

Nordea Hypotek AB half-year financial report, January–June 2025

Nordea Hypotek AB (publ)
Half-year financial report
25 August 2025, 10.00 CET

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

Nordea Hypotek's operating profit improved by SEK 154m compared with the same period last year, to SEK 1,092m. Lending increased by a strong 3.1% to SEK 762bn and means that Nordea's market share for mortgages increased to 13.91% at the end of the period. Loan losses were at low levels and the Company has a strong capital position and capital ratio of 19.2%.

First half of 2025 compared to the same period in 2024 in brief:

- Net interest income increased by SEK 205m to SEK 2,568m – a 9% improvement. The change is mainly driven by higher margins on the lending portfolio and higher lending volumes.
- Net fee and commission income deteriorated by SEK -11m to SEK -117m.
- Net result from financial items at fair value declined, amounting to SEK 39m (SEK 104m).
- Net interest income amounted to SEK -1,489m (SEK -1,381m); an increase of SEK -108m. The increase is mainly due to higher sales and distribution costs to Nordea Bank Abp as well as a rise in regulatory fees.
- Loan losses decreased by SEK 134m and amounted to SEK +92m (SEK -42m) during the period.

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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 25 August 2025 at 10.00 CET.