

Periodic capital and liquidity
information as of 30:th Of June
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	06/30/2025
Core Tier 1 Capital	450,361
Other Tier 1 Capital	-
Supplementary Capital	-
Capital Base	450,361
Risk Exposure Amount	2,627,579
- of which: credit risk	2,488,348
- of which: credit valuation adjustment risk	5,138
- of which: market risk	-
- of which: operational risk	134,093
Capital Ratios	
Core Tier 1 Capital Ratio %	17.1
Tier 1 Capital Ratio, %	17.1
Total Capital Ratio, %	17.1
Total Capital Requirement Including Buffer Requirements and own assessed P2 requirements	
Core Tier 1 Capital %	10.06
Tier 1 Capital %	12.05
Total Capital %	14.7

Regulatory Capital Requirements

TSEK	06/30/2025	
	Amount	%
Capital Requirements in Pillar 1		
Core Tier 1 Capital	118,241	4.5
Tier 1 Capital	157,655	6.0
Total Capital	210,206	8.0
Capital Requirements in Pillar 2		
Core Tier 1 Capital	38,475	1.5
Tier 1 Capital	51,300	2.0
Total Capital	68,400	2.6
<i>of which: concentration risk</i>	34,159	1.3
<i>of which: exchange rate risk</i>	2,628	0.1
<i>of which: interest rate risk</i>	31,614	1.2
Total Capital Requirements in Pillar 1 and Pillar 2		
Core Tier 1 Capital	156,716	6.0
Tier 1 Capital	208,955	8.0
Total Capital	278,606	10.6
Institution-Specific Buffer Requirements		
Total Buffer Requirement	107,561	4.1
<i>of which: capital conservation buffer</i>	65,689	2.5
<i>of which: countercyclical capital buffer</i>	41,872	1.6
Total Capital Requirement Including Buffer Requirements and own assessed P2 requirements		
Core Tier 1 Capital %	264,278	10.06
Tier 1 Capital %	316,516	12.05
Total Capital %	386,168	14.7

Capital Base

TSEK

06/30/2025

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	06/30/2025	
	Risk exposure amount	Capital requirement 8%
Credit Risk According to the Standardized Method		
Exposures to Companies	19,752	1,580
Exposures to Households	-	-
Defaulted Exposures	2,445,492	195,639
Exposures to Institutions	14,422	1,154
Equity Exposures	-	-
Other Items	8,681	695
Total	2,488,348	199,068
Credit valuation adjustments		
Standard method	5,138	411
Total	5,138	411
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	2,627,579	210,206

Liquidity Coverage Rediem Capital AB**Liquidity Situation**

TSEK	06/30/2025
Liquidity Reserve	
Government Bonds - EU Commission	1,171,003
Government Bonds – Finland	739,361
Total Liquidity Reserve	1 910 363
Other Available Liquidity Reserve	
Lending to Credit Institutions	14,422
	14,422
Total Available Liquidity Reserve	1,924,786
Financing Sources	
Deposits from the public	3,958,773
Equity attributable to shareholders	450,362
Total	4,409,135

Key Figures

Available Liquidity Reserve / Deposits from the public, %	43
Liquidity Coverage Ratio, %	>1 000
Net Stabel Financing Ratio, %	176

Regulatory Liquidity Requirements

Key Figures	06/30/2025
Liquidity Coverage Ratio, %	100
Net Stabel Financing Ratio, %	100