

22 October 2026

Swedbank's interim report for the third quarter 2026

Swedbank's President and CEO Jens Henriksson comments: " Proactive work close to our customers creates business momentum."

- Positive business climate and strong result for the quarter
- Approvals of credit risk models in Sweden and the Baltics
- Most loved brand in the Baltics for the eighth consecutive year

Financial information SEKm	Q3 2026	Q2 2026	%	Jan-Sep 2026	Jan-Sep 2025	%
Total income	17 986	18 104	-1	53 164	51 396	3
Net interest income	11 568	11 276	3	33 991	33 225	2
Net commission income	4 704	4 462	5	13 338	12 071	10
Net gains and losses on financial items	601	1 060	-43	2 350	2 245	5
Other income ¹	1 114	1 306	-15	3 484	3 855	-10
Total expenses	7 417	7 854	-6	22 153	18 264	21
of which extraordinary costs ²	673	860	-22	1 533	0	
of which VAT reimbursements ²	0	0		0	-576	
Profit before impairments, bank taxes and resolution fees	10 569	10 250	3	31 011	33 131	-6
Impairment of tangible and intangible assets	0	0		0	0	-98
Credit impairments ²	-701	313		-224	-389	-42
Bank taxes and resolution fees	730	786	-7	2 188	2 269	-4
Profit before tax	10 541	9 151	15	29 048	31 251	-7
Tax expense	2 292	1 956	17	6 258	6 657	-6
Profit for the period	8 249	7 195	15	22 789	24 593	-7
Earnings per share, SEK, after dilution	7.30	6.37		20.16	21.77	
Return on equity, %	15.6	14.2		14.2	15.4	
Return on equity adjusted, % ²	16.0	15.5		14.8	15.1	
C/I ratio	0.41	0.43		0.42	0.36	
C/I ratio adjusted ²	0.37	0.39		0.39	0.37	
Common Equity Tier 1 capital ratio, %	17.2	17.4		17.2	19.7	
Credit impairment ratio, %	-0.14	0.06		-0.01	-0.03	
Full-time employees	17 235	17 293		17 235	16 698	

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) See the tables Adjusting items on page 6 and 7.



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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.

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