11 November 2026

Landshypotek Bank AB (publ)

Legal entity identifier (LEI): 5493004WUGGU2BQI7F14

Issue of SEK 300,000,000 Floating Rate Covered Bonds due July 2031 ("the Covered Bonds")

under the €10,000,000,000

Nordic Medium Term Note and Covered Bond Programme

PART A – CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the Relevant Conditions set forth in the base prospectus dated 3 June 2025 which are incorporated by reference in the Base Prospectus dated 26 May 2026 (the **Base Prospectus**). This document constitutes the Final Terms of the Covered Bonds described herein for the purposes of Article 8 of the EU Prospectus Regulation and must be read in conjunction with the Base Prospectus which constitutes a base prospectus for the purposes of the EU Prospectus Regulation, including the Relevant Conditions incorporated by reference in the Base Prospectus, in order to obtain all relevant information. As used herein, EU Prospectus Regulation means Regulation (EU) 2017/1129 (as amended). The Base Prospectus has been published on the website of the Issuer and copies may be obtained from the registered office of the Issuer. For each issue of Covered Bonds, the Issuer will prepare the Final Terms for such issue and send a copy to the Issuing Agent.

1.	Relevant Conditions:		Terms and Conditions of the ES Covered Bonds as set out in the Base Prospectus dated 3 June 2025
2.	(i)	Series Number:	1038
	(ii)	Tranche Number:	13
	(iii)	Date on which the Covered Bonds will be consolidated and form a single Series:	The Covered Bonds will, on the Issue Date, be consolidated and form a single Series with the existing SEK 1,750,000,000 Floating Rate Covered Bonds due July 2031 issued on 15 April 2026 (the **Tranche 1** Covered Bonds), SEK 300,000,000 Floating Rate Covered Bonds due July 2031 issued on 16 April 2026 (the **Tranche 2** Covered Bonds), SEK 500,000,000 Floating Rate Covered Bonds due July 2031 issued on 17 April 2026 (the **Tranche 3** Covered Bonds), SEK 400,000,000 Floating Rate Covered Bonds due July 2031 issued on 23 April 2026 (the **Tranche 4** Covered Bonds), SEK 400,000,000 Floating Rate Covered Bonds due July 2031 issued on 24 April 2026 (the **Tranche 5** Covered Bonds), SEK 500,000,000 Floating Rate Covered Bonds due July 2031 issued on 13 May 2026 (the **Tranche 6** Covered Bonds), SEK 150,000,000 Floating Rate Covered Bonds due July 2031 issued on 22 May 2026 (the **Tranche 7** Covered Bonds), SEK 400,000,000 Floating Rate Covered Bonds due July 2031 issued on 25 May 2026 (the **Tranche 8** Covered Bonds), SEK 1,050,000,000 Floating Rate Covered Bonds due July 2031 issued on 26 May 2026 (the **Tranche 9** Covered Bonds), SEK 300,000,000 Floating Rate Covered Bonds due July 2031 issued on 27 May 2026 (the **Tranche 10** Covered Bonds), SEK

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			250,000,000 Floating Rate Covered Bonds due July 2031 issued on 29 May 2026 (the **Tranche 11** Covered Bonds) and SEK 700,000,000 Floating Rate Covered Bonds due July 2031 issued on 8 June 2026 (the **Tranche 12** Covered Bonds).
3.	Specified Currency or Currencies:		Swedish Krona ("SEK")
4.	Aggregate Nominal Amount:		
	-	Tranche:	SEK 300,000,000
	-	Series:	SEK 7,000,000,000
5.	Issue Price:		99.907 per cent of the Aggregate Nominal Amount plus accrued interest from 1 October 2026
6.	(a)	Specified Denominations:	SEK 2,000,000
	(b)	Calculation Amount:	SEK 2,000,000
7.	(i)	Issue Date:	16 November 2026
	(ii)	Interest Commencement Date:	1 October 2026
8.	Maturity Date:		Interest Payment Date falling in or nearest to July 2031
9.	Extended Final Maturity		Applicable
	(a)	Statutory Extended Final Maturity:	Applicable
	(b)	Statutory Extended Final Maturity Date:	Interest Payment Date falling in or nearest to July 2032
10.	Interest Basis:		In respect of the period from (but excluding) the Interest Commencement Date to (and including) the Maturity Date: 3 month STIBOR + 0.33 per cent Floating Rate (see paragraph 17 below) In respect of the period from (but excluding) the Maturity Date to (and including) the Statutory Extended Final Maturity Date: 3 month STIBOR + 0.33 per cent Floating Rate (see paragraph 18 below)
11.	Redemption Basis:		Subject to any purchase and cancellation or early redemption, the Covered Bonds will be redeemed on the Maturity Date at 100 per cent of their nominal amount
12.	Change of Interest Basis:		Not Applicable
13.	Put/ Call Options:		Not Applicable

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14.	Date Board approval of Covered Bonds obtained:		Not Applicable

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

15.	Fixed Rate Covered Bond Provisions		Not Applicable
16.	Fixed Reset Note Provisions		Not Applicable
17.	Floating Rate Covered Bond Provisions		Applicable from (but excluding) the Interest Commencement Date to (and including) the Maturity Date
	(i)	Specified Period(s)/Specified Interest Payment Dates:	1 January, 1 April, 1 July and 1 October in each year, commencing on 1 January 2026 (short first coupon), up to and including the Maturity Date, subject to adjustment in accordance with the Business Day Convention specified in paragraph 17(ii) below
	(ii)	Business Day Convention:	Modified Following Business Day Convention
	(iii)	Additional Business Centre(s):	Not Applicable
	(iv)	Party responsible for calculating (i) the Rate of Interest (if not the Issuing Agent) and (ii) the Interest Amount (if not the Issuer):	Not Applicable
	(v)	Screen Rate Determination:	Applicable
	–	Reference Rate:	3-month STIBOR
	–	Interest Determination Date(s):	Second day (other than a Saturday or a Sunday) on which commercial banks are open for general business (including dealings in foreign exchange and foreign currency deposits) in Stockholm prior to the start of each Interest Period
	–	Relevant Screen Page:	LSEG's screen "STIBOR=" page
	–	Financial Centre Time:	11.00 a.m. Stockholm time
	–	Calculation Method:	Not Applicable
	–	Observation Method:	Not Applicable
	–	Observation Look-back Period:	Not Applicable
	–	D:	Not Applicable

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	(vi)	Linear Interpolation:	Applicable – the Rate of Interest for the short first Interest Period shall be calculated using Linear Interpolation between 2-month STIBOR and 3-month STIBOR
	(vii)	Margin(s):	+ 0.33 per cent per annum
	(viii)	Minimum Rate of Interest:	Not Applicable
	(ix)	Maximum Rate of Interest:	Not Applicable
	(x)	Day Count Fraction:	Actual/360
18.	Extended Final Maturity Interest Provisions:		Applicable from (but excluding) the Maturity Date to (and including) the earlier of (i) the Interest Payment Date on which the Covered Bonds are redeemed in full and (ii) the Statutory Extended Final Maturity
	(i)	Specified Period(s)/Specified Interest Payment Dates:	1 October, 1 January, 1 April and 1 July, commencing on 1 October 2031, up to and including the Extended Final Maturity Date, subject in each case to adjustment in accordance with the Business Day Convention specified in paragraph 18(ii) below
	(ii)	Business Day Convention:	Modified Following Business Day Convention
	(iii)	Additional Business Centre(s):	Not Applicable
	(iv)	Party responsible for calculating (i) the Rate of Interest (if not the Issuing Agent) and (ii) the Interest Amount (if not the Issuer):	Not Applicable
	(v)	Screen Rate Determination:	Applicable
	–	Reference Rate:	3-month STIBOR
	–	Interest Determination Date(s):	Second day (other than a Saturday or a Sunday) on which commercial banks are open for general business (including dealings in foreign exchange and foreign currency deposits) in Stockholm prior to the start of each Interest Period
	–	Relevant Screen Page:	LSEG's screen "STIBOR=" page
	–	Financial Centre Time:	11.00 a.m. Stockholm time
	–	Calculation Method:	Not Applicable
	–	Observation Method:	Not Applicable
	–	Observation Look-back Period:	Not Applicable
	–	D:	Not Applicable

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	(vi)	Linear Interpolation:	Not Applicable
	(vii)	Margin(s):	+ 0.33 per cent per annum
	(viii)	Minimum Rate of Interest:	Not Applicable
	(ix)	Maximum Rate of Interest:	Not Applicable
	(x)	Day Count Fraction:	Actual/360
19.	Zero Coupon Covered Bond Provisions		Not Applicable

PROVISIONS RELATING TO REDEMPTION

20.	Issuer Call:	Not Applicable
21.	Investor Put:	Not Applicable
22.	Optional Redemption for Senior Preferred Notes and Senior Non-Preferred Notes:	Not Applicable
23.	Optional Redemption for Subordinated Notes:	Not Applicable
24.	Final Redemption Amount:	SEK 2,000,000 per Calculation Amount
25.	Early Redemption Amount(s) payable on redemption for taxation reasons:	Not Applicable

GENERAL PROVISIONS APPLICABLE TO THE COVERED BONDS

26.	Form of Covered Bonds:	ES Covered Bonds issued in registered, uncertificated and dematerialised book-entry form.
27.	Additional Financial Centre(s):	Not Applicable

Signed on behalf of Landshypotek Bank AB (publ):

By: ……..

Duly authorised

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PART B – OTHER INFORMATION

1. ADMISSION TO TRADING

(i)	Admission to trading:	Application has been made by the Issuer (or on its behalf) for the Covered Bonds to be admitted to trading on the regulated market of Nasdaq Stockholm AB (operated by Nasdaq Stockholm AB) with effect from the Issue Date. The Tranche 1 Covered Bonds were admitted to trading on the regulated market of Nasdaq Stockholm (operated by Nasdaq Stockholm AB) with effect from on or about 15 April 2026 The Tranche 2 Covered Bonds were admitted to trading on the regulated market of Nasdaq Stockholm (operated by Nasdaq Stockholm AB) with effect from on or about 16 April 2026 The Tranche 3 Covered Bonds were admitted to trading on the regulated market of Nasdaq Stockholm (operated by Nasdaq Stockholm AB) with effect from on or about 17 April 2026 The Tranche 4 Covered Bonds were admitted to trading on the regulated market of Nasdaq Stockholm (operated by Nasdaq Stockholm AB) with effect from on or about 23 April 2026 The Tranche 5 Covered Bonds were admitted to trading on the regulated market of Nasdaq Stockholm (operated by Nasdaq Stockholm AB) with effect from on or about 24 April 2026 The Tranche 6 Covered Bonds were admitted to trading on the regulated market of Nasdaq Stockholm (operated by Nasdaq Stockholm AB) with effect from on or about 13 May 2026 The Tranche 7 Covered Bonds were admitted to trading on the regulated market of Nasdaq Stockholm (operated by Nasdaq Stockholm AB) with effect from on or about 22 May 2026 The Tranche 8 Covered Bonds were admitted to trading on the regulated market of Nasdaq Stockholm (operated by Nasdaq Stockholm AB) with effect from on or about 25 May 2026 The Tranche 9 Covered Bonds were admitted to trading on the regulated market of Nasdaq Stockholm (operated by Nasdaq Stockholm AB) with effect from on or about 26 May 2026 The Tranche 10 Covered Bonds were admitted to trading on the regulated market of Nasdaq Stockholm (operated by Nasdaq Stockholm AB) with effect from on or about 27 May 2026

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		The Tranche 11 Covered Bonds were admitted to trading on the regulated market of Nasdaq Stockholm (operated by Nasdaq Stockholm AB) with effect from on or about 29 May 2026 The Tranche 12 Covered Bonds were admitted to trading on the regulated market of Nasdaq Stockholm (operated by Nasdaq Stockholm AB) with effect from on or about 8 June 2026
(ii)	Estimate of total expenses related to admission to trading:	SEK 220 250

2. RATINGS

Ratings:	The Covered Bonds are expected to be assigned the following rating: AAA by S&P Global Ratings, acting through S&P Global Ratings Europe Limited S&P Global Ratings is established in the European Union and is registered under Regulation (EC) No. 1060/2009 (as amended). In accordance with S&P Global Ratings' rating definitions available as at the date of these Final Terms on https://www.spglobal.com/ratings/en/about/understanding-credit-ratings, an obligation rated 'AAA' has the highest rating assigned by S&P Global Ratings. The obligor's capacity to meet its financial commitments on the obligation is extremely strong.

3. INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

Save for any fees payable to the Dealers, so far as the Issuer is aware, no person involved in the issue of the Covered Bonds has an interest material to the offer. The Dealers and their affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary course of business.

4. REASONS FOR THE OFFER AND ESTIMATED NET PROCEEDS

(i)	Reasons for the offer:	See ”Use of Proceeds” in the Base Prospectus
(ii)	Estimated net proceeds:	SEK 300,510,983

5. YIELD

Not Applicable

6. OPERATIONAL INFORMATION

(i)	ISIN:	SE0013886439
(ii)	Common Code:	Not Applicable

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(iii)	Clearing system(s) and the relevant identification number(s):	Euroclear Nordics, the Swedish Central Securities Depository (Euroclear Nordics identification number: 556112-8074). The Issuing Agent shall be entitled to obtain information from the register maintained by Euroclear Nordics for the purpose of performing its obligations under the ES Covered Bonds
(iv)	Delivery:	Delivery against payment
(v)	Names of Issuing Agent (if any):	Svenska Handelsbanken AB (publ)
(vi)	Intended to be held in a manner which would allow Eurosystem eligibility:	No. Whilst the designation is specified as ”no” at the date of these Final Terms, should the Eurosystem eligibility criteria be amended in the future such that the Covered Bonds are capable of meeting them the Covered Bonds may then be deposited with one of the ICSDs as common safekeeper. Note that this does not necessarily mean that the Covered Bonds will then be recognised as eligible collateral for Eurosystem monetary policy and intra-day credit operations by the Eurosystem at any time during their life. Such recognition will depend upon the ECB being satisfied that Eurosystem eligibility criteria have been met.

7. DISTRIBUTION

(i)	Method of distribution:	Non-syndicated
(ii)	If syndicated, names of Managers:	Not Applicable
(iii)	Date of Subscription Agreement:	Not Applicable
(iv)	Stabilisation Manager(s) (if any):	Not Applicable
(v)	If non-syndicated, name of relevant Dealer:	DNB Carnegie Investment Bank AB (publ)

8. THIRD PARTY INFORMATION

The explanation of the meaning of the rating in Part B – 2 (Ratings) of these Final Terms has been extracted from S&P Global Ratings' website. The Issuer confirms that such information has been accurately reproduced and that, so far as it is aware and is able to ascertain from information published by S&P Global Ratings, no facts have been omitted which would render the reproduced information inaccurate or misleading.

9. PROHIBITION OF SALES TO EEA RETAIL INVESTORS

Applicable

10. BENCHMARKS:

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Relevant Benchmark:	STIBOR is provided by Swedish Financial Benchmark Facility AB ("**SFBF**"). As at the date hereof, SFBF appears in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 (Register of administrators and benchmarks) of Regulation (EU) 2016/1011, as amended.

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Signerande parter

Namn: Karl Åke Källström
Datum: 2026-11-11
E-post: ake.kallstrom@landshypotek.se
IP-Adress: 128.94.20.102
Signeringstyp: BankID

Namn: SOFIA SKOOG
Datum: 2026-11-11
E-post: sofia.skoog@landshypotek.se
IP-Adress: 128.94.20.101
Signeringstyp: BankID

Dokumentet har signerats med QNOVA
Signerande parter har blivit verifierade med en personlig kod

Signerat med QNOVA

Signerande parter

Karl Åke Källström

SOFIA SKOOG

Dokumentet har signerats med QNOVA
Signerande parter har blivit verifierade med en personlig kod

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