



Standard & Poor's credit rating agency raises S-Bank's credit rating to A- and rates its outlook as stable

10.12.2025 08:30:00 EET | S-Bank Plc | Other information disclosed according to the rules of the Exchange

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10 December 2025 at 8.30 (EET)

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International credit rating agency Standard & Poor's has raised S-Bank Plc's long-term issuer credit rating from "BBB+" to "A-" and affirm its short-term rating at A-2. S&P rated the outlook as stable.

The credit rating and the stable outlook reflect S&P's expectation that the successful issuance of senior non-preferred instruments demonstrates S-Bank's sound market access and allows it to maintain so called ALAC-buffer for years to come. Further, according to S&P's assessment, the acquisition of Handelsbanken's retail business strengthened S-Bank's market position and should support the bank's earnings capacity.

Read S&P's press release: [Finland-Based S-Bank PLC Upgraded To 'A-' On Additional Loss-Absorbing Capacity; Outlook Stable](#)

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About S-Bank Plc

S-Bank is a Finnish bank and part of S Group. We exist to give everyone the possibility of a little more wealth. We have more than three million customers and we know their day-to-day life. We bring convenience and value to our customers through our easy-to-use digital services, for example. Being a full-service bank, we offer support to our customers every day and at the turning points in their lives. s-pankki.fi

Attachments

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