



ARKTIKA
CAPITAL AB

Periodic Information on
Capital Adequacy and Liquidity
2026-03-31

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		2026-03-31				
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	263 469 574				
2	Tier 1 capital	263 469 574				
3	Total capital	263 469 574				
Risk-weighted exposure amounts						
4	Total risk exposure amount	163 362 984				
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	161,3%				
6	Tier 1 ratio (%)	161,3%				
7	Total capital ratio (%)	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%				
EU 7e	of which: to be made up of CET1 capital (percentage points)	0,0%				
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	0,0%				
EU 7g	Total SREP own funds requirements (%)	8,0%				
Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)						
8	Capital conservation buffer (%)	2,5%				
9	Institution specific countercyclical capital buffer (%)	2,0%				
EU 9a	Systemic risk buffer (%)	-				
10	Global Systemically Important Institution buffer (%)	-				
EU 10a	Other Systemically Important Institution buffer (%)	-				
11	Combined buffer requirement (%)	4,5%				
EU 11a	Overall capital requirements (%)	12,5%				
12	CET1 available after meeting the total SREP own funds requirements (%)	156,8%				
Leverage ratio						
13	Total exposure measure	412 861 345				
14	Leverage ratio (%)	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%				
EU 14b	of which: to be made up of CET1 capital (percentage points)	0,0%				
EU 14c	Total SREP leverage ratio requirements (%)	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%				
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	101 129 404				
EU 16a	Cash outflows - Total weighted value	263 931				
EU 16b	Cash inflows - Total weighted value	289 142 540				
16	Total net cash outflows (adjusted value)	65 983				
17	Liquidity coverage ratio (%)	153266,2%				
Net Stable Funding Ratio						
18	Total available stable funding	399 924 322				
19	Total required stable funding	57 871 650				
20	NSFR ratio (%)	691,1%				

Liquidity, consolidated situation

Liquidity reserve, SEK		2026-03-31			
Government	0				
Regional government	80 934 125				
Credit institution (protected by Member State government)	20 195 279				
Lending to credit institutions	282 137 800				
Liquidity reserve	383 267 205				
Funding, SEK					
Deposits	118 346 624				
Equity	292 860 656				
Other	8 825 191				
Total liabilities and equity	420 032 472				
Key ratios					
Liquidity Coverage Ratio (%)	153266,2%				
Net Stable Funding Ratio (%)	691,1%				

Template EU KM1 – Key metrics template, Arktika Capital AB

SEK		2026-03-31				
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	281 399 716				
2	Tier 1 capital	281 399 716				
3	Total capital	281 399 716				
Risk-weighted exposure amounts						
4	Total risk exposure amount	158 002 867				
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	178,1%				
6	Tier 1 ratio (%)	178,1%				
7	Total capital ratio (%)	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%				
EU 7e	of which: to be made up of CET1 capital (percentage points)	0,0%				
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	0,0%				
EU 7g	Total SREP own funds requirements (%)	8,0%				
Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)						
8	Capital conservation buffer (%)	2,5%				
9	Institution specific countercyclical capital buffer (%)	2,0%				
EU 9a	Systemic risk buffer (%)	-				
10	Global Systemically Important Institution buffer (%)	-				
EU 10a	Other Systemically Important Institution buffer (%)	-				
11	Combined buffer requirement (%)	4,5%				
EU 11a	Overall capital requirements (%)	12,5%				
12	CET1 available after meeting the total SREP own funds requirements (%)	173,6%				
Leverage ratio						
13	Total exposure measure	407 466 447				
14	Leverage ratio (%)	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%				
EU 14b	of which: to be made up of CET1 capital (percentage points)	0,0%				
EU 14c	Total SREP leverage ratio requirements (%)	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%				
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	101 129 404				
EU 16a	Cash outflows - Total weighted value	263 931				
EU 16b	Cash inflows - Total weighted value	289 099 063				
16	Total net cash outflows (adjusted value)	65 983				
17	Liquidity coverage ratio (%)	153266,2%				
Net Stable Funding Ratio						
18	Total available stable funding	395 634 508				
19	Total required stable funding	52 548 605				
20	NSFR ratio (%)	752,9%				

Liquidity, Arktika Capital AB

Liquidity reserve, SEK		2026-03-31			
Government	0				
Regional government	80 934 125				
Credit institution (protected by Member State government)	20 195 279				
Lending to credit institutions	282 094 324				
Liquidity reserve	383 223 728				
Funding, SEK					
Deposits	118 056 027				
Equity	288 570 842				
Other	8 103 328				
Total liabilities and equity	414 730 197				
Key ratios					
Liquidity Coverage Ratio (%)	153266,2%				
Net Stable Funding Ratio (%)	752,9%				