

Periodic Information on Liquidity Q1 2026

Enity Bank Group AB (publ)

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1 Introduction

1.1 Purpose

The report provides information about liquidity as of 31st of March 2026 for the consolidated situation (the “Financial Group”) of Enity Bank Group AB (publ) (the “Bank”). The information disclosed satisfies the regulatory requirements for disclosure, and allows market participants, including analysts, investors, and customers, to assess the Bank from a liquidity perspective. The report is published on the Bank’s website www.enity.com.

1.2 Regulatory context

The report complies with the disclosure requirements for credit institutions set out in the Swedish Financial Supervisory Authority (the “SFSA”) Regulations (FFFS 2010:7) regarding management of liquidity risk in credit institutions and investment firms.

1.3 Scope of application

Enity Holding AB is the ultimate parent company of the consolidated situation, and the information disclosed in the report is therefore on the basis of Enity Holding AB’s consolidated situation. The Bank has a Norwegian branch Enity Bank Group AB (publ) NUF and a Finnish branch Enity Bank Group AB (publ), filial i Finland. The following companies are included in the consolidated situation: Enity Bank Group AB (publ), Bluestep Finans Funding No 1 AB, Bluestep Mortgage Securities No 3 DAC¹, Eiendomsfinans AS, and Uno Finans AS. All entities are subject to full consolidation.

The disclosures should be read on the basis that the Bank and the Financial Group is classified as a “small and non-complex institution” in accordance with point 145 of Article 4(1) of the CRR.

For information on the legal structure, see the Annual and Sustainability Report 2024 and the corporate website www.enity.com.

¹ Since May 2020, Bluestep Mortgage Securities No 3 DAC is a dormant company with no activity and is under liquidation.

2 Liquidity

The section addresses the liquidity situation, and the size and composition of the external funding sources.

2.1 Liquidity situation

The liquidity coverage ratio ("LCR") is shown in the table below.

Table 2.1 Liquidity coverage ratio

Liquidity Coverage Ratio (MSEK)	31-Mar-26	31-Dec-25
Liquidity Coverage Ratio	459.85%	442.54%
High quality liquid assets	3 396	2 175
Total Outflows	2 954	1 966
Outflows from retail deposits	153	152
Other outflows	1442	454
Total inflows (Max 75% of total outflows)	2 216	1 475
Inflows from retail customers, lending activities	359	355
Other inflows	2 287	1538
Net outflows	739	492

The composition of the liquidity reserve is shown in the table below.

Table 2.2 Liquidity reserve

Liquidity Reserve (MSEK)	31-Mar-26	31-Dec-25
Cash and balances with central banks	1 847	656
Deposits in other banks	1 814	1 777
Securities issued or guaranteed by sovereigns, central banks or multinational development banks	1 536	1 506
Covered bonds	98	92
Total	5 296	4 032

The net stable funding ratio ("NSFR") with available and required stable funding is shown in the table below.

Table 2.3 Net stable funding ratio

Net stable funding ratio (M SEK)	31-Mar-26	31-Dec-25
Net stable funding ratio	128.67%	124.40%
Available stable funding	31 586	29 112
Required stable funding	24 547	23 402

The average LCR, average liquidity outflows, inflows and net outflows, and average total liquid assets after applying the relevant haircuts based on end-of-month observations over the preceding 12 months, are shown in the table below.

Table 2.4 Average liquidity coverage ratio and average liquidity outflows, inflows and net liquidity outflows

Liquidity coverage ratio averages over the preceding 12 months (M SEK)	
Liquidity coverage ratio	442.51%
Total liquid assets (after haircuts)	2 265
Net liquidity outflows	529
liquidity outflows	2 117
liquidity inflows (before cap, max 75% of outflows)	2 243

2.2 External funding sources

The aim is to have a diversified funding structure in order to limit refinancing risks. The external funding sources, volumes and relative shares are shown in the table below.

Table 2.5 External funding sources, volumes and relative shares

External funding sources (M SEK)	31-Mar-26	Share (%)
Tier 2 bonds	360	1%
Senior unsecured bonds	1 496	4%
Covered bonds	4 725	14%
Deposits from the public	28 395	81%
Total	34 975	100%