



Covered bonds of SBAB

The Swedish Covered Bond Corporation (SCBC) Year-end Report 2025

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The Swedish Covered Bond Corporation ("SCBC") (in Swedish: AB Sveriges Säkerställda Obligationer (publ)) Year-end Report 2025 is now available for download on sbab.se/IR.

January-December 2025 (January- December 2024)

- Operating profit amounted to SEK 1,815 million (1,771).
- Net interest income totalled SEK 3,761 million (3,673).
- Expenses amounted to SEK 1,564 million (1,470).
- Net credit losses resulted in a recovery of SEK 55 million (loss: 47).
- The Common Equity Tier 1 (CET1) capital ratio was 18.1% (16.4).
- All funding programmes continue to have the highest credit ratings from Moody's.

Contacts

- Fredrik Jönsson, Head of Treasury, SBAB, +46 70-795 38 23, fredrik.jonsson@sbab.se

About AB Sveriges Säkerställda Obligationer (publ)

The Swedish Covered Bond Corporation, "SCBC", is a wholly owned subsidiary of the Government-owned SBAB Bank AB (publ). SCBC is a credit market company whose primary operations involve the issuance of covered bonds in Swedish and international markets.

Attachments

- [Download announcement as PDF.pdf](#)
- [SCBC Year-end Report 2025_ENG.pdf](#)
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