



ARKTIKA  
CAPITAL AB

Periodic Information on  
Capital Adequacy and Liquidity  
2025-12-31

# 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

SEK		2025-12-31				
<b>Available own funds (amounts)</b>						
1	Common Equity Tier 1 (CET1) capital	294 151 969				
2	Tier 1 capital	294 151 969				
3	Total capital	294 151 969				
<b>Risk-weighted exposure amounts</b>						
4	Total risk exposure amount	152 918 493				
<b>Capital ratios (as a percentage of risk-weighted exposure amount)</b>						
5	Common Equity Tier 1 ratio (%)	192,4%				
6	Tier 1 ratio (%)	192,4%				
7	Total capital ratio (%)	192,4%				
<b>Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)</b>						
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%				
<b>Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)</b>						
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 (%)	184,4%				
<b>Leverage ratio</b>						
13	Total exposure measure	297 041 202				
14	Leverage ratio (%)	99,0%				
<b>Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)</b>						
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%				
<b>Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)</b>						
EU 14d	Leverage ratio buffer requirement (%)	0				
EU 14e	Overall leverage ratio requirement (%)	3,0%				
<b>Liquidity Coverage Ratio</b>						
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	4 000 000				
EU 16a	Cash outflows - Total weighted value	377 263				
EU 16b	Cash inflows - Total weighted value	286 308 963				
16	Total net cash outflows (adjusted value)	94 316				
17	Liquidity coverage ratio (%)	4241,1%				
<b>Net Stable Funding Ratio</b>						
18	Total available stable funding	295 048 953				
19	Total required stable funding	38 059 051				
20	NSFR ratio (%)	775,2%				

# Liquidity

<b>Liquidity reserve, SEK</b>		<b>2025-12-31</b>			
Government	4 000 000				
Lending to credit institutions	285 306 799				
<b>Liquidity reserve</b>	<b>289 306 799</b>				
<b>Funding, SEK</b>		<b>2025-12-31</b>			
Deposits	0				
Equity	295 048 953				
Other	3 786 217				
<b>Total liabilities and equity</b>	<b>298 835 170</b>				
<b>Key ratios</b>		<b>2025-12-31</b>			
Liquidity Coverage Ratio (%)	4241,1%				
Net Stable Funding Ratio (%)	775,2%				