

Bank Name	Arion banki hf
LEI Code	RIL4VBPDB0M7Z3KXSF19
Country Code	IS

The information on Collateral valuation - loans and advances 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, therefore this bank is not required to report it to the EBA.



Key Metrics

Arion banki hf

(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	1,170	1,097	1,119	1,161	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	1,163	1,089	1,114	1,156	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	1,265	1,186	1,206	1,248	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	1,258	1,178	1,202	1,243	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	1,405	1,402	1,426	1,466	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	1,397	1,395	1,422	1,461	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	6,173	5,835	6,117	6,133	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	6,165	5,827	6,112	6,128	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	18.96%	18.80%	18.29%	18.92%	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	18.86%	18.70%	18.23%	18.86%	(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	20.49%	20.33%	19.72%	20.35%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.40%	20.23%	19.66%	20.29%	(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	22.75%	24.03%	23.32%	23.90%	CA3 {5}	
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.66%	23.94%	23.26%	23.83%	(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	10,512	10,027	10,692	10,688	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	12.04%	11.83%	11.28%	11.68%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

Arion banki hf

	(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,265	1,186	1,206	1,248	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	1,258	1,179	1,202	1,243	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	10,512	10,027	10,692	10,688	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	10,505	10,020	10,688	10,683	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	12.04%	11.83%	11.28%	11.68%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	11.97%	11.76%	11.25%	11.64%	[A.2]/[B.2]	

2023 EU-wide Transparency Exercise Capital Arion banki hf

		(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
	A	OWN FUNDS	1,405	1,402	1,426	1,466	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,170	1,097	1,119	1,161	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	119	88	77	71	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR $$
	A.1.2	Retained earnings	1,020	975	1,016	1,055	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR $% \left(\left(1,\left(1,\left(1,\left(1,\left(1,\left(1,\left(1,\left$
	A.1.3	Accumulated other comprehensive income	0	0	0	0	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and $\ 36$ (1) point (l) of GRR
	A.1.4	Other Reserves	69	70	73	78	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CBR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-2	-1	-2	-2	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-43	-42	-45	-46	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR $$
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of ORR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) 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.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	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(26), 34(1) point (b) (i) and 80 to 91 of OR; Articles 36(1) point (i) (ii), 34(1) point (b), 340(1) point (b) and 258 of ORR, Articles 36(1) point (i) (iii) and 379(2) of ORR, Mitcles 36(1) point (i) (iv) and 553(8) of ORR and Articles 36(1) point (i) (iv) and 555(4) of ORR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of ORR
	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 01.00 (r0480,c0010)	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 OR
	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)	$\label{eq:articles} Articles 4(27); 36(1) \ point (i); 43, 45; 47; 48(1) \ point (b); 49(1) \ to \ (3) \ and \ 79 \ of \ CRR$
	A.1.18	(-) Amount exceding 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 132x(2) CRR
	A.1.18C	(-) Other foreseeable 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	-6	0	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	7	8	5	5	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 (+/-)	7	8	5	5	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)	95	89	87	88	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	95	89	87	88	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	D	0	C 01.00 (r0990,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0700,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)	1,265	1,186	1,206	1,248	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	139	216	220	217	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	148	224	228	226	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		-8	-8	-8	-8	$\begin{array}{l} C \; 01.00 \; (r0916), c(0110) + C \; 01.00 \\ (r0926), c(0010) + C \; 01.00 \; (r0930), c(010) + C \\ 0.00 \; (r0940), c(0003) + C \; 01.00 \; (r09576), c(010) \\ + C \; 01.20 \; (r09576), c(010) + C \; 01.00 \\ (r0970), c(0010) + C \; 01.100 \; (r0974, c(010)) + C \\ 01.00 \; (r0976, c(010)) \end{array}$	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00	
							(r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	B 8.1	TOTAL RISK EXPOSURE AMOUNT Of which: Transitional adjustments included	6,173	5,835	6,117	6,133	C 02.00 (r0010,c0010) C 05.01 (r0010,c0040)	Articles 92(3), 95, 96 and 98 of CBR
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	18.96%	18.80%	18.29%	18.92%	CA3 (1)	
CAPITAL RATIOS (%)	C.2	TIER 1 CAPITAL RATIO (transitional period)	20.49%	20.33%	19.72%	20.35%	CA3 (3)	
Transitional period	C.3	TOTAL CAPITAL RATIO (transitional period)	22,75%	24.03%	23.32%	23.90%	CA3 (5)	
CET1 Capital	с.з	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,163	1,089	1.114	1,156	[A1-A1.13-A1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-	· · · · · · · · · · · · · · · · · · ·
Fully loaded CET1 RATIO (%)	E	COMMON EQUITY TIER I CAPITAL (fully loaded) COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	1,103	18.70%	1,114	18.86%	A.4.3.0).0)] [D.1]/[B-B.1]	· · · · · · · · · · · · · · · · · · ·
Fully loaded ¹	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	7	8	10.23%	5	C 05.01 (r0440,c0010)	
	F	Adjustments to LE LI due to JFRS 9 transitional arrangements Adjustments to AT1 due to JFRS 9 transitional arrangements	0	0	0	0	C 05.01 (10440,c0020)	
Memo items	F	Adjustments to A i 1 due to IFRS 9 transitional arrangements Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030) C 05.01 (r0440,c0030)	
	-	Adjustments to 12 due to 1FKS 9 transitional arrangements Adjustments included in RWAs due to IFRS 9 transitional arrangements	8	8	s	s	C 05.01 (r0440,c0040) C 05.01 (r0440,c0040)	
		Adjustments included in RWAs due to IFR5 9 transitional arrangements ated based on bank's supervisory recorting. Therefore, any capital instruments that are not elioible from a n				5	(constrained	

HITTle full loaded CTTI ratio is an estimate calculated based on bank's scientisory recordine. Therefore, any cacital instruments that are not elicible from a resultatory oost of view at the resorting data are not balan into account in this calculation. Fully loaded CTTI capital ratio estimation is based on the formulae stated in culum? COREP CORE*_places note that this might load to differences to fully loaded CTTI capital ratios published by the participating banks e.g. in their Plan 3 discourse

Overview of Risk exposure amounts

Arion banki hf

		RWAs						
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE			
Credit risk (excluding CCR and Securitisations) ¹	5,377	5,051	5,295	5,332	C 02.00 (r00+06, c0010) -{(C 07.00 (r00+00, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r00+00, c0260, s001) + C 08.01 (r00+06, c0260, s001) + C 08.01 (r00+06, c0260, s002) + C 08.01 (r00+06, s002) + C 08.01 (r00+			
Of which the standardised approach	5,377	5,051	5,295	5,332	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	85	97	110	107	$ \begin{array}{c} C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.00 (r0460, c0260, s002) + C 08.00 $			
Credit valuation adjustment - CVA	29	40	34	27	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)	82	59	77	67	C 02.00 (r0520, c0010)			
Of which the standardised approach	82	59	77	67	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 (d010, d600)*12.5+C 20.00 (d010,d450)*12.5+MAX(C 24.00(d010, d090),C 24.00(d010,d100),C 24.00(d010, d0110)*12.5			
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)			
Operational risk	601	589	601	600	C 02.00 (r0590, c0010)			
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)			
Of which standardised approach	601	589	601	600	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	6,173	5,835	6,117	6,133				

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.





Arion	banki	hf	
-------	-------	----	--

(mln EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	439	552	189	405
Of which debt securities income	14	17	6	13
Of which loans and advances income	419	531	189	388
Interest expenses	228	286	115	254
(Of which deposits expenses)	113	150	67	144
(Of which debt securities issued expenses)	114	134	48	110
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	2	2	0	2
Net Fee and commission income	86	106	29	58
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	7	7	0	-3
Gains or (-) losses on financial assets and liabilities held for trading, net	-2	0	0	-3
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-22	-20	5	4
Gains or (-) losses from hedge accounting, net	-2	-6	0	-1
Exchange differences [gain or (+) loss], net	1	3	0	3
Net other operating income /(expenses)	15	19	1	11
TOTAL OPERATING INCOME, NET	295	377	110	221
(Administrative expenses)	122	165	46	78
(Cash contributions to resolution funds and deposit guarantee schemes)	1	1	0	0
(Depreciation)	9	11	3	6
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	0	0	0	0
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	0	0	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)	4	1	0	4
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	4	1	0	4
(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	2	2	0	0
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	161	201	61	133
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	96	125	42	90
Profit or (-) loss after tax from discontinued operations	49	43	0	0
PROFIT OR (-) LOSS FOR THE YEAR	145	168	42	90
Of which attributable to owners of the parent ⁽¹⁾ Information available only as of end of the year	145	168	42	90

¹⁰ Information available only as of end of the year ⁽²⁾ 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

Arion banki hf

(min EUR)		As of 30/09/20	22			As of 31	/12/2022			As of 31	/03/2023			As of 30	/06/2023		
		Fa	ir value hieraro	hy		Fa	ir value hierar	chy		Fair value hierarchy				Fa	air value hieraro	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	844				1,040				926				805				IAS 1.54 (i)
Financial assets held for trading	397	326	71	0	296	225	71	0	331	258	72	0	278	208	70	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	248	129	90	29	229	121	81	27	220	131	75	14	210	132	62	15	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	953	953	0	0	764	764	0	0	832	832	0	0	1,031	1,031	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	7,418				7,160				7,552				7,632				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.22; 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(a); IFRS 9.6.5.8
Other assets ¹	275				210				259				255				
TOTAL ASSETS	10,134				9,700				10,119				10,210				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	22				As of 31/12/2022							As of 31	L/03/2023					As of 30	/06/2023			
		Gross carryi	ing amount ⁽²⁾		Accun	nulated impairr	nent ⁽²⁾	Gros	s carrying amou	int ⁽²⁾	Accur	nulated impain	nent ⁽²⁾	Gros	is carrying amo	unt ⁽²⁾	Accun	nulated impairn	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accum	nulated impairm	nent ⁽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 credit- impaired	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 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	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 credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant d 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 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	ge 1 Stage 2 Assets with without significant ficant increase in Stage ase in credit risk since Credit-Im sk since initial asset tal recognition but		References
Financial assets at fa value through other	r Debt securities	953	0	0	0	0	0	764	0	0	0	0	0	832	0	0	0	0	0	1,031	0	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive incon	e 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	6,706	663	103	-13	-13	-31	6,561	558	83	-15	-10	-19	7,033	463	101	-16	-9	-22	7,081	483	116	-16	-11	-23	Annex V.Part 1.32, 44(a)

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

(2) 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

Arion banki hf

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Financial liabilities held for trading	53	31	44	31	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	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	8,202	7,861	8,244	8,347	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	102	107	96	91	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	106	95	92	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	14	10	10	9	IAS 37.10; IAS 1.54(I)
Tax liabilities	111	68	73	83	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	330	274	345	303	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	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	8,812	8,457	8,906	8,957	IAS 1.9(b);IG 6
TOTAL EQUITY	1,322	1,243	1,213	1,253	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	10,134	9,700	10,119	10,210	IAS 1.IG6

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



Breakdown of liabilities

Arion banki hf

(mln EUR)

			Carrying	i amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Derivatives		155	139	140	121	IFRS 9.BA.7(a); CRR Annex II
Chart positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	1	Annex V.Part 1.31
	Central banks	12	11	6	5	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	45	305	311	231	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	44	289	297	219	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	24	66	157	141	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	14	44	50	11	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	993	1,084	1,142	1,118	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	770	864	846	883	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	2,023	1,487	1,536	1,696	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	1,669	1,252	1,291	1,474	ECB/2013/33 Annex 2.Part 2.9.1
	Households	2,190	2,109	2,237	2,209	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	1,391	1,197	1,246	1,370	Annex V.Part 1.42(f), 44(c)
Debt securities issued		2,914	2,798	2,855	2,948	Annex V.Part 1.37, Part 2.98
Of which: Subordin	nated Debt securities issued	242	312	315	313	Annex V.Part 1.37
Other financial liabilities		0	0	0	0	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		8,357	7,999	8,383	8,470	

EBA LUSSTAN

2023 EU-wide Transparency Exercise Market Risk

Market Risk Arion banki hf

ſ	SA					1	м									IM						
			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (/	Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	ALL PRICE RISKS CAPITAL CHARGI FOR CTP			VaR (Memori	andum item)	STRESSED VaR (A	Aemorandum item)	INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE				AL CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) × 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	LAST 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)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2022	As of 31/12/2022				As of 30/	/09/2022									As of 31/1	2/2022					
Traded Debt Instruments Of which: General risk	29 20	27 18	0	0	0	0							0	0	0	0						
Of which: Specific risk Equities	9 40	9 22	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	20	11	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	13	9	0	0	0	0							0	0	0	0						
Total	82	59	Ő	Ő	ő	0	0	0	0	0	0	0	ő	Ő	Ő	ŏ	0	0	0	0	0	0
	As of 31/03/2023	As of 30/06/2023				As of 31/	/03/2023									As of 30/0	5/2023					
Traded Debt Instruments	29	30	0	0	0	0							0	0	0	0						
Of which: General risk	20	19	0	0	0	0							0	0	0	0						
Of which: Specific risk Equities	9	11 28	0	0	0	0							0	0	0	0						
Of which: General risk	29	13	0	0	0	0							0	0	0	0						
Of which: Specific risk	15	15	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	19	10	0	0	0	0							0	0	0	0						
Total	77	67	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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 OV1 template.



EBA known 2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Arion banki hf

					Standardised A	pproach			Standardised Approach										
			As of 30/09/	2022			As of 31	/12/2022											
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amoun	Value adjustments and provisions										
	(min BUR, %) Central governments or central banks	1.296	1.323			1.395	1.412												
	Regional governments or local authorities	5	45			62	55	1	1										
	Public sector entities	9	0	, o		0													
	Multilateral Development Banks	0	2	0			2		0										
	International Organisations	0	0	0		0	0		D										
	Institutions	287	293	76		277	281												
	Corporates	3,671	3,026	2,831		3,428	2,833												
		1,078	868	722		1,032	842												
	Retail	1,290	949	649		1,229	903												
Consolidated data	of which: SME	442	356	204		450	356												
consolidated data	Secured by mortgages on immovable property	3,837	3,813	1,345		3,694	3,674												
		284 105	268	89		287 87	273												
	Exposures in default	105	/2	86	31	87	64 14												
	Items associated with particularly high risk	15	15	11		14	14												
	Covered bonds Claims on institutions and corporates with a ST credit assessment	138	138	28		125	125	2											
	Collective investments undertakings (CIU)	10	10	10		14	14	1	5										
	Eouity	111	111	204		102	102												
	Other exposures	171	171	202		101	125												
	Standardised Total ²	10.992	9.977	5.462			9.609												

August
 August

		11 Starting from the 2023 exercise, value adjustements and provisions for the considered data include general cvolt nik adjustments, for the considering with the data per country of counterparty										
					Standardised A	oproach						
			As of 30/09/	2022			As of 31;	12/2022				
		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			
	(mh BJR, %) Central governments or central banks	883	910	1		917	935	0				
	Regional governments or local authorities Public sector entities	52	45	9		62 0	55 0	11 0				
	Multilateral Develooment Banks International Organisations	0	0	0		0	0	0				
	Institutions Corporates	37 3,227	38 2,593	16 2,445		36 3,062	36 2,494	11 2,351				
	of which: SME Retail	1,071 1,276	862 939	717 641		1,032 1,216	842 893	698 609				
ICELAND	of which: SME Secured by mortoaces on immovable procerty	442 3,796	356 3,773	204 1,331		450 3,656	356 3,636	206 1,290				
	of which: SME Exposures in default	284 105	268	89 85	31	287 85	273 63	96 75	20			
	Items associated with particularly high risk Covered bonds	15	15	22 28		14	14 125	21 25				
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakinos (CIU)	0 12	0	0 4		07	07	4				
	Eauitv Other exposures	111 171	111 171	204 202		100 129	100 129	199 130				
	Standardised Total ²	_			57				45			

¹⁰ Obtaind recours, utilite Zoosav wile, is wannet bifter laters its accust an effect due to efficience of the effective laters in the effective of the efficience of the

			As of 30/09,	2022			As of 31	/12/2022	
	(mb 508 %)	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
	Central governments or central banks	56	56	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	52	52	10		93	93	19	
	Corporates	47	45	45		42	40	40	
	of which: SME	0	0	0		0	0	0	
	Retail	2	1	1		2	2	1	
UNITED STATES	of which: SME	0	0	0		0	0	0	
0111120 0111120	Secured by mortoages on immovable property	7	7	3		7	7	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0		0					
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0		0					
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)			0		0		0	
	Collective investments undertakings (CLU) Faulty			0		0		0	
	Eduity Other exposures								
	Chandra Ford Tabal	×	×	×			×	~	

⁽¹⁾ Obside assesse, unlike Second wakes in societal forlow takins the account any effect das to order conversion factors or oth minimum indexissas facts (2) Total value adjustments and providens pre country of countrayanty accludes those for securitation reposures but includes general ender take adjustments.

					Standardised Ap	oproach					
			As of 30/09/	2022			As of 31/	As of 31/12/2022			
	(mb 208, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
FAROE ISLANDS	Cohi di annomenti e cohi altotti Recolari commento e fosi altotti Recolari commento e fosi altotti Recolari commento e fosi altotti Recolari companya e fosi altotti Institucione Controllari e fosi altotti Recolari e fosi altotti Controllari e fosi altotti Controllari e fosi altotti Recolari e fosi altotti controllari Recolari e fosi altotti controllari Controllari e fosi altotti controllari Controllari e fosi altotti controllari Controllari e fosi altotti controllari Recolari e fosi altotti controllari Controllari e fosi altotti controllari Recolari e fosi altotti controllari Controllari e fosi altotti controllari Recolari e fosi altotti Recolari e fosi alto	0 0 189 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 154 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 215 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 105 0 0 0 0 0 0 0 0 0 0 0 0 0 0	•		
	Standardised Total ²				2				1		

¹⁰ Oxinel essear, unlik Dosum vika, a recented blore takin in a casort any effect da condit convenien fictors or omit in initiation tudnissam fic. (2) Toti vika edjustmets and provisions per coartry of counterparty excludes these for excettisation exposures but includes generil oxief risk adjustmets.

					Standardised A	oproach			
			As of 30/09,	2022			As of 31	/12/2022	
	(mb EJR, %)	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
	(int EUE-w) Central governments or central banks Regional governments or local authorities	75	75	0		105	105	ê	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates of which: SME Retail	0	0	0		0	0	0	
BELGIUM	of which: SME Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

⁽¹⁾ Octavial exercises, unlike Executive values in recorded before taking into account any effect due to endit conversion factors or endit risk initiation indevicuous (e.g. substitution effects).
(2) Tetal value adjustments and provisions per country of counterparty encludes these for securitization exposures but includes general evait risk adjustments.



EBA were a construction of the standard and a parameter of the

Cathod protocols of a characterized with a first of a characterized with a cha			Standardised Approach									
Cathod protocols of a characterized with a first of a characterized with a cha				As of 30/09/	2022			As of 31	12/2022			
FRAME			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		
	FRANCE	Can't al governmenta er can't a lands regiona governmenta regiona governmenta Halfancia Civationeme Eanks Halfancia Civationeme Eanks Halfancia Halfancia Halfancia Carona Civatione Carona Civatione Carona Civatione Carona Civatione Eancean in Adrum Eancean in Adrum Eancean in Adrum Eancean in Adrum Eancean in Adrum Carona Civatione Eancean in Adrum Carona Civatione Carona Civatione Ca				•		160 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0		

(1) Obtainal acrossmic validar Eventures values is nenoted balance takine into acrosses any affect due to marke remaining factors or market via mitication ter (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjust

		Standardised Approach									
			As of 30/09,	2022			As of 31,	12/2022			
		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		
	Control overments or control and the D.C. h) Control overments or control and the D.C. and D	65 0 0 0 0 9	65 0 0 0 9	0 0 0 0 2		108 0 0 0 8	108 0 0 0 8	0 0 0 0 2			
NORWAY	Cardinarias of which: SHE Reads Secured by mortalises on immovable property of which: SHE Experiment in Heffult	7 2 0 3 0	6 2 0 3	5 1 0 1		0 2 3 0	0 2 0 3 0	0			
	Exocurse in default Them associated with cardicularly high risk Covered bodd Collins in institutions and concortes with a ST credit assessment Collins in institutions and concortes with a ST credit assessment State in workments undertakings (CEU) Exolutions in the state of the state of the state of the state Other stoosures	0 0 0 0 0 0		0		0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000			
	Standardised Total ²				0				0		

⁽¹⁾ Orional exosure, unlike bacesure value, is recorded before takins into account any effect due to credit conversion factors or credit risk mititation technicase (u.e., substitution effects). (2) Total value adjustments and provisions per country of counterpany excludes those for securitisation exposures but includes general credit risk adjustments.

			As of 30/09,	2022			As of 31	12/2022		
	(mb EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²	
	Central governments or central banks	105	105	0		55	55	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	6	6	1		36	36	8		
	Corporates	0	0	0		0	0	0		
	of which: SME	0	0	0		0	0	0		
	Retail	1	0	0		0	0	0		
GERMANY	of which: SME	0	0	0		0	0	0		
OLIG PUT	Secured by mortgages on immovable property	3	3	1		3	3	1		
	of which: SME	0	0	0		0	0	0		
	Exposures in default		0	0	0	0	0	0		
	Items associated with particularly high risk		0	0		0	0	0		
	Covered bonds		0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)			0		0				
	Collective investments undertakings (CIU) Equity			0		0				
	Equity Other exposures			0						
	Standardised Total ²	•				v	, v	, v		

⁽¹⁾ Octobel account, utilité Econaire value, is recorded before taking into account any effect due to credit conversion factors or credit ris intribution techniques (e.g. substitution effects). (2) Total value adjustments and provisions par country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.



EBA were a construction of the construction of

			Standardised Approach										
			As of 31/	03/2023			As of 30,	06/2023					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
	(min B.R. %)	1.247	1.263			1.419	1.433						
	Central governments or central banks Regional governments or local authorities	1,24/	1,263	12		1,419	1,433	1					
	Public sector entities	1					04	1.5					
	Multilateral Development Banks	0	2	0		0		0					
	International Organisations	0		0		0		0					
	Institutions	447	452	121		292	297	91					
	Corporates	3,557	2,970	2,819		3,590	3,015	2,855					
	of which: SME	967	797	660		1,001	827	686					
	Retail	1,233	897	609		1,212	867	585					
Consolidated data	of which: SME	456	361	207		469	369	211					
consonauce data	Secured by mortgages on immovable property	3,865	3,842	1,377		3,966	3,933	1,412					
	of which: SME	320	307	120		319	302	115	25				
	Exposures in default	105	/9	95	23	120	92	109	25				
	Items associated with particularly high risk Covered bonds	14	128	21 26		129	12	1/					
	Covered bonds Claims on institutions and corporates with a ST credit assessment	120	120	20		129	129	20					
	Collective investments undertakings (CIU)	10	10	10		8	8	8					
	Equity	94	94	185		89	89	186					
	Other exposures	128	128	128		137	137	137					
	Standardised Total ²	10,901	9,942	5,404	50	11,045	10,076	5,439	53				

Open approach, while fixpours wide, anyoted here sking the sample approach appro

					Standardise	d Approach		Standardised Approach									
			As of 31,	03/2023		As of 30/06/2023											
	(mh B.R. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²								
ICELAND	Cash a generative of a cash a labah Sandana generative facial adultation Halfintasi Condenset Rask Halfintasi Condenset Rask Halfintasi Condenset Rask Halfintasi Halfintasi Condenset Casha of which Diff of which Diff Casha of which Diff Executed in water and the second Casha of which Diff Executed in the second second Executed in the second second Executed in the second second Executed in the second second Executed in the second second second Executed in the second second second Casha Ca	728 72 0 0 377 3,183 967 1,219 967 3,823 3,823 3,823 3,823 3,823 3,823 3,823 3,823 3,823 3,823 3,935 3,9355 3,9355 3,9355 3,9355 3,9355 3,9355 3,9355 3,93555 3,93555 3,935555555555	743 62 0 0 37 2,623 797 788 361 3,800 307 78 34 14 128 0 307 78 307 307 307 307 307 307 307 307 307 307	0 12 0 0 17 2,486 660 602 207 1,363 120 120 207 1,203 207 207 207 20 0 207 207 207 207 207 20		727 71 0 0 3,168 3,168 469 3,922 3,929 119 11 1,229 0 3 3,93 119 11 1,229 11 1,229 13 3,89 14 14 14 24 14 14 14 14 14 14 14 14 14 14 14 14 14	741 64 0 1 3 2,655 827 882 3,890 3,891 3,020 3,021 11 1 1 2 9 0 3 0 3 0 1 1 1 1 2 9 0 0 3 9 9 9 0 1 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	1 1 1 1 0 0 4 2,479 686 577 211 1,397 115 106 266 266 577 211 1,397 115 106 266 0 3 15 16 26 16 26 16 26 15 15 16 26 15 15 16 26 15 15 15 16 16 16 15 15 16 16 15 15 15 16 16 15 15 16 16 15 15 15 16 16 16 16 15 15 15 15 15 16 16 15 15 15 15 15 15 15 16 16 16 16 16 16 16 16 16 16	25								
	Other exposures Standardised Total ³	128	128	128	47	137	137	137	51								

Original exposure, while Deparare what, is reported lafters taking into account any effect due to exit conversion (factors or exit nin intigation techniques (e.g. autoitation effects).
 Total value adjustments and provisions per country of contingently excludes those for securitation exposures but includes general event in adjustments.

					Standardisc	a Approach			
			As of 31/	03/2023			As of 30/	06/2023	
	(mb 1988, %)	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
	Central governments or central banks	41	41	0		91	91	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	137	137	27		48	48	10	
	Corporates	42	40	40		41	39	39	
	of which: SME	0	0	0		0	0	0	
	Retail	2	1	1		2	1	1	
UNITED STATES	of which: SME	0	0	0		0	0	0	
onited on the	Secured by mortgages on immovable property	8	8	3		9	9	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0		0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0					0	0	
	Collective investments undertakinos (CIU)	0					0	0	
	Equity Other experiences	0					0	0	
	rither ernoveures	0	0	0		•	0		

(1) Original exposure, unlike Exposure value, in reported before taking into account any effect due to orient convenion factors or oradit nik mitigation techniques (e.g. subs (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general oradit nik adjustments.

					Standardise	ed Approach			
			As of 31,	03/2023			As of 30,	06/2023	
	(mb 158, %)	Original Exposure ³	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
FAROE ISLANDS	Cerit if anomenotis or ceritar laskis Radical anomenosis for adathetistic Radical anomenosis for adathetistic Radical provinces for adathetistic Radical Provinces anomenosis Radical Ceritaria Radical Ceritaria Radical Ceritaria Radical Statistic Ceritaria Data Ceritaria Data Ceritaria Data Ceritaria Data Ceritaria Data Ceritaria Data Caluna in skittarian and regordes with ST ceritaria Ceritaria Ceritaria Data Caluna in skittarian and regordes with ST ceritaria Ceritaria		0 0 137 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 137 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 134 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
	Standardised Total ²				1				1

 Original exposure, unlike Diposure value, is reported before taking into account any effect due to melit convention fuetors or outh risk mitigation techniques (e.g. solid (2) Total value adjustments and provisions per country of counterparty excludes those for securitization exposures but includes general credit risk adjustments. Standardised Approach As of 31/03/2023 As of 30/06/2023

_	(mb 558, %)	Original Exposure ¹		Risk exposure amount	Value adjustments and provisions ²	Original Exposure*		Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	120	120	0		149	149	0	
	Regional governments or local authorities Public sector entities	0				0		0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	ő				ő	0	
	Institutions	0	ő	0		0	ő	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
BELGIUM	of which: SHE	0	0	0		0	0	0	
DELGION	Secured by mortgages on immovable property	0	0	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	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 Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Collective investments undertakings (CLU) Equity	0						0	
	Other exposures	0	0	ő		ő	0	0	
	Standardised Total ²				0				0
J					0				l

Original exposure, unlike Exposure value, is reported fairling into account any office due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty excludes three incentification exposures but includes general credit risk adjustments.



EBA bestern 2023 EU-wide Transparency Exercise Cedit Risk - Sandardised Approach Arion banki M

FRACE Contract contraction of contractions Contract contraction of contractions Contract contraction of contractions Contract contraction of contractions Contractions Contraction of contraction of contrading Contraction of contractions <th></th> <th></th> <th></th> <th></th> <th>Standardise</th> <th>d Approach</th> <th></th> <th></th> <th></th>					Standardise	d Approach			
FRACE Called agreements or containing sector and agreements of the statisticity Called agreements of the statisticity Called agreements of the statisticity Called agreements Called agreeme			As of 31/	03/2023			As of 30,	06/2023	
FRANCE Cubic depresentation (Color basis) (deplote) depresentation (deplote) deplote) deplote (deplote) deplote) deplote (deplote) deplote) deplote) deplote (deplote) deplote) d		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
	Canhi al queremanda en centra banka facilitativa de la antanta				•	144 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	144 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convension factors or credit six mitigation techniqu
 Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

Control documents or control labolity Original Lighters* Capability Value Nata Updated Streams Original Lighters* Capability Value Nata Updated Streams Provideors* Provideors* Provideors* Provideors* Provideors* Provideors* Control advancements for control advancements Provideors* Provide						Standardise	d Approach			
Control Serverse Control Serverse<				As of 31/	03/2023			As of 30,	06/2023	
Circle developmenta or control al colorada 100		(all 89 (6)	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
	NoRWAY	kanka andorotika a wakka aroasetr wirk kaka risk	106 0 0 41 9 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	105 0 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0	0	76 0 0 4 56 6 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	76 0 0 4 4 5 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1 1 45 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

Original exposure, while disposure value, is reported before balang into account any effect due to evelt convenience fuers or evelt risk mitigation techniques (e.g. substitution effects).
 Total value adjustments and provisions per country of country-party excludes those for securitation exposures but includes general evelt risk adjustments.

					Standardist	id Approach			
			As of 31,	03/2023			As of 30,	06/2023	
	(mb 158, %)	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³
	Central governments or central banks	75	75	0		99	99	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0		0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	International Organisations	42	42	8		10	10	16	
	Corporates			0				10	
	of which: SME	0		0		0		0	
	Retail	0	0	0		0	0	0	
GERMANY	of which: SME	0	0	0		0	0	0	
GERMANT	Secured by mortgages on immovable property	3	3	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	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 Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0		0		0	0	0	
	Other exposures	0		0		0		0	
	Standardised Total ²				0			-	
-		(1) Original exposure, unlike Er	posure value, is reported befo	re taking into account any effec	t due to credit conversion facto	rs or credit risk mitigation techn	iques (e.g. substitution effects	1	

(1) Original exposer, utile Esposer wike, is reported lafere taking into account any effect due conditioner esposition for or well nik intrigation interleaves (e.g. substatutor effects). (2) Told view additioners and previous per country of counterparty escudue these for excentration exposures for includes general point in its adjustments.

Credit Risk - IRB Approach

Arion banki hf

							IRB Ap	proach					
				As of 30/	09/2022					As of 31/	12/2022		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure 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
Consolidated data	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		

⁽¹⁾ 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).
⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

Arion banki hf

							IRB Ap	proach					
				As of 31/	03/2023					As of 30/	06/2023		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure 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
Consolidated data	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		

⁽¹⁾ 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).
⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.





							Arion banki hf							
							As of 31/12/2022	2						
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
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 [[10Y - more Total	Austria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Belgium		105 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			100						0 0 0 0 0 0 0		
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria	105	105	0		10				0	0	0		
[0-3M[[3M-1Y] [1Y-2Y] [3Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Denmark													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[3Y - 3Y [[5Y - 10Y [[10Y - more Total	Estonia													



							Arion banki hf							
							As of 31/12/2022							
						Dire	t exposures							4
	(mln EUR)			On balance s	heet				Deriva	lives		Off bala	nce sheet	-
												Off-balance sl	neet exposures	
			Total carrying amount of		Non-derivative financial a	ssets by accounting portfolic		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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-10Y] [10Y-10Y] [10Y-10Y] [10Y-10Y] [10Y-10Y] [11Y-2Y] [2Y-2Y] [2Y-2Y] [2Y-2Y] [2Y-2Y]	Finland													
131-1011	France	160 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	160 0 0 0 0 0 0 0 160			0 160 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0		
Total Total [0-3Mf] [3M-1Yf] [1Y-2Y] [2Y-3Yf] [3Y-5Yf] [5Y-10Yf] [10Y-more Total	Germany	25 30 0 0 0 0 0 0 55	25 30 0 0 0 0 0 5 5 5			0 25 0 300 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 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] [3M-1Y] [3Y-2Y] [3Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]	Greece													
134 2011 109 - more Total 10 - 3M 1 13M - 1Y 1 13Y - 2Y 1 13Y - 3Y 1 13Y - 5Y 1 15Y - 10Y 1 10Y - more Total	Hungary													
[27 - 371] [37 - 571] [57 - 1071] [107 - more Total [0 - 3M [[3M - 171] [27 - 371] [27 - 371] [37 - 571] [37 - 571] [107 - more Total	Ireland													
10 - 3M [3M - 1Y [1Y - 2Y [7Y - 2Y [13Y - 5Y [13Y - 5Y] 15Y - 10Y [10Y - more Total	Italy													
10031 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



				Arion banki hf As of 31/12/2022										
							As of 31/12/2022							
						Dire	t exposures							4
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfolic		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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total [0-2M]	Lithuania													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total [0-3M]	Luxembourg													
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Maita													
To - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total [0 - 3M]	Netherlands									0 0 0 0 0 0 0		0 0 0 0 0 0 0		
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Poland		10			10				U				
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Romania													
15Y - 10Y I 10Y - more Total 1 0 - 3M I 1 3M - 1Y I 1 3Y - 2Y I 1 2Y - 3Y I 1 3Y - 5Y I 1 5Y - 10Y I 1 0Y - more Total 1 0 - 28 I	Slovakia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



							Arion banki hf							
							As of 31/12/2022							
						Dire	t exposures							<u> </u>
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off balar	ice sheet	_
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolic		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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [10Y-more Total [0-22]	Spain	40 0 0 0 0 0	40 0 0 0 0		0 0 0 0 0	40 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		
[10Y - more Total [0 - 3M [0 40	0 40	0	0	0 40	0 0	0	0	0	0	0		0
[0-34] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total [0-3M]	Sweden													
[0-3M] [3M-1Y] [1Y-2Y] [3Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Iceland	86 82 5 2 2 2 88 7 7	86 82 5 2 2 2 28 7		0 0 0 0 0 0 0	49 77 5 2 0 28 1	37 4 0 0 2 0 6		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	9 3 0 0 0 0 0 0 0 0 0		
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein	212	212	0	0	162	50	0	0	0	0			
[0-3M] [3M-1Y] [1Y-2Y]	Norway	000 19 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	90 19 0 0 0 0 0 0 0 108			90 19 0 0 0 0 0 0 0 108								
[27 - 371] [3Y - 5Y1] [1Y - 10V1] [10V - more Total [0 - 3M1] [3M - 1Y1] [1Y - 2Y1] [2Y - 3Y1] [3Y - 5Y1] [3Y - 5Y1] [10V - more Total	Australia	105	108			198								
10-3M [13M-1Y [13Y-2Y [12Y-3Y [13Y-5Y] 15Y-10Y [10Y-more Total	Canada													
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] Total	Hong Kong													



							Arion banki hf							
							As of 31/12/2022							
		-				Dire	ct exposures							
	(min EUR)		1	On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	itive fair value	Derivatives with	negative fair value			Risk weighted
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] [10Y-more Total	Japan													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-5Y] [5Y-10Y] [10Y-more Total	U.S.													
[0 - 3M f [3M - 1Y f [1Y - 2Y [[2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	China													
10-3M [[3M-1Y] [3M-1Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland													
1041 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA													
Total [0-3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Middle East													
1041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

							Arion banki hf							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	ı 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 [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others										0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0

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 lease 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). Insepactive of the denomination and or accounting dastification of the positions the connonic 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

Regions: 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.

Lach America: Argentina, Balts, Bolivia, Bazil, Chile, Colombia, Cotab Roa, Domnica, Domnica, Domnica, Domnica, Bohnica, Baltados, Cayman, Haitt, Honduras, Jamaka, Mexico, Nicarisgua, Panama, Faraguay, Penu, S.: Nitts and Nexis, S.: Lucia, S.: Uncent and the Genadines, Suriname, Timidia and Tobago, Uruguay, Venzuela, Ardigua And Barbuda, Anaba, Bahanas, Barbados, Cayman, Haitt, Honduras, Jamaka, Mexico, Nicarisgua, Panama, Faraguay, Penu, S.: Nitts and Nexis, S.: Lucia, S.: Uncent and the Genadines, Suriname, Timidia and Tobago, Uruguay, Venzuela, Ardigua And Barbuda, Anaba, Bahanas, Barbados, Cayman, Haitt, Honduras, Jamaka, Mexico, Nicarisgua, Panama, Paraguay, Penu, S.: Nitts and Nexis, S.: Lucia, S.: Uncent and the Genadines, Suriname, Timidia and Tobago, Uruguay, Venzuela, Ardigua And Barbuda, Anaba, Bahanas, Barbados, Cayman, Haitt, Honduras, Jamaka, Mexico, Nicarisgua, Panama, Paraguay, Penu, S.: Nitts and Nexis, S.: Lucia, S.: Uncent and the Genadines, Suriname, Timidia and Tobago, Uruguay, Venzuela, Ardigua And Barbuda, Anaba, Bahanas, Barbados, Cayman, Haitt, Honduras, Jamaka, Bahanas, Barbados, Cayman, Haitt, Honduras, Jamaka, Barbados, Cayman, Haitte, Caba, Fendharas, Cayman, Haitte, Honduras, Jamaka, Barbados, Cayman, Haitte, Caba, Haitte, Honduras, Jamaka, Barbados, Cayman, Haitte, Honduras, Jamaka, Barbados, Cayman,

Africe: Agencis, Egyody, Morocco, South Africa, Angola, Bernin, Bottomana, Bartinian Fazo, Bhurnel, Cameron, Cape Verde, Central Africa: Republic Of The Congo, Cite D'Ivoire, Equatorial Guinea, Ertres, Ethopia, Gabro, Gambia, Giana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Nalawi, Mali, Mauritania, 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



							Arion banki hf							
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	ssets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
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] [2Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Austria													
[0 - 3M [[3M - 1Y [] 1Y - 2Y [] 2Y - 3Y [] 3Y - 5Y [] 5Y - 10Y [] 10Y - more Total	Belgium											000000000000000000000000000000000000000		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[0-3M] [3M-1Y] [3M-1Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
[0-3M] [3M-1Y] [3M-1Y] [2Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



							Arion banki hf							
							As of 30/06/2023							
						Dire	ct exposures							4
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	-
												Off-balance sł	eet exposures	
			Tatal country are such as		Non-derivative financial a	ssets by accounting portfolio	,	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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total [0-3M]	Finland													
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	France						0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Germany						0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[3M - 1Y [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Greece													
Total Total [0-3M / [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy													
10031 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



							Arion banki hf							
							As of 30/06/2023							
						Dire	t exposures							ļ
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	-
												Off-balance sh	eet exposures	
					Non-derivative financial a:	ssets by accounting portfolic		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] [10Y-more Total [0-3M]	Lithuania													
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Luxembourg													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tetal	Malta													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands						000000000000000000000000000000000000000					0 0 0 0 0 0 0		
[3M - 1Y [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Poland						¥			•	•			
Total Total [0 - 3M / [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Portugal													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	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													



							Arion banki hf							
							As of 30/06/2023							
						Dire	ct exposures							ļ
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a:	ssets by accounting portfolic	,	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]		0	0	6		0	0	0	0	0	0	0	(
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total [0-2M]	Spain						000000000000000000000000000000000000000	0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000		
[3M - 1Y] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Sweden													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom													
1 0 - 3M1 1 3M - 1Y 1 1 Y - 2Y 1 1 Y -	Iceland								0 0 0 0 0 0	0 0 0 0 0 0 0		1 10 0 1 1 0 0		12
[0 - 3M [Liechtenstein													
[3M - 1Y] [17 - 2Y] [27 - 3Y] [37 - 3Y] [37 - 107] [30 - more Total [31 - 2Y] [37 - 2Y] [37 - 2Y] [37 - 5Y] [37 - 5Y] [39 - 5Y] [107 - more Total	Norway								0 0 0 0 0 0	0 0 0 0 0 0 0				
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia							•						
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



							Arion banki hf							
							As of 30/06/2023	;						
						Dire	ct exposures					1		1
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off balar	ice sheet	4
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
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] [10Y-more Total	Japan													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-5Y] [5Y-10Y] [10Y-more Total	U.S.													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	China													
10-3M [[3M-1Y] [3M-1Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland													
10 - 3M f [3M - 1Y [[1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [5Y - 10Y [[10Y - more Total	Other advanced economies non EEA													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Middle East													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

							Arion banki hf							
							As of 30/06/2023	1						
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	n 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[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others	0 0 0 0 0 0 0 0 0 0												

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 lease 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 counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Insepective of the demonstation and or accounting destification of the positions the economic substance sovere the form must be used as a criteria for the demonstration of the exposures to be included in this column. This them does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments. (S) Residual counting in the type restration regional soveragines (other than sovereign) with full or partial government guarantees by central, regional and local governments.

Regions:

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.

Lach America: Argentos, Beitz, Bolive, Beal, Chile, Colombia, Cotab Roa, Domnica, Domnica, Domnica, Domnica, Domnica, Domnica, Boundor, Eduador, E Statemala, Guadora, Hall, Honduras, Jamaka, Mexko, Necaragia, Panama, Paragiay, Penu, St. Nits and Nevis, St. Lucis, St. Vincent and the Genadines, Suriname, Timidal and Tabago, Unguay, Venexuela, Ardgua And Sarbuda, Anaba, Baharas, Barbados, Cayman, Island, Cuba, Fend Guanta, Guador, ES Martineze, Peter Rob, St. St. State Methom, Venexuela, And Sarbuda, Surina Mexko, Necaragia, Panama, Paragiay, Penu, St. Nits and Nevis, St. Lucis, St. Vincent and the Genadines, Suriname, Timidal and Tabago, Unguay, Venexuela, Ardgua And Sarbuda, Anaba, Baharas, Barbados, Cayman, Island, Cuba, Fend Guanta, Guador, ES Martineze, Peter Rob, State State Methom, Venexuela, And Sarbuda, Sarbados, Colas, Richador, Guador, E State State Method, Nata Baharas, Barbados, Cayman, Island, Cuba, Fend Guanta, Guador, E State State Method, Sarbado, Sarbados, Guadora, Island, Sarbados, Cayman, Island, Sarbados, Sarbados, Cayman, Island, Sarbados, Cayman, Island, Sarbados, Sarbados, Sarbados, Sarbados, Sarbados, Cayman, Island, Sarbados, Sarbados,

Africe: Agencis, Egyody, Morocco, South Africa, Angola, Bernin, Bottomana, Bartinian Fazo, Bhurnel, Cameron, Cape Verde, Central Africa: Republic Of The Congo, Cite D'Ivoire, Equatorial Guinea, Ertres, Ethopia, Gabro, Gambia, Giana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Nalawi, Mali, Mauritania, 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 institutors applying nGAAP

EBA LINGTAN

2023 EU-wide Transparency Exercise

Performing and non-performing exposures Arion banki hf

1					As of 30/09/2022									As of 31/12/2022				
		Gross c	arrying amount/ Nomina	l amount		Accumulated imp value due to crea	pairment, accumulated ne dit risk and provisions ⁴	gative changes in fair	Collaterals and		Gross ca	arrying amount/ Nomina	il amount		Accumulated imp value due to cres	pairment, accumulated n lit risk and provisions ⁴	egative changes in fair	Collaterals and
		Of which performing but past due >30 days and <=90 days		Of which non-performing	r	On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performin	9 ¹	On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures
(min EUR)		and <-90 days		Of which: defaulted	Of which Stage 3 ¹			Of which Stage 3 ¹			and <=90 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	816	. 0	0	0	0	0	0	0	0	1,014	0	0			0	0	0	. 0
Debt securities (including at amortised cost and fair value)	1,078	. 0	0	0	0	0	0	0	0	882	0	0			0	0	0	. 0
Central banks		0 0	0	0	0	0	0	0	0	0	0	0			• •	0	0	
General governments	871	0	0	0	0	0	0	a	0	690	0	a			• •	0	0	
Credit institutions	185	0	0	0	0	0	0	0	0	171	0	0				0	0	
Other financial corporations		0	0	0	0	0	0	0	0	0	0	0				0	0	
Non-financial corporations	15	0	0	0	0	a	0	a	0	21	0	a				0	0	
Loans and advances(including at amortised cost and fair value)	7,488	31	104	104	103	25	31	31	73	7,219	22	86	8	5 83	25	20	19	64
Central banks																		
Central Carles					0				0	0	0		1 '	1	, °			0
General governments	3	0	0	0	0	a	0	a	0	50	0	a			• •	0	0	0
Credit institutions	1	• •	0	0	0	0	0	0	0	14	0	0			• •	0	0	
Other financial corporations	32	1	5	5	5	3	3	3	1	276	0	1			3	0	0	
Non-financial corporations	3,04	11	54	54	54	18	20	20	38	3,024	8	45	~	5 4	18	13	12	2 30
of which: small and medium-sized enterprises	1,43	10	54	54	54	9	20	20	38	1,407	8	45		5 4	10	13	12	t 30
of which: Loans collateralised by commercial immovable property	1,33	4	18	18	18	4	3	3	17	1,175	4	17	r r	1	3	3	3	s 14
Hauseholds	4,05	19	44	44	43	5	8	8	35	3,856	14	40		3	5	7	7	33
of which: Loans collateralised by residential immovable property	3,60	17	32	32	30	2	2	2	29	3,431	13	30	3	2	2	1	1	1 25
of which: Credit for consumption	21	1	4	4	4	2	2	2	1	193	1	4		3 3	2	2	2	r I
DEBT INSTRUMENTS other than HFT	9,382	31	104	104	103	26	31	31	73	9,116	22	86	8	83	25	20	19	6
OFF-BALANCE SHEET EXPOSURES	1,319		11	11	11	3	4	4	0	1,211		2		2 1	3	0		
	⁽¹⁾ For the definition of non-p	erforming exposures please refer	to Article 47a/31 of Regulation	(EJ) No 575/2013 (CRR)	1	1	1						1	1		1		1

¹¹ Pro balantion from endermine assessment and and balance to Addite Addition (13) balance (13) balance

EBA

2023 EU-wide Transparency Exercise

Performing and non-performing exposures Arion banki hf

					As of 31/03/2023									As of 30/06/2023				
		Gross ca	arrying amount/ Nomina	amount		Accumulated im value due to cre	pairment, accumulated n dit risk and provisions ⁴	regative changes in fair	Collaterals and		Gross c	arrying amount/ Nomina	l amount		Accumulated imp value due to crea	pairment, accumulated r dit risk and provisions ⁴	egative changes in fair	Collaterals and
		Of which performing but past due >30 days and <=90 days		X which non-performing		On performing exposures ²	On non-perfor	ming exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performin	••*	On performing exposures ²	On non-perfor	ming exposures ²	financial guarantees received on non- performing exposures
(min EUR)		and <=90 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸			and K=90 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	902	0	0	0	0			• •	0	777		0		0 0	0		a	, 0
Debt securities (including at amortised cost and fair value)	959	0	0	0	0			0	0	1,162	0	0		0 0	0		a	, 0
Central banks	0	0	0	0	0	0		• •	0	0	0	0		0 0	0		0	J 0
General governments	759	0	0	0	0		-	0	0	962	0	0		0 0	0		c	0
Credit institutions	177	0	0	0	0	0		0	0	178	0	0		0 0	0		c	J 0
Other financial corporations	0	0	0	0	0		1 '	0	0	0	0	0		o c	0		0	
Non-financial corporations	22	0	0	0	0			•	0	23	0	0		o c	0			0
Loans and advances(including at amortised cost and fair value)	7,600	23	104	103	101	25	23	22	81	7,683	18	118	11	8 116	27	24	23	93
Central banks	0	0	0	0	0	0		0	0	0	0	0		0 0	0		0	ه د
General governments	58	0	0	0	0			0	0	60	0	0		0 0	0		c	0
Credit institutions	40	0	0	0	0				0	1	0	0		u .	0			. 0
Other financial corporations	130	0	1	1	1				0	294		1		1 1	3			. 1
Non-financial corporations	3.187									3 327								
Norvinancia corporacións	3,167	•	30	50	37			14	43	3,327	· · ·	00	6	a oc	17			
of which: small and medium-sized enterprises	1,456		C0	C0.	67				ci.	1.488		67	-	7 44				c
a second and the meaning and emergences	1,436	Ů	30	30	37	· · · ·	1	14	43	1,400	1 '	67	°		2			
of which: Loans collateralised by commercial immovable property	1,352	2	22	22	22			3	19	1.376	1	25	2	5 25	4			4 21
			_	_	_		1	-			-		-	1 -				-
Hauseholds	3,985	14	45	44	43			7	37	4,000	11	50	5	0 45	7		ε	8 41
							1				1			1				
of which: Loans collateralised by residential immovable property	3,545	12	34	34	33			2	33	3,603	10	39	3	9 38	3		3	2 37
							1				1			1				
of which: Credit for consumption	228	1	5	4	4	3	3	3		231	0	5		5 5	2	:	3	3 0
DEBT INSTRUMENTS other than HFT	9,461		104	103		25	23			9.622	18	118	11	8 116				
DEBT INSTROMENTS OUR CHAIT NY I	9,461	23	104	103	101	25	23	22	81	9,622	18	118	11	a 116	27	24	23	93
OFF-BALANCE SHEET EXPOSURES	1,191		2	2	2	3		0	0	1,188		2	-	2 2	2		G	, 0
	(1) For the definition of non-pe	erforming exposures please refer	r to Article 47a(3) of Regulation	(EU) No 575/2013 (CRR)														

(1)) the faulthand is non-partnering equivages places de ta toda de tables es rent al comparts (2) de tables (2) d

EBA EUROPEAN BANKING AUTHORITY

2023 EU-wide Transparency Exercise

Forborne exposures

			As of 30/	09/2022					As of 31/	12/2022		
		ying amount of with forbearance	Accumulated in accumulated c value due to cr	npairment, hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	cposures with		ring amount of with forbearance	Accumulated in accumulated cl value due to cr	mpairment, hanges in fair edit risk and 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	Ö	0		0	0	0	0	Ö	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	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	0	0	
Loans and advances (including at amortised cost and fair value)	274	57	27	21	247	35	202	38	14	10	186	27
Central banks	0	0	0	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	6	5	3	3	1	0	7	0	0	0	5	0
Non-financial corporations	184	32	20	14	166	18	127	23	12	8	115	13
of which: small and medium-sized enterprises	115	32	17	14	93		68	23	9	8	55	
Households	84	19	3	3	80	16	67	15	2	2	66	13
DEBT INSTRUMENTS other than HFT	274	57	27	21	247		202	38	14	10	186	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice 3	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\rm 3}$	0						0					

⁽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 F 18.00 / F 19.00), 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 offbalance 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.



Forborne exposures

Arion banki	hf
-------------	----

			As of 31/	03/2023					As of 30/	06/2023		
		ying amount of with forbearance	Accumulated in accumulated c value due to cr	npairment, hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures		ving amount of with forbearance	Accumulated in accumulated c value due to cr	mpairment, hanges in fair redit risk and exposures with	received on e	nancial guarantees exposures with the 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		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
(min EUR) Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0		0
Debt securities (including at amortised cost and fair value)		ů	0	0		0	•	0	0	0		
Central banks	0	0	0	U	0	0	0	0	0	0		
	0	0	0	0	0		0	0	0	0		
General governments	0	0	0	U	0		0	0	0	0	l l	
Credit institutions	0	0	0	U	0		0	0	0	U	(
Other financial corporations	0	0	U	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)	197	44	15	11	161	33	208	47	15	10	175	37
Central banks	0	0	0	0	0	0	0	0	0	0	C	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	0	(0
Other financial corporations	5	o	0	0	5	0	7	0	0	0	7	0
Non-financial corporations	125	26	13	9	108	17	130	26	12	8	118	19
of which: small and medium-sized enterprises	66	26	10	9	35		58	26	8	8	32	2
Households	66	18	2	2	48	16	71	20	3	2	50	18
DEBT INSTRUMENTS other than HFT	197	44	15	11	161		208	47	15	10	175	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	C	0
QUALITY OF FORBEARANCE ²	•	· · · · · · · · · · · · · · · · · · ·			•							
Loans and advances that have been forborne more than twice 3	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{3}\ $	0						0					

(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, Par 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-TTS on Supervisory reporting. However, for the offbalance 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.

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 deposition by of books.

2023 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Arion banki hf

	AS OF 30/09/2022						AS 01 31/12/2022						As of 31/03/2023						AS OF 30/06/2023						
	Gross carrying amount					Accumulated	Gross carrying amount					Accumulated	Gross carrying amount					Accumulated	Gross carrying amount					Accumulated	
(min EUR)		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi			Accumulated impairment ¹	negative	
A Agriculture, forestry and fishing	386	3	3	386	4	0	375	3	3	375	2	0	377	2	2	377	2	0	358	5	5	358	2	0	
B Mining and guarrying	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	
C Manufacturing	544	1	1	544	2	0	552	1	1	552	2	0	549	1	1	549	2	0	599	1	1	599	2	0	
D Electricity, gas, steam and air conditioning supply	7	0	0	7	0	0	5	0	0	5	0	0	5	0	0	5	0	0	5	0	0	5	0	0	
E Water supply	46	0	0	46	0	0	43	0	0	43	0	0	44	2	2	44	0	0	44	1	1	44	0	0	
F Construction	336	3	3	336	2	0	368	2	2	368	3	0	419	3	3	419	2	0	472	4	4	472	3	0	
G Wholesale and retail trade	210	4	4	210	2	0	259	2	2	259	2	0	325	3	3	325	2	0	329	4	4	329	3	0	
H Transport and storage	111	7	7	111	6	0	92	0	0	92	1	0	94	1	1	94	1	0	95	1	1	95	1	0	
I Accommodation and food service activities	324	11	11	324	10	0	313	10	10	313	9	0	321	17	17	321	11	0	319	14	14	319	9	0	
3 Information and communication	165	1	1	165	1	0	164	0	0	164	1	0	188	1	1	188	2	0	182	1	1	182	2	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	745	15	15	745	5	0	698	17	17	698	4	0	707	19	19	707	5	0	761	25	25	761	7	0	
M Professional, scientific and technical activities	48	2	2	48	1	0	45	2	2	45	0	0	46	2	2	46	0	0	47	3	3	47	1	0	
N Administrative and support service activities	55	2	2	55	1	0	49	2	2	49	1	0	51	3	3	51	1	0	57	3	3	57	1	0	
O Public administration and defence, compulsory social security	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	
P Education	7	0	0	7	0	0	6	0	0	6	0	0	6	0	0	6	0	0	7	0	0	7	0	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	19	5	5	19	4	0	18	5	5	18	4	0	18	6	6	18	4	0	18	6	6	18	4	0	
S Other services	31	0	0	31	0	0	27	0	0	27	0	0	27	0	0	27	0	0	26	0	0	26	0	0	
Loans and advances	3.043	54	54	3.043	37	0	3.024	45	45	3.024	31	0	3.187	58	58	3.187	33	0	3.327	68	68	3.327	33	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 FINREP framework (template F 66.01), which follows a sign convention based on a credit/dictic convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/43/1 1150 signeetive reporting.

