 AROS KAPITAL

Konsoliderad situation

Periodisk information per 30 september 2022
Kapitaltäckning och likviditet

Kapitaltäckning

	Key metrics EU KM1	2022-09-30	2022-06-30
	Available own funds (amounts)		
1	Common Equity Tier 1 (CET1) capital	676 163	665 093
2	Tier 1 capital	736 163	725 093
3	Total capital	841 163	830 093
	Risk-weighted exposure amounts		
4	Total risk exposure amount	5 510 068	5 108 408
	Capital ratios (as a percentage of risk-weighted exposure amount)		
5	Common Equity Tier 1 ratio (%)	12,27%	13,02%
6	Tier 1 ratio (%)	13,36%	14,19%
7	Total capital ratio (%)	15,27%	16,25%
	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 (%)	0,63%	0,10%
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 (%)	3,13%	2,60%
EU 11a	Overall capital requirements (%)	11,13%	10,60%
12	CET1 available after meeting the total SREP own funds requirements (%)	7,77%	8,52%
	Leverage ratio		
13	Total exposure measure	11 208 561	10 801 669
14	Leverage ratio (%)	6,57%	6,71%
	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	2022-09-30	2022-06-30
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	139 079	138 589
EU 16a	Cash outflows - Total weighted value	-387 300	-253 975
EU 16b	Cash inflows - Total weighted value	2 865 961	2 271 199
16	Total net cash outflows (adjusted value)	-96 825	-63 494
17	Liquidity coverage ratio (%)	143,64%	218,27%
	Net Stable Funding Ratio		
18	Total available stable funding	9 281 557	8 887 242
19	Total required stable funding	6 036 491	5 832 293
20	NSFR ratio (%)	153,76%	152,38%

Den konsoliderade situationens likviditet summeras på följande sätt:

(Belopp i tkr)	Sep 2022	Jun 2022
Likviditetsreserv		
Obligationer - höglikvida tillgångar	139 079	138 589
saldo på skattekonto	808 099	1 208 099
- Kassa och tillgodohavanden i bank	1 104 773	429 158
Summa likviditetsreserv	**2 051 950**	**1 775 845**
Andra likviditetsskapande åtgärder		
- Outnyttjad kreditfacilitet hos banker	-	-
Summa andra likviditetsskapande åtgärder	-	-
Summa likviditetsreserv och andra likviditetsskapande åtgärder andra likviditetsskapande åtgärder	**2 051 950**	**1 775 845**

Finansieringskällor	Sep 2022	Jun 2022
Inlåning från allmänheten	9 364 113	8 947 902
Efterställda skulder	105 000	105 000
Justerat eget kapital	684 913	673 011
Summa finansieringskällor	**10 154 026**	**9 725 913**

Övrig information	Sep 2022	Jun 2022
Tillgänglig likviditet / Inlåning, %	21,9%	19,8%
LCR	143,64%	218,27%