

Periodic capital and liquidity
information as of 31:th Of
December 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	12/31/2025
Core Tier 1 Capital	449,912
Other Tier 1 Capital	-
Supplementary Capital	-
Capital Base	449 912
Risk Exposure Amount	2,694,452
- of which: credit risk	2,366,004
- of which: credit valuation adjustment risk	7,500
- of which: market risk	-
- of which: operational risk	320,948
Capital Ratios	
Core Tier 1 Capital Ratio %	16.7
Tier 1 Capital Ratio, %	16.7
Total Capital Ratio, %	16.7
Total Capital Requirement Including Buffer Requirements and own assessed P2 requirements	
Core Tier 1 Capital %	10.04
Tier 1 Capital %	12.02
Total Capital %	14.65

Regulatory Capital Requirements

TSEK	12/31/2025	
	Amount	%
Capital Requirements in Pillar 1		
Core Tier 1 Capital	121,250	4.5
Tier 1 Capital	161,667	6.0
Total Capital	215,556	8.0
Capital Requirements in Pillar 2		
Core Tier 1 Capital	38,470	1.4
Tier 1 Capital	51,293	1.9
Total Capital	68,390	2.5
<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	1.5
Total Capital Requirements in Pillar 1 and Pillar 2		
Core Tier 1 Capital	159,720	5.9
Tier 1 Capital	212,960	7.9
Total Capital	283,946	10.5
Institution-Specific Buffer Requirements		
Total Buffer Requirement	110,785	4.1
<i>of which: capital conservation buffer</i>	67,361	2.5
<i>of which: countercyclical capital buffer</i>	43,424	1.6
Total Capital Requirement Including Buffer Requirements and own assessed P2 requirements		
Core Tier 1 Capital %	270,505	10.00
Tier 1 Capital %	323,745	12.00
Total Capital %	394,731	14.6

Capital Base

TSEK	12/31/2025
Core Tier 1 Capital	
Share Capital	373,000
Other Reserves	-
Other Contributed Capital	2,251
Retained Earnings, including the period's total comprehensive income audited by the auditor	75,111
Adjustments to Core Tier 1 Capital:	
Deductions for foreseeable costs and dividends	-
Prudent Valuation	-7.05
Goodwill	-
Deferred tax assets dependent on future profitability	-
Insufficient coverage for defaulted exposures	-42.60
Other Tier 1 Capital	
Other Tier 1 Capital	
Perpetual subordinated loans	-
Supplementary Capital	
Term subordinated loans	
Capital Base	449,912

Specification of Risk Exposure Amount and Capital Requirements

TSEK	12/31/2025	
	Risk exposure amount	Capital requirement 8%
Credit Risk According to the Standardized Method		
Exposures to Companies	39,748	3,180
Exposures to Households	-	-
Defaulted Exposures	2,261,044	180,884
Exposures to Institutions	65,212	1,043
Equity Exposures	-	-
Other Items	-	-
Total	2,366,004	185,107
Credit valuation adjustments		
Standard method	7,500	600
Total	7,500	600
Market risk		
FX Risk	-	-
Total	-	-
Operational risk		
Alternative standardised method	320,948	25,676
Total	320,948	25,676
Total Risk Exposure Amount and Capital Requirements	2,694,452	211,383

Liquidity Coverage Rediem Capital AB

Liquidity Situation

TSEK

12/31/2025

Liquidity Reserve

Government Bonds - EU Commission	3,564,600
Government Bonds – Finland	1,944,264
Government Bonds – France	432,244
Government Bonds - Belgium	334,150
Government Bonds - Dutch	431,508

Total Liquidity Reserve **6,706,766**

Other Available Liquidity Reserve **65,145**

Lending to Credit Institutions 65,145

Total Available Liquidity Reserve **6,771,911**

Financing Sources

Deposits from the public	8,554,945
Equity attributable to shareholders	450,362
Total	9,005,307

Key Figures

Available Liquidity Reserve / Deposits from the public, %	79
Liquidity Coverage Ratio, %	>1 000
Net Stabel Financing Ratio, %	362

Regulatory Liquidity Requirements

Key Figures

12/31/2025

Liquidity Coverage Ratio, %	100
Net Stabel Financing Ratio, %	100