

Periodic capital and liquidity
information as of 31:th Of March
2025

1. Information about Capital Base and Capital Requirements

For the determination of Rediem's statutory capital requirements, the following laws and regulations apply: the Act (2014:968) on Special Supervision of Credit Institutions and Securities Companies, the Capital Requirements Regulation (EU No. 575/2013), the Act on Capital Buffers (2014:966), the Swedish Financial Supervisory Authority's regulations and general guidelines on supervision requirements and capital buffers (FFFS 2014:12), and the Swedish Financial Supervisory Authority's regulations on the management of liquidity risks for credit institutions and securities companies (FFFS 2010:7). The purpose of the regulations is to ensure that Rediem manages its risks and protects its customers. The regulations stipulate that Rediem's capital base must cover the capital needs, including the minimum capital requirement (capital requirement for credit risk, market risk, and operational risk).

Rediem's Capital and Liquidity Situation is presented below:

Capital Adequacy Rediem Capital AB

TSEK	03/31/2025
Core Tier 1 Capital	450,362
Other Tier 1 Capital	-
Supplementary Capital	-
Capital Base	450,362
Risk Exposure Amount	2,698,712
- of which: credit risk	2,561,257
- of which: credit valuation adjustment risk	3,361
- of which: market risk	-
- of which: operational risk	134,093
Capital Ratios	
Core Tier 1 Capital Ratio %	16.7
Tier 1 Capital Ratio, %	16.7
Total Capital Ratio, %	16.7

Regulatory Capital Requirements

TSEK	03/31/2025	
	Amount	%
Capital Requirements in Pillar 1		
Core Tier 1 Capital	121,442	4.5
Tier 1 Capital	161,923	6.0
Total Capital	215,897	8.0
Capital Requirements in Pillar 2		
Core Tier 1 Capital	35,002	1.3
Tier 1 Capital	46,669	1.7
Total Capital	62,225	2.2
<i>of which: concentration risk</i>	28,385	1.0
<i>of which: exchange rate risk</i>		0.0
<i>of which: interest rate risk</i>	33,835	1.2
Total Capital Requirements in Pillar 1 and Pillar 2		
Core Tier 1 Capital	156,444	5.8
Tier 1 Capital	208,592	7.7
Total Capital	278,122	10.2
Institution-Specific Buffer Requirements		
Total Buffer Requirement	110,456	4.1
<i>of which: capital conservation buffer</i>	67,468	2.5
<i>of which: countercyclical capital buffer</i>	42,988	1.6
Total Capital Requirement Including Buffer Requirements		
Core Tier 1 Capital	266,900	9.9
Tier 1 Capital	319,047	11.8
Total Capital	388,578	14.3

Capital Base

TSEK

03/31/2025

Core Tier 1 Capital

Share Capital	373,000
Other Reserves	-
Other Contributed Capital	
Retained Earnings, including the period's total comprehensive income audited by the auditor	77,362

Adjustments to Core Tier 1 Capital:

Deductions for foreseeable costs and dividends	-
Intangible assets	-
Goodwill	-
Deferred tax assets dependent on future profitability	-
Insufficient coverage for defaulted exposures	-

Other Tier 1 Capital **450,362**

Other Tier 1 Capital

Perpetual subordinated loans	-
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Supplementary Capital

Term subordinated loans	-
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Capital Base **450,362**

Specification of Risk Exposure Amount and Capital Requirements

TSEK	03/31/2025	
	Risk exposure amount	Capital requirement 8%
Credit Risk According to the Standardized Method		
Exposures to Companies	-	-
Exposures to Households	-	-
Defaulted Exposures	2,539,710	201,718
Exposures to Institutions	21,547	7,274
Equity Exposures	-	-
Other Items	-	486
Total	2,561,257	209,478
Credit valuation adjustments		
Standard method	3,361	600
Total	3,361	600
Market risk		
FX Risk	-	-
Total	-	-
Operational risk		
Alternative standardised method	134,093	10,727
Total	134,093	10,727
Total Risk Exposure Amount and Capital Requirements	2,698,712	140,093

Liquidity Coverage Rediem Capital AB

Liquidity Situation

TSEK	03/31/2025
Liquidity Reserve	
Government Bonds - EU Commission	971,724
Government Bonds - Finland	488,205
Government Bonds - Netherlands	75,943
Total Liquidity Reserve	1,535,872
Other Available Liquidity Reserve	
Lending to Credit Institutions	21,547
	21,547
Total Available Liquidity Reserve	1,557,419
Financing Sources	
Deposits from the public	3,679,355
Equity attributable to shareholders	450,362
Total	4,129,717

Key Figures

Available Liquidity Reserve / Deposits from the public, %	42
Liquidity Coverage Ratio, %	>1 000
Net Stabel Financing Ratio, %	158

Regulatory Liquidity Requirements

Key Figures	03/31/2025
Liquidity Coverage Ratio, %	100
Net Stabel Financing Ratio, %	100