myntro

Regulatory Disclosure – Q3 2026

Periodic Capital and Liquidity information as of 30 September 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	1,250,341	1,221,885
Additional tier 1 (AT1) capital	160,000	160,000
Tier 2 capital	-	-
Own funds	1,410,341	1,381,885
Risk exposure amount		
Credit risk	7,543,553	7,959,523
Credit valuation adjustment (CVA) risk	19,225	19,225
Market risk	354,642	60,332
Operational risk	360,500	927,899
Total	8,277,920	8,966,980
Capital ratios		
CET1 capital ratio, %	15.1	13.6
Tier 1 capital ratio, %	17.0	15.4
Total capital ratio, %	17.0	15.4
Total capital requirement incl. buffer requirements		
CET1 capital	767,206	861,690
Tier 1 capital	927,506	1,024,041
Total capital	1,141,239	1,240,509

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	60,682	1,857,919
Profit/loss for the year	6,089	(126,953)
Profit not eligible	(6,089)	-
Accumulated other comprehensive income	-	61,574
Non-controlling interests	-	-
Foreseeable dividend	-	-
Value adjustment prudential valuation	(11)	(11)
Intangible assets	-	(15,185)
Goodwill	-	(381,786)
Deferred tax assets (net of eligible deferred tax liabilities)	(880)	(174,591)
Total	1,250,341	1,221,885
Additional tier 1 capital		
Perpetual debt instruments	160,000	160,000
Total	160,000	160,000
Tier 1 capital	1,410,341	1,381,885
Tier 2 capital		
Dated subordinated debt	-	-
Total	-	-
Own funds	1,410,341	1,381,885

CAPITAL REQUIREMENT	Myntro AB		Myntro Group	
SEK thousand	**Amount**	**Percent**	**Amount**	**Percent**
Capital requirement Pillar 1				
Common equity tier 1 capital	372,506	4.5	403,514	4.5
Tier 1 capital	496,675	6.0	538,019	6.0
Total capital	662,234	8.0	717,358	8.0
Capital requirement Pillar 2				
Common equity tier 1 capital	108,394	1.3	83,540	0.9
Tier 1 capital	144,525	1.7	111,386	1.2
Total capital requirement	192,700	2.3	148,515	1.7
- of which: credit-related concentration risk	107,896	1.3	81,565	0.9
- of which: interest rate risk	84,804	1.0	66,950	0.7
Total capital requirement Pillars 1 and 2				
Common equity tier 1 capital	480,900	5.8	487,054	5.4
Tier 1 capital	641,200	7.7	649,405	7.2
Total capital	854,933	10.3	865,873	9.7
Institution-specific buffer requirements				
Total buffer requirement	286,306	3.5	374,636	4.2
- of which: capital conservation buffer	206,948	2.5	224,174	2.5
- of which: countercyclical capital buffer	79,358	1.0	150,462	1.7
Total capital requirement including buffers				
Common equity tier 1 capital	767,206	9.3	861,690	9.6
Tier 1 capital	927,506	11.2	1,024,041	11.4
Total capital	1,141,239	13.8	1,240,509	13.8

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	62,838	5,027	115,372	9,230
Exposures to corporates	4,176,876	334,150	129,192	10,335
Exposures in default	2,463,055	197,044	7,343,335	587,467
Equity exposures	814,600	65,168	3,033	243
Other items	26,184	2,095	368,591	29,487
Total	7,543,553	603,484	7,959,523	636,762
Credit valuation adjustment - simplified approach	19,225	1,538	19,225	1,538
Market risk				
FX risk - standardised approach	354,642	28,371	60,332	4,827
Total	354,642	28,371	60,332	4,827
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	8,277,920	662,234	8,966,980	717,358

LIQUIDITY

SEK thousand	Myntro AB	Myntro Group
Liquidity reserve		
Treasury bills eligible for refinancing, covered bonds	5,644,029	5,644,029
Total liquidity reserve	5,644,029	5,644,029
Other available liquidity reserve		
Loans to credit institutions	(7,219)	480,748
Total other available liquidity reserve	(7,219)	480,748
Total available liquidity reserve	5,636,810	6,124,777
Deposits from the public	11,762,185	11,761,383
Key ratios		
Available liquidity reserve / deposits from the public, %	48	52
Liquidity coverage ratio (LCR), %	596	730
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