

Periodic capital and liquidity
information as of 30:th Of Sept
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	09/30/2025
Core Tier 1 Capital	440,330
Other Tier 1 Capital	-
Supplementary Capital	-
Capital Base	440,330
Risk Exposure Amount	2,574,673
- of which: credit risk	2,433,080
- of which: credit valuation adjustment risk	7,500
- 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 %	10.05
Tier 1 Capital %	12.05
Total Capital %	14.71

Regulatory Capital Requirements

TSEK	09/30/2025	
	Amount	%
Capital Requirements in Pillar 1		
Core Tier 1 Capital	115,860	4.5
Tier 1 Capital	154,480	6.0
Total Capital	205,974	8.0
Capital Requirements in Pillar 2		
Core Tier 1 Capital	38,470	1.5
Tier 1 Capital	51,293	2.0
Total Capital	68,390	2.7
<i>of which: concentration risk</i>	28,385	1.1
<i>of which: exchange rate risk</i>	5	0.0
<i>of which: interest rate risk</i>	40,000	1.6
Total Capital Requirements in Pillar 1 and Pillar 2		
Core Tier 1 Capital	154,330	6.0
Tier 1 Capital	205,773	8.0
Total Capital	274,364	10.7
Institution-Specific Buffer Requirements		
Total Buffer Requirement	104,489	4.1
<i>of which: capital conservation buffer</i>	64,367	2.5
<i>of which: countercyclical capital buffer</i>	40,122	1.6
Total Capital Requirement Including Buffer Requirements and own assessed P2 requirements		
Core Tier 1 Capital %	258,81	10.1
Tier 1 Capital %	310,2€	12.1
Total Capital %	378,8€	14.7

Capital Base

TSEK	09/30/2025
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	74,567
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	-7,238
	-
Tier 1 Capital	440,329
Other Tier 1 Capital	
Perpetual subordinated loans	-
Supplementary Capital	
Term subordinated loans	-
Capital Base	450,329

Specification of Risk Exposure Amount and Capital Requirements

TSEK	09/30/2025	
	Risk exposure amount	Capital requirement 8%
Credit Risk According to the Standardized Method		
Exposures to Companies	19,849	1,588
Exposures to Households	-	-
Defaulted Exposures	2,349,125	187,930
Exposures to Institutions	64,106	1,026
Equity Exposures	-	-
Other Items	-	-
Total	2,433,080	190,544
Credit valuation adjustments		
Standard method	7,500	600
Total	7,500	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	2,574,673	201,871

Liquidity Coverage Rediem Capital AB**Liquidity Situation**

TSEK	09/30/2025
Liquidity Reserve	
Government Bonds	4,911,463
Total Liquidity Reserve	4,911,463
Other Available Liquidity Reserve	
Lending to Credit Institutions	54,282
	54,282
Total Available Liquidity Reserve	4,965,745
Financing Sources	
Deposits from the public	6,057,914
Equity attributable to shareholders	440,368
Total	6,498,282
Key Figures	
Available Liquidity Reserve / Deposits from the public, %	43
Liquidity Coverage Ratio, %	>1 000
Net Stabel Financing Ratio, %	266
Regulatory Liquidity Requirements	
Key Figures	09/30/2025
Liquidity Coverage Ratio, %	100
Net Stabel Financing Ratio, %	100