Template EU KM1 - Key metrics template (Skjern Bank A/S)

T = 2023-06-30
Amount = Danish currency and rounded to the nearest million DKK.

		30-06-2023	30-06-2022	30-06-2021		
		a	b	c	d	e
		T	T-1	T-2	T-3	T-4
	Available own funds (amounts)					
1	Common Equity Tier 1 (CET1) capital	1.254	1.130	1.026		
2	Tier 1 capital	1.315	1.189	1.085		
3	Total capital	1.413	1.288	1.183		
	Risk-weighted exposure amounts					
4	Total risk exposure amount	5.808	6.060	5.823		
	Capital ratios (as a percentage of risk-weighted exposure amount)					
5	Common Equity Tier 1 ratio (%)	21,59	18,65	16,93		
6	Tier 1 ratio (%)	22,64	19,62	17,90		
7	Total capital ratio (%)	24,33	21,25	19,52		
	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 (%)	1,84	1,81	1,77		
EU 7b	of which: to be made up of CET1 capital (percentage points)	1,04	1,02	1,00		
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	0,81	0,79	0,77		
EU 7d	Total SREP own funds requirements (%)	9,84	9,81	9,77		
	Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)					
8	Capital conservation buffer (%)	0,00	0,00	0,00		
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0,00	0,00	0,00		
9	Institution specific countercyclical capital buffer (%)	0,00	0,00	0,00		
EU 9a	Systemic risk buffer (%)	0,00	0,00	0,00		
10	Global Systemically Important Institution buffer (%)	0,00	0,00	0,00		
EU 10a	Other Systemically Important Institution buffer (%)	0,00	0,00	0,00		
11	Combined buffer requirement (%)	5,00	3,50	2,50		
EU 11a	Overall capital requirements (%)	14,84	13,31	12,27		
12	CET1 available after meeting the total SREP own funds	11,75	8,84	7,16		
	Leverage ratio					
13	Total exposure measure	11.592	10.514	10.447		
14	Leverage ratio (%)	11,34	11,31	10,39		
	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 (%)	0,00	0,00	0,00		
EU 14b	of which: to be made up of CET1 capital (percentage points)	0,00	0,00	0,00		
EU 14c	Total SREP leverage ratio requirements (%)	3,00	3,00	3,00		
	Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)					
EU 14d	Leverage ratio buffer requirement (%)	0,00	0,00	0,00		
EU 14e	Overall leverage ratio requirement (%)	3,00	3,00	3,00		
	Liquidity Coverage Ratio					
15	Total high-quality liquid assets (HQLA) (Weighted value average)	3.233	3.070	3.168		
EU 16a	Cash outflows - Total weighted value	943	1.153	1.252		
EU 16b	Cash inflows - Total weighted value	124	233	159		
16	Total net cash outflows (adjusted value)	819	921	1.094		
17	Liquidity coverage ratio (%)	394,75	333,33	289,58		
	Net Stable Funding Ratio					
18	Total available stable funding	8.630	7.877			
19	Total required stable funding	6.514	6.105			
20	NSFR ratio (%)	132,48	129,03			