

2024 EU-wide Transparency Exercise

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.

2024 EU-wide Transparency Exercise

Key Metrics

Arion banki hf

(mln 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	1,192	1,192	1,159	1,186	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	1,185	1,186	1,156	1,183	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	1,282	1,280	1,249	1,279	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	1,275	1,274	1,246	1,275	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	1,508	1,459	1,428	1,461	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	1,501	1,452	1,425	1,458	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	6,261	6,050	6,234	6,400	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	6,253	6,043	6,231	6,397	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	19.04%	19.70%	18.60%	18.54%	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	18.95%	19.62%	18.55%	18.49%	(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	20.48%	21.16%	20.04%	19.98%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.39%	21.08%	20.00%	19.94%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	24.08%	24.11%	22.91%	22.83%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	24.00%	24.03%	22.87%	22.79%	(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	10.893	10.308	10,456	10,750	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	11.77%	12.43%	11.95%	11.89%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

2024 EU-wide Transparency Exercise

Leverage ratio

Arion banki hf

(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
A.1	Tier 1 capital - transitional definition	1,283	1,281	1,250	1,279	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	1,275	1,275	1,247	1,275	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	10,893	10,308	10,456	10,759	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	10,886	10,301	10,453	10,756	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	11.77%	12.43%	11.95%	11.89%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	11.72%	12.37%	11.93%	11.86%	[A.2]/[B.2]	

Capital
Arion banki hf

(in 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	OWN FUNDS	1,508	1,459	1,428	1,461	C:01.00.0000.0000	Articles 41 and 72 of CRR
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,392	1,392	1,359	1,366	C:01.00.0000.0000	Article 36 of CRR
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	73	71	75	46	C:01.00.0000.0000	Articles 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
A.1.2	Retained earnings	1,081	1,083	1,084	1,109	C:01.00.0000.0000	Articles 36(1) points (c), 36(2) and 36(1) point (a) and (f) of CRR
A.1.3	Accumulated other comprehensive income	0	0	0	0	C:01.00.0000.0000	Articles 41(10), 26(1) points (e) and 36(1) point (g) of CRR
A.1.4	Other Reserves	81	82	82	81	C:01.00.0000.0000	Articles 41(17) and 26(1) point (h) of CRR
A.1.5	Funds for general banking risk	0	0	0	0	C:01.00.0000.0000	Articles 41(21), 26(1) point (i) and 36(1) point (i) of CRR
A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C:01.00.0000.0000	Article 64 of CRR
A.1.7	Adjustments to CET1 due to prudential filters	-2	-2	-1	-1	C:01.00.0000.0000	Articles 32 to 35 and 38(1) point (j) of CRR
A.1.8	(-) Intangible assets (excluding Goodwill)	-49	-48	-49	-51	C:01.00.0000.0000 + C:01.00.0000.0000	Articles 41(23), 36(1) points (b) and 37 of CRR, Article 41(25), 36(1) point (b) and 37 point (a) of CRR
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:01.00.0000.0000	Articles 36(1) points (k) and 38 of CRR
A.1.10	(-) RIB shortfall of credit risk adjustments to expected losses	0	0	0	0	C:01.00.0000.0000	Articles 36(1) points (l), 40 and 52B of CRR
A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C:01.00.0000.0000	Articles 41(29), 36(1) point (m) and 41 of CRR
A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C:01.00.0000.0000	Articles 41(22), 36(1) point (n) and 44 of CRR
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C:01.00.0000.0000	Articles 36(1) point (o) 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:01.00.0000.0000 + C:01.00.0000.0000 + C:01.00.0000.0000 + C:01.00.0000.0000 + C:01.00.0000.0000	Articles 42(6), 36(1) points (p) and (q) and 88 to 91 of CRR, Article 36(1) point (n), 244(1) point (b) and 250 of CRR, Article 36(1) point (o), and 270(2) of CRR, Article 36(1) points (r), (s) and 225(4) of CRR
A.1.14.1	Off-batch: from securitisation positions (-)	0	0	0	0	C:01.00.0000.0000	Articles 36(1) points (r), 244(1) point (b), 244(2) point (b), and 250 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:01.00.0000.0000	Articles 42(7), 36(1) points (s) and 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:01.00.0000.0000	Articles 36(1) points (t) and 38 of CRR, Article 42(8) points (a) and 42(2) of CRR
A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C:01.00.0000.0000	Articles 42(7), 36(1) points (s), 45, 46, 47, 49(1) points (b), 49(2) to (3), and 79 of CRR
A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C:01.00.0000.0000	Articles 48 of CRR
A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	-1	-1	C:01.00.0000.0000	Articles 36(1) point (v) and Article 67 of CRR
A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C:01.00.0000.0000	Articles 36(1) point (v) and Article 232(2) of CRR
A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C:01.00.0000.0000	Articles 36(1) point (v) of CRR
A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	0	0	0	0	C:01.00.0000.0000	Article 3 of CRR
A.1.20	CET1 Capital elements or deductions - other	0	0	-33	0	C:01.00.0000.0000	-
A.1.21	Transitional adjustments	7	6	3	3	WA1.1.1.6 - L.1.1.8 - L.1.1.9E	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (-)	0	0	0	0	C:01.00.0000.0000	Articles 43(1) to (5), and 48A to 48F of CRR
A.1.21.2	Transitional adjustments due to additional minority interests (+)	0	0	0	0	C:01.00.0000.0000	Articles 47B and 48D of CRR
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	7	6	3	3	C:01.00.0000.0000	Articles 48A to 47B, 47D and 48E of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	90	89	90	93	C:01.00.0000.0000	Article 41 of CRR
A.2.1	Additional Tier 1 Capital instruments	90	89	90	93	C:01.00.0000.0000 + C:01.00.0000.0000	Articles 41(1) to (6) of CRR
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C:01.00.0000.0000	Articles 41(7) to (9) of CRR
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C:01.00.0000.0000 + C:01.00.0000.0000 + C:01.00.0000.0000 + C:01.00.0000.0000 + C:01.00.0000.0000	Articles 41(10) to (15) of CRR
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C:01.00.0000.0000	Articles 41(16) to (19) of CRR
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,282	1,280	1,249	1,279	C:01.00.0000.0000	Articles 35 of CRR
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	226	178	179	182	C:01.00.0000.0000	Article 71 of CRR
A.4.1	Tier 2 Capital instruments	234	186	187	191	C:01.00.0000.0000 + C:01.00.0000.0000	Articles 71(1) to (4) of CRR
A.4.2	Other Tier 2 Capital components and deductions	-9	-8	-9	-9	C:01.00.0000.0000 + C:01.00.0000.0000 + C:01.00.0000.0000 + C:01.00.0000.0000 + C:01.00.0000.0000 + C:01.00.0000.0000	Articles 71(5) to (7) of CRR
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C:01.00.0000.0000	Articles 71(8) to (10) of CRR
B	TOTAL RISK EXPOSURE AMOUNT	6,261	6,050	6,234	6,400	C:01.00.0000.0000	Articles 92(3), 95, 96 and 98 of CRR
B.1	Off-batch: Transitional adjustments included	8	7	3	4	C:01.00.0000.0000	-
C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	19.64%	19.70%	18.60%	18.54%	SAB(1)	-
C.2	TIER 1 CAPITAL RATIO (transitional period)	20.46%	21.66%	20.04%	19.96%	SAB(2)	-
C.3	TOTAL CAPITAL RATIO (transitional period)	24.68%	24.11%	22.91%	22.93%	SAB(3)	-
D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,185	1,188	1,156	1,183	A.1.A.12.A.1.13+MNA.2.A.1.13+A.2.2.A.4+MNA.4.A.2.A.4+MNA.6	-
E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	18.95%	19.62%	18.55%	18.49%	SB(1)(4.1)	-
F	Adjustments to CET1 due to IFRS 9 transitional arrangements	7	6	3	3	C:01.00.0000.0000	-
F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C:01.00.0000.0000	-
F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C:01.00.0000.0000	-
F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	8	7	3	4	C:01.00.0000.0000	-

(2) The fully loaded CET1 ratio is an internal calculation based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulator point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 1 disclosures

2024 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Arion banki hf

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) ¹	5,472	4,983	5,118	5,309	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	5,472	4,983	5,118	5,309	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	87	282	317	300	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 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	24	24	25	28	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0480, 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)	63	105	117	100	C 02.00 (r0520, c0010)
Of which the standardised approach	63	105	117	100	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, c0010)*12.5 + C 20.00 (r0010, c0450)*12.5 - MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	615	656	657	663	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	615	656	657	663	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	6,261	6,050	6,234	6,400	

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.

2024 EU-wide Transparency Exercise

P&L
Arion banki hf

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	626	818	224	468
Of which debt securities income	24	33	9	19
Of which loans and advances income	594	774	211	443
Interest expenses	396	521	149	312
(Of which deposits expenses)	230	307	91	190
(Of which debt securities issued expenses)	137	175	46	98
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	2	2	1	1
Net Fee and commission income	86	109	22	49
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	-4	-5	-2	-5
Gains or (-) losses on financial assets and liabilities held for trading, net	-4	-3	-1	2
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	1	9	2	5
Gains or (-) losses from hedge accounting, net	0	0	0	-2
Exchange differences [gain or (-) loss], net	5	6	1	1
Net other operating income /(expenses)	14	12	-1	2
TOTAL OPERATING INCOME, NET	330	427	96	208
(Administrative expenses)	114	158	41	86
(Cash contributions to resolution funds and deposit guarantee schemes)	0	0	0	0
(Depreciation)	9	13	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)	9	9	2	7
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	9	9	2	7
(Impairment or (-) reversal of impairment of investments in subsidiaries, 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 subsidiaries, joint ventures and associates	0	0	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	198	247	51	109
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	134	171	30	67
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	135	171	29	67
Of which attributable to owners of the parent	135	171	30	67

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."

2024 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Arion banki hf

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	907				869				905				1,130				IAS 1.54 (f)	
Financial assets held for trading	272	200	72	0	287	227	40	0	325	247	78	0	274	216	58	0	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	215	133	65	17	225	138	64	24	234	146	62	25	232	153	61	19	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)(ii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	1,033	1,033	0	0	861	861	0	0	745	745	0	0	614	614	0	0	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	7,883				7,961				7,843				8,069				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	6	0	6	0	14	0	14	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	308				241				224				217					
TOTAL ASSETS	10,633				10,137				10,276				10,536				IAS 1.8(a), K1.6	

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

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References										
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾													
		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 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 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 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 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 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 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 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets											
Financial assets at fair value through other comprehensive income	Debt securities	1,033	0	0	0	0	0	861	0	0	0	0	0	0	0	0	745	0	0	0	0	0	0	614	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31.44(b)
	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	0	0	0	0	0	0	0	0	0	Annex V Part 1.32.44(a)	
Financial assets at amortised cost	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	0	0	0	0	0	0	0	0	0	Annex V Part 1.31.44(b)	
	Loans and advances	7,160	669	120	-15	-18	-26	6,969	616	130	-16	-14	-27	7,129	625	147	-14	-17	-29	7,346	612	169	-15	-15	-29	7,346	612	169	-15	-15	-29	0	0	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.

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Arion banki hf

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	33	16	30	11	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	8,709	8,303	8,463	8,744	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	84	61	42	54	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	85	50	53	47	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	10	9	9	10	IAS 37.10; IAS 1.54(l)
Tax liabilities	93	74	78	82	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	290	299	328	296	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	9,304	8,813	9,002	9,243	IAS 1.9(b); IG 6
TOTAL EQUITY	1,329	1,324	1,274	1,292	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	10,633	10,137	10,276	10,536	IAS 1.IG6

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

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Arion banki hf

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		115	77	71	65	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
	Debt securities	2	0	1	0	Annex V.Part 1.31
Deposits	Central banks	5	3	2	2	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	265	225	203	156	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	238	204	193	141	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	86	15	19	33	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	86	12	16	30	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	1,082	877	923	961	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	782	650	692	751	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	1,829	1,778	1,729	1,971	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	1,566	1,494	1,436	1,667	ECB/2013/33 Annex 2.Part 2.9.1
	Households	2,388	2,387	2,481	2,599	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	1,447	1,384	1,399	1,477	Annex V.Part 1.42(f), 44(c)
Debt securities issued		3,053	3,018	3,105	3,024	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		323	274	277	283	Annex V.Part 1.37
Other financial liabilities		0	0	0	0	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		8,825	8,381	8,534	8,809	

2024 EU-wide Transparency Exercise
Market Risk
Arion banki hf

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			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	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			
(min EUR)																								
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023											
Traded Debt Instruments	27	32	0	0	0	0							0	0	0	0								
Of which: General risk	17	22	0	0	0	0							0	0	0	0								
Of which: Specific risk	10	10	0	0	0	0							0	0	0	0								
Equities	22	42	0	0	0	0							0	0	0	0								
Of which: General risk	11	21	0	0	0	0							0	0	0	0								
Of which: Specific risk	11	21	0	0	0	0							0	0	0	0								
Foreign exchange risk	13	32	0	0	0	0							0	0	0	0								
Commodities risk	0	0	0	0	0	0							0	0	0	0								
Total	63	105	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024											
Traded Debt Instruments	30	32	0	0	0	0							0	0	0	0								
Of which: General risk	20	22	0	0	0	0							0	0	0	0								
Of which: Specific risk	10	10	0	0	0	0							0	0	0	0								
Equities	57	58	0	0	0	0							0	0	0	0								
Of which: General risk	28	29	0	0	0	0							0	0	0	0								
Of which: Specific risk	28	29	0	0	0	0							0	0	0	0								
Foreign exchange risk	31	9	0	0	0	0							0	0	0	0								
Commodities risk	0	0	0	0	0	0							0	0	0	0								
Total	117	100	0	0	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 CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350(3) (c) and 364(2) (a) CRD), which instead are included in the RWA OI1 template.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
NORWAY									
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	15	15	1	1	12	12	0	0
	Corporates	43	43	4	4	46	46	0	0
	of which: SME	4	4	0	0	4	4	0	0
	Retail	3	3	0	0	3	3	0	0
	Secured by mortgages on immovable property	4	4	1	1	4	4	1	1
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particular high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised total⁽⁴⁾	58	58	5	5	64	64	1	1

(1) Original exposure, unless Exposure value, is reported before taking into account effective or credit loss cover or reduction or credit risk mitigation techniques (e.g. substitution efficiency).

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
NORWAY									
	Central governments or central banks	34	34	0		32	32	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	4	4	1		11	11	2	
	Corporates	21	48	42		62	54	54	
	of which: SME	47	40	34		0	0	0	
	Retail	2	2	1		2	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	4	4	1		4	4	1	
	of which: SME	1	1	0		0	0	0	
	Exposures by default	0	0	0	0	0	0	0	0
	Items associated with verticible high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Exposures on institutions and corporates with a SF credit assessment	0	0	0		0	0	0	
	Collective investment undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised total⁽²⁾								

(1) Original exposure, which Exposure value, reported before taking into account the effect due to credit risk mitigation techniques (e.g. collateral effects).
 (2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Arion banki hf

		IRB Approach									
		As of 30/09/2023					As of 31/12/2023				
		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 EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	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										
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.

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Arion banki hf

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		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 EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	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											
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.

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Arion bank hf

As of 31/12/2023

(min EUR)														Risk weighted exposure amount	
Direct exposures															
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet					
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				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] Total	Latvia														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Lithuania														
[0 - 3M] [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] Total	Malta														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Netherlands	59	30	0	0	0	0	59	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Poland														
[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		89	89	0	0	0	0	89	0	0	0	0	0	0	0

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Arion bank hf

As of 31/12/2023

(min EUR)														
Direct exposures														
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet		Risk weighted exposure amount		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value			Off-balance sheet exposures	
				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] 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													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Japan													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	U.S.		45	36	0	0	0	45	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	China													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Switzerland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other advanced economies non EEA													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total			80	80	0	0	0	80	0	0	0	0	0	0

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Arion bank hf

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount				
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures								
		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 - 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] Total	Middle East																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean																	
[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	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 loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties 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 counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (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.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthelemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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 eGAAP

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Arion bank hf

As of 30/06/2024

(min EUR)		Direct exposures												Risk weighted exposure amount				
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures								
		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 - 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] Total	Middle East																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean																	
[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	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 loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties 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 counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (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.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthelemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
Arlon banki hf

	As of 30/09/2023										As of 31/12/2023											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹					Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ²				On performing exposures ³	On non-performing exposures ³					Of which performing but past due >30 days and <=90 days	Of which non-performing ²				On performing exposures ³	On non-performing exposures ³				
		Of which: defaulted	Of which Stage 3 ⁴				Of which Stage 3 ⁴	Of which Stage 3 ⁴	Of which Stage 3 ⁴	Of which Stage 3 ⁴	Of which: defaulted		Of which Stage 3 ⁴			Of which Stage 3 ⁴		Of which Stage 3 ⁴	Of which Stage 3 ⁴	Of which Stage 3 ⁴		
mil. EUR																						
Cash balances at central banks and other demand deposits	877	0	0	0	0	0	0	0	0	0	0	841	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	1,170	0	0	0	0	0	0	0	0	0	0	997	0	0	0	0	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	964	0	0	0	0	0	0	0	0	0	0	917	0	0	0	0	0	0	0	0	0	
Credit institutions	181	0	0	0	0	0	0	0	0	0	0	57	0	0	0	0	0	0	0	0	0	
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	24	0	0	0	0	0	0	0	0	0	0	23	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	7,963	24	123	122	120	32	27	26	93	7,718	18	132	132	130	29	27	27	184				
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	67	0	0	0	0	0	0	0	0	72	0	0	0	0	0	0	0	0	0	0	0	
Credit institutions	2	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	292	1	1	1	1	4	1	1	1	277	0	1	1	1	3	0	0	0	0	0	0	
Non-financial corporations	3,425	6	69	69	68	21	18	17	49	3,304	3	75	75	74	19	18	18	55				
of which: small and medium-sized enterprises	1,549	6	63	63	62	12	14	12	47	1,554	3	71	71	71	10	15	14	55				
of which: Loans collateralised by commercial immovable property	1,488	2	21	21	21	1	4	4	21	1,349	1	30	30	30	1	1	1	31				
Households	4,187	17	53	52	51	7	9	9	44	4,064	11	57	56	55	7	9	9	47				
of which: Loans collateralised by residential immovable property	3,766	16	41	41	40	4	2	2	39	3,684	11	46	44	43	4	2	2	42				
of which: Credit for consumption	227	1	5	5	5	2	4	4	0	228	0	5	5	5	3	4	4	0				
DEBT INSTRUMENTS other than HFT	10,000	24	123	122	120	32	27	26	93	9,554	18	132	132	130	30	27	27	184				
OFF-BALANCE SHEET EXPOSURES	1,278		5	5	4	2	0	0	0	1,244		2	2	2	2	0	0	0				

¹ For the definition of non-performing exposures please refer to Article 47a(2) of Regulation (EU) No 575/2013 (CRD).

² Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

³ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

⁴ For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporarily F.18.00 / F.18.00), 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 FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁵ 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.

2024 EU-wide Transparency Exercise

Performing and non-performing exposures

Ation banki hf

	As of 31/03/2024										As of 30/06/2024										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽²⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽²⁾					
	Of which performing but past due >30 days and <90 days	Of which non-performing ⁽¹⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾				Collateral 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 ⁽³⁾	On non-performing exposures ⁽³⁾			
		Of which: defaulted	Of which Stage ⁽⁴⁾				Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾			Of which: defaulted	Of which Stage ⁽⁴⁾				Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾
(in € bn)																					
Cash balances at central banks and other demand deposits	885	0	0	0	0	0	0	0	0	0	1,107	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	886	0	0	0	0	0	0	0	0	0	759	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	772	0	0	0	0	0	0	0	0	0	643	0	0	0	0	0	0	0	0	0	0
Credit institutions	59	0	0	0	0	0	0	0	0	0	60	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	0	0	0	0	0	0	0	0	0
Non-financial corporations	55	0	0	0	0	0	0	0	0	0	56	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	7,904	25	149	148	147	31	29	29	118	8,137	29	170	170	169	31	29	29	140			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	71	0	0	0	0	0	0	0	0	54	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	209	1	1	1	1	3	0	0	1	329	2	0	0	0	4	0	0	0	0	0	0
Non-financial corporations	3,403	13	84	84	84	18	19	18	63	3,481	10	106	106	106	10	19	19	86			
of which: small and medium-sized enterprises	1,590	13	81	81	80	11	11	11	63	1,622	10	105	105	105	11	19	19	86			
of which: Loans collateralised by commercial immovable property	1,319	8	50	50	50	4	4	4	44	1,350	7	60	60	60	5	7	7	52			
Households	4,131	10	64	63	63	10	10	10	54	4,273	17	66	64	64	7	10	10	54			
of which: Loans collateralised by residential immovable property	3,763	11	51	51	50	9	9	9	49	3,897	16	53	53	52	4	9	9	50			
of which: Credit for consumption	230	0	6	6	6	4	4	4	0	229	0	6	5	5	3	4	4	0			
DEBT INSTRUMENTS other than HFT	9,879	25	149	148	147	31	29	29	118	10,002	29	170	170	169	31	29	29	140			
OFF-BALANCE SHEET EXPOSURES	971		3	3	3	2	4	4	0	1,176		2	2	2	2	4	4	0			

(1) For the definition of non-performing exposures please refer to Article 4(7)(c) of Regulation (EU) No 575/2013 (CRD).

(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

(4) 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 debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/REP 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) 2012/1451 - IT5 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 FTR/REP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(5) 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.

2024 EU-wide Transparency Exercise

Forborne exposures

Arion banki hf

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ¹		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received 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
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)	191	38	12	6	159	32	185	43	10	7	152	36
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	0	0	0	6	0	6	0	0	0	5	0
Non-financial corporations	118	15	9	3	109	12	123	17	6	3	116	13
of which: small and medium-sized enterprises	50	15	5	3	29		66	17	4	3	45	
Households	66	22	3	3	44	19	56	26	3	3	31	23
DEBT INSTRUMENTS other than HFT	191	38	12	6	159		185	43	10	7	152	
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

⁽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 off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise

Forborne exposures

Arion banki hf

	As of 31/03/2024						As of 30/06/2024						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures		Of which 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 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	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	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	0
Credit institutions	0	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	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	123	46	9	7	72	39	173	67	13	10	100	56	
Central banks	0	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	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	6	0	0	0	6	0	6	0	0	0	6	0	
Non-financial corporations	54	17	5	3	32	14	96	37	9	7	50	29	
of which: small and medium-sized enterprises	50	17	5	3	29	14	75	37	8	7	29	29	
Households	63	29	4	4	34	25	71	30	4	4	44	27	
DEBT INSTRUMENTS other than HFT	123	46	9	7	72	39	173	67	13	10	100	56	
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 ²	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 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 off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Arion banki hf

(mil EUR)	As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
A Agriculture, forestry and fishing	395	11	11	395	6	0	315	8	8	315	5	0	297	7	7	297	6	0	329	4	4	329	4	0
B Mining and quarrying	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	626	2	2	626	2	0	609	6	6	609	3	0	677	6	6	677	2	0	664	6	6	664	2	0
D Electricity, gas, steam and air conditioning supply	5	0	0	5	0	0	5	0	0	5	0	0	5	0	0	5	0	0	5	0	0	5	0	0
E Water supply	47	2	2	47	0	0	46	2	2	46	0	0	43	2	2	43	0	0	38	2	2	38	0	0
F Construction	522	4	4	522	5	0	521	4	4	521	3	0	550	23	23	550	5	0	508	28	28	508	6	0
G Wholesale and retail trade	300	5	5	300	3	0	294	5	5	294	2	0	326	6	6	326	3	0	323	6	6	323	3	0
H Transport and storage	56	1	1	56	1	0	56	1	1	56	1	0	56	0	0	56	1	0	56	0	0	56	1	0
I Accommodation and food service activities	319	13	13	319	7	0	315	12	12	315	7	0	306	6	6	306	4	0	324	13	13	324	6	0
J Information and communication	187	1	1	187	3	0	176	1	1	176	3	0	197	1	1	197	3	0	203	1	1	203	3	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	793	24	24	793	0	0	766	29	29	766	10	0	764	26	26	764	13	0	826	38	38	823	10	0
M Professional, scientific and technical activities	40	2	2	40	0	0	40	3	3	40	0	0	38	3	3	38	0	0	38	3	3	38	0	0
N Administrative and support service activities	63	3	3	63	1	0	65	3	3	65	1	0	68	3	3	68	1	0	76	3	3	76	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	0	0	0	0	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	9	0	0	9	0	0	9	0	0	9	0	0	10	0	0	10	0	0	10	0	0	10	0	0
R Arts, entertainment and recreation	27	1	1	27	2	0	26	1	1	26	1	0	26	1	1	26	1	0	27	1	1	27	1	0
S Other services	28	0	0	28	0	0	28	0	0	28	0	0	28	0	0	28	0	0	25	0	0	25	0	0
Loans and advances	3,425	69	69	3,425	39	0	3,304	75	75	3,304	37	0	3,403	84	84	3,403	37	0	3,481	106	106	3,473	38	0

¹The 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 FRRREP framework (template F.08.01), 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.