

Periodic Information on Liquidity Q1 2025

Enity Bank Group AB (publ)

Contents

1 Introduction.....	3
1.1 Purpose	3
1.2 Regulatory context	3
1.3 Scope of application	3
2 Liquidity	4
2.1 Liquidity situation.....	4
2.2 External funding sources	5

1 Introduction

1.1 Purpose

The report provides information about liquidity as of 31st of March 2025 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, and Bluestep Mortgage Securities No 3 DAC¹. 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-25	31-Dec-24
Liquidity Coverage Ratio	496.66%	579.21%
High quality liquid assets	1 985	1 897
Total Outflows	1 599	1 310
Outflows from retail deposits	854	939
Other outflows	745	371
Total inflows (Max 75% of total outflows)	1 199	983
Inflows from retail customers, lending activities	328	324
Other inflows	1 466	2 140
Net outflows	400	328

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

Table 2.2 Liquidity reserve

Liquidity Reserve (MSEK)	31-Mar-25	31-Dec-24
Cash and balances with central banks	772	605
Deposits in other banks	1 480	2 568
Securities issued or guaranteed by sovereigns, central banks or multinational development banks	1 088	1 154
Covered bonds	191	195
Total	3 532	4 522

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-25	31-Dec-24
Net stable funding ratio	126.39%	135.28%
Available stable funding	27 954	28 761
Required stable funding	22 116	21 260

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	664.78%
Total liquid assets (after haircuts)	2 438
Net liquidity outflows	373
liquidity outflows	1493
liquidity inflows (before cap, max 75% of outflows)	1886

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-25	Share (%)
T2	358	1%
Senior unsecured bonds	2 303	8%
Covered bonds	5 259	17%
Deposits from the public	22 377	74%
Total	30 297	100%