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SVENSKA HANDELSBANKEN AB (publ)

The proposals of the Board for the 2026 annual general meeting (AGM)

Item 9. Resolution on the allocation of the Bank's profits in accordance with the adopted balance sheet and also concerning the record day

The Board proposes a dividend of SEK 17.50 per share, of which SEK 8.00 relate to ordinary dividend, and that the remaining profits be carried forward to next year. In addition, the Board proposes that Friday, 27 March 2026 be the record day for receiving dividends. If the meeting resolves in accordance with the proposal, Euroclear Sweden AB expects to distribute the dividend on Wednesday, 1 April 2026.

With reference to Chapter 18, Section 4 of the Swedish Companies Act, the following statement from the Board is noted:

In the Board's assessment, the amount of the proposed dividend, totalling SEK 34,650 million, is justifiable, taking into account the nature of operations, their scope, consolidation requirement, risk, liquidity, and the general situation in both the parent company and the rest of the Group. Unrealised changes in assets and liabilities at fair value have had a net impact on equity of SEK -331 million. The total capitalisation of the parent company and the consolidated situation at year-end, minus the proposed dividend and taking into account material changes since the year-end, exceeded the statutory minimum requirement pursuant to Regulation (EU) No 575/2013 and Directive 2013/36/EU and other relevant requirements established for the Bank by public authorities.

Item 12. The Board's proposal for authorisation for the Board to resolve on acquisition and divestment of shares in the Bank

The earning capacity of the Bank remains good, and a stable capital situation can be foreseen. Depending on the continuing growth in volumes, a strengthened capital situation may arise. In such a situation, it could be appropriate to adjust the Bank's capital structure, which may, among other things, be carried out by repurchasing the Bank's own shares. A new authorisation by the meeting for the Board to resolve on the repurchase of the Bank's own shares is therefore justified. The Board also notes that if the Bank were to acquire a company or business, such a transaction could be facilitated if its own repurchased shares were available to finance such acquisitions.

Thus, the Board proposes that the Board be authorised to, on one or more occasions until the next AGM, resolve on the purchase of Handelsbanken's own class A and/or B shares, on the following conditions:

- The purchases may be made on Nasdaq Stockholm and in accordance with Nasdaq Stockholm's Main Market Rulebook for Issuers of Shares.
- The Bank may purchase a total of no more than 120,000,000 class A and/or B shares or a higher number which comprises a percentage adjustment for an increase in the

number of shares in Handelsbanken due to conversion of convertibles, a share split, or an issue of shares.

- Purchases shall be made in compliance with the pricing restrictions set out in Nasdaq Stockholm's Main Market Rulebook for Issuers of Shares, which provides, among other things, that purchases of shares may not be made at a price higher than the higher of the price of the last independent trade and the highest current independent purchase bid on the trading venue where the purchase is carried out. Purchases may not be made at a lower price than the lowest price at which an independent purchase may be made.
- The aggregated holding of the Bank's own shares, including shares in the trading book, shall not at any time exceed one-tenth of all shares in the Bank.
- Acquisitions may be made within the framework of a repurchase programme in accordance with the Regulation (EU) No 596/2014 of the European Parliament and of the Council, and the Commission Delegated Regulation (EU) 2016/1052.

The Board also proposes that the Board is authorised to, on one or more occasions until the next AGM, resolve on divestment of the Bank's own shares of class A and/or B, as payment in connection with acquisition of a company or business, or to finance such acquisition, in accordance with the following terms and conditions:

- Divestments may be made on Nasdaq Stockholm at a price per share within the registered price range at any time.
- Divestments may also be made in accordance with the rules in Chapter 19, Sections 35-37 of the Swedish Companies Act, i.e. outside a regulated market.
- No more than the number of class A and/or B shares held by the Bank at the time of the Board's decision may be divested.
- The authorisation includes the right to resolve on deviation from the shareholders' preferential rights and that payment may be made in kind or by set-off, whereby the consideration for divested shares, if the divestment is made without preferential rights for the shareholders, shall correspond to an assessed market value for the shares at the time of the decision on the divestment.

The purpose of the authorisation is to give the Board more flexibility in financing acquisitions of companies or businesses. The reason for deviating from the shareholders' preferential rights shall be to create alternative forms of payment when acquiring companies or businesses.

With reference to Chapter 19, Section 22 of the Swedish Companies Act, the Board has made the following statement: In the Board's assessment, the proposed authorisation on acquisition of the Bank's own shares is justifiable, in view of the requirements made by the operations in terms of their nature, scope, consolidation requirements, risks, liquidity and the general situation in other respects, in both the parent company and the Group. Unrealised changes in assets and liabilities at fair value have had a net impact on equity of SEK -331 million. The total capitalisation of the parent company and the consolidated situation at year-end, minus the proposed dividend and taking into account material changes since the year-end, exceeded the statutory minimum requirement pursuant to Regulation (EU) No 575/2013 and Directive 2013/36/EU and other relevant requirements established for the Bank by public authorities.

Item 13. The Board's proposal for acquisition of shares in the Bank for the Bank's trading book pursuant to Chapter 7, Section 6 of the Swedish Securities Market Act

The Board proposes that the meeting make the following resolution:

In order to facilitate its securities operations, and until the next AGM, the Bank shall have the right to acquire its own class A and/or B shares for the Bank's trading book pursuant to Chapter

7, Section 6 of the Swedish Securities Market Act, on condition that the Bank's own shares in the trading book at no time exceed two per cent of all shares in the Bank. The price of the acquired shares shall correspond to the applicable market price at the time of acquisition.

Pursuant to the provisions of Chapter 19, Section 22 of the Swedish Companies Act, the Board refers to the statement made under item 12 above.

Item 14. The Board's proposal regarding authorisation for the Board to resolve on issuance of convertible tier 1 capital instruments

Pursuant to prevailing capital adequacy regulations, certain debt instruments can be included as additional tier 1 capital. One requirement to qualify for this is that the instruments must be able to absorb losses, for example if it is mandatory that they be converted to shares if a pre-defined trigger event occurs, e.g. if the Bank's common equity tier 1 ratio falls below a pre-defined minimum level. Thus it is the intention that the instruments – in the event that they are converted – will strengthen the Bank's common equity tier 1 ratio. If debt instruments with this conversion opportunity are issued, the provisions of the Swedish Companies Act regarding issuance of convertibles must be taken into account. Since these convertibles may comprise a fit-for-purpose capital instrument for the Bank, the Board proposes that the meeting authorise the Board to issue such convertibles.

The purpose of the authorisation is to permit a flexible, effective adaptation of Handelsbanken's capital structure. The reasons for being able to issue the convertibles with deviation from the shareholders' preferential rights are that the authorisation would allow the Board to rapidly perform issues of convertible debt instruments, which is considered appropriate in view of the fact that it is intended that these debt instruments will mainly be issued to debt investors on the international capital markets, and it is therefore important to be able to issue them at an appropriate point in time. Moreover, the instruments would only lead to mandatory conversion to shares in certain circumstances, but would not entail the right of conversion for the holders of the instruments themselves.

In light of the above, the Board proposes that the Board be authorised to, on one or more occasions until the next AGM, issue convertibles, in accordance with the following conditions:

- An issue may be made with or without deviation from shareholders' preferential rights.
- The convertibles will not include the right of conversion for the holders, but will lead to mandatory conversion to shares in accordance with the terms and conditions, in the case of one or more pre-defined events.
- It should be possible to convert to class A or class B shares in Handelsbanken.
- The loan amount and conversion conditions will be determined so that the aggregate number of shares which may be issued when converting convertibles issued under this authorisation, with application of the conversion price determined at the time of issue, amounts to a maximum of as many shares as result from the fact that the amount by which the share capital can increase if the convertible bonds are fully utilised corresponds to a maximum of one-tenth of the Bank's share capital, this being the equivalent of issuing 198,002,849 new shares, calculated according to the current number of shares issued by the Bank. For convertibles issued under the authorisation, market-based terms for debt instruments which may be included as additional tier 1 capital instruments shall apply.
- The Board proposes that it be authorised to resolve on all other conditions for issue under this authorisation.

The Chief Executive Officer, in consultation with the Chairman of the Board, is authorised to make any minor amendments to the above resolution that may be required in conjunction with the registration of the authorisation.

Item 21 Election of auditor in foundations with associated management

The Board proposes that the auditing company Azets Revision & Rådgivning AB be elected as auditor for the following foundations associated with Svenska Handelsbanken AB:

- Paul Sandbergs Stiftelse
- Stiftelsen Syskonen Paulssons Minne
- Stiftelsen Ester Anderssons Donationsfond
- Stiftelsen Fristående fonden
- Johan Olof "Janne" Tjernströms Minnesstiftelse
- Stiftelsen Nils Hammargrens Testamentsfond
- Anna och Per G Berggrens Stiftelsen för Ockelbo-Åmot
- Anna och Per G Berggrens Stiftelse för Järbo
- Helge Riplings Stiftelse
- Hilda och Simon Linds Stiftelse
- P G Berggrens stiftelse för Gästriklands Distriktsloge av IOGT
- Stiftelsen Kerstin och Gunnar Boströms stipendiefond
- Stiftelsen Gösta Olsson, Fagersta
- Lillian Sagens och Curt Ericssons forskningsstiftelse
- Stiftelsen Erik Funks Minnesfond
- Stiftelsen Solgläntan
- Nils Erik Holmstens Forskningsstiftelse
- Stiftelsen familjen Wendela, Einar och Inga Lisa Linds minnesfond
- Stiftelsen Otto, Sofie och Ingeborg Österlöfs Donationsfond
- Mathilda och Emil Subers Stiftelse
- Stiftelsen Kerstin Keys Studie och Understödsfond
- Stiftelsen Karin och Gösta Rittners Stipendiefond
- Stiftelsen Tora Wåhlins fond för sophiasystrarna
- Stiftelsen Anna och Gustaf Åkerbloms fond
- Stiftelsen Häradshövding Anton Wetterlings Understödsfond
- Stiftelsen Molanderska Fonden
- Otto Hedströms Stiftelse
- Stiftelsen Bosaeus-Salwens Släktfond
- Stiftelsen Octave och Gulli de Perres understödsfond
- Stiftelsen Erik och Gurli Hultengrens fond för filosofi vid Uppsala Universitet
- Stiftelsen Carl Alfred Creutz Testamentsmedel
- Stiftelsen Georg Jacobis Fond för hjälp åt blinda
- Stiftelsen familjen Nils Lindahls donationsfond
- Stiftelsen Tyra och Gustaf Svenssons släktfond
- Stiftelsen T.H. Velanders Stipendiefond
- Anders Frödings Donationsstiftelse 2
- Stiftelsen Bengt Enanders donationsfond för f d kontorsanställda
- Major Alf Amundssons stiftelse
- Stiftelsen Hedda och N. D. Qvists Minnesfond
- Robert & William Wedelins stiftelse
- Gustaf & Marguerite Wannbergs djurskyddsstiftelse
- Gustaf och Marguerite Wannbergs stiftelse till förmån för djurskydd i Belgien

- Svenska Handelsbankens Forskningsstiftelse
- Sune och Charlotta Hays Stiftelse
- Rut och Arvid Wolffs Stiftelse
- Stiftelsen Nanny Larsen-Todsens stipendiefond
- Stiftelsen Konstlotteriets för Georg Arsenius Fond
- Stiftelsen Civilingenjören Victor Carlssons Vålgörenhetsfond
- Anna och Gunnar Hylten-Cavallius stiftelse
- Stiftelsen Josef Blomqvists Minnesfond
- Claes Livijns Understödsstiftelse
- Stiftelsen Louis Fraenckels Stipendiefond
- Karl Engvers stiftelse
- Ewa Tamms stiftelse för Konung Gustaf V Jubileumsfond
- Stiftelsen Fröken Sigrid Tillbergs Testamentsmedel
- Stiftelsen Salomon och Ebba Nisells Minnesfond
- Stiftelsen Guvernör Bror och Josephine Ulrichs fond
- Helena Charlotta Åhrbergs familjestiftelse
- Syskonen Elsy, Harry och Henrik Johanssons stiftelse
- Märta och Sigurd Bergdahls Stiftelse
- Stiftelsen Nils Lengqvists Stipendiefond
- Hedvig och August Öbergs Stiftelse
- Stiftelsen Gustav Smiths fond
- Stiftelsen Ingemar Ehrlins Stipendiefond
- Stiftelsen Svante Bergs Minne
- Stiftelsen John och Anna Pepas Släktfond
- Edgar Franks Stiftelse
- Nils Wennerströms Stiftelse
- Blanche Lindegrens Stiftelse
- Stiftelsen Mauds fond
- Stiftelsen Qvists Gravfond
- Linnéa Carlssons Stiftelse
- Stiftelsen Carl Axel Bergstrand
- Stiftelsen Sigurd Bergdahls fond
- Stiftelsen Maria och Olof Bergfeldts fond
- Stiftelsen I H
- Elsa Borgs Stiftelse
- Tore A Jonasson Stiftelse
- Per Anders och Maibrit Westrins stiftelse
- Stiftelsen P.A. Siljeströms fond
- Stina och Birger Johanssons Stiftelse för utbildning och forskning
- Arne Anderssons stipendiestiftelse
- Lennart Glans stiftelse
- Stiftelsen Josef Bergströms Donationsfond
- Stiftelsen Jernringen
- Ulla Hamberg Angebys och Lennart Angebys Stiftelse
- Stiftelsen Kapitalet Ulf Gahns kvarlåtenskap
- Vendela Kaijers Pensions- och Stipendiefond
- Stiftelsen Musikliv i Lidingö
- Frida och Isse Suchowskis Stiftelse
- Stiftelse till minne av Märta och Runo Ahlqvist

- Christer Ångmans och Traude Frankes Stiftelse
- Inga och Björn Beronius Minnesstiftelse
- Bert Lundins stiftelse
- Birgitta och Göran Karlssons Stiftelse
- Irene och Bo Adolfssons Stiftelse
- Stiftelsen Nils och Clary Hallmans fond
- Lars och Ann-Mari Stavmars stiftelse
- Erna och Gösta Knutssons stiftelse
- Gaddbo-Lennart stiftelse
- Robert och Birgitta Beyronds stiftelse
- Göran Åkerlunds stiftelse
- Familjen Kottmeier`s forskningsstiftelse
- Prins Wilhelms Stiftelse, Flens församling
- Stiftelsen Nils Lundström Stipendiefond
- Stiftelsen Baron och Johan Nordenfalks Donationsfond
- Lotten Andreassons stiftelse
- Familjen Alsings stiftelse
- Stiftelsen Inger och Arne Oscarssons stipendiefond
- Familjen Hellmans stiftelse för havsmiljön
- Solhastiftelsen
- Stiftelsen D&G
- Gösta och Vajlet Wennerots Stiftelse
- Lindstenska Stiftelsen
- Familjen Bursies Stiftelse
- Stina och Sven Wibergs Stipendiestiftelse
- Gunnars Stiftelse för Gotland
- Selma och Fritz Kreiskys Stiftelse
- Signe och Reinhold Sunds Stiftelse för reumatisk forskning
- Stiftelsen Maria och Albert Hermanssons Minnesfond
- Greta Anderssons Stiftelse för vetenskaplig forskning
- Stiftelsen Elna Bengtssons Fond för Vetenskaplig Forskning
- Syskonen Karin och Sven Magnussons Stiftelse
- Walter Anderssons Stiftelse för vetenskaplig forskning
- Marianne och Ary Paleys Stipendiestiftelse
- Stiftelsen Elvestorpsfonden
- Greta och Einar Askers stiftelse
- Stiftelsen Mandis och Per Molins minnesfond
- Stiftelsen Alf och Märta Olssons Minnesfond
- Stiftelsen Peter Bagges gravfond
- Tora Perssons och Harald Björkmans stiftelse
- Civilingenjören Hakon Hanssons Stiftelse
- Stiftelsen Elof och Hilma Sunessons Stipendiefond
- Stiftelsen Axel och Gertrud Löfgrens fond
- Stiftelsen Ingrid & Salomon Anderssons Fond
- Stiftelsen Waldemar Borgqvists stipendiefond
- Ernst Nilsson i Sjöbo stiftelse
- Axel Viktor Runnerströms Stiftelse
- Stiftelsen Siv-Inger och Per-Erik Anderssons Minnesfond
- Stiftelsen Björn och Gunilla Ståludds donationsfond

- Hans och Gurli Ambrosius Stiftelse
- Stiftelsen Georg och Margit Tykesons fond
- Leonie Deshayes stiftelse för föräldralösa barn
- Stiftelsen Anna, Augusta och Amanda Grens fond
- Signe och Åke Kjellbergs stiftelse
- Stiftelsen Gunnar och Elisabeth Lundins fond
- Stiftelsen Fröken Anna Meijers Fond
- Stiftelsen Dagmar Tuvevssons Fond
- Stiftelsen Poula och Axel Rosenkvists fond för de blindas förening u.p.a.
- Stiftelsen Poula och Axel Rosenkvists fond för Föreningen för Vålgörenhetens ordnande, F.V.O
- Stiftelsen Poula och Axel Rosenkvists fond för stiftelsen Sorgenfri i Ystad
- Erik och Angelica Sparres forskningsstiftelse
- Inga och Bertil Hedbergs stiftelse
- May och Per Franzén stiftelse
- Stiftelsen till Pontus Roos minne
- Olaus och Curth Carlssons stiftelse
- Franke och Margareta Bergqvists Stiftelse för främjande av cancerforskning
- Stiftelsen Ingrid Anderssons fond för synskadade
- Elly Berggrens Stiftelse
- Evald och Gertrud Perssons Stiftelse
- Ann-Mari och Curt Bergs stiftelse
- Olle och Gertrud Malmbergs forskningsstiftelse
- Marianne Lindblads stiftelse
- Ing-Marie och Rogers stiftelse för Cancerforskning
- Stiftelsen till Lotta Sjögrens minne
- Weine i Kapperstads stiftelse Gammalkil
- Hildegund och Mats Gulbrands forskningsstiftelse
- Ove Montins stiftelse
- Jan Erik Uddegårds forskningsstiftelse
- Stiftelsen hem för Pauvres Honteux i Visby
- Kenillas Stiftelse för Ögonforskning