

*Approved and registered by the FI and published by Handelsbanken on July 22, 2014*

FI Dnr 14-10397, 14-10423

**Supplement to the Base Prospectus FI Dnr 14-3600, 14-3602 for Svenska Handelsbanken AB (publ)'s MTN, warrant and certificate programme, which has been approved and registered by the Swedish Financial Supervisory Authority on July 22, 2014.**

In accordance with Chapter 2, section 34 of the Financial Instruments (Trading) Act (SFS 1991:980), Handelsbanken hereby establish this supplement to the Base Prospectus dated March 26, 2014. The supplement is approved and registered by the Swedish Financial Supervisory Authority on July 22, 2014. Any investor who, before this supplement is made public, has submitted an application for or in any other way consented to a purchase or subscription of any transferrable security covered by the Base Prospectus, has the right to recall its application or consent within two weekdays from the publication of this supplement. Last day for recall is July 24, 2014.

This supplement is made due to the publication on July 17, 2014 of Handelsbanken's interim Report for January - June 2014 and should be read together with, and is a part of the Base Prospectus. Handelsbanken's Annual Report and Base Prospectus can be found at [www.handelsbanken.se](http://www.handelsbanken.se). Changes are made to the following parts of the Base Prospectus:

1. Item 8 on page 25, in the 3rd paragraph, add this sentence: Handelsbanken's Interim Report of July 17, 2014 incorporated this Base Prospectus by reference.
2. Item B.12 in the summary "Historical financial information"

## B.12

## Historical financial information

**KEY RATIOS FOR THE HANDELSBANKEN GROUP AR 2013 Q2 2014 AR 2012 Q2 2013**

Operating profit, MSEK	18 088	5 077	17 108	4 723
Profit for the year/ the period, MSEK	14 295	4 034	14 038	3 695
Total assets, MSEK	2 484 721	2 680 291	2 383 951	2 385 323
Shareholders' equity, MSEK	111 339	116 814	103 850	102 391
Return on equity, total business, actual tax %	13,9	15,1	14,9	15,1
Primary capital ratio, %, CRD IV	18,9	20,1	-	17,8
Total Capital adequacy ratio, %, CRD IV	21,6	25,0	-	21,1

**HANDELSBANKEN'S INCOME STATEMENT AND BALANCE SHEET IN SUMMARY****INCOME STATEMENT, MSEK****AR 2013 Q2 2014 AR 2012 Q2 2013**

Net interest items:	26 669	6 704	26 081	6 673
Net commissions:	7 804	2 135	7 369	1 924
Other revenues:	1 854	808	1 612	643
<b>Total revenues:</b>	<b>36 327</b>	<b>9 647</b>	<b>35 062</b>	<b>9 240</b>
Personnel costs	-11 404	-2 910	-11 167	-2 796
Other costs:	-5 181	-1 267	-5 069	-1 304
Write-down and depreciation:	-476	-122	-464	-115
<b>Total costs</b>	<b>-17 061</b>	<b>-4 299</b>	<b>-16 700</b>	<b>-4 215</b>
Net credit losses	-1 195	-272	-1 251	-306
Profits on sales of tangible / intangible assets:tillgångar:	17	1	-3	4
<b>Operating profit:</b>	<b>18 088</b>	<b>5 077</b>	<b>17 108</b>	<b>4 723</b>
Taxes:	-3 915	-1 074	-3 092	-1 067
Profit for the year / the period from divested business after tax	122	31	22	39
<b>Profit for the year / the period:</b>	<b>14 295</b>	<b>4 034</b>	<b>14 038</b>	<b>3 695</b>

**BALANCE SHEET, MSEK****AR 2013 Q2 2014 AR 2012 Q2 2013**

Lending to the public:	1 696 339	1 765 160	1 680 479	1 685 665
Cash and balances with central banks:	334 794	417 306	248 915	211 274
Interest-bearing securities eligible as collateral with central banks:	57 451	56 610	48 906	54 996
Loans to other credit institutions:	62 898	76 519	89 511	71 693
Bonds and other interest-bearing securities:	64 125	53 057	68 354	65 575
Other assets:	269 114	311 639	247 786	294 120
<b>Total assets:</b>	<b>2 484 721</b>	<b>2 680 291</b>	<b>2 383 951</b>	<b>2 385 323</b>
Deposits and borrowing from the public:	825 205	943 151	682 223	636 776
Debts to credit institutions:	171 624	205 649	183 945	197 223
Securities issued:	1 150 641	1 174 512	1 151 426	1 209 644
Other liabilities:	225 912	240 165	262 507	239 289
<b>Total liabilities:</b>	<b>2 373 382</b>	<b>2 563 477</b>	<b>2 280 101</b>	<b>2 282 932</b>
<b>Shareholders' equity</b>	<b>111 339</b>	<b>116 814</b>	<b>103 850</b>	<b>102 391</b>
<b>Total liabilities and shareholders' equity:</b>	<b>2 484 721</b>	<b>2 680 291</b>	<b>2 383 951</b>	<b>2 385 323</b>

Handelsbanken confirms that no significant detrimental changes have occurred in Handelsbanken's prospects since the publication of the interim Report.

Danish translation:

B.12 Historisk finansiell information	Nøgletal for Handelsbankkoncernen			
	2013	Q2 2014	2012	Q2 2013
Driftsresultat, mio. SEK	18 088	5 077	17 108	4 723
Årets resultat, mio. SEK	14 295	4 034	14 038	3 695
Balance, mio. SEK	2 484 721	2 680 291	2 383 951	2 385 323
Egenkapital, mio. SEK	111 339	116 814	103 850	102 391
Rentabilitet på egenkapital total virksomhed %	13,9	15,1	14,9	15,1
Kernekapitalprocent, %, CRD IV	18,9	20,1	-	17,8
Total Kernekapitalprocent, %, CRD IV	21,6	25,0	-	21,1
HANDELSBANKENS RESULTAT OG BALANCE				
Resultatopgørelse, mio. SEK	2013	Q2 2014	2012	Q2 2013
Renteindtægt, netto:	26 669	6 704	26 081	6 673
Provisionsindtægt, netto:	7 804	2 135	7 369	1 924
Øvrige indtægter:	1 854	808	1 612	643
<b>Indtægter i alt:</b>	<b>36 327</b>	<b>9 647</b>	<b>35 062</b>	<b>9 240</b>
Personaleomkostninger:	-11 404	-2 910	-11 167	-2 796
Øvrige omkostninger:	-5 181	-1 267	-5 069	-1 304
Af- og nedskrivninger:	-476	-122	-464	-115
<b>Omkostninger i alt</b>	<b>-17 061</b>	<b>-4 299</b>	<b>-16 700</b>	<b>-4 215</b>
Tab og hensættelser	-1 195	-272	-1 251	-306
Gevinst på salg af materielle/immaterielle aktiver:	17	1	-3	4
<b>Driftsresultat:</b>	<b>18 088</b>	<b>5 077</b>	<b>17 108</b>	<b>4 723</b>
Skatter:	-3 915	-1 074	-3 092	-1 067
Resultat fra frasolgte aktiviteter efter skat:	122	31	22	39
<b>Årets resultat:</b>	<b>14 295</b>	<b>4 034</b>	<b>14 038</b>	<b>3 695</b>
Balance, mio. SEK	2013	Q2 2014	2012	Q2 2013
Udlån:	1 696 339	1 765 160	1 680 479	1 685 665
Kassebeholdning, tillgodehavender:	334 794	417 306	248 915	211 274
Belåningsbare statsobligationer	57 451	56 610	48 906	54 996
Udlån til øvrige kreditinstitutter:	62 898	76 519	89 511	71 693
Obligationer, rentebærende værdipapirer:	64 125	53 057	68 354	65 575
Øvrige aktiver:	269 114	311 639	247 786	294 120
<b>Aktiver i alt:</b>	<b>2 484 721</b>	<b>2 680 291</b>	<b>2 383 951</b>	<b>2 385 323</b>
Indlån:	825 205	943 151	682 223	636 776
Gæld til kreditinstitutter:	171 624	205 649	183 945	197 223
Værdipapirer:	1 150 641	1 174 512	1 151 426	1 209 644
Øvrige passiver:	225 912	240 165	262 507	239 289
<b>Passiver:</b>	<b>2 373 382</b>	<b>2 563 477</b>	<b>2 280 101</b>	<b>2 282 932</b>
<b>Egenkapital</b>	<b>111 339</b>	<b>116 814</b>	<b>103 850</b>	<b>102 391</b>
<b>Passiver og egenkapital i alt:</b>	<b>2 484 721</b>	<b>2 680 291</b>	<b>2 383 951</b>	<b>2 385 323</b>
Handelsbanken bekræfter att inga väsentliga negativa förändringar i Handelsbankens framtidsutsikter har ägt rum sedan datumet för publicerandet av delårsrapporten.				