

Liquidity disclosure Q3

2025-09-30



DCIB INVESTMENT BANK AB

Capital Adequacy and Liquidity

2025-09-30

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 30 September 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.

Liquidity (SEKm)	Bank
Central bank balances	9 736
Bank balances	4 924
Bonds issued by Central bank or Government	3 714
Covered Bond	0
Securities issued by non-financial Institutions	0
Liquidity buffer	18 374

Funding (SEKm)	
Own Funds	3 992
Tier II Capital	0
Bonds	0
Deposits from the Public	20 336
Other Liabilities	3 011
Total Assets	27 339

Key Figures	
Own Funds and Bonds/Assets	15%
Deposits from the Public/Assets	74%
Liquidity Buffer/Assets	67%
LCR	149%