

Handelsbanken's Interim Report

January – June 2026

Q2 2026 (Q1 2026)

- Operating profit was SEK 6,678m (8,195).
- Adjusted for items affecting comparability, operating profit decreased by 6%
- Return on equity was 12.8% (13.6)
- Earnings per share amounted to SEK 2.60 (3.21)
- The C/I ratio was 44.3% (39.5)
- The credit loss ratio was 0.00% (0.01)
- The common equity tier 1 ratio was 17.2% (17.2)

JANUARY – JUNE 2026 (JANUARY – JUNE 2025)

- Operating profit was SEK 14,873m (15,243)
- Adjusted for items affecting comparability, operating profit decreased by 10%
- Return on equity increased to 13.2% (12.8)
- Earnings per share amounted to SEK 5.81 (5.96)
- The C/I ratio improved to 41.8% (42.9)
- The credit loss ratio was 0.01% (-0.02)
- The common equity tier 1 ratio was 17.2% (18.4)

Business growth in home markets

Net interest income, net fee and commission income and operating profit increased in all home markets during the quarter. Lending volumes increased, with growth primarily noted in the UK and the Netherlands as well as in household lending in Sweden. The volume of deposits also increased among both household and corporate customers. Assets under management rose and the net inflow into the Bank's funds remained strong. Customer appreciation of the Bank's savings offering was confirmed by the first-place ranking in Kantar Prospera's annual survey of institutional asset managers in Sweden.

Stable cost base and strong asset quality

Expenses decreased compared with the preceding year, despite annual salary adjustments and general cost inflation. While total expenses decreased, investments in IT development increased to further improve the customer experience at in-person meetings, strengthen the digital offering and enhance efficiency in the Bank. Asset quality remained favourable with a credit loss ratio of 0.00% for the second quarter.

Financial stability

After anticipated dividends for the first half of the year amounting to SEK 4.77 per share, corresponding to 82% of profit for the period, the common equity tier 1 ratio was 2.50 percentage points above the regulatory requirement by the Swedish Financial Supervisory Authority. This level was thus within the Bank's target range of 1-3 percentage points above the regulatory requirement. The Bank's financial strength creates trust and confidence, as well as prerequisites for continued stable and profitable growth. No other privately owned bank in the world has a higher overall corporate credit rating from the leading rating agencies. During the quarter, Moody's upgraded its Baseline Credit Assessment (BCA) for Handelsbanken to the highest level of A1 – a level shared with only a handful of other banks worldwide. This is achieved through a locally connected, long-term, and customer-centric business model with low risk tolerance and a strong financial position.

SEK m	Q2 2026	Q1 2026	Change	Adjusted for items affecting comparability	Jan-Jun 2026	Jan-Jun 2025	Change	Adjusted for items affecting comparability
Total income	13,456	14,778	-9%	-2%	28,234	28,708	-2%	-4%
Total expenses	-5,963	-5,838	2%	0%	-11,801	-12,317	-4%	-1%
Net credit losses	-30	-35	-14%		-65	259		
Regulatory fees	-788	-712	11%		-1,500	-1,410	6%	
Operating profit	6,678	8,195	-19%	-6%	14,873	15,243	-2%	-10%

Information regarding the press conference

A press conference will be held on 15 July 2026 at 09:45 a.m. CEST.

Press releases, presentations, a fact book and a recording of the press conference will be available at handelsbanken.se/ir.

The interim report for January – September 2026 will be published on 21 October 2026.

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This information is of the type that Svenska Handelsbanken AB is obliged to make public pursuant to the EU Market Abuse Regulation and the Swedish Securities Markets Act. The information was submitted for publication through the agency of the contact person set out above, at 07:00 a.m. CET on 15 July 2026.

For more information about Handelsbanken, please go to: handelsbanken.com