Template EU KM1 - Key metrics template

		a	b	c	d	e
		2023-09	2023-06	2023-03	2022-12	2022-09
	Available own funds (amounts)					
1	Common Equity Tier 1 (CET1) capital	85 288 371	85 517 327	85 265 347	81 706 027	81 672 506
2	Tier 1 capital	85 288 371	85 517 327	85 265 347	81 706 027	81 672 506
3	Total capital	85 288 371	85 517 327	85 265 347	81 706 027	81 672 506
	Risk-weighted exposure amounts					
4	Total risk-weighted exposure amount	178 882 841	195 542 328	222 349 340	212 794 735	246 654 254
	Capital ratios (as a percentage of risk-weighted exposure					
5	Common Equity Tier 1 ratio (%)	47,68%	43,73%	38,35%	38,40%	33,11%
6	Tier 1 ratio (%)	47,68%	43,73%	38,35%	38,40%	33,11%
7	Total capital ratio (%)	47,68%	43,73%	38,35%	38,40%	33,11%
	Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure amount)					
EU 7a	Additional CET1 SREP requirements (%)	4,25%	5,00%	5,00%	5,00%	5,00%
EU 7b	Additional AT1 SREP requirements (%)	2,81%	2,81%	2,81%	2,81%	2,81%
EU 7c	Additional T2 SREP requirements (%)	3,75%	3,75%	3,75%	3,75%	3,75%
EU 7d	Total SREP own funds requirements (%)	12,25%	13,00%	13,00%	13,00%	13,00%
	Combined buffer requirement (as a percentage of risk-weighted exposure amount)					
8	Capital conservation buffer (%)	2,50%	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%	0,00%
9	Institution specific countercyclical capital buffer (%)	0,00%	0,00%	0,00%	0,00%	0,00%
EU 9a	Systemic risk buffer (%)	0,00%	0,00%	0,00%	0,00%	0,00%
10	Global Systemically Important Institution buffer (%)	0,00%	0,00%	0,00%	0,00%	0,00%
EU 10a	Other Systemically Important Institution buffer	0,00%	0,00%	0,00%	0,00%	0,00%
11	Combined buffer requirement (%)	2,50%	2,50%	2,50%	2,50%	2,50%
EU 11a	Overall capital requirements (%)	14,75%	15,50%	15,50%	15,50%	15,50%

12	CET1 available after meeting the total SREP own funds requirements (%)	32,93%	28,23%	22,85%	22,90%	17,61%
	Leverage ratio					
13	Leverage ratio total exposure measure	680 935 297	673 104 097	670 832 739	661 309 099	651 942 277
14	Leverage ratio	12,53%	12,70%	12,71%	12,36%	12,53%
	Additional own funds requirements to address risks of excessive leverage (as a percentage of leverage ratio total exposure amount)					
EU 14a	Additional CET1 leverage ratio requirements (%)	0,00%	0,00%	0,00%	0,00%	0,00%
EU 14b	Additional AT1 leverage ratio requirements (%)	0,00%	0,00%	0,00%	0,00%	0,00%
EU 14c	Additional T2 leverage ratio requirements (%)	0,00%	0,00%	0,00%	0,00%	0,00%
EU 14d	Total SREP leverage ratio requirements (%)	0,00%	0,00%	0,00%	0,00%	0,00%
EU 14e	Applicable leverage buffer	0,00%	0,00%	0,00%	0,00%	0,00%
EU 14f	Overall leverage ratio requirements (%)	0,00%	0,00%	0,00%	0,00%	0,00%
	Liquidity Coverage Ratio					
15	Total high-quality liquid assets (HQLA) (Weighted value - average)	313 363 797	297 591 572	330 854 581	263 705 881	255 017 326
EU 16a	Cash outflow - Total weighted value - average	65 229 124	64 603 100	63 620 510	56 225 375	55 165 910
EU 16b	Cash inflow - Total weighted value - average	13 619 975	11 702 337	18 980 796	60 129 767	65 831 096
16	Total net cash outflows (adjusted value) - average	51 609 149	52 900 763	44 639 714	17 348 141	13 057 040
17	Liquidity coverage ratio (%) - average	758,15%	704,50%	978,37%	1722,78%	1991,33%
	Net Stable Funding Ratio					
18	Total available stable funding	561 807 690	560 503 759	565 052 483	558 977 665	554 373 383
19	Total required stable funding	202 192 069	207 746 267	202 847 290	201 745 793	213 847 920
20	NSFR ratio (%)	277,86%	2,698020848	2,785605288	2,770702954	259,24%