Nordea

Stock exchange release

Nordea Hypotek AB half-year financial report, January–June 2026

Nordea Hypotek AB (publ)
Half-year financial report
31 August 2026, 10.00 CET

Nordea Hypotek AB's half-year financial report has been published on nordea.com.

Nordea Hypotek's lending increased to SEK 800bn and Nordea's market share for mortgages was 14.19% at the end of the period, up 0,12 percentage points since the turn of the year. Operating profit was SEK 863m – a decline of SEK 229m compared with the same period last year. Credit quality remained strong; loan losses remained at low levels and the Company had a strong capital position with a Common Equity Tier 1 capital ratio of 17.5%.

First half of 2026 compared to the same period in 2025 in brief:

- Net interest income decreased by SEK 465m to SEK 2,103m, mainly due to lower market rates and depressed lending margins, partly offset by increased lending volumes.
- Net fee and commission income improved by SEK 33m to SEK -85m.
- Net result from financial items at fair value declined, amounting to SEK -14m (SEK 39m).
- Operating expenses amounted to SEK -1,327m (SEK -1,489m) – a decline of SEK 162m. The decrease is mainly due to lower sales and distribution costs for Nordea Bank Abp as well as lower staff costs, while regulatory fees increased.
- Net loan losses amounted to SEK +186m (SEK +92m), chiefly thanks to a sustained low risk level in the portfolio and positive effects from changes in allowances.

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This information is such that Nordea Hypotek AB (publ), 556091-5448, is obliged to publish under the Securities Markets Act (2007:528). The information was released for publishing on 31 August 2026 at 10.00 CET.