

Press release

Stockholm, 30 September 2016

Finansinspektionen's capital assessment 2016 (SREP)

The Supervisory Review and Evaluation Process (SREP) performed by the Swedish FSA, Finansinspektionen, has now been completed. Finansinspektionen assesses that Handelsbanken's requirement for common equity tier 1 capital at the end of 2016 corresponds to a common equity tier 1 ratio of 21.1 per cent. This can be compared with the Bank's reported common equity tier 1 ratio of 23.0 per cent at the end of the second quarter of 2016. The Bank has previously announced that the sale of shares in Industrivärden in the third quarter of the year increased its common equity tier 1 capital ratio by some 0.6 percentage points.

The common equity tier 1 capital requirement communicated by Finansinspektionen includes capital surcharges in Pillar 2 for increased risk weights for corporate exposures and also for the introduction of a maturity floor for these exposures. The total surcharge of common equity tier 1 capital related to increased risk weights is SEK 8.6 billion, corresponding to 1.8 percentage points of the common equity tier 1 capital. The capital surcharge for the maturity floor corresponds to 0.4 percentage points of the common equity tier 1 ratio.

Due to the Swedish Financial Supervisory Authority's intention to increase the average risk weight for corporate exposures, the Bank has applied for approval of new calculation models. When this process has been completed, parts of the above-mentioned capital surcharge in Pillar 2 will move to Pillar 1 in the form of higher risk weights.

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This information is of the type that Handelsbanken is obliged to make public pursuant to the EU Market Abuse Regulation and the Swedish Securities Markets Act. The information was submitted for publication through the agency of the contact person set out above, at 19.15 CET on 30 September 2016. For more information about Handelsbanken, see: www.handelsbanken.com