myntro

Regulatory Disclosure – Q2 2026

Periodic Capital and Liquidity information as of 30 June 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	1,255,030	1,268,842
Additional tier 1 (AT1) capital	160,000	158,184
Tier 2 capital	-	-
Own funds	1,415,030	1,427,025
Risk exposure amount		
Credit risk	7,490,272	7,972,205
Credit valuation adjustment (CVA) risk	31,973	31,973
Market risk	165,209	42,960
Operational risk	360,500	927,899
Total	8,047,954	8,975,037
Capital ratios		
CET1 capital ratio, %	15.6	14.1
Tier 1 capital ratio, %	17.6	15.9
Total capital ratio, %	17.6	15.9
Total capital requirement incl. buffer requirements		
CET capital	741,477	838,318
Tier 1 capital	899,661	999,747
Total capital	1,110,572	1,214,985

OWN FUNDS

SEK thousand	Myntro AB	Myntro Group
Common equity tier 1 capital		
Share capital	373,000	918
Statutory reserve	12,133	-
Share premium	805,416	-
Retained earnings	64,523	1,877,615
Profit/loss for the year	13,448	(95,001)
Profit not eligible	(13,448)	-
Accumulated other comprehensive income	-	47,354
Non-controlling interests	-	-
Foreseeable dividend	-	-
Value adjustment prudential valuation	(43)	(43)
Intangible assets	-	(17,574)
Goodwill	-	(378,823)
Net deferred net tax assets	-	(165,604)
Total	1,255,030	1,268,842
Additional tier 1 capital		
Perpetual debt instruments	160,000	158,184
Total	160,000	158,184
Tier 1 capital	1,415,030	1,427,025
Tier 2 capital		
Dated subordinated debt	-	-
Total	-	-
Own funds	1,415,030	1,427,025

CAPITAL REQUIREMENT	Myntro AB		Myntro Group	
SEK thousand	**Amount**	**Percent**	**Amount**	**Percent**
Capital requirement Pillar 1				
Common equity tier 1 capital	361,412	4.5	403,131	4.5
Tier 1 capital	481,883	6.0	537,508	6.0
Total capital	642,511	8.0	716,677	8.0
Capital requirement Pillar 2				
Common equity tier 1 capital	112,393	1.4	80,410	0.9
Tier 1 capital	149,858	1.9	107,213	1.2
Total capital requirement	199,810	2.5	142,951	1.6
- of which: credit-related concentration risk	107,345	1.3	68,408	0.8
- of which: interest rate risk	92,465	1.2	74,543	0.8
Total capital requirement Pillar 1 and 2				
Common equity tier 1 capital	473,806	5.9	483,541	5.4
Tier 1 capital	631,741	7.9	644,721	7.2
Total capital	842,321	10.5	859,628	9.6
Institution-specific buffer requirements				
Total buffer requirement	266,376	3.3	353,378	3.9
- of which: capital conservation buffer	200,785	2.5	223,962	2.5
- of which: countercyclical capital buffer	65,592	0.8	129,416	1.4
Total capital requirement including buffers				
Common equity tier 1 capital	740,182	9.2	836,918	9.3
Tier 1 capital	898,117	11.2	998,099	11.1
Total capital	1,108,697	13.8	1,213,006	13.5

RISK EXPOSURE AMOUNT AND CAPITAL REQUIREMENT	Myntro AB		Myntro Group	
SEK thousand	**REA**	**Capital requirement**	**REA**	**Capital requirement**
Credit risk - standardised approach				
Exposures to central governments or central banks	-	-	-	-
Exposures to international organisations	-	-	-	-
Exposures to institutions	59,662	4,773	132,708	10,617
Exposures to corporates	4,156,988	332,559	146,534	11,723
Exposures in default	2,443,740	195,499	7,298,526	583,882
Equity exposures	814,625	65,170	28,320	2,266
Other items	15,257	1,221	366,117	29,289
Total	7,490,272	599,222	7,972,205	637,776
Credit valuation adjustment - simplified approach	31,973	2,558	31,973	2,558
Market risk				
FX risk - standardised approach	165,209	13,217	42,960	3,437
Total	165,209	13,217	42,960	3,437
Operational risk				
Standardised approach	360,500	28,840	927,899	74,232
Total	360,500	28,840	927,899	74,232
Total risk exposure amount and capital requirement	8,047,954	643,836	8,975,037	718,003

LIQUIDITY

SEK thousand	Myntro AB	Myntro Group
Liquidity reserve		
Treasury bills eligible for refinancing, covered bonds	5,161,561	5,161,561
Total liquidity reserve	5,161,561	5,161,561
Other available liquidity reserve		
Loans to credit institutions	104,870	503,687
Total other available liquidity reserve	104,870	503,687
Total available liquidity reserve	5,266,432	5,665,249
Deposits from the public	11,046,441	11,047,131
Key Ratios		
Available liquidity reserve / deposits from the public, %	48	51
Liquidity coverage ratio (LCR), %	21,198	13,168
Net stable funding ratio (NSFR), %	174	154

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