



ARKTIKA
CAPITAL AB

Periodic Information on
Capital Adequacy and Liquidity
2026-06-30

Arktika Capital AB

Arktika Capital is a Swedish credit institution regulated by and under the supervision of the Swedish Financial Supervisory Authority (“SFSA”).

The company’s operations comprise two principal business areas: (i) the acquisition and management of non-performing loan portfolios, and (ii) the offering of deposit products to the public.

Arktika Capital was established in 2025.

Periodic information

This report provides periodic disclosures on capital adequacy and liquidity in accordance with Regulation (EU) No 575/2013 (the Capital Requirements Regulation – CRR) and the SFSA’s Regulations on management of liquidity risks for credit institutions and securities companies (FFFS 2010:7).

Template EU KM1 – Key metrics template, consolidated situation

SEK		2026-06-30	2026-03-31			
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	258 815 605	263 469 574			
2	Tier 1 capital	258 815 605	263 469 574			
3	Total capital	258 815 605	263 469 574			
Risk-weighted exposure amounts						
4	Total risk exposure amount	613 556 452	163 362 984			
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	42,2%	161,3%			
6	Tier 1 ratio (%)	42,2%	161,3%			
7	Total capital ratio (%)	42,2%	161,3%			
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)						
EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	0,0%	0,0%			
EU 7e	of which: to be made up of CET1 capital (percentage points)	0,0%	0,0%			
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	0,0%	0,0%			
EU 7g	Total SREP own funds requirements (%)	8,0%	8,0%			
Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)						
8	Capital conservation buffer (%)	2,5%	2,5%			
9	Institution specific countercyclical capital buffer (%)	1,7%	2,0%			
EU 9a	Systemic risk buffer (%)	-	-			
10	Global Systemically Important Institution buffer (%)	-	-			
EU 10a	Other Systemically Important Institution buffer (%)	-	-			
11	Combined buffer requirement (%)	4,2%	4,5%			
EU 11a	Overall capital requirements (%)	12,2%	12,5%			
12	CET1 available after meeting the total SREP own funds requirements (%)	37,7%	156,8%			
Leverage ratio						
13	Total exposure measure	1 006 394 983	412 861 345			
14	Leverage ratio (%)	25,7%	63,8%			
Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)						
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	0,0%	0,0%			
EU 14b	of which: to be made up of CET1 capital (percentage points)	0,0%	0,0%			
EU 14c	Total SREP leverage ratio requirements (%)	3,0%	3,0%			
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)						
EU 14d	Leverage ratio buffer requirement (%)	0%	0			
EU 14e	Overall leverage ratio requirement (%)	3,0%	3,0%			
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	373 651 010	101 129 404			
EU 16a	Cash outflows - Total weighted value	92 563 147	263 931			
EU 16b	Cash inflows - Total weighted value	144 910 582	289 142 540			
16	Total net cash outflows (adjusted value)	23 140 787	65 983			
17	Liquidity coverage ratio (%)	1614,7%	153266,2%			
Net Stable Funding Ratio						
18	Total available stable funding	773 427 865	399 924 322			
19	Total required stable funding	508 359 558	57 871 650			
20	NSFR ratio (%)	152,1%	691,1%			

Liquidity, consolidated situation

Liquidity reserve, SEK	2026-06-30	2026-03-31			
Government	22 083 475	0			
Regional government	281 229 303	80 934 125			
Credit institution (protected by Member State government)	70 338 231	20 195 279			
Lending to credit institutions	144 910 537	282 137 800			
Liquidity reserve	518 561 547	383 267 205			
Funding, SEK					
Deposits	528 975 963	118 346 624			
Equity	289 379 553	292 860 656			
Other	196 587 691	8 825 191			
Total liabilities and equity	1 014 943 207	420 032 472			
Key ratios					
Liquidity Coverage Ratio (%)	1614,7%	153266,2%			
Net Stable Funding Ratio (%)	152,1%	691,1%			

Template EU KM1 – Key metrics template, Arktika Capital AB

SEK		2026-06-30	2026-03-31			
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	277 300 849	281 399 716			
2	Tier 1 capital	277 300 849	281 399 716			
3	Total capital	277 300 849	281 399 716			
Risk-weighted exposure amounts						
4	Total risk exposure amount	612 510 710	158 002 867			
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	45,3%	178,1%			
6	Tier 1 ratio (%)	45,3%	178,1%			
7	Total capital ratio (%)	45,3%	178,1%			
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)						
EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	0,0%	0,0%			
EU 7e	of which: to be made up of CET1 capital (percentage points)	0,0%	0,0%			
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	0,0%	0,0%			
EU 7g	Total SREP own funds requirements (%)	8,0%	8,0%			
Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)						
8	Capital conservation buffer (%)	2,5%	2,5%			
9	Institution specific countercyclical capital buffer (%)	1,7%	2,0%			
EU 9a	Systemic risk buffer (%)	-	-			
10	Global Systemically Important Institution buffer (%)	-	-			
EU 10a	Other Systemically Important Institution buffer (%)	-	-			
11	Combined buffer requirement (%)	4,2%	4,5%			
EU 11a	Overall capital requirements (%)	12,2%	12,5%			
12	CET1 available after meeting the total SREP own funds requirements (%)	40,8%	173,6%			
Leverage ratio						
13	Total exposure measure	1 002 376 262	407 466 447			
14	Leverage ratio (%)	27,7%	69,1%			
Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)						
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	0,0%	0,0%			
EU 14b	of which: to be made up of CET1 capital (percentage points)	0,0%	0,0%			
EU 14c	Total SREP leverage ratio requirements (%)	3,0%	3,0%			
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)						
EU 14d	Leverage ratio buffer requirement (%)	0,0%	0			
EU 14e	Overall leverage ratio requirement (%)	3,0%	3,0%			
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	373 651 010	101 129 404			
EU 16a	Cash outflows - Total weighted value	92 563 147	263 931			
EU 16b	Cash inflows - Total weighted value	141 194 358	289 099 063			
16	Total net cash outflows (adjusted value)	23 140 787	65 983			
17	Liquidity coverage ratio (%)	1614,7%	153266,2%			
Net Stable Funding Ratio						
18	Total available stable funding	769 897 385	395 634 508			
19	Total required stable funding	507 672 636	52 548 605			
20	NSFR ratio (%)	151,7%	752,9%			

Liquidity, Arktika Capital AB

Liquidity reserve, SEK	2026-06-30	2026-03-31			
Government	22 083 475	0			
Regional government	281 229 303	80 934 125			
Credit institution (protected by Member State government)	70 338 231	20 195 279			
Lending to credit institutions	141 399 912	282 094 324			
Liquidity reserve	515 050 922	383 223 728			
Funding, SEK					
Deposits	528 975 963	118 056 027			
Equity	285 849 073	288 570 842			
Other	196 103 454	8 103 328			
Total liabilities and equity	1 010 928 490	414 730 197			
Key ratios					
Liquidity Coverage Ratio (%)	1614,7%	153266,2%			
Net Stable Funding Ratio (%)	151,7%	752,9%			