



Quarterly Pillar 3 Report – Q1 2026

Periodic Capital and Liquidity
Information as of 31 March 2026

Introduction

For the determination of statutory capital and liquidity requirements, Myntro AB applies the applicable regulatory framework comprising 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 supervisory 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 same regulatory framework forms the basis for the assessment and disclosure of capital and liquidity information for the Myntro Group on a consolidated basis.

These regulations aim to ensure that Myntro AB and the Myntro Group maintain sound risk management practices and safeguard their clients. In accordance with this framework, own funds shall be sufficient to cover total capital requirements, including the minimum requirements for credit risk, market risk, and operational risk.

In addition, liquidity resources shall be maintained at adequate levels to meet regulatory liquidity requirements, including the Liquidity Coverage Ratio (LCR) and the Net Stable Funding Ratio (NSFR). Given the nature of Myntro AB's activities as a specialised debt restructurer, the company is subject to a supervisory requirement for the NSFR of 130%, which is to be met on an ongoing basis. Liquidity requirements are applied at the individual level (Myntro AB) and at the consolidated level (Myntro Group).

Myntro's capital and liquidity situation is presented below.

CAPITAL ADEQUACY

SEK thousand	Myntro AB	Myntro Group
Common equity tier 1 (CET1) capital	1,259,038	1,306,930
Additional tier 1 (AT1) capital	160,000	157,515
Tier 2 capital	-	-
Own funds	1,419,038	1,464,444
Risk exposure amount		
Credit risk	7,426,667	8,084,715
Credit valuation adjustment (CVA) risk	32,861	32,861
Market risk	328,473	75,983
Operational risk	360,567	925,000
Total	8,148,568	9,118,560
Capital ratios		
CET1 capital ratio, %	15.5	14.3
Tier 1 capital ratio, %	17.4	16.1
Total capital ratio, %	17.4	16.1
Total capital requirement incl. buffer requirements		
CET capital	756,447	833,892
Tier 1 capital	913,962	978,964
Total capital	1,123,981	1,199,385

OWN FUNDS

SEK thousand	Myntro AB	Myntro Group
Common equity tier 1 capital		
Share capital	373,000	918
Statutory reserve	-	-
Share premium	807,667	-
Retained earnings	78,404	1,884,121
Profit/loss for the year	-	(59,673)
Accumulated other comprehensive income	-	33,953
Non-controlling interests	-	6,820
Foreseeable dividend	-	-
Value adjustment prudential valuation	(33)	(33)
Intangible assets	-	(20,125)
Goodwill	-	(377,328)
Net deferred net tax assets	-	(161,722)
Total	1,259,038	1,306,930
Additional tier 1 capital		
Perpetual debt instruments	160,000	157,515
Total	160,000	157,515
Tier 1 capital	1,419,038	1,464,444
Tier 2 capital		
Dated subordinated debt	-	-
Total	-	-
Own funds	1,419,038	1,464,444

CAPITAL REQUIREMENT SEK thousand	Myntro AB		Myntro Group	
	Amount	Percent	Amount	Percent
Capital requirement Pillar 1				
Common equity tier 1 capital	366,686	4.5	410,335	4.5
Tier 1 capital	488,914	6.0	547,114	6.0
Total capital	651,885	8.0	729,485	8.0
Capital requirement Pillar 2				
Common equity tier 1 capital	105,858	1.3	105,858	1.2
Tier 1 capital	141,144	1.7	114,151	1.3
Total capital requirement	188,192	2.3	152,202	1.7
- of which: credit-related concentration risk	106,990	1.3	71,000	0.8
- of which: interest rate risk	81,202	1.0	81,202	0.9
Total capital requirement Pillar 1 and 2				
Common equity tier 1 capital	472,544	5.8	516,193	5.7
Tier 1 capital	630,058	7.7	661,265	7.3
Total capital	840,078	10.3	881,687	9.7
Institution-specific buffer requirements				
Total buffer requirement	283,903	3.5	317,699	3.9
- of which: capital conservation buffer	203,714	2.5	227,964	2.5
- of which: countercyclical capital buffer	80,189	1.0	89,735	1.4
Total capital requirement including buffers				
Common equity tier 1 capital	756,447	9.3	833,892	9.6
Tier 1 capital	913,962	11.2	978,964	11.2
Total capital	1,123,981	13.8	1,199,385	13.6

RISK EXPOSURE AMOUNT AND CAPITAL REQUIREMENT	Myntro AB		Myntro Group	
	REA	Capital requirement	REA	Capital requirement
SEK thousand				
Credit risk - standardised approach				
Exposures to central governments or central banks	-	-	-	-
Exposures to international organisations	-	-	-	-
Exposures to institutions	50,869	4,070	120,311	9,625
Exposures to corporates	4,038,901	323,112	144,426	-
Exposures in default	2,502,602	200,208	7,413,603	593,088
Equity exposures	814,625	65,170	32,571	2,606
Other items	19,670	1,574	373,804	29,904
Total	7,426,667	594,133	8,084,715	635,223
	-	-	-	-
Credit valuation adjustment - simplified approach	32,861	2,629	32,861	2,629
	-	-	-	-
Market risk	-	-	-	-
FX risk - standardised approach	328,473	26,278	75,983	6,079
Total	328,473	26,278	75,983	6,079
	-	-	-	-
Operational risk	-	-	-	-
Standardised approach	360,567	28,845	925,000	74,000
Total	360,567	28,845	925,000	74,000
	-	-	-	-
Total risk exposure amount and capital requirement	8,148,568	651,885	9,118,560	717,931

LIQUIDITY		
SEK thousand	Myntro AB	Myntro Group
Liquidity reserve		
Treasury bills eligible for refinancing, covered bonds	4,700,841	4,700,841
Total liquidity reserve	4,700,841	4,700,841
Other available liquidity reserve		
Loans to credit institutions	86,938	437,259
Total other available liquidity reserve	86,938	437,259
Total available liquidity reserve	4,787,779	5,138,100
Deposits from the public	10,540,008	10,553,742
Key Ratios		
Available liquidity reserve / deposits from the public, %	45	49
Liquidity coverage ratio (LCR), %	26,085	12,497
Net stable funding ratio (NSFR), %	180	147
REGULATORY LIQUIDITY METRIC REQUIREMENTS		
Liquidity coverage ratio (LCR), %	100	100
Net stable funding ratio (NSFR), %	100	100
Net stable funding ratio for SDR, %	130	130