ARO KAPITAL

Konsoliderad situation

Periodisk information per 30 juni 2022
Kapitaltäckning och likviditet

Kapitaltäckning

	Key metrics EU KM1	2022-06-30	2022-03-31
	Available own funds (amounts)		
1	Common Equity Tier 1 (CET1) capital	665 093	634 539
2	Tier 1 capital	725 093	694 539
3	Total capital	830 093	799 539
	Risk-weighted exposure amounts		
4	Total risk exposure amount	5 108 408	4 939 962
	Capital ratios (as a percentage of risk-weighted exposure amount)		
5	Common Equity Tier 1 ratio (%)	13,02%	12,85%
6	Tier 1 ratio (%)	14,19%	14,06%
7	Total capital ratio (%)	16,25%	16,19%
	Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)		
EU 7a	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	0%	0%
EU 7b	of which: to be made up of CET1 capital (percentage points)		
EU 7c	of which: to be made up of Tier 1 capital (percentage points)		
EU 7d	Total SREP own funds requirements (%)	8%	8%
	Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)		
8	Capital conservation buffer (%)	2,50%	2,50%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0,00%	0,00%
9	Institution specific countercyclical capital buffer (%)	0,10%	0,07%
EU 9a	Systemic risk buffer (%)	0%	0%
10	Global Systemically Important Institution buffer (%)	0%	0%
EU 10a	Other Systemically Important Institution buffer (%)	0%	0%
11	Combined buffer requirement (%)	2,60%	2,57%
EU 11a	Overall capital requirements (%)	10,60%	10,57%
12	CET1 available after meeting the total SREP own funds requirements (%)	8,52%	8,35%
	Leverage ratio		
13	Total exposure measure	10 801 669	10 654 963
14	Leverage ratio (%)	6,71%	6,53%
	Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)		
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	0%	0%
EU 14b	of which: to be made up of CET1 capital (percentage points)	0%	0%
EU 14c	Total SREP leverage ratio requirements (%)	3%	3%
	Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)		
EU 14d	Leverage ratio buffer requirement (%)	0%	0%
EU 14e	Overall leverage ratio requirement (%)	3%	3%

	Liquidity Coverage Ratio	2022-06-30	2022-03-31
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	138 589	113 129
EU 16a	Cash outflows - Total weighted value	-253 975	-246 112
EU 16b	Cash inflows - Total weighted value	2 271 199	2 506 528
16	Total net cash outflows (adjusted value)	-63 494	-61 528
17	Liquidity coverage ratio (%)	218,27%	183,87%
	Net Stable Funding Ratio		
18	Total available stable funding	8 887 242	8 780 191
19	Total required stable funding	5 832 293	5 574 693
20	NSFR ratio (%)	152,38%	157,50%

Den konsoliderade situationens likviditet summeras på följande sätt:

(Belopp i tkr)	Jun 2022	Mar 2022
Likviditetsreserv		
Obligationer - höglikvida tillgångar	138 589	113 129
saldo på skattekonto	1 208 099	1 208 099
- Kassa och tillgodohavanden i bank	429 158	668 796
Summa likviditetsreserv	**1 775 845**	**1 990 023**
Andra likviditetsskapande åtgärder		
- Outnyttjad kreditfacilitet hos banker	-	-
Summa andra likviditetsskapande åtgärder	-	-
Summa likviditetsreserv och andra likviditetsskapande åtgärder andra likviditetsskapande åtgärder	**1 775 845**	**1 990 023**

Finansieringskällor	Jun 2022	Mar 2022
Inlåning från allmänheten	8 947 902	8 827 755
Efterställda skulder	105 000	105 000
Justerat eget kapital	673 011	641 217
Summa finansieringskällor	**9 725 913**	**9 573 972**

Övrig information	Jun 2022	Mar 2022
Tillgänglig likviditet / Inlåning, %	19,8%	22,5%
LCR	218,27%	183,87%