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

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

		30-06-2024	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	1.459	1.254	1.130	1.026	
2	Tier 1 capital	1.521	1.315	1.189	1.085	
3	Total capital	1.620	1.413	1.288	1.183	
	Risk-weighted exposure amounts					
4	Total risk exposure amount	6.565	5.808	6.060	5.823	
	Capital ratios (as a percentage of risk-weighted exposure amount)					
5	Common Equity Tier 1 ratio (%)	22,22	21,59	19,46	17,67	
6	Tier 1 ratio (%)	23,17	22,64	20,47	18,68	
7	Total capital ratio (%)	24,68	24,33	22,18	20,37	
	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 (%)	1,98	1,84	1,81	1,77	
EU 7b	of which: to be made up of CET1 capital (percentage points)	1,11	1,04	1,02	1,00	
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	0,87	0,81	0,79	0,77	
EU 7d	Total SREP own funds requirements (%)	9,98	9,84	9,81	9,77	
	Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)					
8	Capital conservation buffer (%)	2,50	2,50	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	0,00	0,00	
9	Institution specific countercyclical capital buffer (%)	0,00	0,00	0,00	0,00	
EU 9a	Systemic risk buffer (%)	0,60	0,00	0,00	0,00	
10	Global Systemically Important Institution buffer (%)	0,00	0,00	0,00	0,00	
EU 10a	Other Systemically Important Institution buffer (%)	0,00	0,00	0,00	0,00	
11	Combined buffer requirement (%)	2,50	2,50	1,00	0,00	
EU 11a	Overall capital requirements (%)	15,58	14,84	13,31	12,27	
12	CET1 available after meeting the total SREP own funds	12,24	11,75	9,65	7,90	
	Leverage ratio					
13	Total exposure measure	12.303	11.592	10.514	10.447	
14	Leverage ratio (%)	12,36	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	0,00	
EU 14b	of which: to be made up of CET1 capital (percentage points)	0,00	0,00	0,00	0,00	
EU 14c	Total SREP leverage ratio requirements (%)	3,00	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	0,00	
EU 14e	Overall leverage ratio requirement (%)	3,00	3,00	3,00	3,00	
	Liquidity Coverage Ratio					
15	Total high-quality liquid assets (HQLA) (Weighted value - average)	3.212	3.233	3.070	3.168	
EU 16a	Cash outflows - Total weighted value	977	943	1.153	1.252	
EU 16b	Cash inflows - Total weighted value	154	124	233	159	
16	Total net cash outflows (adjusted value)	824	819	921	1.094	
17	Liquidity coverage ratio (%)	390,04	394,75	333,33	289,58	
	Net Stable Funding Ratio					
18	Total available stable funding	9.468	8.630	7.877		
19	Total required stable funding	7.039	6.514	6.105		
20	NSFR ratio (%)	134,51	132,48	129,03		