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

	SEK	**2026-03-31**	**2025-12-31**			
	Available own funds (amounts)					
1	Common Equity Tier 1 (CET1) capital	281 399 716	294 151 969			
2	Tier 1 capital	281 399 716	294 151 969			
3	Total capital	281 399 716	294 151 969			
	Risk-weighted exposure amounts					
4	Total risk exposure amount	158 002 867	152 918 493			
	Capital ratios (as a percentage of risk-weighted exposure amount)					
5	Common Equity Tier 1 ratio (%)	178,1%	192,4%			
6	Tier 1 ratio (%)	178,1%	192,4%			
7	Total capital ratio (%)	178,1%	192,4%			
	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 (%)	2,0%	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%	4,5%			
EU 11a	Overall capital requirements (%)	12,5%	12,5%			
12	CET1 available after meeting the total SREP own funds requirements (%)	173,6%	184,4%			
	Leverage ratio					
13	Total exposure measure	407 466 447	297 041 202			
14	Leverage ratio (%)	69,1%	99,0%			
	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)	101 129 404	4 000 000			
EU 16a	Cash outflows - Total weighted value	263 931	377 263			
EU 16b	Cash inflows - Total weighted value	289 099 063	286 308 963			
16	Total net cash outflows (adjusted value)	65 983	94 316			
17	Liquidity coverage ratio (%)	153266,2%	4241,1%			
	Net Stable Funding Ratio					
18	Total available stable funding	395 634 508	295 048 953			
19	Total required stable funding	52 548 605	38 059 051			
20	NSFR ratio (%)	752,9%	775,2%			

Liquidity

Liquidity reserve, SEK	2026-03-31	2025-12-31			
Government	0	4 000 000			
Regional government	80 934 125				
Credit institution (protected by Member State government)	20 195 279				
Lending to credit institutions	282 094 324	285 306 799			
Liquidity reserve	**383 223 728**	**289 306 799**			
Funding, SEK					
Deposits	118 056 027	0			
Equity	288 570 842	295 048 953			
Other	8 103 328	3 786 217			
Total liabilities and equity	**414 730 197**	**298 835 170**			
Key ratios					
Liquidity Coverage Ratio (%)	153266,2%	4241,1%			
Net Stable Funding Ratio (%)	752,9%	775,2%			