

*Approved and registered by the FI and published by Handelsbanken on October 24, 2014*

FI Dnr 14-14751, 14-14752

**Supplement to the Base Prospectus FI Dnr 14-3600, 14-3602 for Svenska Handelsbanken AB (publ)'s MTN, warrant and certificate programme. Approved and registered by the Swedish Financial Supervisory Authority on October 24, 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 October 24, 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 October 28, 2014.

This supplement is made due to the publication on October 22, 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 October 22, 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 AR 2012 Q3 2014 Q3 2013**

Operating profit, MSEK	18 088	17 108	4 904	4 571
Profit for the year/ the period, MSEK	14 295	14 038	3 899	3 607
Total assets, MSEK	2 484 721	2 383 951	2 700 811	2 511 967
Shareholders' equity, MSEK	111 339	103 850	120 249	106 512
Return on equity, total business, actual tax %	13,9	14,9	13,8	14,2
Primary capital ratio, %, CRD IV	18,9	-	20,7	18,8
Total Capital adequacy ratio, %, CRD IV	21,6	-	25,6	21,6

**HANDELSBANKEN'S INCOME STATEMENT AND BALANCE SHEET IN SUMMARY****INCOME STATEMENT, MSEK**

	AR 2013	AR 2012	Q3 2014	Q3 2013
Net interest items:	26 669	<b>26 081</b>	7 004	6 683
Net commissions:	7 804	<b>7 369</b>	2 133	1 896
Other revenues:	1 854	<b>1 612</b>	493	430
<b>Total revenues:</b>	<b>36 327</b>	<b>35 062</b>	<b>9 630</b>	<b>9 009</b>
Personnel costs	-11 404	<b>-11 167</b>	-2 943	-2 845
Other costs:	-5 181	<b>-5 069</b>	-1 166	-1 187
Write-down and depreciation:	-476	<b>-464</b>	-121	-125
<b>Total costs</b>	<b>-17 061</b>	<b>-16 700</b>	<b>-4 230</b>	<b>-4 157</b>
Net credit losses	-1 195	<b>-1 251</b>	-497	-284
Profits on sales of tangible / intangible assets:tillgångar:	17	<b>-3</b>	1	3
<b>Operating profit:</b>	<b>18 088</b>	<b>17 108</b>	<b>4 904</b>	<b>4 571</b>
Taxes:	-3 915	<b>-3 092</b>	-1 022	-977
Profit for the year / the period from divested business after tax	122	<b>22</b>	17	33
<b>Profit for the year / the period:</b>	<b>14 295</b>	<b>14 038</b>	<b>3 899</b>	<b>3 607</b>

**BALANCE SHEET, MSEK**

	AR 2013	AR 2012	Q3 2014	Q3 2013
Lending to the public:	1 696 339	1 680 479	1 781 421	1 682 552
Cash and balances with central banks:	334 794	248 915	399 457	345 109
Interest-bearing securities eligible as collateral with central banks:	57 451	48 906	74 287	63 245
Loans to other credit institutions:	62 898	89 511	70 959	72 984
Bonds and other interest-bearing securities:	64 125	68 354	63 563	63 947
Other assets:	269 114	247 786	311 124	284 130
<b>Total assets:</b>	<b>2 484 721</b>	<b>2 383 951</b>	<b>2 700 811</b>	<b>2 511 967</b>
Deposits and borrowing from the public:	825 205	682 223	933 952	807 630
Debts to credit institutions:	171 624	183 945	201 737	169 761
Securities issued:	1 150 641	1 151 426	1 183 993	1 180 015
Other liabilities:	225 912	262 507	260 880	248 049
<b>Total liabilities:</b>	<b>2 373 382</b>	<b>2 280 101</b>	<b>2 580 562</b>	<b>2 405 455</b>
<b>Shareholders' equity</b>	<b>111 339</b>	<b>103 850</b>	<b>120 249</b>	<b>106 512</b>
<b>Total liabilities and shareholders' equity:</b>	<b>2 484 721</b>	<b>2 383 951</b>	<b>2 700 811</b>	<b>2 511 967</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	2012	Q3 2014	Q3 2013
	Driftsresultat, mio. SEK	18 088	17 108	4 904	4 571
	Årets resultat, mio. SEK	14 295	14 038	3 899	3 607
	Balance, mio. SEK	2 484 721	2 383 951	2 700 811	2 511 967
	Egenkapital, mio. SEK	111 339	103 850	120 249	106 512
	Rentabilitet på egenkapital total virksomhed %	13,9	14,9	13,8	14,2
	Kernekapitalprocent, %, CRD IV	18,9	-	20,7	18,8
	Total Kernekapitalprocent, %, CRD IV	21,6	-	25,6	21,6
	HANDELSBANKENS RESULTAT OG BALANCE				
	Resultatopgørelse, mio. SEK	2013	2012	Q3 2014	Q3 2013
	Renteindtægt, netto:	26 669	26 081	7 004	6 683
	Provisionsindtægt, netto:	7 804	7 369	2 133	1 896
	Øvrige indtægter:	1 854	1 612	493	430
	<b>Indtægter i alt:</b>	<b>36 327</b>	<b>35 062</b>	<b>9 630</b>	<b>9 009</b>
	Personaleomkostninger:	-11 404	-11 167	-2 943	-2 845
	Øvrige omkostninger:	-5 181	-5 069	-1 166	-1 187
	Af- og nedskrivninger:	-476	-464	-121	-125
	<b>Omkostninger i alt</b>	<b>-17 061</b>	<b>-16 700</b>	<b>-4 230</b>	<b>-4 157</b>
	Tab og hensættelser	-1 195	-1 251	-497	-284
	Gevinst på salg af materielle/immaterielle aktiver:	17	-3	1	3
	<b>Driftsresultat:</b>	<b>18 088</b>	<b>17 108</b>	<b>4 904</b>	<b>4 571</b>
	Skatter:	-3 915	-3 092	-1 022	-977
	Resultat fra frasolgte aktiviteter efter skat:	122	22	17	33
	<b>Årets resultat:</b>	<b>14 295</b>	<b>14 038</b>	<b>3 899</b>	<b>3 607</b>
	Balance, mio. SEK	2013	2012	Q3 2014	Q3 2013
	Udlån:	1 696 339	1 680 479	1 781 421	1 682 552
	Kassebeholdning, tillgodehavender:	334 794	248 915	399 457	345 109
	Belåningsbare statsobligationer	57 451	48 906	74 287	63 245
	Udlån til øvrige kreditinstitutter:	62 898	89 511	70 959	72 984
	Obligationer, rentebærende værdipapirer:	64 125	68 354	63 563	63 947
	Øvrige aktiver:	269 114	247 786	311 124	284 130
	<b>Aktiver i alt:</b>	<b>2 484 721</b>	<b>2 383 951</b>	<b>2 700 811</b>	<b>2 511 967</b>
	Indlån:	825 205	682 223	933 952	807 630
	Gæld til kreditinstitutter:	171 624	183 945	201 737	169 761
	Værdipapirer:	1 150 641	1 151 426	1 183 993	1 180 015
	Øvrige passiver:	225 912	262 507	260 880	248 049
	<b>Passiver:</b>	<b>2 373 382</b>	<b>2 280 101</b>	<b>2 580 562</b>	<b>2 405 455</b>
	<b>Egenkapital</b>	<b>111 339</b>	<b>103 850</b>	<b>120 249</b>	<b>106 512</b>
	<b>Passiver og egenkapital i alt:</b>	<b>2 484 721</b>	<b>2 383 951</b>	<b>2 700 811</b>	<b>2 511 967</b>
	Handelsbanken bekræfter att inga väsentliga negativa förändringar i Handelsbankens framtidsutsikter har ägt rum sedan datumet för publicerandet av delårsrapporten.				