European Green Bond
Factsheet



Stadshypotek
– ett Handelsbanksföretag

This document and its contents are not subject to any approval or endorsement from ESMA or any other competent authority.

1. General information	
Date of publication	27 October 2026
Issuer info	Issuer name: Stadshypotek AB (publ) LEI: 549300UOX05QGUJJ5707 Contact information: https://www.handelsbanken.com/sv/investor-relations.
Instruments	This is a programmatic European Green Bond Factsheet ("Programmatic Factsheet for European Green Bonds" or "Factsheet") which relates to European Green Bonds ("EuGBs") issuances by Stadshypotek AB (publ), a subsidiary of Svenska Handelsbanken AB (publ) ("Handelsbanken" or together with its subsidiaries the "Group"). This Factsheet can be used for multiple issuances of bonds. ISIN: The ISIN(s) of EuGBs can be found on Handelsbanken's investor website: https://www.handelsbanken.com/en/investor-relations/debt-investors/funding.
External reviewer	S&P Global Ratings Europe Part 4th Floor, Styne House Upper Hatch Street Dublin 2, Ireland Website: https://www.spglobal.com/ratings/en/index.
Approval of the bond prospectus	The prospectus has been reviewed and approved by the Central Bank of Ireland (the "Central Bank"). More information is available on the Central Bank's website: https://www.centralbank.ie/regulation/industry-market-sectors/securities-markets/prospectus-regulation/prospectuses.

2. Important information	
Instrument(s) designation	These bonds use the designation 'European Green Bond' or 'EuGB' in accordance with Regulation (EU) 2023/2631 of the European Parliament and of the Council ("EuGB Regulation").

3. Environmental strategy and rationale	
Statement on reporting review	Stadshypotek will publish an annual allocation and impact report for as long as any EuGBs remain outstanding. The allocation report will be subject to external review in accordance with the requirements of the EuGB Regulation. While the EuGB Regulation does not require external verification of the impact report, Stadshypotek may, at its discretion, choose to obtain such review.
Alignment of the EuGB(s) with the issuers broader sustainability strategy	Stadshypotek serves as Handelsbanken's specialised real estate financing arm. Stadshypotek's lending operations are integrated with those of Handelsbanken, which means that Stadshypotek's lending is run via Handelsbanken's branch network. Stadshypotek shares the Group's sustainability ambitions and seeks to provide financing solutions that support customers in their sustainability transition, with a focus on quality, transparency and long-term commitment. Sustainability is integrated across the Group's operations, including lending, asset management and advisory services, and is underpinned by the Group's overarching principles of a long-term approach, trust in the individual, strong local presence and low risk tolerance. The Group aims to use products, services and advisory activities to support its customers and portfolio companies in developing and executing ambitious transition strategies. As more than 99 per cent of the Group's reported greenhouse gas emissions are linked to its lending and asset management, these are central to the Group's efforts to support the transition to a low-carbon economy. The issuance of EuGBs will support the Group's broader sustainability strategy by mobilising capital for the financing and refinancing of economic activities aligned with the Regulation (EU) 2020/852 (the "EU Taxonomy Regulation"). In doing so, the EuGBs will support customers in their transition towards a net-zero economy and contribute to the environmental objective of climate change mitigation, as set out in Article 9 of the EU Taxonomy Regulation. Further information on Stadshypotek's and the Group's sustainability strategy is available in the Group's latest annual report: https://www.handelsbanken.com/en/investor-relations/reports-and-presentations.
Link with the assets, turnover, CapEx, and OpEx key performance indicators	The Group is subject to the disclosure requirements under Article 8 of the EU Taxonomy Regulation and reports its Green Asset Ratio (GAR), together with the applicable EU Taxonomy templates for credit institutions set out in Annex VI to Commission Delegated Regulation (EU) 2021/2178, as part of its sustainability reporting in accordance with Directive (EU) 2022/2464. Stadshypotek is included in the Group's consolidated reporting and does not publish separate disclosures pursuant to Article 8 of the EU Taxonomy Regulation. The proceeds of the EuGBs are expected to contribute to the Group's consolidated GAR through the financing or refinancing of EU Taxonomy Regulation-aligned assets.
Link to the transition plans	The Group's transition plan describes the Group's overarching approach to managing climate-related risks, capturing opportunities, and reducing greenhouse gas emissions. Building on Handelsbanken's decentralised business model with a strong local presence, the core focus of the Group's transition plan is to support customers in their climate transition efforts through insights, advisory, products and services. The EuGB issuances are expected to contribute to the Group's decarbonisation and broader transition efforts by financing activities that support its customers' transition. The Group continuously seeks to strengthen its transition planning by regularly reviewing its policies, processes and systems, while enhancing data availability and quality in line with regulatory requirements and market practices. This ongoing development supports the Group's ability to assess progress and manage transition-related risks. Further information on the Group's climate transition plan is available in the Group's latest annual report and website: https://www.handelsbanken.com/en/sustainability.
Securitisation	Not applicable

4. Intended allocation of bond proceeds	
Intended allocation to taxonomy-aligned activities	• Stadshypotek intends to allocate an amount equivalent to the proceeds from the EuGBs to finance or refinance financial assets, applying a portfolio approach in accordance with Article 4(2) of the EuGB Regulation. • Stadshypotek commits to allocating 100% of an amount equivalent to the EuGB proceeds to activities that are environmentally sustainable under Article 3 of the EU Taxonomy Regulation. • The financed and/or refinanced assets are expected to contribute to the environmental objective of Climate Change Mitigation (CCM), as defined in Article 9 of the EU Taxonomy Regulation. • A breakdown of the proceeds between financing and refinancing will be disclosed in the European Green Bond annual allocation report(s). • An amount equivalent to the EuGB proceeds is expected to be allocated to the following EU economic activity: – 7.7 Acquisition and Ownership of Buildings (NACE code L68) In the event that the EU Taxonomy Technical Screening Criteria are amended after the issuance of a EuGB, Stadshypotek will ensure that the allocation of proceeds remains compliant with the updated criteria, in line with Article 8 of the EuGB Regulation.
Intended allocation to specific taxonomy-aligned economic activities	• The proceeds will not be allocated to enabling or transitional economic activities. • The proceeds will not be allocated to activities related to nuclear energy or fossil gas.
Intended allocation to economic activities not aligned with the technical screening criteria	The proceeds will not be allocated in accordance with Article 5 of the EuGB Regulation to activities which are not fully EU Taxonomy Regulation-aligned.
Process and timeline for allocation	The proceeds of each EuGB are expected to be fully allocated at issuance to a portfolio of financial assets. Eligible financial assets are limited to the financing or refinancing of economic activity 7.7 Acquisition and ownership of buildings, that meets the applicable EU Taxonomy Regulation requirements for contributing to the environmental objective of Climate Change Mitigation (CCM). Financial assets considered for inclusion in the eligible portfolio are subject to the Group's standardised credit process, which is preceded by know-your-customer procedures. The credit process includes a credit risk analysis, in which a forward-looking assessment of environmental, climate, social and governance risks is an important part of assessing of the repayment capacity. In addition to the standard credit process, financial assets are assessed against the applicable EU Taxonomy Regulation requirements to determine their eligibility for allocation. Handelsbanken's Group treasury department is responsible for Stadshypotek's funding needs and will oversee the identification and allocation of eligible financial assets and monitor the eligible portfolio on an ongoing basis. Group Treasury will manage the proceeds of its EuGBs on a portfolio basis. It will track and periodically adjust the proceeds to ensure that the value of eligible financial assets in the portfolio is at least equal to the aggregate value of outstanding EuGBs allocated to that portfolio. Changes to the composition of the eligible portfolio will be reflected in the relevant allocation reporting. Any proceeds that remain temporarily unallocated will be managed in accordance with the Group's liquidity management requirements. For more information on the EU Taxonomy Regulation assessment of mortgages, please see the Group's latest annual report.
Issuance costs	No issuance cost will be deducted from the bond proceeds.

5. Environmental impact of bond proceeds	
Estimate of the anticipated impact of bond proceeds	Stadshypotek will publish an annual allocation and impact report, which will be made available on Handelsbanken's website for as long as any EuGBs remain outstanding. This Factsheet does not include pre-issuance estimates of the expected environmental impacts of the EuGBs, as the composition of the eligible portfolio and certain external assumptions, including conversion factors, may change over time. Example of annual impact indicators that may be disclosed: • Energy savings (MWh per year) • Estimated GHG emissions reduced/avoided (tCO2e)

6. Information on reporting	
Information and links to reporting	Stadshypotek will publish information of its EuGBs on Handelsbanken's website and make available, free of charge, until at least 12 months have elapsed after the maturity of these bonds, the information requires in accordance with Article 15 of the EuGB Regulation. Allocation and impact report will be presented at a portfolio level and made available via Handelsbanken's website: https://www.handelsbanken.com/en/investor-relations/debt-investors/handelsbankens-green-bonds. All data will be reported as of December 31 of the preceding year.

7. CapEx plan	
Applicability	Stadshypotek will only allocate an amount equivalent to the proceeds of EuGB to financial assets with underlying EU Taxonomy Regulation-aligned economic activities. Therefore, the CapEx plan referred to in Article 7 of the EuGB Regulation is not applicable.

8. Other relevant information	
Alignment with ICMA Green Bond Principles	Stadshypotek's EuGBs will also be aligned with applicable Green Bond Principles developed by the International Capital Market Association (ICMA).