

Bank Name	Íslandsbanki hf.
LEI Code	549300PZMFIQR79Q0T97
Country Code	IS



Key Metrics

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	1,230	1,302	1,236	1,303	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,208	1,284	1,227	1,294	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	1,302	1,374	1,308	1,372	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	1,281	1,356	1,298	1,362	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	1,474	1,545	1,477	1,535	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,453	1,526	1,467	1,525	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	6,071	6,108	6,654	7,148	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	6,048	6,089	6,645	7,139	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	20.25%	21.32%	18.58%	18.23%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.97%	21.08%	18.46%	18.12%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	21.45%	22.50%	19.65%	19.19%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.18%	22.26%	19.54%	19.08%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	24.28%	25.29%	22.19%	21.47%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	24.02%	25.06%	22.08%	21.36%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	10,081	10,122	10,681	10,954	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	12.92%	13.58%	12.24%	12.52%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,302	1,374	1,308	1,372	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	1,302	1,374	1,308	1,372	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	10,081	10,122	10,681	10,954	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	10,081	10,122	10,681	10,954	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	12.92%	13.58%	12.24%	12.52%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	12.92%	13.58%	12.24%	12.52%	[A.2]/[B.2]	



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		ı	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	1,474	1,545	1,477	1,535	C 01.00 (r0010,c0010)	REGULATION Articles 4(118) and 72 of ORR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	,	1,302	,	-	C 01.00 (40000.40010)	Article 50 of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	1,230 431	1,302	1,236 458	1,303 468	C 01.00 (*00.0,c0010)	
	A.1.2	instruments) Retained earnings	759	818	742	797	C 01.00 (*0030,c0010) C 01.00 (*0130,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	0		C 01.00 (r0150,00010)	Articles 4(300), 26(1) point (d) and 36 (1) point (f) of CRR
	A1.4	Accumulated other comprehensive income Other Reserves	38	41	47	0 54	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (e) or CHX Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6		0	0	0	0	C 01.00 (10230.c0010)	Article 84 of CISR
	A.1.7	Minority interest: given recognition in CET1 capital Adjustments to CET1 due to prudential filters	7	7	5	0	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A1.8	Adjustments to CE11 due to prudential ritters (-) Intaneible assets (including Goodwill)	-22	-23	-23	-24	C 01.00 (r0300,c0010) + C 01.00	Articles 42 to 35 of and 35 (1) point (i) of CISR. Articles 4(115), 36(1) point (ii) and 37 point (a) of CISR. Articles 4(115), 36(1) point (ii) and 37 point (a) of CISR.
	A.1.9	(*) Intaliguier assets (including Goodwin) (*) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTI s. (*) The state of	-5	-1	-1	-1	(r0340,c0010) C 01 00 (r0320 r0010)	CCR Articles 36(1) point (c) and 38 of CRR
	A.1.10		0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) IRB shortfall of credit risk adjustments to expected losses (-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.11	(-) Defined benefit persion rund assets (-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (10.900,00010)	Articles 4(109), 36(1) point (e) and 41 of CRX Articles 4(1221, 36(1) point (e) and 44 of CRX
							C 01.00 (r0430,c0010) C 01.00 (r0440,c0010)	
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (ii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (iv) and 153(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (i), 249(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment.	0	0	0	0	C 0s.00 (r0480,c00s0)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foresecable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	21	19	9	9	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	21	19	9	9	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	73	72	71	69	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	73	72	71	69	C 01.00 (r0540,c0010) + C 01.00	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	(r0670,c0010) C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0690,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,302	1,374	1,308	1,372	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	172	170	169	163	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	172	170	169	163	C 0s.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 61.00 (19910,c0010) + C 01.00 (19920,c0010) + C 01.00 (19930,c0010) + C 01.00 (19940,c0010) + C 01.00 (19950,c0010) + C 0 C 10.00 (19950,c0010) + C 01.00 (19950,c0010) (19970,c0010) + C 01.00 (19974,c0010) + C 01.00 (19978,c0010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0680,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	6,071	6,108	6,654	7,148	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	24	19	9	9	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	20.25%	21.32%	18.58%	18.23%	CA3 (1)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	21.45%	22.50%	19.65%	19.19%	CA3 (3)	
	С.3	TOTAL CAPITAL RATIO (transitional period)	24.28%	25.29%	22.19%	21.47%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,208	1,284	1,227	1,294	[A1-A.1.13-A1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.01.0)]	•
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	19.97%	21.08%	18.46%	18.12%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	21	19	9	9	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	24	19	9	9	C 05.01 (r0440,c0040)	
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⁽¹⁾ The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a requisitory point of view at the reporting date are not bales into account in this calculation.

Full visided CET1 capital ratio estimation is based on the formulae cated in column "COSP" COSP" - disease rate that this midd test to differences to full visided CET1 capital ratios calculated between the cardiocation basis e.e. in their Piller 3 disclosure



Overview of Risk exposure amounts

					1
		RW	/As		
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Secuntisations) ¹	5,352	5,365	5,850	6,311	C 02.00 (r0040, c0010) -[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0220, s001) + C 08.01 (r0050, c0260, s002)
Of which the standardised approach	5,352	5,367	5,850	6,311	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	64	68	96	114	C 07.00 (r0090, c3220, s001) + C 07.00 (r0110, c3220, s001) + C 07.00 (r0130, c3220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0040, s0020, s002) + C 08.01 (r0040, s0020, s002) +
Credit valuation adjustment - CVA	8	12	24	20	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	84	116	117	123	C 02.00 (r0520, c0010)
Of which the standardised approach	84	116	117	123	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, cds01)*12.5+C 20.00 (r0010,ch450)*12.5+MAX(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010,c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	563	546	567	580	C 02.00 (r0590, c0010)
Of which basic indicator approach	563	0	0	0	C 02.00 (10600, c0010)
Of which standardised approach	0	546	567	580	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	6,071	6,108	6,654	7,148	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	281	397	132	303
Of which debt securities income	4	7	4	11
Of which loans and advances income	271	381	124	283
Interest expenses	113	167	68	162
(Of which deposits expenses)	32	48	25	63
(Of which debt securities issued expenses)	67	101	35	85
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	5	7
Net Fee and commission income	61	87	22	47
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	0	0	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	2	3	-17	-29
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	10	14	12	24
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	2	3	1	2
Net other operating income /(expenses)	1	1	0	1
TOTAL OPERATING INCOME, NET	244	339	87	190
(Administrative expenses)	105	143	38	80
(Cash contributions to resolution funds and deposit guarantee schemes)	3	5	1	1
(Depreciation)	7	9	2	5
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	4	4	1	2
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	0	1	2
(Other provisions)	4	5	0	0
Of which pending legal issues and tax litigation ¹	0	0	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-15	-20	-4	-9
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	-15	-20	-4	-9
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	1	1	1	1
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	142	199	50	113
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	109	152	37	80
Profit or (-) loss after tax from discontinued operations	1	8	0	0
PROFIT OR (-) LOSS FOR THE YEAR	110	161	37	80
Of which attributable to owners of the parent (1) Information available only as of end of the year	110	161	37	80

To inflor announce to the percent
 To inflormation available only a soft end of the year
 For IFRS compliance banks "zero" in cell "increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20				As of 31	/12/2021			As of 31	/03/2022			As of 30	/06/2022		
		Fa	ir value hierar	chy		Fa	ir value hierar	chy		Fa	ir value hierar	chy		Fa	air value hierar	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	959				948				770				693				IAS 1.54 (i)
Financial assets held for trading	1,000	989	12	0	1,082	1,069	13	0	1,107	1,079	28	0	980	936	44	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	39	13	0	26	42	14	0	28	44	15	0	29	31	11	0	20	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	7,475				7,481				8,095				8,442				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	4	0	4	0	4	0	4	0	2	0	2	0	1	0	1	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.2
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	173				125				168				202				
TOTAL ASSETS	9,651				9,680				10,186				10,347				IAS 1.9(a), IG 6

⁽¹⁾ Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(min	EUR)		A	s of 30/09/20	21					As of 31	/12/2021					As of 31	/03/2022					As of 30)	06/2022			
		Gross carryi	ng amount ⁽²⁾		Accun	nulated impairn	nent ⁽²⁾	Gross	carrying amo	unt ⁽²⁾	Accum	nulated impairn	nent ⁽²⁾	Gros	s carrying amou	ınt ⁽²⁾	Accur	nulated impairs	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accum	ulated impairn	ient ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	6,484	945	146	-23	-36	-41	6,711	716	146	-27	-26	-40	7,480	563	142	-28	-23	-39	7,912	469	147	-29	-22	-35	Annex V.Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

⁽⁷⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



Breakdown of liabilities

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(mln EUR)

		Carrying	j amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	72	64	78	82	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	609	606	692	577	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	7,605	7,559	7,952	8,132	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	12	12	12	12	IAS 37.10; IAS 1.54(I)
Tax liabilities	41	44	49	61	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	3	9	8	10	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	6	7	7	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	8,343	8,300	8,797	8,881	IAS 1.9(b);IG 6
TOTAL EQUITY	1,308	1,380	1,389	1,466	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	9,651	9,680	10,186	10,347	IAS 1.IG6

⁽¹⁾ Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



Breakdown of liabilities

Íslandsbanki hf.

(mln EUR)

			Carrying	j amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		58	51	71	79	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	14	13	6	3	Annex V.Part 1.31
	Central banks	0	1	0	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	1	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	176	102	307	137	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	113	61	276	100	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	135	90	77	82	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	79	38	75	82	ECB/2013/33 Annex 2.Part 2.9.1
Берозіся	Other financial corporations	1,002	970	823	838	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	644	683	550	549	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	1,265	1,304	1,481	1,612	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	1,077	1,108	1,179	1,313	ECB/2013/33 Annex 2.Part 2.9.1
	Households	2,557	2,665	2,752	2,862	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	1,187	1,255	1,246	1,310	Annex V.Part 1.42(f), 44(c)
Debt securities issued		2,880	2,967	3,106	3,066	Annex V.Part 1.37, Part 2.98
Of which: Subordin	nated Debt securities issued	245	242	240	232	Annex V.Part 1.37
Other financial liabilities		199	66	98	111	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		8,286	8,229	8,721	8,791	



2022 EU-wide Transparency Exercise Market Risk

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									13101103001													
	SA					I	М									IM						
			VaR (Memorar	ndum item)	STRESSED VaR (I	Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE I	RISKS CAPIT			VaR (Memora	andum item)	STRESSED VaR (A	demorandum item)	INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE	RISKS CAPITA FOR CTP		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)		12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30/	09/2021									As of 31/12	2/2021					
Traded Debt Instruments Of which: General risk Of which: Specific risk	55 46 9	85 67 18	0 0 0	0 0 0	0 0 0	0 0 0							0 0 0	0 0 0	0 0 0	0 0 0						
Equities Of which: General risk Of which: Specific risk	21 8 12	25 8 17	0 0 0	0 0 0	0 0 0	0 0 0							0 0 0	0 0 0	0 0	0 0 0						
Foreign exchange risk Commodities risk Total	8 0 84	6 0 116	0	0	0 0	0	0	0	0	0	0	0	0 0	0	0	0	0	0	0	0	0	0
	As of 31/03/2022	As of 30/06/2022				As of 31/	03/2022									As of 30/06	/2022					
Traded Debt Instruments	90	73	0	0	0	0							0	0	0	0						
Of which: General risk	73	58	0	0	0	0							0	0	0	0						
Of which: Specific risk	17	15	0	0	0	0							0	0	0	0						
Equities	21	36	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	10	16	0	0	0	0							0	0	0	0						
Foreign exchange risk	6	14	0	0	0	0							0	0	0	0						
Commodities risk Total	0 117	0 123	0	0	0	0	0	0		0	0		0	0	0	0	0	0	0	0	0	
IOLAI	117	123		U	U		. 0	U	U	U	U	U		U		U	U	U	J	U	U	J

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OVI template.



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach Islandsbank Inf.

		Standardised Approach											
		As of 30/09/2021 As of 31/12/2021											
	(min EUR. %)	Original Exposure* Exposure Value* Risk exposure amount Value adjustments and providings Original Exposure* Exposure Value* Risk exposure amount V											
Consolidated data	Cantal developments or control taskes (Application provinces to both atthrofits (Application provinces to both atthrofits (Application provinces to both (783 8 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	761 632 0 633 3,445 1,466 1,133 423 2,711 0 0 0 0 133 7 7	2 13 6 0 0 141 1,154 778 245 952 10 0 0 0 0 8	34	825 86 19 19 0 0 0 0 412 3,992 1,751 1,751 558 2,784 2 15 0 0 0 0 14 7 7 122 1,72 1,73 1,73 1,73 1,73 1,73 1,73 1,73 1,73	806 76 5 6 0 369 3,484 1,524 449 2,787 20 0 0 11 11 1 0	155 2 2 0 0 0 9 4 3,213 1,253 841 260 978 10 135 0 0 0 9 111 135 135 135 135 135 135 135 135 135	м				
	Standardised Total ²	9,943	9,035	5,416		9,925 s or credit risk mitigation techniq	9,002		84				

Original aposurus, units Eposurus vasis, a responsibility training the account any effect due to credit convenien factors or credit nick indication techniques (e.g., substitution effects).
(2) Substitution factors on training the Scientification position varies in trenslation or training t

					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	12/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
ICELAND	Central overnaments or central stanks Residual overnaments or central stanks Residual overnaments Residual stanks Residua	783 83 19 0 0 15 3,752 1,417 1,392 536 2,711 25 129 0 0	761 63 12 0 0 15 3,271 1,233 1,110 423 2,710 25 100 0 0	2 13 6 0 0 4 3,045 1,007 761 245 952 10 126 0 0	24	825 86 19 0 20 3,786 1,545 558 2,782 24 129 0 0	806 76 5 0 0 20 0 3,292 1,333 1,201 448 2,781 24 102 0 0 0	2 15 2 0 0 111 3,050 1,001 824 250 977 10 124 0 0	26
	Equity Other exposures	7 163	7 163	10 174		7 119	7 119	11 132	
	Standardised Total ²	E e i i i i			77				73

¹⁰ Chignial appearary, unlike Epocaser value, is reported before taking into account any effect due to credit convenion factors or condit mix intrigation suchrapans (e.g. adaptation effects).
(2) That value adaptaments and provisions per country of counterpairy encludes those for securitation exposures, additional valuation adjustments (MAs) and other core funds enductions related to the appropriate plant of the company. Not include person and that is designed are control from the control of th

		exposures, but includes gene	rai dividit risk adjustments.						
					Standardise	d Approach			
			As of 30	/09/2021			As of 31	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²	
	(min EUR. %) Central governments or central banks	0	0	0		0		0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME Retail	0	0	0		0	0	0	
Country of	of which: SME	0				0			
	Secured by mortgages on immovable property	0		0		0			
Counterpart 2	of which: SME	0		0		0	i i	ů	
	Exposures in default	i i	i i	0	0	0		ō	
	Items associated with particularly high risk	0		0		0		0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other evangures	0					0	0	
	Standardised Total ²				0				4

		exposures, but includes gener	ral credit risk adjustments.	unary excess cross to as	Carcinatori Esponares, accisori	THEOREM REQUIREMENT (ANAL)	and down dear rolling reduction	a readed to the	
					Standardis	d Approach			
			As of 30	/09/2021			As of 31	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 3	Consist conversations or control banks (and the control banks (but a control banks (but a control banks (but a control banks (but a control (but a contr	0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0
	Other exposures					0			

		As of 30/	09/2021	Standardise	d Approach											
		As of 30/	09/2021				Standardised Approach									
			As of 31,	31/12/2021												
(rele EUR., %)	Original Exposure* Exposure Value* Risk exposure amount Value Afginineses and Original Exposure* Exposure Value* Risk exposure amount Value Afginineses and Original Exposure* Exposure Value* Risk exposure amount Value Afginineses and Original Exposure*							Value adjustments and provisions ²								
Country of		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0								



	ISIANGSDANKI III.										
					Standardisc	d Approach					
			As of 30	/09/2021			As of 31	/12/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR, %) Central governments or central banks	0									
	Regional governments or local authorities	0		0		0					
	Public sector entities	0		ō		o o	0	0			
	Multilateral Development Banks	0		0		0	0	0			
	International Organisations	0	9	0		0	0	0			
	Institutions Corporates	0		0		0					
	of which: SME	o o		ů ů		0		0			
	Retail	0		ō		o o	0	0			
Country of	of which: SME	0		0		0	0	0			
Counterpart 5	Secured by mortoaces on immovable property	0		0		0	0	0			
	of which: SME	0	9	0		0	0	0			
	Exposures in default Items associated with particularly high risk	0		0		U	0	0	0		
	Covered bonds	o o		ů ů		0		0			
	Claims on institutions and corporates with a ST credit assessment	0		ō		o o	0	0			
	Collective investments undertakings (CIU)	0		0		0	0	0			
	Equity	0		0		0	0	0			
	Other exposures	0		0		0					
	Standardised Total ²										
		(ii) Original exposure, unlike Ex									
		(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds exclutions related to the									

		exposures, but includes gener	a chick risk acquisiments.						
					Standardisc	d Approach			
			As of 30	/09/2021			As of 31,	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities			0		0	0		
	Multilateral Development Banks	ů ů		0		0	0	0	
	International Organisations	ō	i i	ō		0	i i	i i	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Country of	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Counterpart 6	Secured by mortoages on immovable property	0	0	0		0	0	0	
•	of which: SME	0		0		0	0	0	
	Exposures in default Items associated with particularly high risk			0	0	0	0		
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	ı ö	i i	o o		o o	l ő	l ő	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²								

Objanie appouse, unitie Exposure value, in reponded before taking into account any effect due to oresist convenion faces or could nisk mitigation tachniques (u.g., substitution effects).

(2) Total value adjustments and provisions per country of counterparty encludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds educations natised to the

			As of 30,		Standardise	d Approach								
			As of 30,											
		As of 30/09/2021 As of 31/12/2021												
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
Rook Publis Mail Inter Country of Counterpart 7 Counterpart 7 Counterpart 7 Counterpart 7 Counterpart 7 Counterpart 7	with decorrements or central hands the decorrements or the authorities Hilliant I Conditionate Banks mentional Consideration Hilliant I Conditionate Banks mentional Consideration Hilliant I Conditionate Hilliant I	0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0					

					Standardisc	d Approach			
			As of 30,	/09/2021			As of 31,	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²
	(min EUR, %) Central governments or central banks	0		0		0		0	
	Regional governments or local authorities	0	ŏ	o o		o o	ů o	ő	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0		0		0	0	0	
	of which: SME Retail	0		U		0	U	0	
Country of	of which: SME	0		0			0		
	Secured by mortgages on immovable property	0		0		0	0	0	
Counterpart 8	of which: SME	0		0		0	0		
	Exposures in default	0		0	0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Other exposures	0	0	0		0	0	0	

					Standardisc	d Approach			
			As of 30	/09/2021			As of 31,	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(min EUR, %) Central governments or central banks	0		0		0	0	0	
	Regional governments or local authorities	0		0		0	0	0	
	Public sector entities	0	9	0		0	0	0	
	Multilateral Development Banks International Organisations					0	U		
	Institutions	i i				0	0		
	Corporates			0		ō	ō	i i	
	of which: SME	0		0		0	0	0	
Country of	Retail	0		0		0	0	0	
Country of	of which: SME	0		0		0	0	0	
Counterpart 9	Secured by mortoages on immovable property	0	9	0		0	0	0	
	of which: SME Exposures in default					0	U		
	Exposures in default Items associated with particularly high risk						0		
	Covered bonds	i i		i i		Ö	ů o	o o	
	Claims on institutions and corporates with a ST credit assessment	0		0		0	0	0	
	Collective investments undertakings (CIU)	0		0		0	0	0	
	Equity	9	9	0		0	0	0	
	Other exposures	0		0		0			
	Standardised Total ²								

					Standardisc	d Approach			
			As of 30,	/09/2021			As of 31	/12/2021	
	(min ELIR. %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Regional get Public sector Healthleaders Institution Country of Country of Counterpart 10 Institution Counterpart 10 Institution Country of Country of Public Evaluation Evaluation Evaluation Evaluation Evaluation	ermental or central hants member de local authorities Devidenment tanks of Oreanisations OFF OFF OFF OFF OFF OFF OFF OF	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0



					Standardise	d Approach			
			As of 31	/03/2022			As of 30,	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments as provisions
	(min EUR, %)	560	588			577	582		
	Central governments or central banks Regional governments or local authorities	560	588			92	582	0	
	Public sector entities	12	//	10		11	/0 A	10	
	Multilateral Development Banks	12		i i			1	0	
	International Organisations	i i				0	0	0	
	Institutions	642	594	167		411	353	119	
	Cornerates	4,173	3,685	3,484		4,631	4.054	3,826	
	of which: SME	1,235	1,077	876		1,402	1,257	1,029	
	Retail	1,608	1,272	885		1,744	1,398	979	
Consolidated data	of which: SME	505	406	235		514	412	239	
Lonsondated data	Secured by mortgages on immovable property	3,021	3,020	1,062		3,153	3,152	1,108	
	of which: SME	16	16	6		21	21	9	
	Exposures in default	154	110	135	36	158	118	148	
	Items associated with particularly high risk	28	28	42		19	19	29	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and cornorates with a ST credit assessment	.0				.0		0	
	Collective investments undertakings (CIU)	14	14	9		11	11		
	Equity	6		10		28 150	28 150	41	
	Other exposures	135	135						
	Standardised Total ²	10,444 (1) Original exposure, unlike E	9,534		90	10,985	9,947	6,425	

		calculated as of last quarter							calculated as of last quarter									
					Standardisc	d Approach												
			As of 31,	/03/2022			As of 30,	06/2022										
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²									
ICELAND	Comit al occurrencia se control habitat Control commente de local arthrofos Midditusar Develociment Banks Midditusar Develociment Banks Midditusar Develociment Banks Control Control Control Control Control Control Control Control Control Control Control	5500 90 12 2 0 0 28 4,000 1,235 1,575 505 3,018 113 2 2 2 0 0 0 4 6 132 14 6 14 14 14 14 14 14 14 14 14 14 14 14 14	\$888 777 77 50 0 27 3,521 1,077 1,244 466 3,017 16 100 27 0 0 14 14 14 14 15	0 16 2 0 0 3,320 876 864 225 1,061 6 125 40 0 0 9 9	×	577 92 92 92 93 94 446 4,464 1,402 1,708 514 3,150 21 138 6 0 0 11 28 159 159	5922 78 4 4 4 0 0 3 3,8988 1,257 1,368 412 3,150 21 109 18 0 0 11 12 11 12 13 15 16 16 17 17 18 18 18 18 18 18 18 18 18 18	0 156 2 0 0 32 3,5700 1,029 956 229 1,107 0 138 27 0 7 7	22									
	Other exposures Standardised Total ²	135	135	135	77	150	150	150	75									

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 31	/03/2022			As of 30	/06/2022	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 2	Central accurrences or central sales Sectional accurrences or local administration sectional accurrences or local administration sectional section secti	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardised Total ²				0				0

		exposures, but includes gene							
					Standardise	ed Approach			
			As of 31	/03/2022			As of 30,	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 3	Con City, No. 1 City, No.	0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	۰
	and the second s								

		exposures, but includes gener	a chick risk accommens.						
					Standardisc	d Approach			
			As of 31	/03/2022			As of 30	06/2022	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments am provisions ²
Country of Counterpart 4	Control decomments or control above Accidental decomments for the administration administration of the administration administration or control decomments for the administration Control administ	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	



ERA LIBOTIAN 2022 EU-wide Transparency Exercise

EBA EUROPEAN BANKING AUTHORITY									
	Credit Risk - Standardised Approach Íslandsbanki hf.								
					Standardise	ed Approach			
			As of 31	/03/2022			As of 30	0/06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(mh EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities	0	0			0		0 0	
	Multilateral Development Banks International Organisations	0	0			0		0 0	
	Institutions Corporates of which: SME	0	0			0		0	
Country of Counterpart 5	Retail of which: SNE Secured by mortgages on immovable property of which: SNE	0	0			0		0	
	Exposures in default Those perceived with exeticularly bink rick	0	0		0	0		0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0			0		0	
	Equity Other exposures Standardised Total ²	0			0			0	
		(1) Original exposure, unlike E (2) Yotal value adjustments as exposures, but includes gene	oposure value, is reported before nd provisions per country of co rail credit risk adjustments.	one taking into account any effe unterparty excludes those for s	ct due to credit conversion facto ecurifisation exposures, additions	is or credit risk mitigation tech il valuation adjustments (AVAs	niques (e.g. substitution effects) and other own funds reduction	s). ons related to the	
				/03/2022	Standardise	ed Approach		0/06/2022	
					Value adjustments and				Value adjustments an
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	provisions ²
	Central governments or central banks Regional governments or local authorities Public certor entities	0	(0		0 0	
	Returnal covernments or local authorities Multilateral Development Banks International Oroanisations Institutions	0 0	0			0		0 0	
Country of	Cornorates of which: SME Retail	0 0	0			0		0 0	
Country of Counterpart 6	of which: SME See a mortoages on immovable property of which: SME	0 0	0			0		0 0	
	Emosures in default Items associated with particularly high risk Covered bonds	0	0		0	6		0 0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	0	0					0	
	Other excourses Standardised Total ²	(1) Original exposure, unlike E	oposure value, is reported befo	one taking into account any effe	0 ct due to credit conversion facto	s or credit risk mitigation tech	niques (e.g. substitution effects	0).	
		(2) Total value adjustments as exposures, but includes gene	nd provisions per country of co nal credit risk adjustments.	unterparty excludes those for s	ecuritisation exposures, additiona	d valuation adjustments (AVAs ad Approach) and other own funds reductio	ons related to the	
			As of 31	/03/2022	Junua di s	а хррговен	As of 30	0/06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an
	(min EUR. 56)	0			provisions			0	provisions
	Recional overnments or local authorities Public sector entities Multilateral Development Banks	0	0					0 0	
	International Organisations Institutions Communities	0 0	0			0		0 0	
Country of	of which: SME Retail of which: SME	0 0	0			0		0 0	
Counterpart 7	Secured by mortgages on immovable property	0 0	0			0		0 0	
	Execution of the fault Tame associated with earticularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertaknose (CIU)	0 0	0			0		0 0	
	Collective investments undertakinos (CIU) Eouitv Other exposures	0 0 0	0			0 0		0 0	
	Standardised Total ²	(1) Original representation for			0				
		(2) Total value adjustments as	exposure value, is reported before ad provisions per country of co	one taking into account any effe unterparty excludes those for s	ct due to credit conversion facto ecuritisation exposures, additiona	s or credit risk mitigation tech il valuation adjustments (AVAs	niques (e.g. substitution effects i) and other own funds reductio	i). ons related to the	
		(2) Total value adjustments as	nd provisions per country of co rail credit risk adjustments.	unterparty encludes those for s	ecuritisation exposures, additiona	s or cedit risk mitigation tech il valuation adjustments (AVAs ed Approach	niques (e.g. substitution effects c) and other own funds reduction	i). ons related to the	'
		(2) Total value adjustments as	nd provisions per country of co rail credit risk adjustments.	one taking into account any effective sunterparty endudes those for s	ecuritisation exposures, additiona	il valuation adjustments (AVAs	i) and other own funds reductio	s). one related to the	
		(2) Total value adjustments as	nd provisions per country of co rail credit risk adjustments.	unterparty encludes those for s	ecuritisation exposures, additiona	il valuation adjustments (AVAs	i) and other own funds reductio	ons related to the	Value adjustments ar provisions
	print(s, n) Contral assumments or contral handless Residual deveraments or local anthrollies	(2) Total value adjustments are exposures, but includes gene	nd provisions per country of or all credit risk adjustments. As of 31	unterparty endudes those for s	ecurisation exposures, addition	d valuation adjustments (AVAs) and other own funds reduction As of 30	ons related to the	Value adjustments an provisions ²
		(2) Total value adjustments are exposures, but includes gene	nd provisions per country of or all credit risk adjustments. As of 31	unterparty endudes those for s	ecurisation exposures, addition	d valuation adjustments (AVAs) and other own funds reduction As of 30	ons related to the	Value adjustments an provisions ²
	Regional governments or local authorities Public sector entities	(2) Total value adjustments are exposures, but includes gene	nd provisions per country of or all credit risk adjustments. As of 31	unterparty endudes those for s	ecurisation exposures, addition	d valuation adjustments (AVAs) and other own funds reduction As of 30	ons related to the	Value adjustments as provisions ²
Country of Counterpart 8	Resional overements or local authorities Public sector entitles Hotilitates authorities Hotilitates authorities Institutions Corporates der alrich: 59E Rest (1975) Sector of the control	(2) Total value adjustments are exposures, but includes gene	nd provisions per country of or all credit risk adjustments. As of 31	unterparty endudes those for s	ecurisation exposures, addition	d valuation adjustments (AVAs) and other own funds reduction As of 30	ons related to the	Value adjustments as provisions ²
Country of Counterpart 8	Resistant commences or local authorities PARIA scene untilles Bass Linear-scient of specialistics Linear-scient of specialistics Components Grantinosis Gran	(2) Total value adjustments are exposures, but includes gene	nd provisions per country of or all credit risk adjustments. As of 31	unterparty endudes those for s	ecurisation exposures, addition	d valuation adjustments (AVAs) and other own funds reduction As of 30	ons related to the	Value adjustments as provisions!
Country of Counterpart 8	Residual commence le local attendida Alla companya de local attendida Homeratica de operations Homeratica de operations d'alla colo periodica d'alla colo p	(2) Total value adjustments are exposures, but includes gene	nd provisions per country of or all credit risk adjustments. As of 31	unterparty endudes those for s	ecurisation exposures, addition	d valuation adjustments (AVAs) and other own funds reduction As of 30	ons related to the	Value adjustments an provisions ²
Country of Counterpart 8	Missional commenced or local authorities Marke cartie unifies Marke cartie unifies Marke cartie unifies International Organisations International Organisations Confedence of Confedence (organisation of Confedence	(2) Total value algorithments as opposition, the control of the relative general control of the relative general control of the relative general control of the control of	of provisions per country of and credit risk adjustments. As of 31 Exposure Value ¹	/03/2032 Risk exposure amount	Standardise Standardise Value adjustments and provisions 0	of Approach Original Exposure ¹) and other own funds reduction As of 36 Exposure Values	no visited to the	Value adjustments are provisional a
Country of Counterpart 8	Missional commenced or local authorities Marke cartie unifies Marke cartie unifies Marke cartie unifies International Organisations International Organisations Confedence of Confedence (organisation of Confedence	(2) Total value algorithms as represent, but insolves generally a service of the	As of 31 Exposure Value To provide the second of the sec	/03/2022 Risk exposure amount so dainy into account any effe	Standardise Standardise Value adjustments and provisions	del Approach Original Exposurs* or wat 44 migrate when the approach are a count 44 migrate when the approach app) and other own funds reduction As of 36 Exposure Values As of 36 Exposure Values	7/06/2022 Risk exposure amount of the control of t	Valva adjustances as providences
Country of Counterpart 8	Missional commenced or local authorities Marke cartie unifies Marke cartie unifies Marke cartie unifies International Organisations International Organisations Confedence of Confedence (organisation of Confedence	(2) Total value algorithms as represent, but insolves generally a service of the	As of 33 Exposure Value Oppose value, a reported for in the control of the cont	dispays exclude those for a first property or a first property of the second and any first property or the second any effect property or the second and any effect property or the second any effect property or the second and any effect pro	Standardise Standardise Value adjustments and provisions	of Approach Original Exposure*	Just other can fund makets As of 364 Exposure Value* Exposure Value*	The second of the second	Value adjustments are provided of a
Country of Counterpart 8	Missional commenced or local authorities Marke cartie unifies Marke cartie unifies Marke cartie unifies International Organisations International Organisations Confedence of Confedence (organisation of Confedence	C) Total value applicants as expenses, but include your control of the control of	de protectes per control el el control de descripción. As of 31 Expositiva Value ³ Expositiva Value ³ As of of ordinativa de la control	(69) 2622 Risk copinions amount of the copinions of the copinions amount of th	Sambardos Sambardos Sambardos Value adjudentes and provincia adjudentes and of the continues and of the continu	of Approach Original Especies* Original Espe	Les de la companya del companya de la companya de la companya del companya de la companya del co	To entire to the property of t	Value adjustments of provinces of the second
Country of Counterpart 8	Miscland entry efficient Parks Marks entry efficient Parks International Organisation International Organisatio	(2) Total value algorithms as represent, but insolves generally a service of the	As of 33 Exposure Value Oppose value, a reported for in the control of the cont	dispays exclude those for a first property or a first property of the second and any first property or the second any effect property or the second and any effect property or the second any effect property or the second and any effect pro	Standardise Standardise Value adjustments and provisions	del Approach Original Exposurs* or wat 44 migrate when the approach are a count 44 migrate when the approach app	Just other can fund makets As of 364 Exposure Value* Exposure Value*	The second of the second	Value adjustments as
Country of Counterpart 8	Mission overment or local authorities Addiscured productions than the control of	C) Total value applicants as expenses, but include your control of the control of	de protectes per control el el control de descripción. As of 31 Expositiva Value ³ Expositiva Value ³ As of of ordinativa de control de c	(69) 2622 Risk copinions amount of the copinions of the copinions amount of th	Sambardos Sambardos Sambardos Value adjudentes and provincia adjudentes and of the continues and of the continu	of Approach Original Especies* Original Espe	Les de la companya del companya de la companya de la companya del companya de la companya del co	To entire to the property of t	Velor adjustments as a second of the second
Country of Counterpart 8	Mission ownwent or local authorities Mission and Miss	C) Total value applicants as expenses, but include your control of the control of	de protectes per control el el control de descripción. As of 31 Expositiva Value ³ Expositiva Value ³ As of of ordinativa de control de c	(69) 2622 Risk copinions amount of the copinions of the copinions amount of th	Sambardos Sambardos Sambardos Value adjudentes and provincia adjudentes and of the continues and of the continu	of Approach Original Especies* Original Espe	Les de la companya del companya de la companya de la companya del companya de la companya del co	To entire to the property of t	Velho edjustment e provisione e
Counterpart 8	Mischael overmeent or local authorities Mischael centry edition in the Mischael over greater in the Mi	C) Total value applicants as expenses, but include your control of the control of	de protectes per control el el control de descripción. As of 31 Expositiva Value ³ Expositiva Value ³ As of of ordinativa de control de c	(69) 2622 Risk copinions amount of the copinions of the copinions amount of th	Sambardos Sambardos Sambardos Value adjudentes and provincia adjudentes and of the continues and of the continu	of Approach Original Especies* Original Espe	Les de la companya del companya de la companya de la companya del companya de la companya del co	To entire to the property of t	Velho edjustment e provisione e
Country of Counterpart 8 Country of Country of Counterpart 9	Mission ownweet or local authorities Mission of the Committee State Homestand Organization Comprises of all of the Committee State of all of the Committee State All of the Committee State State of the Committe	C) Total value applicants as expenses, but include your control of the control of	de protectes per control el el control de descripción. As of 31 Expositiva Value ³ Expositiva Value ³ As of of ordinativa de control de c	(69) 2622 Risk copinions amount of the copinions of the copinions amount of th	Sambardos Sambardos Sambardos Value adjudentes and generalizar de ad social comente and ad ad social comente and Sambardos equiva, saldarios Sambardos equiva, saldarios equiva, saldari	of Approach Original Especies* Original Espe	Les de la companya del companya de la companya de la companya del companya de la companya del co	To entire to the property of t	Velho edjustment e provisione e
Counterpart 8	Michael converments or local authorities Alled control michael converments in the converment of parameters in the converment	C) Total value applicants as expenses, but include your control of the control of	de protectes per control el el control de descripción. As of 31 Expositiva Value ³ Expositiva Value ³ As of of ordinativa de control de c	(69) 2622 Risk copinions amount of the copinions of the copinions amount of th	Sambardos Sambardos Sambardos Value adjudentes and generalizar de ad social comente and ad ad social comente and Sambardos equiva, saldarios Sambardos equiva, saldarios equiva, saldari	of Approach Original Especies* Original Espe	Les de la companya del companya de la companya de la companya del companya de la companya del companya d	To entire to the property of t	Value adjustments as
Counterpart 8	Mischael overmeent or local authorities Mischael centry edition in the Mischael over greater in the Mi	C) Total value applicants as expenses, but include your control of the control of	de protectes per control el el control de descripción. As of 31 Expositiva Value ³ Expositiva Value ³ As of of ordinativa de control de c	(69) 2622 Risk copinions amount of the copinions of the copinions amount of th	Sambardos Sambardos Sambardos Value adjudentes and generalizar de ad social comente and ad ad social comente and Sambardos equiva, saldarios Sambardos equiva, saldarios equiva, saldari	of Approach Original Especies* Original Espe	Les de la companya del companya de la companya de la companya del companya de la companya del companya d	To entire to the property of t	Value adjustments in
Counterpart 8	Michael converments or local authorities Alled control michael converments in the converment of parameters in the converment	City Teach Seal Applications are experienced by the city of the ci	de protection per control et de control et d	(03) 2022 Risk copiesses beneated to be for the copiesses beneated to be copiesses beneated to	Standard dos Standard dos Standard dos Value adjustaness and or a value adjustaness and Value adjustaness and Standard dos Value adjustaness and or a value adjust	or could not include a September (Maria de April	Just of the case found maked. As of 30 to Exposure Value: The parties of the case for the cas	The state of the s	Value adjustments as
Counterpart 8	Mission ownerment or local authorities Mission of the Commission	Ci Tod vide adjustment as remains had include year several had include year several had include year several had include year several had included to the control of the co	de protection per control et de control et d	(03) 2022 Risk copiesses beneated to be for the copiesses beneated to be copiesses beneated to	Standard dos Standard dos Standard dos Standard dos Value adjustaments and provisions*	of Approach Original Expensers* Original Expensers* Original Expensers* or a could not engaged the Company of the Company	Just of the case found maked. As of 30 to Exposure Value: The parties of the case for the cas	The state of the s	Value adjustments as
Counterpart 8	Mission ownerment or local authorities Mission of the Commission	Ci Tod vide adjustment as remains had include year several had include year several had include year several had include year several had included to the control of the co	dependent per control of of open control of open control of open control of open control open co	(03) 2022 Risk copiesses beneated to be for the copiesses beneated to be copiesses beneated to	Standard dos Standard dos Standard dos Value adjustaness and or a value adjustaness and Value adjustaness and Standard dos Value adjustaness and or a value adjust	of Approach Original Expensers* Original Expensers* Original Expensers* or a could not engaged the Company of the Company	Just of the case facility of t	The state of the s	Value adjustments as
Counterpart 8	Mission ownerment or local authorities Mission of the Commission	C) Tool visit adjustment as required to the control of the control	dependent of the control of a great market of a great market of a great market of the control of	In the property and the found for the property and the found for the property and the property and the property and the property and the found for the property and the proper	Standard dos Standard dos Standard dos Value adjustaness and or some of the standard dos O O O O O O O O O O	of Approach Original Expensers	Just of the case fund industrial As of 3'S Exposure Value* As of 3'S Exposure Value* As of 3'S As of 3'S As of 3'S	To contact to the con	Value adjustments as
Counterpart 8	Mischael commenced or local arthrofiles Mischael Commenced or local arthrofil	Ci Tod vide adjustment as remains had include year several had include year several had include year several had include year several had included to the control of the co	dependent per control of of open control of open control of open control of open control open co	In the property and the found for the property and the found for the property and the prope	Standard dos Standard dos Standard dos Standard dos Value adjudentes and provisions*	of Approach Original Expensers* Original Expensers* Original Expensers* or a could not engaged the Company of the Company	Just of the case facility of t	This exposure amount to the control of the control	
Counterpart 8	Mission comments or local authorities Mission control of parasites Financial Congression	C) Tool visit adjustment as required to the control of the control	dependent of the control of a great market of a great market of a great market of the control of	In the property and the found for the property and the found for the property and the property and the property and the property and the found for the property and the proper	Standard dos Standard dos Standard dos Value adjustaness and or some of the standard dos O O O O O O O O O O	of Approach Original Expensers	Just of the case fund industrial As of 3'S Exposure Value* As of 3'S Exposure Value* As of 3'S As of 3'S As of 3'S	To contact to the con	Value adjustments as
Counterpart 8	Find the commonth or local authorities Hillians of Control Copalisation Comprehen of Activities Find and Copalisation Comprehen of Activities Comprehen of Activities Comprehen of Activities Comprehen of Activities Comprehen Office	C) Tool visit adjustment as required to the control of the control	dependent of the control of a great market of a great market of a great market of the control of	In the property and the found for the property and the found for the property and the property and the property and the property and the found for the property and the proper	Standard dos Standard dos Standard dos Value adjustaness and or some of the standard dos O O O O O O O O O O	of Approach Original Expensers	Just of the case fund industrial As of 3'S Exposure Value* As of 3'S Exposure Value* As of 3'S As of 3'S As of 3'S	To contact to the con	Value adjustments as
Country of	Mission comments or local authorities Mission control of the cont	C) Tool visit adjustment as required to the control of the control	dependent of the control of a great market of a great market of a great market of the control of	In the property and the found for the property and the found for the property and the property and the property and the property and the found for the property and the proper	Standard dos Standard dos Standard dos Value adjustaness and or some of the standard dos O O O O O O O O O O	of Approach Original Expensers	Just of the case fund industrial As of 3'S Exposure Value* As of 3'S Exposure Value* As of 3'S As of 3'S As of 3'S	To contact to the con	Value adjustments as
Country of Counterpart 9	Michael commenced or local arthrotics Michael Commenced	C) Tool visit adjustment as required to the control of the control	dependent of the control of a great market of a great market of a great market of the control of	In the property and the found for the property and the found for the property and the property and the property and the property and the found for the property and the proper	Standard dos Standard dos Standard dos Value adjustaness and or some of the standard dos O O O O O O O O O O	of Approach Original Expensers	Just of the case fund industrial As of 3'S Exposure Value* As of 3'S Exposure Value* As of 3'S As of 3'S As of 3'S	To contact to the con	Value adjustments as
Country of	Michael commenced or local arthrotics Michael Commenced	C) Tool visit adjustment as required to the control of the control	dependent of the control of a great market of a great market of a great market of the control of	In the property and the found for the property and the found for the property and the property and the property and the property and the found for the property and the proper	Standard dos Standard dos Standard dos Value adjustaness and or some of the standard dos O O O O O O O O O O	of Approach Original Expensers	Just of the case fund industrial As of 3'S Exposure Value* As of 3'S Exposure Value* As of 3'S As of 3'S As of 3'S	To contact to the con	Value adjustments as
Country of	Financial communities or local authorities Hillians of Communities Hillians Hillians of Communities Hillians Hillians of Communities Hillians of Commu	C) Tool visit adjustment as required to the control of the control	dependent of the control of a great market of a great market of a great market of the control of	In the property and the found for the property and the found for the property and the property and the property and the property and the found for the property and the proper	Standard dos Standard dos Standard dos Value adjustaness and or some of the standard dos O O O O O O O O O O	or could nik religions (Solici Agenesia) or could nik religional Exposure)	Just of the case fund industrial As of 3'S Exposure Value* As of 3'S Exposure Value* As of 3'S As of 3'S As of 3'S	To contact to the con	Value adjustments as



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 30	/09/2021					As of 31,	/12/2021		
		Origina	l Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Corisonuateu uata	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31,	/03/2022					As of 30,	/06/2022		
		Origina	l Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Corisonaatea aata	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

							Islandsbanki hf.							
							As of 31/12/2021							
						Dire	ct exposures							
-	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfoli	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Austria													
Total	Belgium													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y	Bulgaria													
[0 - 3M [Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M 1 1 1 1 1 1 1 1 1	Denmark													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



General governments exposures by country of the counterparty

							Islandsbanki hf.							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [] 3M - 1Y [] 1Y - 2Y [] 2Y - 3Y [] 2Y - 5Y [] 5Y - 10Y [] 11Y - more Total	Finland													
[0 - 3M 13M - 11 13M - 12 1 1 1 1 1 1 1 1 1	France													
[0 - 3M [Germany													
[0 - 3M 1 1 1 1 1 1 1 1 1	Croatia													
[0 - 3M [Greece													
[0 - 3M [Hungary													
[0 - 3M [Ireland													
[0 - 3M [Italy													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latvia													



General governments exposures by country of the counterparty

							Islandsbanki hf.							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value	of which: Financial assets at	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
				neu for caung	through profit or loss	comprehensive income	amoruseu cost							
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Lithuania													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Luxembourg													
[0 - 3M [Maita													
[0 - 3M [Netherlands	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	
Total	Poland		·		·		V	v		J			·	J
[0 - 3M] [3 M - 1Y] [1 Y - 2Y] [2 Y - 3Y] [3 Y - 5Y] [5 Y - 10Y] [10Y - more Total	Portugal													
[0 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Romania													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovakia													
To - 3M 3M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Slovenia													



General governments exposures by country of the counterparty

Íclandchanki hf

				Íslandsbanki hf.										
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
		Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Spain													
[0 - 3M [Sweden		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [United Kingdom													
[0 - 3M [Iceland	7. 133. 7. 8.	7 77 77 77 33 133 22 72 72 34 83 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 368 368 368 368	0 133 72 83 1 1 1 291	0 0		0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		17
[0 - 3M [Liechtenstein													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Norway	3144	0 30 40 0 0 0 0 0 0 0 0 0 0 0 70	30 40 0 0 0 0 70	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	0
[0 - 3M [Australia													
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

							Islandsbanki hf.							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan													
[0 - 3M [u.s.	(2 c c c c c c c c c c c c c c c c c c	0 26 0 0 0 0	0 26 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
[0 - 3M [] 3M - 1Y [] 1Y - 2Y [] 1Y - 2Y [] 1Y - 2Y [] 12Y - 3Y [] 13Y - 5Y [] 15Y - 10Y [] 10Y - more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

Íslandsbanki hf.

							Islandsbanki nr.							
							As of 31/12/2021	L						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	h negative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others													

Notes and definitions
Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
- (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



General governments exposures by country of the counterparty

							Islandsbanki hf.							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
,		derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Austria													
Total	Belgium													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y	Bulgaria													
[0 - 3M [Cyprus													
[0 - 3M 1 1 1 1 1 1 1 1 1	Czech Republic													
[0 - 3M 1 1 1 1 1 1 1 1 1	Denmark													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



General governments exposures by country of the counterparty

							Islandsbanki hf.							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	cate hu accounting montfall		Derivatives with pos	ikiya falk yalya	Dowlantings with	negative fair value	Off-balance s	heet exposures	
			Total carrying amount of		Non-gerivative financial as	sets by accounting portrolle	'	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Finland													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	France													
[0 - 3M [3M - 1Y] [11 Y - 2Y] [12 Y - 3Y] [13 Y - 5Y] [15 Y - 10 Y] [10 Y - more	Germany													
[0 - 3M [Croatia													
[0 - 3M [3M - 1Y [1Y - 2Y] [2Y - 3Y [3Y - 5Y] [5Y - 10Y [10Y - more	Greece													
[0 - 3M [Hungary													
[0 - 3M [Ireland													
[0 - 3M [Italy													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latvia													



General governments exposures by country of the counterparty

							Islandsbanki hf.							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfoli		Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Lithuania													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Luxembourg													
[0 - 3M [3M - 1Y] [11 Y - 2Y] [12 Y - 3Y] [3Y - 5Y] [15Y - 10Y] [10Y - more	Malta													
[0 - 3M [3 M - 1Y [1 Y - 2Y [2 Y - 3Y [3 Y - 5 Y [5 Y - 10 Y [10 Y - more	Netherlands	30 0 0 0 0	30 0 0 0 0 0	30 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	
Total	Poland				J		J	·		J				J
[0 - 3M] [3 M - 1Y] [1 Y - 2Y] [2 Y - 3Y] [3 Y - 5Y] [5 Y - 10Y] [10Y - more Total	Portugal													
[0 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Romania													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovakia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovenia													



General governments exposures by country of the counterparty

							Íslandsbanki hf.							
							As of 30/06/2022	!						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Spain													
[0 - 3M [Sweden	22	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 23 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [United Kingdom													
[0 - 3M [Iceland	63 200 13 13 2 2 1,023	0 200 7 137 9 9 1 1 21 1 218	75 200 108 3 1 1 2 3	0 0 0		561 0 29 6 0 0 20 16 6 632	0 0 2 5 10 0 0	0	0 0 0 0 0	0 0 0 0	31 0 1 0 0 0 0	000000000000000000000000000000000000000	18
[0 - 3M [Liechtenstein													
[0 - 3M [Norway	33 22	9 39 29 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	39 29 0 0 0 0	0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
[0 - 3M [Australia													
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

							Islandsbanki hf.							
							As of 30/06/2022	!						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan													
[0 - 3M [U.S.		0 0 0 0 0	000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
[0 - 3M [] 3M - 1Y [] 1Y - 2Y [] 1Y - 2Y [] 1Y - 2Y [] 12Y - 3Y [] 13Y - 5Y [] 15Y - 10Y [] 10Y - more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

falandahanki hé

							Islandsbanki hf.							
							As of 30/06/2022	!						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa													
[0 - 3M [Others													

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

(5) Residual countries not reported separately in the Transparency exercise

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America Argentina, Bellas, Bolivia, Brazil, Citila, Cicolinetia, Costal Rica, Dominica, Dominica Republic, Equadry, El Sahador, Geranda, Gustennia, Guide, Pennada, Guyana, Halli, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Penu, S. Kitts and Nevis, S. Lucis, S. Vincent and the Genadenies, Suriame, Trinidad and Tobago, Unguay, Venezuela, Antiba, Bahamas, Barbados, Guyana, Halli, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Penu, S. Kitts and Nevis, S. Lucis, S. Vincent and the Genadenies, Suriame, Trinidad and Tobago, Unguay, Venezuela, Antiba, Bahamas, Barbados, Guyana, Halli, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Penu, S. Kitts and Nevis, S. Lucis, S. Vincent and the Genadenies, Suriame, Trinidad and Tobago, Unguay, Venezuela, Antiba, Bahamas, Barbados, Guyana, Halli, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Penu, S. Kitts and Nevis, S. Lucis, S. Vincent and the Genadenies, Suriame, Trinidad and Tobago, Unguay, Venezuela, Antiba, Bahamas, Barbados, Guyana, Halli, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Penu, S. Kitts and Nevis, S. Lucis, S. Vincent and Helina, Calaba, Pinamas, Paraguay, Penu, S. Kitts and Nevis, S. Lucis, S. Vincent and Helina, Pinamas, Paraguay, Penu, S. Kitts and Nevis, S. Lucis, S. Vincent and Helina, Pinamas, Paraguay, Penu, S. Kitts and Nevis, S. Lucis, S. Vincent and Pinamas, Paraguay, Penu, S. Kitts and Nevis, S. Lucis, S. Vincent and Pinamas, Paraguay, Penu, S. Kitts and Nevis, S. Lucis, S. Vincent and Pinamas, Paraguay, Penu, S. Kitts and Nevis, S. Lucis, S. Vincent and Pinamas, Paraguay, Penu, S. Kitts and Nevis, S. Lucis, S. Vincent and Pinamas, Paraguay, Penu, S. Kitts and Nevis, S. Lucis, S. Vincent and Pinamas, Paraguay, Penu, S. Vincent and Pinamas, Penu, Pinamas, Paraguay, Penu, S. Vincent and Pinamas, Paraguay, Penu, S. Vincent and Pinamas, Paraguay, Penu, Pinamas, Paraguay, Penu, Pinamas, Penu, P

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04. (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

Performing and non-performing exposures Íslandsbanki hf.

							13101102	DOING THE								
				As of 30/09/20	1							As of 31/12/2021				
		Gross ca	arrying amount/ Nominal amount		Accumulated in value due to cre	spairment, accumulated negative changes in fa dit risk and provisions ^{4,8}	r Collaterals and		Gross ca	arrying amount/ Nomina	al amount		Accumulated important value due to crea	pairment, accumulated no fit risk and provisions ^{4,8}	egative changes in fair	Collaterals and
		Of which performing but past due >30 days	Of which non-po	rforming ¹	On performing exposures ²	On non-performing exposures ¹	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	g ^a	On performing exposures ²	On non-perform	ming exposures ³	financial guarantees received on non- performing exposures
		and <=90 days	Of which: de	aulted Of which Stage		Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
(min EUR) Cash balances at central banks and other demand deposits	93							921								
Debt securities (including at amortised cost and fair value)	93							921	1 .		1] ;				1 1
Central banks			,	1												1 1
General governments			0								0					0
Credit institutions			0	0	0		0 0		0		0				0	0
Other financial corporations			0	0	0		0 0		0		0			0	0	0
Non-financial corporations			0	0	0	0			0		0				0	0
Loans and advances(including at amortised cost and fair value)	7,57	5 6	146	146	146 6	0 41	41 92	7,573	4	146	146	146	52	40	40	95
Central banks		0 0	0	0	0	0	0		0		0 0			0	0	۰
General governments	6	0 0	0	0	0	0	0	63	3 0		0 0			0	0	0
Credit institutions	30	9 0	0	0	0	1 0	0 0	12:	0		0 0		1		0	0
Other financial corporations	15	7 0	4	4	4	4 1	1	24	9 0		4			0	0	4
Non-financial corporations	3,58	0 3	105	105	105	5 36	36 59	3,58	2	10	3 103	3 10	36	i 36	36	60
of which: small and medium-sized enterprises	1,75	is 3	93	93	93	8 35	35 4	1,850	5 2	94	4 94	9	30	31	31	59
of which: Loans collateralised by commercial immovable property	1,84	15 1	46	46	46	7 9	9 3	1,80	s 0	4	4 44	4	20	11	11	33
Households	3,43	10 3	37	37	37	0 4	4 30	3,55	2	39	9 39	3	11	. 4	4	31
of which: Loans collateralised by residential immovable property	3,02	9 2	28	28	28	6 1	1 2	3,14	2 1	3:	1 31	3:	. 6	1	1	29
of which: Credit for consumption	25		4	4	4	3 1	1	295	1		4		3	1	1	1
DEBT INSTRUMENTS other than HFT	8,51	0 6	146	146	146 6	0 41	41 97	8,495	4	146	146	146	52	40	40	95
OFF-BALANCE SHEET EXPOSURES	1,06	8	4	4	4	6 1	1 1	1,121			. 4			1	1	2

Fig. to be defined as extensive assumance disase risk to \$252 11 Readoution (CD Ns. \$3522311 CD).

Fig. to be defined as extensive assumance disase risk to \$25211 Readoution (CD Ns. \$3522311 CD).

Fig. to be defined as extensive assumance disase risk to \$25211 Readoution (CD Ns. \$3522311 CD).

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Fig. to be defined as extensive assumance disase risk to \$25211 Readoution (CD Ns. \$3522311 CD).

Fig. to be defined as extensive assumance disasented readoution (the section of the section of the section disasent to the section of the section of

Performing and non-performing exposures Íslandsbanki hf.

					As of 31/03/2022									As of 30/06/2022			
		Gross ca	arrying amount/ Nomina	al amount		Accumulated impacts of the control o	pairment, accumulated n dit risk and provisions ^{4,3}	egative changes in fair	Collaterals and		Gross ca	rrying amount/ Nomin	al amount		Accumulated im value due to cre	pairment, accumulated nogative changes in fair dit risk and provisions ^{4,8}	Collaterals and
		Of which performing but past due >30 days		Of which non-performing	r ^a	On performing exposures ²	On non-perform	ming exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	o ^t	On performing exposures ²	On non-performing exposures ²	financial guarantees received on non- performing exposures
(rele FIBT)		and <=90 days		Of which: defaulted	Of which Stage 3	Строился		Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3	скромител	Of which Stage 3	
Cash balances at central banks and other demand deposits	74	6 0		0	0	1				666							0 0
Debt securities (including at amortised cost and fair value)										0							
Central banks		0 0							0	0	0		0				
General governments		0 0			0				0	0	0		0 0			0	0 0
Credit institutions		0 0			0				0	0	0		0				0 0
Other financial corporations		0 0			0				0	0	0		0				0 0
Non-financial corporations		0 0			0				0	0	0		0				0 0
Loans and advances(including at amortised cost and fair value)	8,18	s 5	142	142	142	51	39	39	91	8,528	5	14	7 147	147	51	35	35 97
Central banks		0			0			0	0	0	0		0			0	0 0
General governments	6	64 0			0			0	0	65	0		0			0	0 0
Credit institutions	29	0			0			0	0	136	0		0			0	0 0
Other financial corporations	23	12 0		5	5	3	3	0	4	242	. 0		4	4		0	0 4
Non-financial corporations	3,79	14 2	90	90	97	36	34	34	55	4,041	4	10	1 101	101	34	31	31 59
of which: small and medium-sized enterprises	1,75	i0 2	56	56 56	56	28	3 12	2 12	41	1,834	4	5	7 57	y 55	27	12	12 41
of which: Loans collateralised by commercial immovable property	1,82	14 1	36	38	38	20	9	9	28	1,829	2	3	9 36	36	15	11	11 28
Households	3,80	12 3	40	40	40	12	2	4	33	4,044	1	4	1 41	41	12	4	4 34
of which: Loans collateralised by residential immovable property	3,38	17 2	31	1 33	31		5	1	30	3,604	1	3	2 33	2 33		1	1 31
of which: Credit for consumption	31	1		4	4			2 2	1	331	0		4 4	4		2	2 1
DEBT INSTRUMENTS other than HFT	8,93	1 5	142	142	142	52	39	39	91	9,194	5	14	147	147	51	35	35 97
OFF-BALANCE SHEET EXPOSURES	1,14	6	12	12	12	6	. 2	2	1	1,362		1	1 11	11	. 7	1	1 1

(1) for the distribution of many-princing appears pages rate to Artists (14/2) of highdatins (10) to \$15/2011 (100) (2) highdatins report have the combined we send of expection only the combined was not all exception for funds indicented adoptions for off-seleccs sheet expenses. (3) highdatins report have the combined was not all exception for funds indicented adoption for the selection of the selection for the selection f

(6) for the co-balance sheet liters, accommission impriments and accommission designed droppes in fer value due to code this a sporting according to the first approximation (impriment is an ground according to the FIRED framework (impriment is an approximation as ground as ground approximation as ground a



Forborne exposures

Ī			As of 30,	/09/2021					As of 31/	12/2021		
		ring amount of with forbearance	Accumulated i accumulated o value due to c provisions for forbearance n	changes in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated i accumulated c value due to c provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	o
Central banks	0	0	O	0	0		0	0	0	0	0	
General governments	0	0	O	0	0		0	0	0	0	0	
Credit institutions	0	0	O	0	0		0	0	0	0	0	
Other financial corporations	0	0	O	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	762	82	53	27	591	45	705	71	44	25	545	39
Central banks	0	0	O	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	26	4	2	1	24	3	23	4	2	0	20	3
Non-financial corporations	665	68	48	26	501	34	613	58	40	23	462	28
of which: small and medium-sized enterprises	346	68	37	26	292		399	57	38	23	348	
Households	71	10	2	1	65	8	69	10	2	1	63	8
DEBT INSTRUMENTS other than HFT	762	82	53	27	591		705	71	44	25	545	
Loan commitments given	1	0	0	0	0	0	1	1	0	0	1	1
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice $\ensuremath{^{\mathcal{I}}}$	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria 3	24						22					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽²⁾For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-TTS on Supervisory reporting, However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽P) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.



Forborne exposures

Íslandsbanki hf.

			As of 31/	/03/2022					As of 30	/06/2022		
		ring amount of with forbearance	Accumulated of accumulated of value due to coprovisions for forbearance m	changes in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ying amount of with forbearance	value due to c	changes in fair redit risk and r exposures with		ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	C	0		0	0	0	0	0	
General governments	0	0	0	C	0		0	0	0	0	0	
Credit institutions	0	0	0	C	0		0	0	0	0	0	
Other financial corporations	0	0	0	C	0		0	0	0	0	0	
Non-financial corporations	0	0	0	c	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	686	72	40	23	533	41	665	67	40	22	511	34
Central banks	0	0	0	c	0	0	0	0	O	0	0	0
General governments	0	0	0	C	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	c	0	0	0	0	o	0	0	0
Other financial corporations	19	4	2	c	16	3	19	4	2	2 0	16	4
Non-financial corporations	599	57	37	22	454	29	580	52	37	21	434	21
of which: small and medium-sized enterprises	377	28	21	7	351		304	24	20	7	278	
Households	68	10	1	1	. 63	9	66	10	1	. 1	62	9
DEBT INSTRUMENTS other than HFT	686	72	40	23	533		665	67	40	22	511	
Loan commitments given	4	0	0	0	3	0	3	0	0	0	3	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice $^{\it 3}$	0						1					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\rm 3}$	28						11					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽³⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.



2022 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading

Íslandsbanki hf.

ı			As of 3	0/09/2021					As of 3	1/12/2021					As of 3	31/03/2022					As of 30	/06/2022		
	Gross carr	ying amount	25015	0,03,2021		Accumulated	Gross can	rying amount	25015	-1,12,2021		Accumulated	Gross carr	ying amount	25015	2,03,2022		Accumulated	Gross carr	rying amount	23 01 30	, 00, 1011		Accumulated
		Of which: non- performir		Of which loans and advances subject to	Accumulated impairment ¹	value due to		Of which: non- performir		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to		Of which: non- performin		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to		Of which: non- performir		Of which loans and advances subject to	Accumulated impairment ¹	value due to
(min EUR)			of which: defaulted	impairment	impairment	credit risk on non-performing exposures ¹			of which: defaulted	impairment	impairment	credit risk on non-performing exposures ¹			of which: defaulted	impairment	impairment	credit risk on non-performing exposures ¹			of which: defaulted	impairment	impaimeit	credit risk on non-performing exposures ¹
A Agriculture, forestry and fishing	396	1	0	396	2	0	414	1	1	414	2	0	380	1	1	380	1	0	369	1	1	369	1	0
B Mining and guarrying	38	19	0	38	12	0	40	19	19	40	12	0	41	20	20	41	12	0	40	19	19	40	11	0
C Manufacturing	668	8	0	668	3	0	677	22	22	677	5	0	670	22	22	670	5	0	711	32	32	711	6	0
D Electricity, gas, steam and air conditioning supply	63	0	0	63	0	0	65	0	0	65	0	0	67	0	0	67	0	0	71	0	0	71	0	0
E Water supply	13	0	0	13	0	0	18	0	0	18	0	0	19	0	0	19	0	0	19	0	0	19	0	0
F Construction	229	11	0	229	3	0	242	9	9	242	3	0	296	2	2	296	4	0	323	2	2	323	4	0
G Wholesale and retail trade	300	3	0	300	4	0	267	2	2	267	3	0	354	3	3	354	3	0	353	3	3	353	3	0
H Transport and storage	288	2	0	288	2	0	290	2	2	290	2	0	292	2	2	292	1	0	291	1	1	291	1	0
I Accommodation and food service activities	287	17	0	287	24	0	296	20	20	296	21	0	309	19	19	309	20	0	333	20	20	333	21	0
J Information and communication	194	7	0	194	5	0	194	0	0	194	1	0	201	0	0	201	1	0	201	0	0	201	1	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	769	16	0	769	10	0	750	15	15	750	8	0	805	17	17	805	8	0	892	16	16	892	8	0
M Professional, scientific and technical activities	38	8	0	38	7	0	40	7	7	40	8	0	42	7	7	42	8	0	37	3	3	37	3	0
N Administrative and support service activities	246	11	0	246	6	0	243	5	5	243	4	0	264	3	3	264	4	0	345	4	4	345	3	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	16	0	0	16	2	0	17	0	0	17	1	0	17	0	0	17	1	0	17	0	0	17	1	0
Q Human health services and social work activities	8	0	0	8	0	0	8	0	0	8	0	0	8	0	0	8	0	0	8	0	0	8	0	0
R Arts, entertainment and recreation	18	1	0	18	1	0	19	1	1	19	1	0	19	0	0	19	0	0	19	0	0	19	0	0
S Other services	6	0	0	6	0	0	8	0	0	8	0	0	10	0	0	10	0	0	11	0	0	11	0	0
Loans and advances	3.580	105	0	3,580	81	0	3,587	103	103	3.587	72	0	3.794	97	97	3.794	70	0	4.041	101	101	4.041	65	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FIRREP framework (template F 05.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (01) 2011/81. This on Supervisory reporting.



2022 EU-wide Transparency Exercise Collateral valuation - loans and advances Íslandsbanki hf.

	Loans and advance	945	As of 31/09/2021			Loans and advance		As of 31/12/2021			Loans and advance	PS .	As of 31/03/2022			Loans and advanc	re .	As of 30/06/2022		
		Performing		Non-performing			Performing		Non-performing			Performing		Non-performing			Performing		Non-performing	
(min EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	7,575	7,430	6	146	100	7,573	7,427	4	146	109	8,185	8,043	5	142	115	8,528	8,381	5	147	127
Of which secured	6,660	6,546	6	114	84	6,803	6,686	3	117	92	7,282	7,169	4	113	97	7,790	7,670	5	120	108
Of which secured with immovable property	5,349	5,258	4	91	65	5,449	5,362	2	87	62	5,685	5,603	2	82	66	5,881	5,798	3	82	70
Of which instruments with LTV higher than 60% and lower or equal to 80%	1,950	1,923		27	10	2,109	2,088		21	13	1,941	1,920		22	19	2,021	2,001		20	18
Of which instruments with LTV higher than 80% and lower or equal to 100%	967	950		17	14	954	941		13	11	1,089	1,066		24	21	1,249	1,231		18	15
Of which instruments with LTV higher than	45	42		3	2	67	53		14	3	50	43		7	2	94	68		16	16
Accumulated impairment for secured assets	70	50	1	20	11	64	42	0	22	14	61	40	0	21	18	59	40	0	19	18
Collateral																				
Of which value capped at the value of exposure	6,467	6,375	5	92	72	6,615	6,520	3	95	77	7,045	6,954	4	91	78	7,503	7,407	4	95	85
Of which immovable property	5,260	5,181	4	78	60	5,357	5,284	2	73	56	5,600	5,531	2	69	57	5,776	5,708	3	69	59
Of which value above the cap	9,703	9,600	6	103	80	9,763	9,659	5	104	86	10,805	10,705	6	100	85	11,303	11,210	5	94	82
Of which immovable property	5,753	5,675	4	78	60	5,963	5,882	2	81	66	5,547	5,469	2	77	64	5,501	5,434	2	67	57
Financial guarantees received	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	21	19	0	1	1
Accumulated partial write-off	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.