Alisa Bank Plc

Pillar III – Disclosure Report on capital adequacy and risk management

30 June 2023

Alisa
PANKKI

Introduction

Alisa Bank focuses on retail banking, offering selected banking services to personal and business customers. Alisa Bank's offering includes current, savings and deposit accounts, lending to personal and business customers, and online purchase payment products. Thorough and adequately resourced risk management is an integral part of the company's daily business management. The key types of risks in Alisa Bank are credit risk, liquidity risk, operational and market risk.

Alisa Bank publishes Pillar III information on capital adequacy and risk management in its Capital and Risk Management report. The report is published in connection with the publication of the annual report as a separate report and describes in more detail the capital adequacy data and risk position of the Alisa Bank Group. In connection with the publication of the half-year report, the information according to Pillar III is published as a separate report.

The goals, principles and responsibilities of Alisa Bank's risk management and the organization of risk management are described in note G2, page 42, of Alisa Bank's 2022 financial statements. No essential changes have been made to the risk management goals, principles and organization described in the financial statements during the review period. Alisa Bank complies with its disclosure obligation by publishing all material Pillar III key information biannually. Key indicators under Pillar III are presented in a table form. Pillar III data is unaudited.

Tier 1 ratio (CET1)
12.0 %

Total capital ratio
15.5 %

Leverage ratio 6.3 %

Template EU KM1 – Key metric template

		30.6.2023	31.12.2022	30.6.2022
	Available own funds (amounts)			
1	Common Equity Tier 1 (CET1) capital	17,701,437	17,699,781	19,587,133
2	Tier 1 capital	17,701,437	17,699,781	19,587,133
3	Total capital	22,945,766	23,549,096	19,587,133
	Risk-weighted exposure amounts			
4	Total risk exposure amount	147,873,941	140,465,817	100,968,618
	Capital ratios (as a percentage of risk-weighted exposure amount)			
5	Common Equity Tier 1 ratio (%)	12.0 %	12.6 %	19.4 %
6	Tier 1 ratio (%)	12.0 %	12.6 %	19.4 %
7	Total capital ratio (%)	15.5 %	16.8 %	19.4 %
	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 (%)	0 %	0 %	0 %
EU 7b	of which: to be made up of CET1 capital (percentage points)	-	-	-
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	-	-	-
EU 7d	Total SREP own funds requirements (%)	8 %	8 %	8 %
	Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)			
8	Capital conservation buffer (%)	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 %	0 %	0 %
9	Institution specific countercyclical capital buffer (%)	0 %	0 %	0 %
EU 9a	Systemic risk buffer (%)	0 %	0 %	0 %
10	Global Systemically Important Institution buffer (%)	0 %	0 %	0 %
EU 10a	Other Systemically Important Institution buffer (%)	0 %	0 %	0 %
11	Combined buffer requirement (%)	2.50 %	2.50 %	2.50 %
EU 11a	Overall capital requirements (%)	10.50 %	10.50 %	10.50 %
12	CET1 available after meeting the total SREP own funds requirements (%)	11,047,110	11,378,819	15,043,545
	Leverage ratio			

13	Total exposure measure	280,054,151	283,819,081	281,310,203
14	Leverage ratio (%)	6.32 %	6.24 %	6.96 %
	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 (%)	-	-	-
EU 14b	of which: to be made up of CET1 capital (percentage points)	-	-	-
EU 14c	Total SREP leverage ratio requirements (%)	3 %	3 %	3 %
	Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)			
EU 14d	Leverage ratio buffer requirement (%)	-	-	-
EU 14e	Overall leverage ratio requirement (%)	3 %	3 %	3 %
	Liquidity Coverage Ratio			
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	109,572,314	129,607,479	150,120,880
EU 16a	Cash outflows - Total weighted value	38,063,346	53,000,085	55,313,625
EU 16b	Cash inflows - Total weighted value	17,679,372	17,729,126	10,229,139
16	Total net cash outflows (adjusted value)	20,383,974	35,270,959	45,084,485
17	Liquidity coverage ratio (%)	540.37 %	370.18 %	329.62 %
	Net Stable Funding Ratio			
18	Total available stable funding	236,874,012	240,656,161	203,906,574
19	Total required stable funding	129,262,583	127,778,033	109,675,485
20	NSFR ratio (%)	183.3 %	188.3 %	185.9 %