ARO KAPITAL

Konsoliderad situation

Periodisk information per 31 mars 2022
Kapitaltäckning och likviditet

Kapitaltäckning

	Key metrics EU KM1	2022-03-31	2021-12-31
	Available own funds (amounts)		
1	Common Equity Tier 1 (CET1) capital	634 538 642	598 523 256
2	Tier 1 capital	694 538 642	658 523 256
3	Total capital	799 538 642	763 523 256
	Risk-weighted exposure amounts		
4	Total risk exposure amount	4 939 961 967	4 221 101 744
	Capital ratios (as a percentage of risk-weighted exposure amount)		
5	Common Equity Tier 1 ratio (%)	12,85%	14,18%
6	Tier 1 ratio (%)	14,06%	15,60%
7	Total capital ratio (%)	16,19%	18,09%
	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 (%)	0,07%	0,04%
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 (%)	2,57%	2,54%
EU 11a	Overall capital requirements (%)	10,57%	10,54%
12	CET1 available after meeting the total SREP own funds requirements (%)	8,35%	9,68%
	Leverage ratio		
13	Total exposure measure	10 654 963 309	10 774 697 484
14	Leverage ratio (%)	6,53%	6,11%
	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		
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	113 128 546	113 830 271
EU 16a	Cash outflows - Total weighted value	-246 111 655	-219 624 057
EU 16b	Cash inflows - Total weighted value	2 506 527 784	164 718 043
16	Total net cash outflows (adjusted value)	-61 527 914	-54 906 014
17	Liquidity coverage ratio (%)	183,87%	207,32%
	Net Stable Funding Ratio		
18	Total available stable funding	8 780 190 759	8 860 521 291
19	Total required stable funding	5 574 693 016	5 617 083 879
20	NSFR ratio (%)	157,50%	157,74%

Den konsoliderade situationens likviditet summeras på följande sätt:

(Belopp i tkr)	**Mar 2022**	**Dec 2021**
Likviditetsreserv		
Obligationer - höglikvida tillgångar	**113 129**	**113 830**
saldo på skattekonto	**1 208 099**	**1 458 090**
- Kassa och tillgodohavanden i bank	**668 796**	**969 148**
Summa likviditetsreserv	**1 990 023**	**2 541 068**
Andra likviditetsskapande åtgärder		
- Outnyttjad kreditfacilitet hos banker	-	-
Summa andra likviditetsskapande åtgärder	-	-
Summa likviditetsreserv och andra likviditetsskapande åtgärder andra likviditetsskapande åtgärder	**1 990 023**	**2 541 068**

Finansieringskällor	**Mar 2022**	**Dec 2021**
Inlåning från allmänheten	**8 827 755**	**8 958 728**
Efterställda skulder	**105 000**	**105 000**
Justerat eget kapital	**641 217**	**621 478**
Summa finansieringskällor	**9 573 972**	**9 685 207**

Övrig information	**Mar 2022**	**Dec 2021**
Tillgänglig likviditet / Inlåning, %	**22,5%**	**28,4%**
LCR	**183,87%**	**207,32%**