

# Liquidity disclosure Q1

2025-03-31



DNB CARNEGIE INVESTMENT BANK AB

Liquidity disclosure

2025-03-31

Anders Antas, CFO

# 1 LIQUIDITY

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DNB Carnegie's liquidity disclosure report describes the liquidity position of the DNB Carnegie Investment Bank AB (publ) (516406-0138). The report presents conditions as of 31st of Mars 2025 unless otherwise stated. All operational activities are conducted within DNB Carnegie Investment Bank AB. DNB Carnegie Holding AB functions solely as a holding company.

Throughout the report, the terms "DNB Carnegie" or "the Bank" refers to DNB Carnegie Investment Bank AB. The report provides information regarding the Bank's liquidity and liquidity management in accordance with applicable regulations and the Swedish Financial Supervisory Authority's rules, including FFFS 2010:7 and FFFS 2014:12.

All amounts are presented in million SEK or as percentages. The report is prepared in line with Carnegie's internal disclosure processes. All figures are reconciled against the Group's financial statements and regulatory reporting. In accordance with Group instructions, the CFO Office is responsible for the preparation and publication of the report.

Anders Antas, CFO

## Liquidity Management

DNB Carnegie's funding is mainly conducted by equity and deposits from the public. DNB Carnegie's risk appetite is set to ensure sufficient funds within daily operations, as well as during periods of market stress. The liquidity buffer shall at all times exceed the expected outflow during periods of market stress and consist of either bank balances or assets refundable through Riksbanken.

<b>Liquidity (SEKm)</b>	<b>Bank</b>
Central bank balances	2 102
Bank balances	1 341
Bonds issued by Central bank or Government	4 912
Covered Bond	0
Securities issued by non-financial Institutions	0
<b>Liquidity buffer</b>	<b>8 355</b>

  

<b>Funding (SEKm)</b>	
Own Funds	3 183
Tier II Capital	0
Bonds	0
Deposits from the Public	12 154
Other Liabilities	1 347
Total Assets	16 684

  

<b>Key Figures</b>	
Own Funds and Bonds/Assets	19%
Deposits from the Public/Assets	73%
Liquidity Buffer/Assets	50%
LCR	219%