

Bank Name	Landsbankinn hf.
LEI Code	549300TLZPT6JELDWM92
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

(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	1,947	1,872	1,930	1,969	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	1,942	1,868	1,926	1,968	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	1,947	1,872	1,930	1,969	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	1,942	1,868	1,926	1,968	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	2,085	2,006	2,165	2,213	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	2,080	2,003	2,161	2,212	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	8,782	8,501	8,707	9,063	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	8,777	8,497	8,702	9,062	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	22.17%	22.03%	22.17%	21.72%	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	22.13%	21.99%	22.13%	21.72%	(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	22.17%	22.03%	22.17%	21.72%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.13%	21.99%	22.13%	21.72%	(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	23.74%	23.60%	24.86%	24.42%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	23.69%	23.57%	24.83%	24.41%	(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	14,446	13,777	14,194	14,675	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	13.48%	13.59%	13.60%	13.42%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mtn EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,947	1,872	1,930	1,969	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	1,942	1,868	1,926	1,968	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	14,446	13,777	14,194	14,675	C 47.00 (r0300,c0010)	2015/62 of 10 October 2014 amending CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	14,441	13,774	14,190	14,674	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	13.48%	13.59%	13.60%	13.42%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	13.45%	13.57%	13.57%	13.41%	[A.2]/[B.2]	

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			As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
	A	(min EUR., %)	2,085	2,006	2,165	2,213	C 01.00 (40010,c0010)	Articlem 4(118) and 72 of CFPR
	 A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,947	1,872	1,930	1,969	C 01.00 (r0020,c0010)	Acticle 50 of CRR
	A1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital	995	958	959	968	C 01.00 (19030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A1.2	instruments) Retained earnings	876	878	898	945	C 01.00 (#0120,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (s) and (i) of CRR
			0					
	A.1.3	Accumulated other comprehensive income		0	0	0	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 35 (1) point (l) of CFR
	A1.4	Other Reserves	74	72	78	70	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CFR
	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 (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 64 of CERI
	A1.7	Adjustments to CET1 due to prudential filters	-3	-31	1	-7	C 01.00 (r0250,c0010)	Articles 32 to 25 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangble assets (including Goodwill)	0	0	0	0	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	(-) DTAc that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	C 01.00 (#0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (+0380,c0010)	Articles 36(1) point (d), 40 and 150 of CRR
	A1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (x0390,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 (+0430,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 (() of CRR
	A1.14	(-) 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 [r0450,c0010] + C 01.00 [r0470,c0010] + C 01.00 [r0471,c0010]+ C 01.00 [r0472,c0010]	Atticles 4(36), 36(1) point (k) (i) and 80 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (k), 244(1) point (k), 244(2) point (
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r9460,c0010)	Articles 36(1) point (k) (li), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 35(1) point (h); 43 to 45, 49 (3) 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 CFR
OWN FUNDS	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (6; 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CFR
Transitional period	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (+0510,c0010)	Addicte 48 of CPR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	-9	-9	-8	C 01.00 (+0513,c0010)	Article 36(1), point (m) and Article 47c CRR
	A.1.18B		0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Atticle 36(1), point (I) CRIR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (49524,c0010)	Article 3 CRR
	A1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r9529,c0010)	
	A1.21	Transitional adjustments	5	4	4	1	GA1(1.1.6+1.11.8+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 489 of CRIR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	5	4	4	1	C 01.00 (r0520,c0010)	Articles 450 to 472, 478 and 481 of CRR.
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r0530,c0010)	Article G1 of CRR
	A2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A2.2	(-) Excess deduction from 12 items over 12 capital	0	0	0	0	C 01.00 (x0720,c0010)	
	A2.3	(c) Excess Decoducion month (2 reams oven (2 capital) Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (40500,c0010) + C 01.00 (40700,c0010) + C 01.00 (40740,c0010) + C 01.00 (40740,c0010)	
	A2.4			0	0	0	+ C 01.00 (r0744,r0010) + C 01.00 (r0748,r0010)	
	_	Additional Tier 1 transitional adjustments	0				C 01.00 (40500,c0010) + C 01.00 (40600,c0010) + C 01.00 (40730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,947	1,872	1,930	1,969	C 01.00 (40015,c0010)	Article 25 of CFR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	138	134	235	244	C 01.00 (49750,c0010)	Article 71 of CFR
	A4.1	Tier 2 Capital instruments	138	134	235	244	C 01.00 (49760,c0010) + C 01.00 (40690,c0010) C 01.00 (49910,c0010) + C 01.00 (40920,c0010) +	
	A.4.2		0	0	0	0	C 01.00 (r0930,c0010) + C 01.00 (r0940,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0955,c0010) + C 01.00 (r0970,c0010) + C 01.00 (r0974,c0010) +	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (19978,c0010) C 01.00 (19880,c0010) + C 01.00 (19800,c0010) + C 01.00 (1980,c0010)	
	В	TOTAL RISK EXPOSURE AMOUNT	8,782	8,501	8,707	9,063	C 02.00 (4960,c0010) C 02.00 (49010,c0010)	Articles 20(3), 95, 95 and 96 of CRR
OWN FUNDS REQUIREMENTS	B.1	Of which: Transisional adjustments included	5	4	4	1	C 05.01 (40010,c0040)	
	0.1	OF WINCE: Transformal adjustments included COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	22.17%	22.03%	22.17%	21.72%	CA3(1)	
CAPITAL RATIOS (%)	C.2	CUMMUN EQUITY HER 1 CAPITAL KATIO (transitional period) TIER 1 CAPITAL RATIO (transitional period)	22.17%	22.03%	22.17%	21.72%	GAG (3)	
Transitional period								
CET1 Capital	C.3	TOTAL CAPITAL RATIO (transitional period)	23.74%	23.60%	24.86%	24.42%	CA3(5)	
Fully loaded CET1 RATIO (%)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,942	1,868	1,926	1,968	[A1-A113-A121+MN A2+A1.13-A22- A24+MN A4+A22-A43,0],0]]	•
Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loasfed)	22.13%	21.99%	22.13%	21.72%	(D.1348-8.1)	:
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	5	4	4	1	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r9440,c0020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	5	4	4	1	C 05.01 (r9440,c0040)	



Overview of Risk exposure amounts

		RWAs			
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) ⁴	7,924	7,575	7,753	8,144	C02.00 (n0440, c0010) (-C 07.00 (n0690, c0220, s601) + C 07.00 (n1110, c0220, s601) + C 07.00 (n0130, c0220, s601) + C 08.00 (n0130, c0220, s601) + C 08.00 (n0140, c0220, s601)
Of which the standardised approach	7,924	7,575	7,753	8,144	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	Ō	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) [†]	34	30	58	12	C 07.00 (10090, ct220, s001) + C 07.00 (10110, ct220, s001) + C 07.00 (10130, ct220, s001) + C 08.01 (10040, ct280, s002) +
Credit valuation adjustment - CVA	16	18	15	3	C 02.00 (r0840, 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)	133	118	120	134	C 02.00 (r0520, c0010)
Of which the standardised approach	133	118	120	134	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5+C 20.00 (r0010,c0450)*12.5+MAX(C 24.00(r0010,c0090),C 24.00(r0010,c0100),C 24.00(r0010,c0100)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (x0680, c0010)
Operational risk	674	760	761	768	C 02.00 (r0590, c0010)
Of which basic indicator approach	674	760	761	768	C 02.00 (r0000, c0010)
Of which standardised approach	0	0	0	0	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	8,782	8,501	8,707	9,063	

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.



P&L

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	767	1,002	273	578
Of which debt securities income	0	0	0	0
Of which loans and advances income	766	1,002	273	577
Interest expenses	472	620	178	382
(Of which deposits expenses)	310	417	124	260
(Of which debt securities issued expenses)	134	169	45	103
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	2	2	0	1
Net Fee and commission income	56	74	18	36
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	0	0	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	29	36	1	2
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-15	7	19	36
Gains or (-) losses from hedge accounting, net	0	1	-1	0
Exchange differences [gain or (-) loss], net	3	4	2	3
Net other operating income /(expenses)	1	6	0	1
TOTAL OPERATING INCOME, NET	371	511	135	274
(Administrative expenses)	122	162	47	94
(Cash contributions to resolution funds and deposit guarantee schemes)	0	0	0	0
(Depreciation)	7	10	2	5
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)	13	21	18	23
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	13	21	18	23
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	1	1	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	230	318	67	152
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	154	220	48	108
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	154	220	48	108
Of which attributable to owners of the parent	154	220	48	108

⁽¹⁾ 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

(min EUR)		As of 30/09/2023	:			As of 31	/12/2023			As of 31/0	33/2024			As of 30/0	16/2024		
			Fair value hierarch	у			Fair value hierarchy			,	Fair value hierarch			1	Fair value hierarch	у	
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	1,353				853				1,264				967				IAS 1.54 (I)
Financial assets held for trading	197	188	9	0	192	173	19	0	198	191	7	0	208	198	10	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily 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)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	935	761	0	174	1,042	864	0	177	887	676	0	211	1,179	815	0	363	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	10,949				10,740				10,968				11,403				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	5	0	5	0	31	0	31	0	9	0	9	0	13	0	13	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	242				171				198				180				
TOTAL ASSETS	13,681				13,028				13,523				13,939				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)			As of 30/09/20	23					As of 31/1	2/2023					As of 31/0	03/2024					As of 30/	06/2024			
		Gross carryi	ing amount ⁽²⁾		Acı	cumulated impairmen	ıt ⁽²⁾	Gr	oss carrying amoun	t ⁽²⁾	Accu	mulated impairment	t _(b)	Gros	s carrying amount	t ^[2]	Acc	umulated impairme	nt ⁽²⁾	Gros	s carrying amount	(2)	Accu	mulated impairme	nt ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector [‡]		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	initial recognition	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	increase in credit	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 1 Assets without significant increase in credir risk since initial recognition	increase in credit risk since initial	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	References
Financial assets at fair value through other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income		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		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		10,322	553	146	-29	-13	-30	10,117	550	149	-24	-14	-37	10,293	613	154	-14	-37	-41	10,766	528	191	-15	-18	-49	Annex V.Part 1.32, 44(a)

 $^{^{\}rm (1)}$ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

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



Breakdown of liabilities

Landsbankinn hf.

(mln EUR)

(marcony					1
		Carrying	gamount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Financial liabilities held for trading	11	19	29	26	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	607	629	907	910	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	10,748	10,085	10,250	10,655	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method $^{\mathrm{1}}$	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	3	0	0	2	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	7	6	6	6	IAS 37.10; IAS 1.54(I)
Tax liabilities	1	1	1	1	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	284	272	262	301	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	11,659	11,010	11,454	11,902	IAS 1.9(b);IG 6
TOTAL EQUITY	2,022	2,018	2,068	2,037	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	13,681	13,028	13,523	13,939	IAS 1.IG6

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



Breakdown of liabilities

Landsbankinn hf.

(mln EUR)

			Carrying	amount (1
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Derivatives		11	10	8	10	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
SHOLL POSITIONS	Debt securities	3	8	21	18	Annex V.Part 1.31
	Central banks	0	0	0	0	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	664	526	583	630	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	291	189	253	242	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	211	194	45	61	Annex V.Part 1.42(c),44(c)
Danasita	of which: Current accounts / overnight deposits	34	40	31	37	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	40	37	628	678	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	13	15	114	100	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	2,759	2,574	2,128	2,119	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	855	806	719	751	ECB/2013/33 Annex 2.Part 2.9.1
	Households	3,886	3,835	3,990	4,279	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	625	594	581	608	Annex V.Part 1.42(f), 44(c)
Debt securities issued		3,696	3,376	3,782	3,798	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	138	134	235	244	Annex V.Part 1.37
Other financial liabilities		98	171	0	0	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		11,368	10,732	11,186	11,594	



Market Risk Landsbankinn hf.

									Landsbank													
	SA					I	М									IM						
			VaR (Memorano	dum item)	STRESSED Var (INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE ALL PRICE RISKS CAPITAL CHARGE FOR CTP					VaR (Memor	andum item)	STRESSED VaR (A	femorandum item)	INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE				RGE FOR CTP			
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVE)	LATEST AVAILABLE (SVaRt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-	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 30/09/2023	As of 31/12/2023				As of 30	09/2023									As of 31/1	2/2023					
Traded Debt Instruments	67	55	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	42	29	0	0	0	0							0	0	0	0						
Equities	20	26 35	0	0	0	0							ů	0	0	0						
Of which: General risk	17	17	0	0	0	0							o o	0	0	0						
Of which: Specific risk	17	17	0	0	0	0							0	0	0	0						
Foreign exchange risk	33	29	0	0	0	0							0	0	0	0						
Commodities risk Total	133	0	0	0	0	0	0					0	0	0	0	0						0
Total	133	118			0	0	- 0	0	0	0	0		0		. 0		0	0	- 0	0	0	_ •
	As of 31/03/2024	As of 30/06/2024				As of 31/	03/2024									As of 30/0	6/2024					
Traded Debt Instruments	43	53	0	0	0	0							0	0	0	0						
Of which: General risk	16	27	0	0	0	0							0	0	0	0						
Of which: Specific risk	27	27	0	0	0	0							0	0	0	0						
Equities	42	47	0	0	0	0							0	0	0	0						
Of which: General risk	21	23	0	0	0	0							0	0	0	0						
Of which: Specific risk	21	23	0	0	0	0							0	0	0	0						
Foreign exchange risk	34	34	0	0	0	0							0	0	0	0						
Commodities risk Total	120	134	0	0	0	0	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	120	134	U	U	U	U	U	U	U	U	J	U			U		U		U	U	U	J

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



Credit Risk - Standardised Approach

					Standardise	d Approach						
		As of 30/09/2023 As of 31/12/2023										
	(min EUR, %)	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 and provisions ³			
	Central governments or central banks	1,503	1,517	0		1,313	1,320	0				
	Regional governments or local authorities	143	86	17		142	82	19				
	Public sector entities	52	38	19		47	37	18				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	624	624	132		425	426	94				
	Corporates	5,361	4,614	4,307		5,454	4,601	4,283				
	of which: SME	2,146	1,858	1,552		2,233	1,910	1,594				
	Retail	1,439	1,047	715		1,302	941	645				
	of which: SME	569	421	245		501	370	217				
Consolidated data	Secured by mortgages on immovable property	5,648	5,635	2,018		5,574	5,558	1,994				
	of which: SME	335	323	114		392	381	132				
	Exposures in default	141	110	144	27	159	107	137	44			
	Items associated with particularly high risk	305	235	353		179	156	234				
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	4	4	4		5	5	5				
	Equity	9	7	7		4	3	3				
	Other exposures	279	279	242		205	205	171				
	Standardised Total ²	15,509	14,197	7,958	71	14,808	13,441	7,604	84			

⁽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).

 $^{^{(2)}}$ Standardised Total does not include the securitisation position unlike in the results prior to the 2019 exercise.

⁽³⁾ Starting from the 2023 exercise, value adjustements and provisions for the consolidated data include general credit risk adjustments.



Credit Risk - Standardised Approach

					Standardise	d Approach			
			As of 31	/03/2024			As of 30	/06/2024	
	(min EUR, %)	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 and provisions ³
	Central governments or central banks	1,380	1,386	0		1,540	1,544	0	
	Regional governments or local authorities	143	83	19		153	98	22	
	Public sector entities	54	45	23		56	41	21	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	547	547	118		232	232	50	
	Corporates	5,524	4,742	4,409		5,839	4,974	4,634	
	of which: SME	2,354	2,005	1,674		2,517	2,166	1,829	
	Retail	1,316	964	664		1,303	964	664	
	of which: SME	486	372	220		460	353	206	
Consolidated data	Secured by mortgages on immovable property	5,627	5,611	2,010		5,871	5,857	2,099	
	of which: SME	407	401	136		422	411	142	
	Exposures in default	162	106	133	49	255	191	256	57
	Items associated with particularly high risk	169	152	229		164	148	222	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	5	5	5		5	5	5	
	Equity	5	4	4		5	3	3	
	Other exposures	230	230	198		180	180	180	
	Standardised Total ²	15,163	13,875	7,811	100	15,602	14,237	8,157	9.

⁽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).

 $^{^{(2)}}$ Standardised Total does not include the securitisation position unlike in the results prior to the 2019 exercise.

⁽³⁾ Starting from the 2023 exercise, value adjustements and provisions for the consolidated data include general credit risk adjustments.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 30	/09/2023					As of 31	12/2023		
		Origina	al Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(mtn EUR, %6)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	value		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

							IRB Ap	proach					
				As of 31	/03/2024					As of 30	/06/2024		
		Origin	al Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	value		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
0	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.



General governments exposures by country of the counterparty

							Landsbankinn hf.							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	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 Total	Belgium													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [12Y - 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] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



General governments exposures by country of the counterparty

							Landsbankinn hf.							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	i negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	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	amount
[0-3M] 13M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Finland													
00 aM	France													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Germany													
[0 - 3M[Croatia													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Greece													
[0-3M] [3M-1Y] F1Y-2YF F2Y-3YF [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] 110Y-more	Ireland													
[0-3M[13M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	italy													



General governments exposures by country of the counterparty

							Landsbankinn hf.							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	i negative fair value			Risk weighted exposure
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	amount
[0 - 3M] 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 10Y - more	Latvia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Lithuania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Luxembourg													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Malita													
[0-3M] [3M-3Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Netherlands	245 86 6	248 89 0 0 0 0 0 0 0 0 0 3 337	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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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] 11Y-2Y1 12Y-3Y1 [3Y-5Y] [5Y-10Y] [10Y-more	Poland													
[0-3M] [0-3M] [3M-1Y] [14-2Y] [27-3Y] [37-5Y] [57-10Y] [109'-more	Portugal													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Romania													



General governments exposures by country of the counterparty

							Landsbankinn hf.							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of non-		Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	i negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	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 - 5Y] [5Y - 10Y] [10Y - more	Stovakia													
[0.3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													
10 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 2Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y - 10Y f	Spain													
[0 - 3M [Sweden													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	United Kingdom													
[0-3M] [3M-1Y] [13Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland	592 118 3-4 206 6 14 88	592 118 34 209 8 14 85	8 8 14 9 0 13 8	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8 69 1 0 2 0 0	0 0 0 0 0	
10-3M	Liechtenstein	1,000	1,000	60			U	0	0	0	0	80	0	38
[0-3M[13M-1Y 11Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y 10Y-more	Norway													



General governments exposures by country of the counterparty

							Landsbankinn hf.							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a:	sets by accounting portfolio		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[13M-1Y 11Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y 10Y-more	Australia													
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Hong Kong													
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Japan													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	u.s.	11	18 0 0 0 0	0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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	China											J		
10tal 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Switzerland													
Total [0 - 3M[1 3M - 1Yf 1 1Y - 2Yf [2Y - 3Y[[3Y - 5Yf [5Y - 10Y] [10Y - more Total	Other advanced economies non EE/													



General governments exposures by country of the counterparty

							Landsbankinn hf.							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balar	ice sheet	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value	Off-balance sh	eet exposures	
														Risk weighted exposure
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	amount
[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[Middle East													
Total 10 - 3M1 13M - 1Y1 [1Y - 2Y1 [2Y - 3Y] [3Y - 5Y1 [5Y - 10Y 10Y - more Total	Latin America and the Caribbean													
Total [0-3M[[3M-11] [17-24] [17-24] [27-37] [37-54] [57-107] [107-more Total	Africa													
10-3M1 [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Others													

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

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

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.

Lists America: Appetition, Belatin, Bel

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(6) The columns Total carrying amount of non-derivative financial assets (net of short positions) provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



General governments exposures by country of the counterparty

							Landsbankinn hf.							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0 - 3M [Austria													
10-3M1 3M-1Y 12Y-2Y 12Y-3Y 13Y-5Y 13Y-5Y 15Y-10Y 10Y-more Total	Belgium													
[0 - 3M[[3M - 1Y [[1Y - 2Y [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	Czech Republic													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Denmark													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



General governments exposures by country of the counterparty

							Landsbankinn hf.							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	et exposures	
					Non-derivative financial as	sets by accounting portfolio		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	of short positions)		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	amount
[0 - 3M [Finland													
[0.3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France													
[0 - 3M[Germany													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Greece													
[0 - 3M [Hungary													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Ireland													
[0-3M] [3M-1Y [11-2Y [11-2Y [2Y-3Y [3Y-5Y [5Y-10Y [10Y-more Total	Italy													



General governments exposures by country of the counterparty

							Landsbankinn hf.							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure
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	Nominat	Provisions	amount
[0 - 3M[Latvia													
[0 - 3M[Lithuania													
0 - 3M 3M - 1Y 1M - 2Y 1Y - 2Y 2Y - 3Y 3Y - 5Y	Luxembourg													
[0 - 3M [] 3M - 1Y [] 1Y - 2Y [] 2Y - 3Y [] 3Y - 5Y [] 5Y - 10Y [] 10Y - more Total	Malta													
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands	138 20 6	139 20 0 0 0 0 0	0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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	Poland		200									J		
1053 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Portugal													
10 aM	Romania													



General governments exposures by country of the counterparty

							Landsbankinn hf.							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	tives		Off balan	ce sheet	
												Off-balance she	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure
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	amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Stovakia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													
[0 - 3M[Spain													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden													
[0 - 3M [United Kingdom													
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland	1,044 177 232 218 10 7 87	177 23 218 10 5	9 29 5 10 7 4 11 76	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	2 72 0 1 1 1 0	0 0 0 0 0	43
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Liechtenstein	2,700	Applica				·							-
[0 - 3M [Norway													



General governments exposures by country of the counterparty

							Landsbankinn hf.							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		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	amount
[0.3M[13M.1Y 11Y.2Y 12Y.3Y 13Y.5Y 15Y.10Y 10Y-more	Australia													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada													
10 - 3Mf 13M - 1Yf [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] 10Y - more	Hong Kong													
[0 - 3M[Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	u.s.	0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	China													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] 10Y-more	Switzerland													
Total Total Total	Other advanced economies non EEA													



General governments exposures by country of the counterparty

(min EUR)			On balance sh	eet	Dire	As of 30/06/2024 ct exposures							
(min EUR)			On balance sh	eet	Dire	ct exposures							1
(min EUR)			On balance sh	eet									
								Derivat	ives		Off balan	ce sheet	
											Off-balance sh	eet exposures	
				Non-derivative financial as	isets by accounting portfolio		Derivatives with pos	tive fair value	Derivatives with	negative fair value			Risk weighted exposure
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 at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
Other Central and eastern Europe countries non EEA													
Middle East													
Latin America and the Caribbean													
Africa													
Others													
	Other Central and eastern Europe countries non EEA Middle East Latin America and the Carlibbean	Other Central and eastern Europe countries non EEA Middle East Latin America and the Caribbean	Country / Region Total gross carrying amount of non-servative derivative financial assets (net of short positions) Cobac Costrol and eastern Runge countries non EEA Middle East Latin America and the Curribbean Africa	Country / Region I rotal gross carrying amount or non-derivative derivative financial assets (net of short positions) Of which: Financial assets held for trading Middle East Latin America and the Curribbean Africa	Country / Region 101at goals carrying amount of non-derivative derivative financial assets (net of short positions) Collection and sales a fampe countries non EEA Middle East Lutin America and the Caribbean Africa	Country / Region 10th goals Carying amount of non-derivative derivative financial assets (set of short positions) Collected and sales for trading Countries non EEA Middle East Africa 10th agency carying amount of non-derivative derivative financial assets (set of short positions) of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income and the Carying and the	Country / Region Total goes carrying amount of hon-derivative financial assets (net of short positions) Private financial assets (net of short positions)	Country / Region India (pros carrying embount of not-servisative financial assets) derivative financial assets (set of short positions) of which: Financial assets at lar value through other camps thensive income period of loss Differences and eastern Europe countries non EEA Media East Litin America and the Caribbean Africa India (manufacture) India (man	Country / Region Seal globs city myle minorial assets Region	Country/Region Straight (asset) Straight (asse	Country Region Residual and St. Ministry and and another Principles	Country Region India great carrier for about a start of about positional assets the shared assets the comprehenses income assets the comprehenses income assets the shared assets the comprehenses income assets the shared assets	Security Region Sets Procession Sets Processio

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

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

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.

Lists America: Appetition, Belatin, Bel

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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.

(?) 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 eQ4.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



Performing and non-performing exposures

														As of 31/12/2023				
		Gross	s carrying amount/ Nominal a	mount		Accumulated impairs credit risk and provis	nent, accumulated negative ch	anges in fair value due to			Gros	s carrying amount/ Nominal a	mount		Accumulated impairm credit risk and provision	ent, accumulated negative cha	nges in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing * On performing Of which Stage 3*		On performing exposures ²	On non-perform	ming exposures ³	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ing exposures ²	Collaterals and financial guarantees received on non- performing exposures
(min EUR)								Of which Stage 3 ⁵					Of which: defaulted	Of which Stage 3 ⁸		Of which Stage 3 ³		
Cash balances at central banks and other demand deposits	1,31	6 0	0	0					0 0	81	19 0	(0	(0	0		
Debt securities (including at amortised cost and fair value)	76:	2 0	0						0 0	86	4 0		0		0	0		۰
Central banks		0	0	0		0			0 0		0 0		0		0	0		0
General governments	741	8 0	0	0					0 0	85	4 0		0		0	0		۰
Credit institutions	:	1 0	0	0		0			0 0		1 0		0		0	0		0
Other financial corporations		0 0	0	0		0			0 0		0 0		0		0	0		0
Non-financial corporations	11	3 0	0	0		0			0 0		9 0		0		0	0		0
Loans and advances(including at amortised cost and fair value)	11,12	6 13	146	146	14	6 4:	. 36		109	10,91	19 48	149	149	149	38	37	31	108
Central banks		0 0	0	0		0			0 0		0 0		0		0	0		0
General governments	86	6 0	0	0		0			0 0	1	19 0		0		0	0		0
Credit institutions	14	4 0	0	0		0			0 0		7 0		0		0	0		0
Other financial corporations		0 0	0	0		0			0 0		0 0		0		0	0		0
Non-financial corporations	5,42	7 5	123	123	123	3	24		93	5,37	74 18	116	116	116	28	32	30	83
of which: small and medium-sized enterprises	2,656	6 5	123	123	123	3 25	24	1	04 93	2,58	18	116	116	116	20	32	32	83
of which: Loans collateralised by commercial immovable property	2,18	2 5	54	54	54	4 11	16	:	10 44	2,29	18 6	45	45	45	10	8	4	36
Households	5,599	9 7	23	23	23	3			6 16	5,45	9 30	33	33	33	11	5		26
of which: Loans collateralised by residential immovable property	4,99	1 6	14	14	14	4	1		1 13	4,86	15 26	17	17	17	7	1	:	16
of which: Credit for consumption	601	8 2	9	9	4		4		4 3	56	13 4	15	15	15	3	4		10
DEBT INSTRUMENTS other than HFT	13,20	3 13	146	146	148	6 4:	36		109	12,60	13 48	146	149	145	38	37	33	108
OFF-BALANCE SHEET EXPOSURES	2,00	2	4	4	-				1 0	1,90	ro	10	10	10	2	1		0



Performing and non-performing exposures

Landsbankinn hf.

ĺ														As of 30/06/2024				
		Oross	carrying amount/ Nominal a	amount		Accumulated impairs credit risk and provis	nent, accumulated negative ch ons ⁴	nanges in fair value due to			Gros:	s carrying amount/ Nominal a	mount		Accumulated impairs credit risk and provisi	nent, accumulated negative ch	inges in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹ Of which: defaulted Of which		On performing exposures ²	On non-perfor	ming exposures ³	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due > 30 days and <= 90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ing exposures ²	Collaterals and financial guarantees received on non- performing exposures
(min EUR)					Of which Stage 3 ⁸			Of which Stage 3 ⁸					Of which: defaulted	Of which Stage 3 ⁶			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	1,231	. 0		0 0		0 (0 0	921	. 0		0		0 0	0	-	э о
Debt securities (including at amortised cost and fair value)	673					0			0 0	813	9 0			,				9
Central banks	0	0		0 0		0			0 0		0		0		0 0	0		3 0
General governments	661	. 0		0 0		0			0 0	806	0		0		0 0	0		0
Credit institutions	1	. 0		0 0		0			0 0	1	. 0		0		0 0	0		3 0
Other financial corporations	0	0		0 0		0			0 0		0		0		0 0	0		3 0
Non-financial corporations	12	0		0 0		0			0 0	8	0		0		0 0	0		a 0
Loans and advances (including at amortised cost and fair value)	11,192	46	15	4 154	15	4 5:	. 41	4	1 109	11,767	9	24	245	19	1 33	49	4	3 136
Central banks	0	0		0 0		0			0 0		0		0		0 0	0		a 0
General governments	79	0		0 0		0			0 0	94	0		0		0 0	0		a 0
Credit institutions	7	0		0 0		0			0	9	0		0		0 0	0		a 0
Other financial corporations		0		0 0		0			0		0				0 0	0		a 0
Non-financial corporations	5,588	17	12	6 126	12	6 27	36	3	5 88	5,991	4	211	213	15	8 25	43	4	3 112
of which: small and medium-sized enterprises	2,702	15	12	124	12	4 2:	36	3	5 87	2,785	3	151	150	15	0 19	38	3	8 108
of which: Loans collateralised by commercial immovable property	2,387	10	4	19 49	4	9 11			8 40	2,453	3	51	55	5	5 8	7		7 45
Households	5,518	29	2	18 28	2	8 24			6 21	5,673	6	33	32	3	2 8	6		å 24
of which: Loans collateralised by residential immovable property	4,935	26	1	9 19	1	9 21	1		1 18	5,085	4	23	2 22	2	2 €	1		1 21
of which: Credit for consumption	583	3		9 9		9 2			4 3	585	1	11	10	1	0 2	5		5 3
DEST INSTRUMENTS other than HFT	13,097	46	15	4 154	15	4 5:	41	4	1 109	13,501	. 9	24	5 245	19	1 33	49	4	9 136
OFF-BALANCE SHEET EXPOSURES	1,820			9 9		9 :			1 1	1,960		1	11	1	0 2	1		1 1

(Fig. Fig. 8 a basines and secretary and sec



Forborne exposures

			As of 30/	09/2023					As of 31/:	12/2023		
	Gross carryin exposures wi measures	g amount of th forbearance		exposures with		al guarantees received rbearance measures	Gross carryin exposures wi measures	g amount of th forbearance		exposures with	Collateral and financia	al guarantees received rbearance 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
(mln EUR)												
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	0	0		0	0	0	0	0	
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)	344	86	24	18	309	63	304	78	20	14	279	63
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
Credit institutions	0	0	0	0		0	0	0	٥	0	0	0
	U	U	U	U	U	Ü	U	U	Ü	U	U	Ü
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	272	78	21	15	243	57	225	61	17	12	205	49
of which: small and medium-sized enterprises	221	78	21	15	192		178	61	17	12	158	
Households	72	8	3	2	66	6	80	17	3	2	74	14
DEBT INSTRUMENTS other than HFT	344	86	24	18	309		304	78	20	14	279	
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 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

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

^{OT} 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 (excluding loans and advances classified as held for sale, cash balances at Learntal banks and other demand deposits) of 5% or



Forborne exposures

Landsbankinn hf.

1			As of 31	03/2024					As of 30/	06/2024		
	Gross carryin, exposures wi measures	g amount of th forbearance	Accumulated imp	airment, accumulated ue due to credit risk r exposures with		al guarantees received rbearance measures	Gross carryin exposures wi measures	g amount of th forbearance	Accumulated imp	airment, accumulated ue due to credit risk r exposures with	Collateral and financial guarantees receive on 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		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	0	0	0	
Debt securities (including at amortised cost and fair value)						U						o o
Central banks	0	0	0	0	0		0	0	0	0	0	
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)	303	99	34	30	262	68	280	90	40	33	231	53
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	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	225	89	31	27	191	61	200	81	36	31	158	47
of which: small and medium-sized enterprises	200	88	31	27	165		191	75	32	27	153	
Households	77		3	2	71	7	80		3	2	73	6
DEBT INSTRUMENTS other than HFT	303		34	30	262		280		40	33		
Loan commitments given	0.00	0	04	0	0	0	n	0	0	0	0	0
QUALITY OF FORBEARANCE ²	Ü					ů	•	•		· ·	Ü	•
Loans and advances that have been forborne more than twice ³ Non-performing forborne loans and advances that failed to meet the non-performing exit	U						U					
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, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/461-115 on Supervisory reporting, However, for the off-balance sheet instruments, he same item ('Accumulated impairment, accumulated ranges in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because in the size is convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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



Breakdown of loans and advances to non-financial corporations other than held for trading Landsbankinn hf.

			As of	30/09/2023			As of 31/12/2023 Gross carrying amount								As of 2	1/03/2024					As of 20	/06/2024		
	Gross carry	éna amount	ASUL	30/05/2023			Gross carn	uing amount	ASUL	01/12/2023			Gross carry	ing amount	ASUIS	11/03/2024			Gross carry	ing amount	AS OF SE	1700/2024		
						Accumulated						Accumulated						Accumulated						Accumulated
		Of which: non- performin	of which:	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing		Of which: non- performing	of which:	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing		Of which: non- performin	of which:	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing		Of which: non- performin	of which:	Of which loans and advances subject to impairment	Accumulated impairment ²	negative changes in fair value due to credit risk on non-performing
(mln EUR)			defaulted			exposures ¹			defaulted			exposures ²			defaulted			exposures ¹			defaulted			exposures ¹
A Agriculture, forestry and fishing	653	0	0	615	2	0	656	0	0	617	2	0	671	0	0	631	2	0	680	2	2	636	2	0
B Mining and quarrying	4	0	0	4	0	0	4	0	0	4	0	0	3	0	0	3	0	0	2	0	0	2	0	0
C Manufacturing	842	38	38	842	10	0	841	25	25	841	19	0	877	26	26	877	20	0	851	32	32	851	22	0
D Electricity, gas, steam and air conditioning supply	42	0	0	42	0	0	42	0	0	42	0	0	52	0	0	52	0	0	48	0	0	48	0	0
E Water supply	25	0	0	25	0	0	24	0	0	24	2	0	20	0	0	20	1	0	22	0	0	22	1	0
F Construction	914	14	14	911	13	0	886	15	15	884	8	0	922	16	16	920	9	0	996	21	21	993	10	0
G Wholesale and retail trade	502	3	3	500	4	0	429	2	2	426	2	0	468	2	2	465	3	0	454	3	3	453	3	0
H Transport and storage	209	2	2	209	1	0	191	3	3	191	1	0	192	2	2	192	1	0	203	3	3	203	1	0
I Accommodation and food service activities	319	24	24	319	15	0	318	23	23	318	13	0	345	35	35	345	14	0	368	64	64	368	14	0
J Information and communication	101	1	1	100	1	0	113	1	1	112	1	0	112	1	1	112	0	0	122	1	1	121	1	0
K Financial and insurance activities	200	1	1	168	2	0	190	8	8	157	1	0	215	1	1	159	1	0	262	1	1	180	4	0
L Real estate activities	1,081	17	17	1,052	9	0	1,188	18	18	1,162	- 6	0	1,232	18	18	1,203	7	0	1,417	73	73	1,267	6	0
M Professional, scientific and technical activities	33	0	0	33	0	0	32	0	0	32	0	0	33	1	1	32	0	0	44	0	0	43	0	0
N Administrative and support service activities	362	21	21	361	2	0	342	20	20	342	3	0	349	21	21	349	3	0	422	11	11	422	4	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	8	0	0	8	0	0	9	1	1	9	0	0	9	2	2	9	1	0
Q Human health services and social work activities	37	0	0	37	0	0	36	0	0	36	0	0	22	0	0	22	0	0	24	0	0	24	0	0
R Arts. entertainment and recreation	53	0	0	53	0	0	34	0	0	34	0	0	38	0	0	36	0	0	39	0	0	37	0	0
S Other services	43	1	1	43	0	0	40	1	1	40	1	0	29	1	1	29	1	0	27	1	1	27	0	0
Loans and advances	5,427	123	123	5.322	60	0	5.374	116	116	5 271	60	0	5 588	126	126	5.456	62		5.991	213	213	5.709	68	0

¹¹The items' accumulated impairment' and 'accumulated negative changes in fair value due to credit fisk on non-performing exposures' are disclosed with a posible 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 F06.01), which follows a sign convention based on a credit/debit convention, as explained in Anner V. Part I paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting.