

Svenska Handelsbanken

Template for bank specific publication of the stress test outputs	
Name of bank: Svenska Handelsbanken	
Actual results	
At December 31, 2009	[Mn] EUR
Total Tier 1 capital	8 604
Total regulatory capital	12 241
Total risk weighted assets	94 617
Pre-impairment income (including operating expenses)	1 715
Impairment losses on financial assets in the banking book	-341
1 yr Loss rate on Corporate exposures (%) ¹	0,23%
1 yr Loss rate on Retail exposures (%) ¹	0,08%
Tier 1 ratio (%)	9,1%
Outcomes of stress test scenarios	
The stress test was carried out under a number of key common simplifying assumptions (e.g. constant balance sheet, uniform treatment of securitisation exposures). Therefore, the information relative to the benchmark scenarios is provided only for comparison purposes. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.	
Benchmark scenario at December 31, 2011²	[Mn] EUR
Total Tier 1 capital after the benchmark scenario	10 016
Total regulatory capital after the benchmark scenario	11 884
Total risk weighted assets after the benchmark scenario	97 983
Tier 1 ratio (%) after the benchmark scenario	10,2%
Adverse scenario at December 31, 2011²	[Mn] EUR
Total Tier 1 capital after the adverse scenario	9 805
Total regulatory capital after the adverse scenario	11 672
Total risk weighted assets after the adverse scenario	107 946
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses) ²	4 043
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario ²	-1 338
2 yr cumulative losses on the trading book after the adverse scenario ²	11
2 yr Loss rate on Corporate exposures (%) after the adverse scenario ^{1,2}	0,86%
2 yr Loss rate on Retail exposures (%) after the adverse scenario ^{1,2}	0,23%
Tier 1 ratio (%) after the adverse scenario	9,1%
Additional sovereign shock on the adverse scenario at December 31, 2011	[Mn] EUR
Additional impairment losses on the banking book after the sovereign shock ²	-255
Additional losses on sovereign exposures in the trading book after the sovereign shock ²	-303
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock ^{1, 2, 3}	0,98%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock ^{1, 2, 3}	0,38%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	8,9%
Additional capital needed to reach a 6 % Tier 1 ratio under the adverse scenario + additional sovereign shock, at the end of 2011	0
^{1.} Impairment losses as a % of corporate/retail exposures in AFS, HTM, and loans and receivables portfolios	
^{2.} Cumulative for 2010 and 2011	
^{3.} On the basis of losses estimated under both the adverse scenario and the additional sovereign shock	

Exposures to central and local governments

*Banking group's exposure on a consolidated basis
Amount in million reporting currency*

Name of bank	Svenska Handelsbanken
Reporting date	den 31 mars 2010

	Gross exposures (net of impairment)*			Net exposures (net of impairment)**
		of which Banking book	of which Trading book	
Austria	0	0	0	0
Belgium	0	0	0	0
Bulgaria	0	0	0	0
Cyprus	0	0	0	0
Czech Republic	0	0	0	0
Denmark	116	81	35	116
Estonia	7	7	0	7
Finland	412	325	88	412
France	0	0	0	0
Germany	313	0	313	313
Greece	0	0	0	0
Hungary	0	0	0	0
Iceland	0	0	0	0
Ireland	0	0	0	0
Italy	0	0	0	0
Latvia	0	0	0	0
Liechtenstein	0	0	0	0
Lithuania	0	0	0	0
Luxembourg	0	0	0	0
Malta	0	0	0	0
Netherlands	0	0	0	0
Norway	171	34	137	171
Poland	1	1	0	1
Portugal	0	0	0	0
Romania	18	18	0	18
Slovakia	0	0	0	0
Slovenia	0	0	0	0
Spain	0	0	0	0
Sweden	6 053	2 005	4 047	5 921
United Kingdom	1	0	1	1

* "Bruttoexponeringen" utgår från redovisat belopp efter reserveringar men brutto före korta positioner, säkerheter och hedgar.

**"Nettoexponeringen" definieras som "Bruttoexponeringen" med avdrag för korta positioner och säkerheter i enlighet med kapitaltäckningsdirektivet.