

Handelsbanken Nederland

Fact sheet

HANDELSBANKEN GROUP

- Established in 1871 in Stockholm, Sweden.
- Listed, international bank, active in six home markets with over 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 (2020: 0.03%).
- The bank has no marketing campaigns, no sales targets and no bonuses.
- Handelsbanken has never needed government support, not even during the financial crisis.
- The Netherlands is one of Handelsbanken's six home markets, along with Sweden, the UK, Denmark, Finland and Norway.

OUR PHILOSOPHY

Handelsbanken is a bank with a strongly decentralised and cost-efficient way of working. Branches can take decisions locally, close to the customer, with a high degree of independence. Competent, passionate and with short lines. 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. The European stress test (EBA, 2018) shows that under extreme conditions Handelsbanken is one of the strongest banks in Europe;
- Because of its good capital position – a common equity tier 1 ratio of 20.3% (Q4 2020) – and its low risk profile, Handelsbanken has a strong international credit rating, making it one of Europe's most solid banks.

	Long term
Moody's	Aa2
Standard & Poor's	AA-
Fitch	AA

HANDELSBANKEN IN THE NETHERLANDS

- A bank for individuals, entrepreneurs and companies.
- Our products and services are characterised by customised, high-quality service and a personal approach.
- Strong in private mortgages, property finance and asset management.
- Asset management via Optimix, a wholly owned subsidiary of Handelsbanken.
- A full range of services for individuals regarding payments and savings.
- Financing and cash management solutions for companies.
- Number of employees in the Netherlands: 329 (2020).

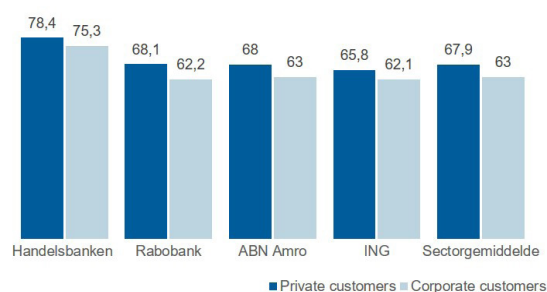
LOCAL BRANCH NETWORK

29 branches throughout the Netherlands.

Alkmaar	Breda	Maastricht
Alphen aan den Rijn	Den Haag	Rijnmond Zuid
Amersfoort	Drenthe	Roermond
Amstelveen	Eindhoven	Rotterdam
Amsterdam Amstel	Groningen	Schiphol
Amsterdam Centrum	Haarlem	Tilburg
Amsterdam Zuid	's-Hertogenbosch	Twente
Apeldoorn	Het Gooi	Utrecht
Arnhem	Laren	Zwolle
Bergen op Zoom	Leeuwarden	

HIGH CUSTOMER SATISFACTION

Independent research (EPSI, 2020) shows that Handelsbanken in the Netherlands has a higher customer satisfaction than its peer banks and the industry average, for both individual and corporate customers.



MORE INFORMATION

Contact your local Handelsbanken branch or visit handelsbanken.nl.

Handelsbanken