

Press release

Stockholm, 25 March 2008

Handelsbanken is the first Swedish bank to have its internal capital adequacy assessment process (ICAAP) completed by the Swedish Financial Supervisory Authority

As part of the new capital adequacy regulations, the Swedish Financial Supervisory Authority must assess the banks' internal capital assessment processes. Handelsbanken is the first Swedish bank to complete this process. The Supervisory Authority writes in its decision that Handelsbanken has sufficient capital and that the Bank's internal capital targets reflect the selected risk level.

"Handelsbanken's internal capital assessment process shows that the Bank's low tolerance of risks and strong culture of risk awareness are an excellent starting point in troubled times. The purpose of our strict approach to risk is always to be able to be a good business partner for our customers," comments Handelsbanken's CFO Ulf Riese.

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