achmea Bank

KEY METRICS – TEMPLATE EU KM1 30-6-2022

KEY METRICS (CRR Art. 447 (a) to (g) - Template EU KM1)

IN MILLIONS OF EUROS	2022Q2	2021Q4	2021Q2
Available own funds (amounts)			
Common Equity Tier 1 (CET1) capital	776	779	807
Tier 1 capital	776	779	807
Total capital	776	779	807
Risk-weighted exposure amounts			
Total risk exposure amount	3,862	3,726	3,766
Capital ratios (as a percentage of risk-weighted exposure amount)			
Common Equity Tier 1 ratio (%)	20.1%	20.9%	21.4%
Tier 1 ratio (%)	20.1%	20.9%	21.4%
Total capital ratio (%)	20.1%	20.9%	21.4%
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)			
Additional own funds requirements to address risks other than the risk of excessive leverage (%)	2.9%	2.9%	4.6%
of which: to be made up of CET1 capital (percentage points)	1.6%	1.6%	2.6%
of which: to be made up of Tier 1 capital (percentage points)	2.1%	2.1%	3.5%
Total SREP own funds requirements (%)	10.9%	10.9%	12.6%
Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)			
Capital conservation buffer (%)	2.5%	2.5%	2.5%
Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0.0%	0.0%	0.0%
Institution specific countercyclical capital buffer (%)	0.0%	0.0%	0.0%
Systemic risk buffer (%)	0.0%	0.0%	0.0%
Global Systemically Important Institution buffer (%)	0.0%	0.0%	0.0%
Other Systemically Important Institution buffer (%)	0.0%	0.0%	0.0%
Combined buffer requirement (%)	2.5%	2.5%	2.5%
Overall capital requirements (%)	13.4%	13.4%	15.1%
CET1 available after meeting the total SREP own funds requirements (%)	14.0%	14.8%	14.3%
Leverage ratio			
Total exposure measure	12,498	11,904	12,103
Leverage ratio (%)	6.2%	6.5%	6.7%
Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)			
Additional own funds requirements to address the risk of excessive leverage (%)	0.0%	0.0%	0.0%
of which: to be made up of CET1 capital (percentage points)	0.0%	0.0%	0.0%
Total SREP leverage ratio requirements (%)	3.0%	3.2%	3.2%
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)			
Leverage ratio buffer requirement (%)	0.0%	0.0%	0.0%
Overall leverage ratio requirement (%)	3.0%	3.2%	3.2%
Liquidity Coverage Ratio (LCR)			
Total high-quality liquid assets (HQLA)	1,058	1,217	1,426
Cash outflows - Total weighted value	590	788	479
Cash inflows - Total weighted value	385	377	309
Total net cash outflows (adjusted value)	205	410	170
Liquidity coverage ratio (%)	516%	297%	837%
Net Stable Funding Ratio (NSFR)			
Total available stable funding	11,043	10,783	11,241
Total required stable funding	7,924	8,135	8,110
NSFR ratio (%)	139%	133%	139%