Betri Banki P/F

Upplýsingarkrøv Súla III fráðgreiðing

Pr. 30. juni 2023

Súla III rapportering / Pillar III report 30. juni 2023 Skema EU KM1 í 1.000 kr. / in 1.000 kr.		Betri Banki
	Kapitalgrundarlag (upphæddir) / Available own funds (amounts)	
1	Veruligur kjarnukapitalur / Common Equity Tier 1 (CET1) capital	2.016.120
2	Kjarnukapitalur / Tier 1 capital	2.016.120
3	Grundkapitalur / Total capital	2.016.120
	Vektað eksponering / Risk-weighted exposure amounts	
4	Vektað eksponering tilsamans / Total risk-weighted exposure amount	6.502.349
	Kapitalprosent (í prosent av vektaðari eksponering tilsamans) / Capital ratios (as a percentage of risk-weighted exposure amount)	
5	Veruligt kjarnukapital prosent (%) / Common Equity Tier 1 ratio (%)	31,01
6	Kjarnukapitalprosent (%) / Tier 1 ratio (%)	31,01
7	Grundkapitalprosent (%) / Total capital ratio (%)	31,01

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	Krav um eyka kapitalgrundarlag at taka hædd fyri øðrum váðum enn váða um ov høgt skuldarstig / Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)	
EU 7a	Krav um eyka kapitalgrundarlag til at taka hædd fyri ørðum váðum enn váða um ov høgt skuldarstig(%) / Additional own funds requirements to address risks other than the risk of excessive leverage (%)	1,59
EU 7b	Herav: samansett av veruligum Kjarnukapitali(%) / of which: to be made up of CET1 capital (%)	1,59
EU 7c	Herav: samansett av Kjarnukapitali(%) / of which: to be made up of Tier 1 capital (%)	1,59
EU 7d	Samlaða SREP-kapitalgrundarlagskrav (%) / Total SREP own funds requirements (%)	9,59
	Ískoytiskrøv (í prosent av vektaðari eksponering) / Combined buffer requirement (as a percentage of risk-weighted exposure amount)	
8	Kapitalbuffari (%) / Capital conservation buffer (%)	2,50
EU 8a	Varðveitslubuffari sum fylgi av makroprudentiellum ella systemiskum váða eyðmerktum á limalandsstøði(%) / Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0,00
9	Buffari fyri mótrák í búskapinum (%) / Institution specific countercyclical capital buffer (%)	1,08
EU 9a	Systemiskur buffari - búskaparlig sveiggj (%) / Systemic risk buffer (%)	1,89
10	Globalt Systemisk týðandi fíggjarstovnur buffari (%) / Global Systemically Important Institution buffer (%)	0,00
EU 10a	SIFI buffari(%) / Other Systemically Important Institution buffer(%)	2,00
11	Samlað ískoytiskrav (%) / Combined buffer requirement (%)	7,47

EU 11a	Kapitalkrav tilsamans (%) / Overall capital requirements (%)	17,06
12	Atkomuligur kjarnukapitalur eftir at samlað SREP kapitalgrundarlagskrøv eru uppfylt (%) / CET1 available after meeting the total SREP own funds requirements (%)	21,42
	Skuldarstig / Leverage ratio	
13	Samlað eksponeringsstødd / Total exposure measure	12.775.320
14	Skuldarstig (%) / Leverage ratio (%)	15,78
	Krav um eyka kapitalgrundarlag fyri at taka hædd fyri váðanum av høgum skuldarstigi (í prosent av samlaðari eksponeringsstødd) / Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)	
EU 14a	Krav um eyka kapitalgrundarlag fyri at taka hædd fyri váðanum av høgum skuldarstigi (%) / Additional own funds requirements to address the risk of excessive leverage (%)	0,00
EU 14b	Herav: samansett av veruligum Kjarnukapitali(%) / of which: to be made up of CET1 capital (%)	0,00
EU 14c	SREP skuldarstig krøv tilsamans(%) / Total SREP leverage ratio requirements (%)	3,00

	Skuldarstigsbuffari og samlað skuldarstigskrøv (í prosent av samlaðari eksponeringsstødd) / Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)	
EU 14d	Krøv til skuldarstigsbuffara (%) / Leverage ratio buffer requirement (%)	0,00
EU 14e	Samlað krøv til skuldarstig(%) / Overall leverage ratio requirements (%)	3,00
	Gjaldførislutfall / Liquidity Coverage Ratio	
15	Likvidar ognir av høgari góðsku tilsamans (HQLA) (vektað virði - miðal) / Total high-quality liquid assets (HQLA) (Weighted value - average)	2.879.588
EU 16a	Útgangandi peningastreymar - Samlað vektað virði / Cash outflows - Total weighted value	1.509.822
EU 16b	Inngangandi peningastreymar - Samlað vektað virði / Cash inflows - Total weighted value	142.888
16	Nettopeningastreymar tilsamans (tillagað virði) / Total net cash outflows (adjusted value)	1.366.934
17	Gjaldførislutfall(%) / Liquidity coverage ratio (%)	210,66
	Netto støðug fígging lutfall / Net Stable Funding Ratio	
18	Atkomulig støðug fígging tilsamans / Total available stable funding	9.837.314
19	Kravd støðug fígging tilsamans / Total required stable funding	6.043.964
20	NSFR ratio (%)	162,76