Swedbank

Press Release

23 October 2025

Swedbank's interim report for the third quarter 2025

Swedbank´s President and CEO Jens Henriksson comments:" Our customer focus is producing results."

- Return on equity 16.0%
- Solid credit quality
- Most loved brand in the Baltics for the seventh year in a row

Financial information	**Q3**	**Q2**		**Jan-Sep**	**Jan-Sep**	
SEKm	**2025**	**2025**	**%**	**2025**	**2024**	**%**
Total income	**17 105**	**16 962**	**1**	**51 396**	**55 470**	**-7**
Net interest income	10 819	10 917	-1	33 225	36 993	-10
Net commission income	4 117	3 902	6	12 071	12 430	-3
Net gains and losses on financial items	847	856	-1	2 245	2 763	-19
Other income[1]	1 322	1 286	3	3 855	3 283	17
Total expenses	**6 030**	**6 119**	**-1**	**18 264**	**18 636**	**-2**
Profit before impairments, bank taxes and resolution fees	**11 075**	**10 843**	**2**	**33 131**	**36 834**	**-10**
Impairment of tangible and intangible assets	0	0		0	32	-99
Credit impairments	-398	150		-389	126	
Bank taxes and resolution fees	663	677	-2	2 269	3 162	-28
Profit before tax	**10 809**	**10 016**	**8**	**31 251**	**33 513**	**-7**
Tax expense	2 298	2 130	8	6 657	7 112	-6
Profit for the period	**8 512**	**7 886**	**8**	**24 593**	**26 401**	**-7**
Earnings per share, SEK, after dilution	7.53	6.99		21.77	23.37	
Return on equity, %	16.0	15.4		15.4	17.5	
C/I ratio	0.35	0.36		0.36	0.34	
Common Equity Tier 1 capital ratio, %	19.7	19.7		19.7	20.4	
Credit impairment ratio, %	-0.08	0.03		-0.03	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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Swedbank empowers the many people and businesses to create a better future. Our vision is a financially sound and sustainable society. Swedbank Group is the leading bank with over 7 million retail customers and 550 000 corporate customers in our four home markets: Sweden, Estonia, Latvia and Lithuania. Swedbank Group is also present in other Nordic countries, the U.S. and China. Together we make your financial life easier. Find out more: www.swedbank.com