

Handelsbanken

Press release

Stockholm, 19 February 2015

Handelsbanken issues additional tier 1 capital

Handelsbanken is issuing additional tier 1 capital of USD 1.2 billion, corresponding to approximately SEK 10 billion. The loan, which is perpetual with the opportunity for call in 6 years, has an annual interest rate of 5.25 per cent. The issue will strengthen Handelsbanken's tier 1 capital ratio by about 2.1 percentage points.

The issue order book was over-subscribed and the price level was far lower than for any other bank that has issued this type of instrument.

The debt instrument complies with the new European regulations and has a mechanism whereby the nominal amount can be temporarily written down to cover losses or otherwise to strengthen the capital situation if the common equity tier 1 ratio in the Handelsbanken Group were to fall below 8 per cent. On 31 December 2014, Handelsbanken's common equity tier 1 ratio was 20.4 per cent.

For further information, please contact:

Mikael Hallåker, Head of Investor Relations, + 46 (0) 8 – 701 29 95, + 46 (0)70 – 266 29 95

Lars Höglund, Head of Debt Investor Relations, + 46 (0)8 – 701 51 70, + 46 (0)70 – 345 51 70

This information is of the type which Handelsbanken is obliged to make public according to the Swedish Securities Market Act. The information was submitted for publication on 19 February 2015 at 07.00 a.m. CET. For more information about Handelsbanken, see: www.handelsbanken.com