Handelsbanken

Press release

Stockholm 3 March 2011

Concerning Handelsbanken's capital situation

The Swedish Financial Supervisory Authority (FI) yesterday presented its view* of the future capital requirements for the largest four Swedish banks.

The Authority writes:

"The major Swedish banks should be prepared for Sweden implementing the new regulations more quickly than the transitional regulations proposed by the Basel Committee. Within a few years, the requirements for the major Swedish banks are expected to be 15-16 per cent for total capital, of which at least 10-12 percentage points must be core Tier 1 capital."

The corresponding figures for Handelsbanken according to the current Basel II regulations were 20.9 per cent at the year-end for the total capital ratio, of which 13.8 percentage points was core Tier 1 capital. The impact of the transition to the Basel III regulations is expected to give an effect of minus 1.5 percentage points making a total capital ratio of 19.4 per cent, of which 12.3 percentage points is core Tier 1 capital.

Thus, Handelsbanken already has a capital situation that corresponds to the indicated, future levels by a good margin.

*Link to FI (in Swedish):

http://www.fi.se/Utredningar/Presentationer/Listan/Kreditutvecklingen-i-Sverige-och-myndigheternas-atgarder/Finansinspektionens-syn-pa-framtida-kapitalkrav-for-de-svenska-storbankerna/

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