

Periodic capital and liquidity  
information as of 31: a  
December 2024

## 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	12/31/2024
Core Tier 1 Capital	438,012
Other Tier 1 Capital	-
Supplementary Capital	-
<b>Capital Base</b>	<b>438,012</b>
<b>Risk Exposure Amount</b>	<b>1,751,166</b>
- of which: credit risk	1,610,158
- of which: credit valuation adjustment risk	6,914
- of which: market risk	-
- of which: operational risk	134,093
<b>Capital Ratios</b>	
Core Tier 1 Capital Ratio %	25.0
Tier 1 Capital Ratio, %	25.0
Total Capital Ratio, %	25.0

**Regulatory Capital Requirements**

TSEK	12/31/2024	
	Amount	%
<b>Capital Requirements in Pillar 1</b>		
Core Tier 1 Capital	78,802	4.5
Tier 1 Capital	105,070	6.0
Total Capital	140,093	8.0
<b>Capital Requirements in Pillar 2</b>		
Core Tier 1 Capital	37,081	2.1
Tier 1 Capital	49,441	2.8
Total Capital	65,921	3.8
<i>of which: concentration risk</i>	22,894	1.3
<i>of which: exchange rate risk</i>	864	0.0
<i>of which: interest rate risk</i>	42,163	2.4
<b>Total Capital Requirements in Pillar 1 and Pillar 2</b>		
Core Tier 1 Capital	115,883	6.6
Tier 1 Capital	154,511	8.8
Total Capital	206,014	11.8
<b>Institution-Specific Buffer Requirements</b>		
<b>Total Buffer Requirement</b>	68,295	3.9
<i>of which: capital conservation buffer</i>	43,779	2.5
<i>of which: countercyclical capital buffer</i>	24,516	1.4
<b>Total Capital Requirement Including Buffer Requirements</b>		
Core Tier 1 Capital	184,179	10.5
Tier 1 Capital	222,806	12.7
Total Capital	274,310	15.7

**Capital Base**

TSEK	12/31/2024
<b>Core Tier 1 Capital</b>	
Share Capital	373,000
Other Reserves	-
Other Contributed Capital	-
Retained Earnings, including the period's total comprehensive income audited by the auditor	75,111
<b>Adjustments to Core Tier 1 Capital:</b>	
Deductions for foreseeable costs and dividends	-
Intangible assets	-
Goodwill	-
Deferred tax assets dependent on future profitability	-
Insufficient coverage for defaulted exposures	-10,099
<b>Other Tier 1 Capital</b>	<b>438,012</b>
<b>Other Tier 1 Capital</b>	
Perpetual subordinated loans	-
<b>Supplementary Capital</b>	
Term subordinated loans	-
<b>Capital Base</b>	<b>438,012</b>

**Specification of Risk Exposure Amount and Capital Requirements**

TSEK	12/31/2024	
	Risk exposure amount	Capital requirement 8%
<b>Credit Risk According to the Standardized Method</b>		
Exposures to Companies	-	-
Exposures to Households	-	-
Defaulted Exposures	1,546,921	123,754
Exposures to Institutions	28,313	2,265
Equity Exposures	-	-
Other Items	34,924	2,794
<b>Total</b>	<b>1,610,158</b>	<b>128,813</b>
<b>Credit valuation adjustments</b>		
Standard method	6,914	553
<b>Total</b>	<b>6,914</b>	<b>553</b>
<b>Market risk</b>		
FX Risk	-	-
<b>Total</b>	<b>-</b>	<b>-</b>
<b>Operational risk</b>		
Alternative standardised method	134,093	10,727
<b>Total</b>	<b>134,093</b>	<b>10,727</b>
<b>Total Risk Exposure Amount and Capital Requirements</b>	<b>1,751,166</b>	<b>140,093</b>

## Liquidity Coverage Rediem Capital AB

### Liquidity Situation

TSEK	12/31/2024
<b>Liquidity Reserve</b>	
Pledgable Government Bonds - EU Commission	1,014,041
Pledgable Government Bonds - Finland	507,021
Pledgable Government Bonds - Netherlands	450,685
Pledgable Government Bonds - European Stability Mechanism	112,671
Pledgable Government Bonds - Sweden	344,879
<b>Total Liquidity Reserve</b>	<b>2,429,297</b>
<b>Other Available Liquidity Reserve</b>	
Lending to Credit Institutions	106,797
	<b>106,797</b>
<b>Total Available Liquidity Reserve</b>	<b>2,536,094</b>
<b>Financing Sources</b>	
Deposits from the public	3,546,137
Equity attributable to shareholders	448,111
Credit facility from the parent company TF Bank	-
Settlement account TF Bank	54,959
<b>Total</b>	<b>4,049,207</b>
<b>Key Figures</b>	
Available Liquidity Reserve / Deposits from the public, %	72
Liquidity Coverage Ratio, %	>1 000
Stable Net Financing Ratio, %	241
<b>Regulatory Liquidity Requirements</b>	
<b>Key Figures</b>	<b>12/31/2024</b>
Liquidity Coverage Ratio, %	100
Net Stabel Financing Ratio, %	100