

Liquidity disclosure Q1

2026-03-31



DNB CARNEGIE INVESTMENT BANK AB

Liquidity disclosure

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Anders Antas, CFO

1 LIQUIDITY

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 2026 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 primarily based on equity and deposits from the public. The Bank's liquidity risk appetite is defined to ensure that sufficient liquidity is maintained to support daily operations as well as to withstand periods of severe market stress.

In line with this risk appetite and the Group's liquidity management framework, DNB Carnegie maintains a substantial share of its liquidity buffer as bank balances with DNB Bank ASA, the Bank's parent company. This reflects the close integration within the DNB Group, where intragroup liquidity placements constitute a core component of the Bank's liquidity management and contingency funding structure.

The liquidity buffer shall at all times exceed the expected net cash outflows under stressed conditions and consists of highly liquid assets, primarily central bank balances, bank balances within the DNB Group, and assets eligible for refinancing with the Riksbank. The composition of the liquidity buffer is designed to ensure high availability, low credit risk, and operational reliability during both normal market conditions and periods of stress.

The liquidity buffer presented in this report represents unencumbered liquid assets in accordance with the definition of a liquidity reserve, including central bank balances and bank deposits available on the next business day. The Bank's liquidity risk appetite, stress testing framework and contingency funding arrangements are governed through the Group's Capital and Liquidity Policy and the Bank's ICLAAP documentation. This disclosure provides a periodic overview of buffer composition and key regulatory liquidity metrics.

| Liquidity (SEKm) | Bank |
|---|--------------|
| Central bank balances | 3 142 |
| Bank balances | 5 933 |
| Bonds issued by Central bank or Government | 255 |
| Covered Bond | 0 |
| Securities issued by non-financial Institutions | 23 |
| Liquidity buffer | 9 353 |

| Funding (SEKm) | |
|--------------------------|--------|
| Own Funds | 4 153 |
| Tier II Capital | 0 |
| Bonds | 0 |
| Deposits from the Public | 12 843 |
| Other Liabilities | 3 921 |
| Total Assets | 20 917 |

| Key Figures | |
|---------------------------------|------|
| Own Funds and Bonds/Assets | 20% |
| Deposits from the Public/Assets | 61% |
| Liquidity Buffer/Assets | 45% |
| NSFR | 175% |
| LCR | 227% |