

Handelsbanken's Interim Report January – September 2026

Q3 2026 (Q2 2026)

- Operating profit increased to SEK 7,353m (6,678)
- Adjusted for items affecting comparability, operating profit increased by 10%
- Return on equity increased to 13.5% (12.8)
- Earnings per share increased to SEK 2.87 (2.60)
- The C/I ratio improved to 42.3% (44.3)
- The credit loss ratio was 0.00% (0.00)
- The common equity tier 1 ratio was 17.0% (17.2)

JANUARY – SEPTEMBER 2026 (JANUARY – SEPTEMBER 2025)

- Operating profit was SEK 22,226m (22,933)
- Adjusted for items affecting comparability, operating profit decreased by 8%
- Return on equity increased to 13.3% (13.0)
- Earnings per share amounted to SEK 8.68 (8.97)
- The C/I ratio improved to 42.0% (42.3)
- The credit loss ratio was 0.00% (-0.01)
- The common equity tier 1 ratio was 17.0% (18.2)

Stable quarter of growth in business volumes

Income increased on the preceding quarter, with rising net interest income, net fee and commission income and net gains/losses on financial transactions. Expenses decreased and the credit loss ratio was 0.00%. Operating profit increased in all home markets. Lending volumes rose, primarily driven by the UK and the Netherlands. Assets under management in the savings business increased to the highest levels to date, positively impacted by both rising market values and continued strong net inflows.

Customer appreciation confirmed again by customer satisfaction surveys and awards

Customer appreciation of the Bank's decentralised and customer-centric business model was confirmed by the numerous external awards won during the quarter. Over the past few decades, the Bank's overall customer satisfaction has been consistently higher than that of its peer competitors in all home markets according to the Swedish Quality Index/EPsi. The Bank was named "Business Bank of the Year" in the Finansbarometern survey for the fifth consecutive year and named "Sweden's Small Enterprise Bank" for the fourteenth consecutive year. Global Finance also ranked Handelsbanken *The World's Safest Commercial Bank* during the quarter.

Financial stability and capital generation

The common equity tier 1 ratio, after anticipated dividends, amounted to 17.0%. This was 2.5 percentage points above the regulatory requirement, which was lowered from 14.7% to 14.5%. For the first nine months of the year SEK 8.02 per share was anticipated as dividends, which corresponded to 92% of profit for the period. A new PD model for corporate exposures, which was approved by the Swedish Financial Supervisory Authority in the second quarter, was implemented during the quarter. After the end of the period, the Swedish Financial Supervisory Authority approved the Bank's new PD model for household exposures. After the removal of the related additional capital requirement, the introduction of the new PD model for household exposures is expected to reduce the common equity tier 1 capital requirement by approximately SEK 3bn, net. No other privately owned bank in the world has a higher overall credit rating from the leading rating agencies. The Bank's financial strength creates trust and confidence, as well as prerequisites for continued stable and profitable growth.

SEK m	Q3 2026	Q2 2026	Change	Adjusted for items affecting comparability	Jan-Sep 2026	Jan-Sep 2025	Change	Adjusted for items affecting comparability
Total income	13,959	13,456	4%	3%	42,193	42,938	-2%	-4%
Total expenses	-5,910	-5,963	-1%	-3%	-17,711	-18,172	-3%	-1%
Net credit losses	-5	-30	-83%		-70	278		
Regulatory fees	-691	-788	-12%		-2,191	-2,116	4%	
Operating profit	7,353	6,678	10%	10%	22,226	22,933	-3%	-8%

Information regarding the press conference

A press conference will be held on 21 October 2026 at 8.15 a.m. CEST.

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

The highlights of the annual report for January – December 2026 will be published on 3 February 2027.

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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 21 October 2026.

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