Handelsbanken the Netherlands

This factsheet contains general information about Handelsbanken the Netherlands. Would you like to know more about our approach and working methods? Feel free to visit the nearest Handelsbanken branch, or check out handelsbanken.nl.

Handelsbanken Group

- Established in 1871 in Stockholm, Sweden.
- Listed, internationally operating bank, with approximately 12,000 employees.
- Local presence ensures in-depth knowledge of the local market, high customer satisfaction and high quality of outstanding loans.
- Conservative risk profile resulting in low credit losses (9M2026: 0.00%).
- The bank has no sales targets and no individual bonuses.
- Handelsbanken has never needed government support, not even during the financial crisis.
- Sweden, Norway, the UK and the Netherlands are the home markets for the bank.

Our philosophy

Handelsbanken is a bank with a strongly decentralised and cost-efficient way of working. Branches can make decisions locally, close to the customer, with a high degree of independence. Competent, passionate and with short lines of communication. Long-term relationships with customers and direct personal contact are paramount.

Our goal

Handelsbanken aims to be more profitable than the average of a peer group of banks in its home markets, through higher customer satisfaction and lower costs.

A solid bank

- Handelsbanken has a conservative financing policy. The bank only provides funding that it believes to be responsible vis-à-vis both the customer and the bank.
- Because of its good capital position – a common equity tier 1 ratio of 17.2% (9M2026) – and its low risk profile, Handelsbanken has a strong international credit rating, making it one of Europe's most solid banks.
- Handelsbanken is the safest commercial bank in the world, according to Global Finance's ranking of over 500 banks worldwide (Global Finance, 2026).

Rating agency	Long Term
Moody's	Aa2
Standard & Poor's	AA-
Fitch	AA+

Handelsbanken in the Netherlands

- In the Netherlands since 2002.
- A bank for individuals, entrepreneurs and (real estate) companies.
- Our products and services are characterised by customization, high service quality, and a personal approach.
- Strong in private mortgages, property finance, savings and asset management.
- Asset management at our local branches for portfolios larger than € 500,000; investing at our wholly owned subsidiary Optimix for portfolios larger than € 2.5 million.
- Number of employees in the Netherlands: 463 (9M2026).

Local branch network

26 branches throughout the Netherlands

Alkmaar
Amersfoort
Amstelveen
Amsterdam Amstel
Amsterdam Centrum
Amsterdam Zuid
Apeldoorn
Arnhem
Breda
Den Haag
Drenthe
Eindhoven
Friesland
Groningen
Haarlem
's-Hertogenbosch
Het Gooi
Leiden
Maastricht
Rijnmond Zuid
Roermond
Rotterdam
Tilburg
Twente
Utrecht
Zwolle

High customer satisfaction

Independent research (EPSI Research, 2026) shows that Handelsbanken in the Netherlands has a higher customer satisfaction than its peer banks, the average of other smaller banks and the industry average, for both individual and corporate customers.

