17 July 2026

Swedbank's interim report for the second quarter 2026

Swedbank's President and CEO Jens Henriksson comments: "Swedbank stands strong and is well positioned for sustainable growth and profitability"

- Strong volume growth in all home markets
- New organisation contributes to delivery of the financial plan 15/27
- Settlement with DFS – all investigations of historical shortcomings closed

Financial information SEKm	Q2 2026	Q1 2026	%	Jan-Jun 2026	Jan-Jun 2025	%
Total income	**18 104**	**17 073**	**6**	**35 178**	**34 291**	**3**
Net interest income	11 276	11 147	1	22 423	22 406	0
Net commission income	4 462	4 172	7	8 634	7 954	9
Net gains and losses on financial items	1 060	689	54	1 749	1 398	25
Other income[1]	1 306	1 064	23	2 371	2 533	-6
Total expenses	**7 854**	**6 881**	**14**	**14 736**	**12 234**	**20**
of which extraordinary costs	860	0		860	0	
of which VAT reimbursements	0	0		0	-379	
Profit before impairments, bank taxes and resolution fees	**10 250**	**10 192**	**1**	**20 442**	**22 057**	**-7**
Impairment of tangible and intangible assets	0	0		0	0	-99
Credit impairments	313	164	90	477	9	
Bank taxes and resolution fees	786	672	17	1 458	1 606	-9
Profit before tax	**9 151**	**9 356**	**-2**	**18 506**	**20 441**	**-9**
Tax expense	1 956	2 011	-3	3 967	4 360	-9
Profit for the period	**7 195**	**7 345**	**-2**	**14 540**	**16 082**	**-10**
Earnings per share, SEK, after dilution	6.37	6.50		12.86	14.24	
Return on equity, %	14.2	13.3		13.6	15.2	
Return on equity excl. adjusted, %[2]	15.5	13.3		14.3	14.8	
C/I ratio	0.43	0.40		0.42	0.36	
C/I ratio excl. adjusted[2]	0.39	0.40		0.39	0.37	
Common Equity Tier 1 capital ratio, %	17.4	17.5		17.4	19.7	
Credit impairment ratio, %	0.06	0.03		0.05	0.00	

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.

2) Adjusted for VAT reimbursments in 2025 and for extraordinary costs in the second quarter of 2026.

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