

Press Release

17 July 2025

Swedbank's Interim report for the second quarter 2025

Swedbank's President and CEO Jens Henriksson comments: "Swedbank has once again delivered a strong result".

- Return on equity 15.4%
- Solid credit quality
- Further improved availability via telephone in Sweden during the quarter

Financial information	Q2	Q1		Jan-Jun	Jan-Jun	
SEKm	2025	2025	%	2025	2024	%
Total income	16 962	17 329	-2	34 291	36 324	-6
Net interest income	10 917	11 489	-5	22 406	24 764	-10
Net commission income	3 902	4 052	-4	7 954	8 145	-2
Net gains and losses on financial items	856	541	58	1 398	1 593	-12
Other income ¹	1 286	1 247	3	2 533	1 822	39
Total expenses	6 119	6 115	0	12 234	12 650	-3
Profit before impairments, bank taxes and resolution fees	10 843	11 214	-3	22 057	23 674	-7
Impairment of tangible and intangible assets	0	0		0	32	-99
Credit impairments	150	-141		9	-145	
Bank taxes and resolution fees	677	929	-27	1 606	2 149	-25
Profit before tax	10 016	10 425	-4	20 441	21 637	-6
Tax expense	2 130	2 229	-4	4 360	4 614	-6
Profit for the period	7 886	8 196	-4	16 082	17 023	-6
Earnings per share, SEK, after dilution	6.99	7.26		14.24	15.08	
Return on equity, %	15.4	15.2		15.2	17.1	
C/I ratio	0.36	0.35		0.36	0.35	
Common Equity Tier 1 capital ratio, %	19.7	19.7		19.7	20.1	
Credit impairment ratio, %	0.03	-0.03		0.00	-0.01	

1) Other income includes the items Net insurance, Share of profit or loss of associates and joint ventures, and Other income from the Group income statement.

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