Svenska Handelsbanken AB  SHB B ( SE0007100607 )

Company Fact Sheet

Growth of 10,000 (Total return SEK since 31/12/2016)

<table>
<thead>
<tr>
<th>Year</th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
<th>2020-07</th>
</tr>
</thead>
<tbody>
<tr>
<td>Return</td>
<td>11.3</td>
<td>10.0</td>
<td>7.6</td>
<td>-10.74</td>
</tr>
<tr>
<td>(Total SEK)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Yearly Performance % (SEK)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Return</td>
<td>-4.4</td>
<td>-3.8</td>
<td>7.6</td>
<td>-10.74</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Operating Margin %

<table>
<thead>
<tr>
<th>Year</th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
<th>2020-07</th>
</tr>
</thead>
<tbody>
<tr>
<td>Margin</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

Return on Invested Capital %

<table>
<thead>
<tr>
<th>Year</th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
<th>2020-07</th>
</tr>
</thead>
<tbody>
<tr>
<td>ROIC</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

Return on Equity %

<table>
<thead>
<tr>
<th>Year</th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
<th>2020-07</th>
</tr>
</thead>
<tbody>
<tr>
<td>ROE</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

Profitability and Valuation (SEK)

<table>
<thead>
<tr>
<th>Years</th>
<th>5 Yr Trend</th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
<th>2020-07</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Revenue</td>
<td>42,038</td>
<td>44,358</td>
<td>44,933</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net Interest Income</td>
<td>29,766</td>
<td>31,286</td>
<td>32,135</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fees Income</td>
<td>9,718</td>
<td>10,247</td>
<td>10,697</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Operating Income (Mil)</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Operating Margin %</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Income before income taxes (Mil)</td>
<td>21,025</td>
<td>22,013</td>
<td>21,796</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net Income (Mil)</td>
<td>16,099</td>
<td>17,354</td>
<td>18,922</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Operating Cash Flow (Mil)</td>
<td>39,891</td>
<td>76,662</td>
<td>22,378</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Free Cash Flow (Mil)</td>
<td>38,466</td>
<td>75,181</td>
<td>20,164</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Basic Earn. Per Share</td>
<td>8.28</td>
<td>8.93</td>
<td>8.65</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dividend Per Share</td>
<td>5.00</td>
<td>5.50</td>
<td>5.50</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Company Profile

Handelsbanken is one of the largest Swedish banks with a significant exposure to the Swedish mortgage market, about 44% of total loans are tied to the Swedish real estate market. Outside of Sweden, the bank operates primarily in the U.K., Denmark, Finland, and the Netherlands. Handelsbanken generates about three quarters of its income through its interest spread based business including mortgages, household loans, as well as corporate loans to large and small enterprises. The bank increasingly offers asset management, mutual fund and private banking services to its clients.

Key Stats

- **Website**: https://www.handelsbanken.com
- **Headquarter country**: Sweden
- **Employees**: 12,524
- **Market Cap (at close 24/08/2020)**: SEK177.26Bil
- **Morningstar Sector**: Financial Services
- **Morningstar Industry**: Banks - Diversified
- **Stock Style**: Large-Value

Fiscal Year Ends: December

Board of Directors and Management

- **Chairman of the Board**: Par Boman
- **Vice Chairman**: Fredrik Lundberg
- **Chief Executive Officer**: Carina Akerstrom
- **Chief Financial Officer**: Rolf Marquardt
- **Chief Information Officer**: Juha Rantamaa

Dividends (SEK)

<table>
<thead>
<tr>
<th>Ex Date</th>
<th>Payment</th>
<th>Type</th>
<th>Currency</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>28/03/2019</td>
<td>Cash</td>
<td>SEK</td>
<td>5.50</td>
<td></td>
</tr>
<tr>
<td>22/03/2018</td>
<td>Cash</td>
<td>SEK</td>
<td>5.50</td>
<td></td>
</tr>
<tr>
<td>22/03/2018</td>
<td>Special</td>
<td>SEK</td>
<td>2.00</td>
<td></td>
</tr>
<tr>
<td>30/03/2017</td>
<td>Cash</td>
<td>SEK</td>
<td>5.00</td>
<td></td>
</tr>
<tr>
<td>17/03/2016</td>
<td>Cash</td>
<td>SEK</td>
<td>4.50</td>
<td></td>
</tr>
</tbody>
</table>

If data are missing or you find incorrect information in the Fact Sheet, please send an email to: support.nordics@morningstar.com

Please find the FAQ and Methodology at: www.nasdaqomxnordic.com/fact-sheet
Dividend Yield %
Revenue %

Profitability Analysis(SEK)

Return on Equity %
Return on Assets %
Return on Invested Capital %
Inventory Turnover
Rev/Employee
Comp. Exp/Rev
Net Margin %

Financial Position(SEK, Mil)

Loans (Gross)
Allowances
Net Loans
Securities
Trading Assets
Intangibles
Other
Total Assets
Deposits
Short-Term Debt
Long-Term Debt
Other
Total Liabilities
Preferred Stock
Total Equity

Quarterly Results(SEK)

Revenue Mil
Most Recent
Prior Year
Revenue Growth %
Most Recent
Prior Year
Earnings Per Share
Most Recent
Prior Year

Options & Futures

Instrument
Options
Forwards
Futures

Valuation Analysis

Current
3 Yr
5 Yr
10 Yr
Avg
Avg
Avg
Price/Earnings
11.81
12.66
13.38
12.89
Price/Book
4.18
4.84
5.23
4.95
PEG Ratio
3.26
- - -

Sector Peers by Market Cap(SEK)

Mkt Cap (Mil)
P/E
ROE%
Investor AB
424,508
5.9
18.1
Nordea Bank Abp
281,248
24.2
3.5
DNB ASA
218,161
11.4
8.5
Skandinaviska Enskilda Banken AB189,788
11.4
10.9
Svenska Handelsbanken AB
177,260
11.0
10.2
Swedbank AB
163,183
13.4
8.9
EDT AB
155,340
136.3
15.9

Company Details

Svenska Handelsbanken AB , SHB B , ( SE0007100607 )

Last Price SEK 96.20

[Table with financial data]

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Report as of 25 Aug 2020
Fiscal Year Ends December

For more information and prices go to:
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