). Most of the Group's lending operations are conducted through Länsförsäkringar Hypotek. The Parent Company's operating loss amounted to SEK 24 M (3). Operating income amounted to SEK 469 M (382). Operating expenses totaled SEK 485 M (378). Loan losses amounted to SEK 8 M (7).

Subsidiaries

Länsförsäkringar Hypotek

Retail mortgage lending in the bank's mortgage institution increased by 13%, or SEK 6 billion, to SEK 54 billion (48). Up to 75% of the market value of retail mortgage loans are granted by Länsförsäkringar Hypotek and the remainder by the Parent Company. Operating profit amounted to SEK 129 M (58). The number of customers rose to 115,000 (106,000).

SEK M	Dec. 31, 2008	Dec. 31, 2007
Total assets	57,461	48,332
Lending volume	53,592	47,555
Net interest income	361	236
Operating profit	129	58

Wasa Kredit

Wasa Kredit is a finance company whose operations focus on car financing, computer financing, financing for heavy machinery as well as such leisure segments as campers and boats. Wasa Kredit's operating profit amounted to SEK 106 M (98). The company's lending volume totaled SEK 9 billion (9). Leasing assets have risen while the unsecured loan stock declined slightly.

SEK M	Dec. 31, 2008	Dec. 31, 2007
Total assets	8,956	9,245
Lending volume	8,582	8,501
Net interest income	361	339
Operating profit	106	98

Länsförsäkringar Fondförvaltning

Länsförsäkringar is Sweden's fifth largest fund company with a market share of 4.2% (3.9). The volume of managed funds declined by 20% or SEK 14 billion to SEK 51 billion (65). The company manages 29 (31) investment funds with different investment orientations. The investment funds are available as direct fund savings, via various unit-linked products and through the PPM system. Despite the turbulent market situation, the company's net inflow was positive, totaling SEK 2.4 billion for the year. Operating profit amounted to SEK 36 M (83). This decline in profit was due to the decline in value of the stock market, which reduced managed fund volumes.

SEK M	Dec. 31, 2008	Dec. 31, 2007
Total assets	168	263
Assets under management	51,336	64,562
Net commission	218	277
Net inflow	2,356	1,796
Operating profit	36	83

Income statement

SEK 000s	Note	Group		Parent Company	
		Jan. 1, 2008– Dec. 31, 2008	Jan. 1, 2007– Dec. 31, 2007	Jan. 1, 2008– Dec. 31, 2008	Jan. 1, 2007– Dec. 31, 2007
Interest income	3	7,463,175	4,541,060	2,885,197	2,174,305
Interest expense	4	-6,251,692	-3,524,157	-2,401,665	-1,738,445
Net interest income		1,211,483	1,016,903	483,532	435,860
Dividends received		2,598	3,330	80	364
Commission revenue	5	806,016	918,879	161,921	143,551
Commission expense	6	-944,353	-963,426	-377,135	-364,989
Net profit/loss from financial items at fair value	7	1,447	2,073	-4,460	1,935
Other operating income		147,725	128,255	205,440	164,880
Total operating income		1,224,916	1,106,014	469,378	381,601
Personnel costs ¹⁾		-331,102	-276,289	-152,795	-105,063
Other administration expenses		-531,353	-503,133	-290,327	-245,364
Total administration expenses		-862,455	-779,422	-443,122	-350,427
Depreciation/amortization and impairment of tangible and intangible assets		-52,351	-37,035	-41,853	-27,189
Total operating expenses		-914,806	-816,457	-484,975	-377,616
Profit/loss before loan losses		310,110	289,557	-15,597	3,985
Loan losses, net	8	-65,062	-51,063	-8,254	-7,479
Operating profit/loss		245,048	238,494	-23,851	-3,494
Tax		-67,716	-62,914	5,352	3,480
NET PROFIT/LOSS FOR THE YEAR		177,332	175,580	-18,499	-14
Earnings per share, SEK		18.57	18.39		

1) Of which restructuring costs amount to SEK 27 M.

Balance sheet

SEK 000s	Note	Group		Parent Company	
		Dec. 31, 2008	Dec. 31, 2007	Dec. 31, 2008	Dec. 31, 2007
ASSETS					
Cash and central bank account balances		81,311	71,517	81,311	71,517
Eligible treasury bills, etc.		-	7,964,124	-	7,964,124
Lending to credit institutions		9,830,898	5,233,671	36,254,141	24,554,908
Lending to the public	9	78,563,848	67,039,996	16,389,773	10,983,774
Bonds and other interest-bearing securities		10,445,590	3,105,321	10,946,421	3,105,321
Shares and participations		10,812	11,089	10,812	11,089
Shares and participations in Group companies		-	-	3,161,400	3,036,400
Derivatives	10	2,546,176	545,525	1,060,603	293,285
Fair value changes of hedged items in portfolio hedge of interest-rate risk		1,131,891	-247,682	87,859	-509
Intangible assets		327,306	246,805	213,301	183,288
Tangible assets		20,505	20,596	16,137	13,242
Deferred tax assets		14,415	5,077	11,660	2,575
Other assets		273,479	370,986	93,639	89,493
Prepaid expenses and accrued income		890,136	726,552	284,284	262,531
TOTAL ASSETS		104,136,367	85,093,577	68,611,341	50,571,038
LIABILITIES, PROVISIONS AND SHAREHOLDERS' EQUITY					
Liabilities to credit institutions		9,112,615	707,233	18,729,955	5,866,277
Deposits and borrowing from the public		35,090,228	29,735,323	35,197,874	29,901,508
Issued securities		48,985,315	45,980,690	7,201,341	8,967,414
Derivatives	10	1,546,789	300,606	1,039,946	211,030
Fair value changes of hedged items in portfolio hedge of interest-rate risk		1,024,562	-215,459	32,795	-
Deferred tax liabilities		60,001	64,358	-	-
Other liabilities		762,378	1,805,524	321,479	268,543
Accrued expenses and deferred income		1,973,256	1,727,529	523,843	385,751
Provisions		40,282	14,041	31,812	9,225
Subordinated debt		1,250,000	1,150,000	1,250,000	1,150,000
TOTAL LIABILITIES AND PROVISIONS		99,845,425	81,269,845	64,329,045	46,759,748
SHAREHOLDERS' EQUITY					
Share capital, 9,548,708 shares		954,871	954,871	954,871	954,871
Other capital contributed		2,977,480	2,477,480	18,380	18,380
Other reserves		-10,856	-361	-10,856	-361
Profit brought forward		192,115	216,162	3,338,400	2,838,414
Net profit/loss for the year		177,332	175,580	-18,499	-14
TOTAL SHAREHOLDERS' EQUITY		4,290,942	3,823,732	4,282,296	3,811,290
TOTAL LIABILITIES, PROVISIONS AND SHAREHOLDERS' EQUITY		104,136,367	85,093,577	68,611,341	50,571,038
MEMORANDUM ITEMS					
For own liabilities, pledged assets		12,650,000	1,605,000	12,650,000	1,605,000
Contingent liabilities		86,276	91,168	59,051	72,025
Commitments					
Approved but not disbursed loans		597,052	457,576	188,075	187,361
Approved but not utilized overdraft facilities		1,492,425	1,428,593	3,744,299	39,107,756
Approved but not utilized card loans		707,321	642,070	707,321	642,070
Repos		352,852	343,000	-	343,000
Total commitments		3,149,650	2,871,239	4,639,695	40,280,187
Other notes					
Accounting principles	1				
Segment reporting	2				
Capital-adequacy analysis	11				

Cash-flow statement, indirect method

SEK 000s	Group		Parent Company	
	Jan. 1, 2008– Dec. 31, 2008	Jan. 1, 2007– Dec. 31, 2007	Jan. 1, 2008– Dec. 31, 2008	Jan. 1, 2007– Dec. 31, 2007
Cash and cash equivalents, January 1	4,597,955	1,835,287	4,276,374	1,725,259
Operating activities				
Operating profit/loss	245,048	238,494	-23,851	-3,494
Adjustment of non-cash items	-156,159	297,154	142,520	140,351
Change in assets of operating activities				
Change in eligible treasury bills	7,964,124	-7,964,124	7,964,124	-7,964,124
Change in lending to subsidiaries	-	-	-7,082,816	21,889,501
Change in lending to the public	-11,624,568	-13,235,530	-5,423,909	-1,730,913
Change in bonds and other interest-bearing securities	-7,353,745	2,505,003	-7,854,731	2,503,996
Change in derivatives	-2,000,651	-377,196	-767,318	-268,917
Change in other assets	97,507	-61,650	-4,146	-43,316
Change in liabilities of operating activities				
Change in deposits and borrowing from the public	5,354,905	5,355,935	5,354,905	5,795,216
Change in deposits from subsidiaries	-	-	4,996,650	4,811,887
Change in issued securities	3,004,625	14,346,079	-1,766,073	-22,667,197
Change in other liabilities	-1,043,146	1,313,657	52,935	96,923
Change in derivatives	1,246,183	-125,347	828,916	-141,817
Cash flow from operating activities	-4,265,877	2,292,475	-3,582,794	2,418,096
Investing activities				
Acquisition of tangible assets	-7,256	-18,896	-5,092	-13,145
Disposal of tangible assets	80	229	-	-
Acquisition of intangible assets	-125,308	-134,540	-69,392	-87,236
Acquisition of shares and participations	-	-1,600	-	-1,600
Cash flow from investing activities	-132,484	-154,807	-74,484	-101,981
Financing activities				
Shareholders' contributions received	500,000	525,000	500,000	525,000
Shareholders' contributions paid	-	-	-125,000	-390,000
Increase in subordinated loans	100,000	100,000	100,000	100,000
Cash flow from financing activities	600,000	625,000	475,000	235,000
CASH FLOW FOR THE YEAR	-3,798,361	2,762,668	-3,182,278	2,551,115
Cash and cash equivalents, December 31	799,594	4,597,955	1,094,096	4,276,374
Non-cash items				
Depreciation/amortization	52,074	37,035	41,853	27,189
Impairment losses	277	-	-	-
Unrealized portion of net profit from financial items	13,476	-2,942	13,631	-1,935
Loan losses, excluding recoveries	100,716	79,182	17,910	11,324
Change in accrued expenses/income	82,142	286,420	116,340	95,397
Provisions	26,241	116	22,587	1,870
Change in deferred tax	-13,695	44,816	-9,085	-1,802
Receivable/liability Group contribution after tax	-199,627	-60,599	-	4,680
Income tax	-67,716	-62,914	5,352	3,480
Fair value recognized in shareholders' equity	-10,495	-361	-10,495	-361
Fair value changes of hedged items in portfolio hedge of interest-rate risk	-139,552	-23,599	-55,573	509
	-156,159	297,154	142,520	140,351
Cash and cash equivalents comprise:				
Cash and central bank account balances	81,311	71,517	81,311	71,517
Lending to credit institutions, terms of up to 3 months ¹⁾	9,830,898	5,233,671	9,772,874	5,156,457
Liabilities to credit institutions, terms of up to 3 months ¹⁾	-9,112,615	-707,233	-8,760,089	-951,600
	799,594	4,597,955	1,094,096	4,276,374

1) Excluding lending to subsidiaries

Change in shareholders' equity

Group	Share capital	Other capital contributed	Other reserves	Profit brought forward	Net profit for the year	Total
Opening balance, Jan. 1, 2007	954,871	1,952,480	-	137,976	138,785	3,184,112
In accordance with resolution by Annual General Meeting				138,785	-138,785	-
Change in instruments available for sale, before tax			-501			-501
Tax on items recognized against shareholders' equity			140			140
Total changes in shareholders' equity reported directly against shareholders' equity			-361	138,785	-138,785	-361
Net profit for the year through the income statement					175,580	175,580
Total change before transactions with shareholders			-361	138,785	36,795	175,219
Unconditional shareholders' contribution received from Parent Company		200,000				200,000
Conditional shareholders' contribution received		325,000				325,000
Group contributions paid				-84,165		-84,165
Tax effect of Group contributions paid				23,566		23,566
Closing balance, Dec. 31, 2007	954,871	2,477,480	-361	216,162	175,580	3,823,732
Opening balance, Jan. 1, 2008	954,871	2,477,480	-361	216,162	175,580	3,823,732
In accordance with resolution by Annual General Meeting				175,580	-175,580	-
Change in instruments available for sale, before tax			-14,229			-14,229
Tax on items recognized against shareholders' equity			3,734			3,734
Total changes in shareholders' equity reported directly against shareholders' equity			-10,495	175,580	-175,580	-10,495
Net profit for the year through the income statement					177,332	177,332
Total change before transactions with shareholders			-10,495	175,580	1,752	166,837
Conditional shareholders' contribution received		500,000				500,000
Group contributions paid				-277,260		-277,260
Tax effect of Group contributions paid				77,633		77,633
Closing balance, Dec. 31, 2008	954,871	2,977,480	-10,856	192,115	177,332	4,290,942
Parent Company						
	Share capital	Statutory reserve	Fair value	Profit brought forward	Net profit for the year	Total
Opening balance, Jan. 1, 2007	954,871	18,380	-	2,332,044	-23,310	3,281,985
In accordance with resolution by Annual General Meeting				-23,310	23,310	-
Change in instruments available for sale, before tax			-501			-501
Tax on items recognized against shareholders' equity			140			140
Total changes in shareholders' equity reported directly against shareholders' equity			-361	-23,310	23,310	-361
Net profit for the year through the income statement					-14	-14
Total change before transactions with shareholders			-361	-23,310	23,296	-375
Unconditional shareholders' contribution received from Parent Company				200,000		200,000
Conditional shareholders' contribution received				325,000		325,000
Group contributions received				6,500		6,500
Tax effect of Group contributions received				-1,820		-1,820
Closing balance, Dec. 31, 2007	954,871	18,380	-361	2,838,414	-14	3,811,290
Opening balance, Jan. 1, 2008	954,871	18,380	-361	2,838,414	-14	3,811,290
In accordance with resolution by Annual General Meeting				-14	14	-
Change in instruments available for sale, before tax			-14,229			-14,229
Tax on items recognized against shareholders' equity			3,734			3,734
Total changes in shareholders' equity reported directly against shareholders' equity			-10,495	-14	14	-10,495
Net profit for the year through the income statement					-18,499	-18,499
Total change before transactions with shareholders			-10,495	-14	-18,485	-28,994
Conditional shareholders' contribution received				500,000		500,000
Closing balance, Dec. 31, 2008	954,871	18,380	-10,856	3,338,400	-18,499	4,282,296

Notes

NOTE 1 ACCOUNTING PRINCIPLES

The year-end report for the Group has been prepared in accordance with IAS 34 Interim Financial Reporting. The Parent Company prepares its accounts in accordance with the Swedish Annual Accounts Act for Credit Institutions and Securities Companies (ÅRKL), the Swedish Securities Market Act (2007:528), the regulations and general advice of the Swedish Financial Supervisory Authority (FFFS 2008:25) and the Swedish Financial Reporting Board's recommendation RFR 2.1 Accounting for Legal Entities. The accounting principles applied in the year-end report comply with the accounting principles that were applied in the preparation of the 2008 Annual Report.

NOTE 2 SEGMENT REPORTING

Income statement, Jan. 1, 2008–Dec. 31, 2008

	Bank	Hypotek	Leasing and installment plans	Funds	Eliminations	Total
SEK 000s						
Net interest income	483,532	361,027	360,932	5,992	-	1,211,483
Net commission	-215,214	-174,791	33,722	217,946	-	-138,337
Net profit/loss from financial items at fair value	-4,460	8,458	-2,551	-	-	1,447
Other operating income	205,520	79	48,911	6,264	-110,451	150,323
Total income	469,378	194,773	441,014	230,202	-110,451	1,224,916
Other expenses	-484,975	-65,539	-278,363	-194,447	108,518	-914,806
Profit/loss before loan losses	-15,597	129,234	162,651	35,755	-1,933	310,110
Loan losses, net	-8,254	-197	-56,611	-	-	-65,062
OPERATING PROFIT/LOSS	-23,851	129,037	106,040	35,755	-1,933	245,048

Balance sheet, Dec. 31, 2008

Total assets	68,611,341	67,427,138	8,956,057	168,017	-41,026,186	104,136,367
Liabilities	64,329,045	65,076,053	8,211,297	94,845	-37,865,815	99,845,425
Shareholders' equity	4,282,296	2,351,085	744,760	73,172	-3,160,371	4,290,942
Total liabilities and shareholders' equity	68,611,341	67,427,138	8,956,057	168,017	-41,026,186	104,136,367

Income statement, Jan. 1, 2007–Dec. 31, 2007

Net interest income	435,860	236,451	339,481	5,111	-	1,016,903
Net commission	-221,438	-127,593	28,432	276,052	-	-44,547
Net profit/loss from financial items at fair value	1,935	-57	195	-	-	2,073
Other operating income	165,244	294	43,195	1,064	-78,212	131,585
Total income	381,601	109,095	411,303	282,227	-78,212	1,106,014
Other expenses	-377,616	-53,571	-267,278	-199,609	81,617	-816,457
Profit before loan losses	3,985	55,524	144,025	82,618	3,405	289,557
Loan losses, net	-7,479	2,564	-46,148	-	-	-51,063
OPERATING PROFIT/LOSS	-3,494	58,088	97,877	82,618	3,405	238,494

Balance sheet, Dec. 31, 2007

Total assets	50,571,038	48,332,251	9,244,716	262,604	-23,317,032	85,093,577
Liabilities	46,759,748	46,105,844	8,498,872	188,465	-20,283,084	81,269,845
Shareholders' equity	3,811,290	2,226,407	745,844	74,139	-3,033,948	3,823,732
Total liabilities and shareholders' equity	50,571,038	48,332,251	9,244,716	262,604	-23,317,032	85,093,577

NOTE 3 INTEREST INCOME

SEK 000s	Group		Parent Company	
	Jan. 1, 2008– Dec. 31, 2008	Jan. 1, 2007– Dec. 31, 2007	Jan. 1, 2008– Dec. 31, 2008	Jan. 1, 2007– Dec. 31, 2007
Interest income on lending to credit institutions	125,843	100,640	1,091,702	1,272,558
Interest income on lending to the public	4,094,539	2,956,402	806,207	565,045
Interest income on interest-bearing securities	628,334	210,037	628,334	210,037
Interest income on derivatives	2,609,475	1,273,759	358,954	126,665
Other interest income	4,984	222	-	-
Total interest income	7,463,175	4,541,060	2,885,197	2,174,305
Average interest rate on lending to the public during the period, %	5.7	4.9	5.9	5.6

NOTE 4 INTEREST EXPENSE

SEK 000s	Group		Parent Company	
	Jan. 1, 2008– Dec. 31, 2008	Jan. 1, 2007– Dec. 31, 2007	Jan. 1, 2008– Dec. 31, 2008	Jan. 1, 2007– Dec. 31, 2007
Interest expense, liabilities to credit institutions	65,711	6,860	228,552	99,018
Interest expense, deposits and borrowing from the public	1,235,230	780,562	1,239,028	773,487
Interest expense, subordinated debt	73,467	52,500	73,467	52,500
Interest expense, interest-bearing securities	2,277,335	1,416,165	507,162	674,852
Interest expense, derivatives	2,588,762	1,256,559	342,358	127,077
Other interest expense, including government deposit insurance	11,187	11,511	11,098	11,511
Total interest expense	6,251,692	3,524,157	2,401,665	1,738,445
Average interest rate on deposits from the public during the period, %	3.8	2.9	3.8	2.9

NOTE 5 COMMISSION REVENUE

SEK 000s	Group		Parent Company	
	Jan. 1, 2008– Dec. 31, 2008	Jan. 1, 2007– Dec. 31, 2007	Jan. 1, 2008– Dec. 31, 2008	Jan. 1, 2007– Dec. 31, 2007
Payment commission	70,975	62,734	70,975	62,734
Lending commission	63,484	64,410	9,333	10,629
Deposit commission	4,922	3,544	4,922	3,544
Financial guarantees	172	231	172	231
Securities commission	597,620	735,677	7,676	14,130
Card operations	70,188	51,470	70,188	51,470
Other commission	-1,345	813	-1,345	813
Total commission revenue	806,016	918,879	161,921	143,551

NOTE 6 COMMISSION EXPENSE

SEK 000s	Group		Parent Company	
	Jan. 1, 2008– Dec. 31, 2008	Jan. 1, 2007– Dec. 31, 2007	Jan. 1, 2008– Dec. 31, 2008	Jan. 1, 2007– Dec. 31, 2007
Payment commission	76,500	80,015	57,943	56,227
Securities commission	351,213	419,179	3,886	5,101
Card operations	57,274	53,078	57,274	53,078
Remuneration to regional insurance companies	448,936	398,785	249,622	239,058
Other commission	10,430	12,369	8,410	11,525
Total commission expense	944,353	963,426	377,135	364,989

NOTE 7 NET PROFIT/LOSS FROM FINANCIAL ITEMS AT FAIR VALUE

SEK 000s	Group		Parent Company	
	Jan. 1, 2008– Dec. 31, 2008	Jan. 1, 2007– Dec. 31, 2007	Jan. 1, 2008– Dec. 31, 2008	Jan. 1, 2007– Dec. 31, 2007
Change in fair value				
Interest-related instruments	-444,654	-28,026	-283,241	-338
Currency-related instruments	68,849	5,138	-721	2,165
Change in fair value of hedged item	352,234	23,598	268,253	-509
Interest compensation	10,095	2,232	2,078	617
Capital gain/loss				
Interest-related instruments	12,233	-869	7,691	-
Other financial assets	2,690	-	1,480	-
Total net profit/loss from financial items at fair value	1,447	2,073	-4,460	1,935

NOTE 8 LOAN LOSSES, NET

SEK 000s	Group		Parent Company	
	Jan. 1, 2008– Dec. 31, 2008	Jan. 1, 2007– Dec. 31, 2007	Jan. 1, 2008– Dec. 31, 2008	Jan. 1, 2007– Dec. 31, 2007
Specific provisions for individually appraised loan receivables				
Write-off of confirmed loan losses during the year	61,120	61,904	1,843	1,720
Reversed earlier impairment of loan losses recognized in the year-end accounts as confirmed losses	-58,401	-59,508	-	-
Impairment of loan losses during the year	71,437	78,742	-3,871	1,978
Payment received for prior confirmed loan losses	-35,654	-28,119	-9,656	-3,845
Reversed impairment of loan losses no longer required	-26,344	-29,175	-	-10,350
Net expense for the year for individually appraised loan receivables	12,158	23,844	-11,684	-10,497
Group-wise impairment of individually appraised receivables	-	-	-	-
Group-wise appraisal of homogenous groups of loan receivables with limited value and similar credit risk				
Write-off of confirmed loan losses during the year	5,286	12,261	5,286	12,261
Provision/reversal of impairment for loan losses	52,450	29,906	19,484	20,663
Net expense for the year for group-wise appraised receivables	57,736	42,167	24,770	32,924
Net expense for the year for fulfillment of guarantees	-4,832	-14,948	-4,832	-14,948
Net expense of loan losses for the year	65,062	51,063	8,254	7,479

NOTE 9 LENDING TO THE PUBLIC

SEK 000s	Group		Parent Company	
	Dec. 31, 2008	Dec. 31, 2007	Dec. 31, 2008	Dec. 31, 2007
Loan receivables, gross				
Public sector	138,882	133,085	3,065	-
Corporates	5,520,954	4,923,172	712,216	486,665
Retail	73,210,755	62,240,075	15,793,784	10,590,651
Other	415	6 170	192	6,170
Total loan receivables, gross	78,871,006	67,302,502	16,509,257	11,083,486
Provision for individually reserved loan receivables				
Corporates	-31,090	-38,215	-	-
Retail	-49,604	-47,634	-	-
Total individual provisions	-80,694	-85,849	-	-
Provision for group-wise reserved loan receivables				
Corporates	-30,091	-21,490	-3,756	-2,773
Retail	-196,373	-155,167	-115,728	-96,939
Total group-wise provisions	-226,464	-176,657	-119,484	-99,712
Total provisions	-307,158	-262,506	-119,484	-99,712
Loan receivables, net				
Public sector	138,882	133,085	3,065	-
Corporates	5,459,773	4,863,467	708,460	483,892
Retail	72,964,778	62,037,274	15,678,056	10,493,712
Other	415	6,170	192	6,170
Total loan receivables, net	78,563,848	67,039,996	16,389,773	10,983,774
Doubtful loan receivables				
Corporates	38,318	45,411	2,410	842
Retail	216,286	130,676	74,259	51,269
Total doubtful loan receivables	254,604	176,087	76,669	52,111

Definitions:

A loan receivable is considered doubtful if a payment is more than 60 days overdue or if there is reason to expect that the counterparty cannot meet its undertaking.

The value of the collateral has not been taken in consideration in the reporting of doubtful receivables.

NOTE 10 DERIVATIVE INSTRUMENTS

Group

SEK 000s	Dec. 31, 2008		Dec. 31, 20007	
	Par value	Fair value	Par value	Fair value
Derivative instruments with positive values				
Interest-rate derivatives	34,517,500	1,032,870	21,495,000	286,239
Currency derivatives	6,827,546	1,513,306	9,206,140	259,286
Total derivative instruments with positive values	41,345,046	2,546,176	30,701,140	545,525
Derivative instruments with negative values				
Interest-rate derivatives	34,976,000	1,507,449	23,677,500	295,230
Currency derivatives	232,928	39,340	155,779	5,376
Total derivative instruments with negative values	35,208,928	1,546,789	23,833,279	300,606

Parent Company

SEK 000s	Dec. 31, 2008		Dec. 31, 20007	
	Par value	Fair value	Par value	Fair value
Derivative instruments with positive values				
Interest-rate derivatives	4,545,000	50,083	2,205,000	53,983
Currency derivatives	5,074,184	1,010,520	8,847,184	239,302
Total derivative instruments with positive values	9,619,184	1,060,603	11,052,184	293,285
Derivative instruments with negative values				
Interest-rate derivatives	8,686,000	371,175	2,505,000	57,596
Currency derivatives	3,408,802	668,771	6,757,579	153,434
Total derivative instruments with negative values	12,094,802	1,039,946	9,262,579	211,030

NOTE 11 CAPITAL-ADEQUACY ANALYSIS

Tkr	Group		Parent Company	
	Dec. 31, 2008	Dec. 31, 2007	Dec. 31, 2008	Dec. 31, 2007
Tier 1 capital, gross	4,591,798	4,113,732	4,583,152	4,101,290
Less intangible assets	-327,306	-246,805	-213,301	-183,288
Less deferred tax assets	-14,415	-5,077	-11,660	-2,575
Less/plus IRB deficit/surplus	-48,733	-103,771	-6,762	-10,424
Tier 1 capital, net	4,201,345	3,758,079	4,351,429	3,905,003
Tier 2 capital	960,000	860,000	960,000	860,000
Deductions for Tier 2 capital	-48,733	-103,771	-6,762	-10,424
Total capital base	5,112,612	4,514,309	5,304,667	4,754,579
Risk-weighted assets according to Basel II	28,859,120	26,189,250	11,643,369	10,213,488
Risk-weighted assets according to transition rules	49,124,533	42,457,725	13,298,419	10,193,013
Total capital requirement for credit risk				
Capital requirement for credit risk according to Standardized Approach/earlier rules	698,029	639,316	501,974	449,119
Capital requirement for credit risk according to IRB Approach	1,500,519	1,355,506	374,073	338,949
Capital requirement for operational risk	110,182	100,318	55,423	29,011
Capital requirement	2,308,730	2,095,140	931,470	817,079
Adjustment according to transition rules	1,621,233	1,301,478	132,404	-1,638
Total capital requirement	3,929,963	3,396,618	1,063,874	815,441
Tier 1 ratio according to Basel II, %	14.56	14.35	37.37	38.23
Capital adequacy ratio according to Basel II, %	17.72	17.24	45.56	46.55
Total capital ratio according to Basel II *	2.21	2.15	5.69	5.82
Tier 1 ratio according to transition rules, %	8.55	8.85	32.72	38.31
Capital adequacy ratio according to transition rules, %	10.41	10.63	39.89	46.65
Total capital ratio according to transition rules *	1.30	1.33	4.99	5.83

* Total capital ratio = total capital base / total capital requirement

NOTE 11 CAPITAL-ADEQUACY ANALYSIS, CONTINUED

SEK 000s	Group		Parent Company	
	Dec. 31, 2008	Dec. 31, 2007	Dec. 31, 2008	Dec. 31, 2007
Capital requirement				
Credit risk according to Standardized Approach				
Exposures to institutions	71,155	152,214	28,132	137,628
Exposures to corporates	379,074	342,849	321,207	290,131
Retail exposures	25,284	21,470	-	1,516
Exposures secured on residential property	149,827	97,600	96,055	6,257
Past due items	5,548	2,259	5,005	494
Covered bonds	40,423	-	40,423	-
Other items	26,718	22,924	11,152	13,093
Total capital requirement for credit risk	698,029	639,316	501,974	449,119
Credit risk according to IRB Approach				
Retail exposures				
Exposures secured by real estate collateral	977,559	829,632	225,734	210,388
Other retail exposures	521,320	524,226	147,048	127,502
Non credit-obligation assets	1,640	1,648	1,291	1,059
Total capital requirement for credit risk	1,500,519	1,355,506	374,073	338,949
Operational risk				
Standardized Approach	110,182	100,318	55,423	29,011
Total capital requirement for operational risk	110,182	100,318	55,423	29,011
Capital-adequacy analysis according to Basel I				
Tier 1 capital	4,250,077	3,861,850	4,358,191	3,915,727
Tier 2 capital	960,000	860,000	960,000	860,000
Total capital base	5,210,077	4,721,850	5,318,191	4,775,727
Risk-weighted assets	55,936,351	47,423,148	14,963,844	11,003,806
Capital requirement for credit risk	4,474,908	3,793,852	1,197,108	880,304
Tier 1 ratio, %	7.60	8.14	29.12	35.59
Capital adequacy ratio, %	9.31	9.96	35.54	43.40
Total capital ratio	1.16	1.24	4.44	5.43

In addition to the Parent Company Länsförsäkringar Bank AB publ (556401-9878), the financial corporate group includes the wholly owned and fully consolidated subsidiaries Länsförsäkringar Hypotek AB publ (556244-1781), Wasa Kredit AB (556311-9204) and Länsförsäkringar Fondförvaltning AB publ (556364-2783).

This year-end report is unaudited.

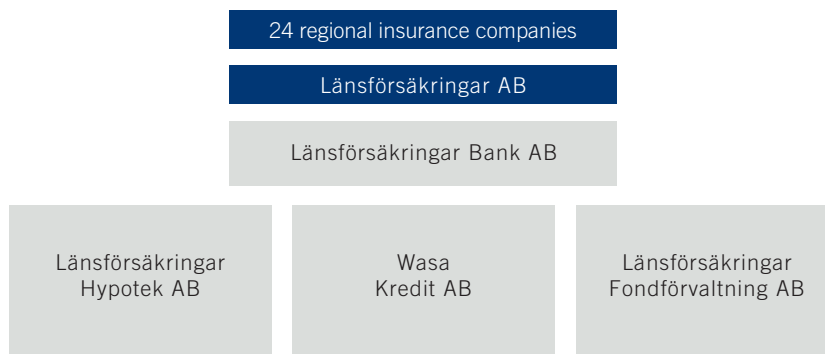
Stockholm, February 16, 2009

Mats Ericsson
President

Reporting dates

Interim report, January – March 2009 April 22, 2009

Interim report January – June 2009 August 25, 2009



The Länsförsäkringar Alliance comprises 24 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, farmers and corporate customers. The number of customers amounts to slightly more than 3.2 million and the Länsförsäkringar Alliance has a joint total of 5,500 employees.



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