

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 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	1,544	1,667	1,742	1,798	C 01.00 (r020,c010)	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	1,507	1,633	1,719	1,775	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	1,544	1,667	1,742	1,798	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	1,507	1,633	1,719	1,775	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	1,679	1,804	1,883	1,941	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,643	1,770	1,860	1,918	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	6,797	7,185	7,574	7,725	C 02.00 (r010,c010)	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	6,761	7,149	7,552	7,701	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	22.71%	23.20%	23.00%	23.28%	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	22.29%	22.84%	22.77%	23.05%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	22.71%	23.20%	23.00%	23.28%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.29%	22.84%	22.77%	23.05%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	24.70%	25.11%	24.86%	25.13%	CA3 {5}	•
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	24.30%	24.75%	24.63%	24.90%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	10,755	10,849	11,773	12,521	C 47.00 (r300,c010)	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	14.35%	15.37%	14.80%	14.36%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,544	1,667	1,742	1,798	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	1,507	1,633	1,719	1,775	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	10,755	10,849	11,773	12,521	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	10,719	10,815	11,750	12,498	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	14.4%	15.4%	14.8%	14.4%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	14.1%	15.1%	14.6%	14.2%	[A.2]/[B.2]	



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		(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
	A	OWN FUNDS	1,679	1,804	1,883	1,941	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	1,544	1,667	1,742	1,798	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	instruments)	889	924	974	985	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	539	607	620	653	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	0	0	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	101	123	146	143	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-9	-11	-7	-5	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of ORR
	A.1.8	(-) Intangible assets (including Goodwil)	-13	-11	-12	0	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CDR
	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 (r370,c010)	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 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(199), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	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 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r471,c010) + C 01.00 (r471,c010) + C 01.00 (r471,c010) + C 01.00 (r471,c010)	Articles 4(36), 36(1) point (i) (i) and 89 to 91 of CRR, Articles 36(1) point (i) (ii), 24(1) point (ii), 24(1) point (ii) and 258 of CRR, Articles 36(1) point (i) (ii), and 379(2) of CRR, Articles 36(1) point (i) (iv) and 153(0) of CRR and Articles 36(1) point (i) (vi) and 153(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (i), 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 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (rS13,c010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.188	(-) Minimum value commitment shortfalls				0	C 01.00 (r514,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foresecable tax charges				0	C 01.00 (rS15,c010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r529,c010)	
	A.1.21	Transitional adjustments	36	34	23	23	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	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 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	36	34	23	23	C 01.00 (r520,c010)	Articles 469 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 (rS30,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (r690,c010) + C 01.00 (r700,c010) + C01.00 (r710,c010) + C 01.00 (r740,c010) + C01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,544	1,667	1,742	1,798	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	135	137	141	143	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	135	137	141	143	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (910,010) + C 01.00 (930,010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) +	
	В	TOTAL RISK EXPOSURE AMOUNT	6,797	7,185	7,574	7,725	C 01.00 (+960,c010) C 02.00 (+010,c010)	Articles 92(3), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	B.1	Of which: Transitional adjustments included	36	7,185	23	7,725	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	22.71%	23.20%	23.00%	23.28%	CA3 (1)	
CAPITAL RATIOS (%)	C.2	TIER 1 CAPITAL RATIO (transitional period)	22.71%	23.20%	23.00%	23.28%	CA3 (3)	
Transitional period	C.3	TOTAL CAPITAL RATIO (transitional period)	24.70%	25.11%	24.86%	25.13%	CA3 (5)	
CET1 Capital	D D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,507	1,633	1,719	1,775	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-	
Fully loaded CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL (TUIR) (SIGNED) COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	22.29%	22.84%	22.77%	23.05%	A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)] [D.1]/[B-B.1]	
Fully loaded ¹	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	36	22.84%	22.77%	23.05%	C 05.01 (r440,c010)	
	÷		36	0	0	0	C 05.01 (+440,c010) C 05.01 (+440,c020)	
Memo items	\vdash	Adjustments to ATI due to IFRS 9 transitional arrangements						
		Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements sted based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re	36	36	23	23	C 05.01 (r440,c040)	

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indimments that are not eligible from a regulatory point of view at the reporting date are not balen into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP" college note that this mintel load to differences to fully loaded CET1 capital ratio sublished by the carticostation banks e.e. in their Pillar's disclosure



Overview of Risk exposure amounts

					1
		RV	<u> </u>		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	6,104	6,470	6,843	6,957	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s002) - C 08.01 (r040, c260, s
Of which the standardised approach	6,104	6,470	6,843	6,957	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	4	4	10	38	C 07.00 (r090, 2220, 5001) + C 07.00 (r110, 2220, 5001) + C 07.00 (r130, 220, 5001) + C 08.01 (r040, 226, 5001) + C 08.01 (r050, 226, 5001) + C 08.01 (r050, 226, 5001) + C 08.01 (r050, 226, 5001) + C 08.01 (r040, 2260, 5001) + C 08.01 (r040, 2260, 5002) + C 08.01 (r050, 2260, 5002) + C 08.01 (r050, 2260, 5002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	1	1	1	3	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	69	73	49	48	C 02.00 (R520, c010)
Of which the standardised approach	69	73	49	48	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 1900, 010_501*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	619	637	672	679	C 02.00 (R590, c010)
Of which basic indicator approach	619	637	672	679	C 02.00 (R600, c010)
Of which standardised approach	0	0	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	6,797	7,185	7,574	7,725	

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.



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	A	A 6.74 (4.7 (7.9.7.9	A 6 24 /02 /2024	A 6 20 IOC /2024
(min EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income	313	426	97	221
Of which debt securities income	1	2	0	0
Of which loans and advances income	301	413	97	221
Interest expenses	138	182	39	92
(Of which deposits expenses)	54	69	12	31
(Of which debt securities issued expenses)	66	89	22	50
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	3	3	0	2
Net Fee and commission income	35	49	14	30
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	1	10	2	6
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-9	14	14	17
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	-1	-2	0	0
Net other operating income /(expenses)	3	2	1	3
TOTAL OPERATING INCOME, NET	207	321	89	187
(Administrative expenses)	101	144	39	75
(Cash contributions to resolution funds and deposit quarantee schemes)	0	0	0	3
(Depreciation)	6	8	2	4
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)	84	77	-17	-19
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	84	77	-17	-19
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	1	1	1	1
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	17	92	65	125
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	4	67	51	96
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	4	67	51	96
Of which attributable to owners of the parent	4	67	51	96

Or mind reductable to other parent.

"Information available only as of end of the year

(") For IFRS compliance banks "zero" in cell "increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	20			As of 31	/12/2020			As of 31/	03/2021			As of 30	06/2021		
		Fi	air value hieran	thy		Fa	ir value hieran	thy		Fa	ir value hieran	thy		Fa	ir value hierar	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	1,172				736				766				1,039				IAS 1.54 (i)
Financial assets held for trading	653	647	6	0	793	782	11	0	978	975	3	0	964	961	4	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	210	21	0	189	232	11	0	222	277	12	0	265	289	17	0	272	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	7,695				8,084				8,574				8,939				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	9	0	9	0	11	0	11	0	7	0	7	0	5	0	5	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	188				164				208				212				
TOTAL ASSETS	9,928				10,020				10,810				11,449				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 30/09/2020					As of 31/12/2020								As of 31	/03/2021					As of 30,	06/2021				
		Gross carry	ing amount		Accu	mulated impair	ment	Gro	ss carrying amo	ount	Accu	mulated impair	ment	Gro	ss carrying amo	ount	Acci	ımulated impair	ment	Gross	carrying amo	unt ⁽²⁾	Accum	ulated impairm	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	credit risk since	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	29	0	0	0	0	0	28	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		6,617	983	233	-34	-49	-85	6,982	977	254	-25	-43	-90	7,412	1,023	285	-15	-41	-92	7,818	981	268	-16	-40	-72	Annex V.Part 1.32, 44(a)

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

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



Breakdown of liabilities

Landsbankinn hf.

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading	35	27	37	37	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	610	612	611	607	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	7,538	7,612	8,226	8,680	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	10	8	7	7	IAS 37.10; IAS 1.54(I)
Tax liabilities	0	25	24	23	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	202	82	140	266	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	8,396	8,366	9,045	9,621	IAS 1.9(b);IG 6
TOTAL EQUITY	1,532	1,654	1,765	1,828	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	9,928	10,020	10,810	11,449	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		
Breakdown of financial liabilitie	is by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		22	24	31	31	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	3	6	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
SHORE POSITIONS	Debt securities	13	0	0	6	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	231	384	570	607	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	81	121	206	202	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	61	53	44	52	Annex V.Part 1.42(c),44(c)
Donosito	of which: Current accounts / overnight deposits	49	38	36	47	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	322	147	38	35	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	94	62	11	14	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	2,221	2,120	1,999	2,279	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	700	788	781	890	ECB/2013/33 Annex 2.Part 2.9.1
	Households	2,475	2,692	2,988	3,053	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	434	528	631	651	Annex V.Part 1.42(f), 44(c)
Debt securities issued		2,705	2,706	3,068	3,131	Annex V.Part 1.37, Part 2.98
Of which: Subor	dinated Debt securities issued	135	137	141	143	Annex V.Part 1.37
Other financial liabilities		133	123	130	128	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		8,184	8,251	8,874	9,324	



2021 EU-wide Transparency Exercise Market Risk

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	SA					I	М									IN					/	
			VaR (Memoran	Memorandum item) STRESSED VaR (Memorandum item) AND MIGRA			NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP			VaR (Memora	andum item)	STRESSED VaR (A	Memorandum item)	INCREI DEFAU MIGRAT CAPITAL	LT AND ION RISK	ALL PRICE	RISKS CAPITA FOR CTP			
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRI 1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30/	09/2020									As of 31/1	2/2020					
Traded Debt Instruments	20	17	0	0	0	0							0	0	0	0						
Of which: General risk	14	12	0	0	0	0							0	0	0	0						
Of which: Specific risk Equities	6 26	5 25	0	0	0	0							0	0	0	0						
Of which: General risk	12	13	0	0	0	0							l ő	0	0	0						
Of which: Specific risk	13	13	ő	ő	ŏ	ő							ő	ŏ	ŏ	ő						
Foreign exchange risk	24	31	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	69	73		0	0	0	0	0	0	0	0	0	0	0	0			0	0	0	0	
	As of 31/03/2021	As of 30/06/2021				As of 31/	03/2021									As of 30/0	6/2021					
Traded Debt Instruments	17	11	0	0	0	0							0	0	0	0						
Of which: General risk	12	8	0	0	0	0							0	0	0	0						
Of which: Specific risk	5	3	0	0	0	0							0	0	0	0						
Equities	17	26	0	0	0	0							0	0	0	0						
Of which: General risk	8	13	ő	ő	ŏ	ő							ő	ŏ	ŏ	ő						
Of which: Specific risk	8	13	0	0	0	0							0	0	0	0						
Foreign exchange risk	15	10	0	0	0	0							0	0	0	0						
Commodities risk		0	0	0	- 0	. 0				0	0		0	0	0	0				0		0
lotal	49	48	U	U	U	U	. 0	U	. 0	0	0	U	U	U	U	U	. 0	0	0	U	0	

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



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Landsbankinn hf.

		Standardised Approach												
		As of 30/09/2020 As of 31/12/2020												
		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, %) Central governments or central banks	1.114	1,152	-		913	982	10						
	Regional governments or local authorities	104	58	12		119	60	12						
	Public sector entities	2	2	1		2	2	1						
	Multilateral Development Banks	0	0	0		0	0	0						
	International Organisations	0	0	0		0	0	0						
	Institutions	509	501	102		326	318	64						
	Corporates	4,452	3,701	3,685		3,850	3,368	3,355						
	of which: SME	1,134	996	981		805	720	708						
	Retail	1,424	1,140	796		1,106 370	828	572						
Consolidated data	of which: SME Secured by mortgages on immovable property	435 2,874	337 2,872	193 1,038		3,694	279 3,682	161 1,318						
	of which: SME	119	118	1,036		3,094	3,082	1,310						
	Exposures in default	244	171	183	66	245	172	196	66					
	Items associated with particularly high risk			0		621	524	786						
	Covered bonds	ō	ō	i o		0		0						
	Claims on institutions and cornorates with a ST credit assessment	0	0	0		0	0	0						
	Collective investments undertakings (CIU)	0	0	0		0	0	0						
	Eoulty	113	111	111		8	6	6						
	Other exposures	209	209	175		184	184	153						
	Standardised Total ²	11,044	9,916	6,108	131	11,069	10,127	6,474	123					

11,044 9,916 6,108 131 11,069 3

O'cisinal ecosorus unitile Ecosorus value, in recordad before takino into account any reflect due to credit convenien factors or credit risk mitioation techniques (a.o. abbitibility of Construction Total Area and Invitate than Convenient monitors in this in the access order environ the 27th deserving

					Standardise	d Approach			
			As of 30)	09/2020			As of 31	/12/2020	
	(min BJR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
ICELAND	Central deversaments or central selection of control con- position deversaments or rectar alternations public soft certificia public soft certificia formational formatication formational	7755 100 2 2 0 0 1 1 4,262 1,086 1,405 433 2,817 119 234 0 0 0 0 113	814 55 2 0 0 1 1,252 337 2,815 118 166 0 0 0 0	6 122 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	61	549 1199 2 2 0 0 0 1,674 771 1,096 3,668 1,698 2,25 6,21 0 0 0 0 8	7711 66 67 67 68 68 82 27 77 3,656 197 168 68 68 68 68 68 68 68 68 68 68 68 68 6	12 1 0 0 0 0 0 3,1888 5686 1599 1,3090 77 1929 786 0 0	61
	Standardised Total ²				123		-		116

		exposures, but includes gener	al Credit risk adjustments.						
					Standardise	d Approach			
			As of 30)	09/2020			As of 31	12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
·	(min EUR, %)	213	213			138	138		
	Central governments or central banks Regional governments or local authorities	213	213	0		1.85	138	0	
	Public sector entities	ŏ	ŏ	ő		ŏ	ŏ	ő	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	17	17	3		6	6	1	
	Corporates	73	69	69		69	64	64	
	of which: SME Retail	33	28	28		31	26	26	
	of which: SME	ô	'n	i i		ô	0	0	
UNITED STATES	Secured by mortgages on immovable property	3	3	1		3	3	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0			0	0	
	Equity	o o	0	0		o o	0	0	
l	Other exposures	ŏ	ŏ	ő		ŏ	ŏ	ő	
l	Standardised Total ²				1	-			1

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 30,	/09/2020			As of 31,	12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
NETHERLANDS	Confidence of Co	12S 0 0 0 0 0 0 6 6 6 1 1 0 0 0 0 0 0 0 0 0	125 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		12S 0 0 0 0 0 0 3 3 3 3 3 1 1 0 0 0 0 0 0 0	125 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 2 2 2 2 0 0 0 0	·
	Other exposures	Ů					Ü	·	

		(2) Total value adjustments are exposures, but includes gene	d provisions per country of cou			ral valuation adjustments (AVAs			
					Standardise	d Approach			
			As of 30,	09/2020			As of 31	/12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 4	Control Communities or sented the Control Cont	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0	٥
	Standardised Total ²				0	ar ar could rick militation to be			0

The Control amounts a color Economy value. It reported before taken into account any offer the six control control and the color control control and the color control and the color color color color and the color col



Credit Risk - Standardised Approach

Landsbankinn hf.

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					Standardise	d Approach			
			As of 30)	09/2020			As of 31,	/12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %) Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks		0	0					
	International Organisations	o o	ő	ő		ő	o o	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME Retail		0	0		0	0	0	
Country of	of which: SME		0	0		0	0	0	
Counterpart 5	Secured by mortgages on immovable property	i i	0	0		ō	ō	o o	
Counterpart	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment		0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0	0		0	0	0	
	Equity	i i	0	0		ō	ō	o o	
	Other exposures	o o	ō	ō		0	ō	ō	
	Standardised Total ²				0				0
	·	(1) Original exposure, unlike Ex	posure value, is reported befo	re taking into account any effer	t due to credit conversion facto	ors or credit risk mitigation techn	iaues (e.a. substitution effect	st	

					Standardise	d Approach			
			As of 30,	/09/2020			As of 31	/12/2020	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 6	val accommentar or central banks on occurrence to robot authorities literal Provinciament Banks manniord Consultations mentiored by the second of the second	0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	o

** Obtained announce, writte Emissers value is recorded before taking the account any effect due to consider any entire or monitor there are monitor and emissions from the emission and emissions are emissions and emissions and emissions and emissions are emissions and emissions and emissions are emissions are emissions are emissions are emissions and emissions are emissions are emissions are emissions and emissions are emissions are

					Standardise	d Approach			
			As of 30,	/09/2020			As of 31	/12/2020	
	(min File %).	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 7 Sec	until all securiments or central sinks and contral sinks and contral sinks and contral	0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	o

10 Obited ecourse, untile Ecouser value, is recorded before taking into account any effect due to code convenion factors or costs risk missation technicums (a.c. substitution effects).

10 Total value advanments and renderiors are country of constrainty excludes those for securitation recourses, additional valuation advantaments (IMMA) and other own funds reductions related to the

		exposures, but includes gener				al valuation adjustments (AVAX)			
					Standardise	d Approach			
			As of 30)	09/2020			As of 31	/12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %) Central governments or central banks								
	Regional governments or local authorities	ő	ŏ	ŏ		o o	ŏ	ŏ	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	0	ő	o o		0	o o	ő	
	of which: SME	0	0	0		0	0	0	
Country of	Retail	0	0	0		0	0	0	
Country of	of which: SME Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 8	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	ō	ō	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0	0			0		0	
	Other exposures	0	ő	o o		0	o o	ő	
	Standardised Total ²				0				0

(1) Orielael exocurs, unified Exocurs value, is recorded before taking into account any effect due to credit conversion factors or credit risk mitization techniques (e.u., substitution effects).
(3) Total value activaments and creditions our country of countercardy excludes those for securidatation exocurses, additional valuation adjustments (AVAII) and other own funds reductions related to the

		exposures, but includes gener			cursination estimates, acution				
					Standardise	d Approach			
			As of 30	/09/2020			As of 31	/12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 9	Control of Section 1 and Control of Section 1	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Other exposures Standardised Total ²	0			0	0	U		c

⁽ⁱ⁾ Orional encourse, writine Encourse value, is recorded before takins into account any effect due to credit conversion factors or credit risk indication such raisous (e.g., abbilitation effects).
⁽ⁱ⁾ Cost value advantments and cranicions or country of counterantwinculosis those for securidisation encourses, additional valuation advantments (FANA) and other own funds reductions related to the repowers, but include operation copied value departments.

Counterpart 10 Counterpart 10						Standardise	d Approach			
Control overments of centra banks Control overments of centra banks Public sector entities Authorized Exposure Value* Risk exposure amount Public sector entities Authorized Exposure Value* Authorized Exposure Value Authorized Exp				As of 30,	09/2020			As of 31	/12/2020	
Country of Country of Counterpart 10 Counterp			Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Other exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Country of Counterpart 10	Control developments or control basis. Residual coverments or local authorities Residual coverments or local authorities Residual coverments or local authorities Residual coverment basis Residual coverment basis Residual coverments or local coverments or local coverments Residual coverments or local coverments Residual coverments or local coverments of which 1955 Residual coverments or local coverments of which 1955 Coverments or local coverments Coverment local coverments Coverment local coverments Coverment local coverments Coverments or local coverm	0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0



					Standardise	d Approach						
			As of 31,	/03/2021			As of 30/	06/2021				
	(min EUR. %)	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			
	(unitable, w) Central governments or central banks Regional governments or local authorities	977 122	1,022	5 12		1,006 123	1,052	5 12				
	Public sort or entities 2 2 2 1 1 2 2 2 1 Multilateral Public sort or entities 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0											
	International Organisations	0	0	0		0	0	0				
	Institutions Corporates	394 4.012	376 3,466			468 4,061	462 3,492	95 3,383				
	of which: SME	1,091	957	945		1,094	963	851				
	Retail of which: SME	1,182	878 300			1,241 402	948 304	660 177				
Consolidated data	Secured by mortgages on immovable property	4,095	4,086	1,464		4,387	4,381	1,557				
	of which: SME Exposures in default	242 291	240 203		77	233 210	231 151	82 176				
	Items associated with particularly high risk	614	526		,,	718	564	846				
	Covered bonds Claims on institutions and comporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	ő	0	0		31	31	44				
	Equity Other exposures	10 233	7 233	7		8 408	5 408	5 212				
	Standardised Total ²	11,922	10,860	6,853	124	12,664	11,557	6,995	10			

					Standardise	d Approach			
			As of 31	03/2021			As of 30	06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(min EUR, %) Central governments or central banks	656	701			678	724		
	Regional governments or local authorities	122	61	12		123	61	12	
	Public sector entities	2		1		2	,	1	
	Multilateral Development Banks	0	0	o o		0	0	ō	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	0		2	2	0	
	Corporates	3,817	3,286	3,273		3,889	3,332	3,222	
	of which: SME	1,047	926			1,055	933	821	
	Retail	1,172	873			1,232	943	656	
ICELAND	of which: SME	399 4.068	298			398	302	175 1.548	
	Secured by mortgages on immovable property of which: SMF	4,068	4,058 240	1,455		4,362 233	4,355 231	1,548	
	or which: SME Exposures in default	294	201		60	204	150		
	Items associated with particularly high risk	614	526	788		718	564	846	
	Covered bonds	024		700		7.20		0.00	
	Claims on institutions and corporates with a ST credit assessment	ō	ō	ō		ō	ō	ō	
	Collective investments undertakings (CIU)	0	o	0		31	31	44	
	Equity	10	7	7		8	5	5	
	Other exposures	233	233	196		408	408	212	
	Standardised Total ²				119				

		exposures, but includes gene	ral credit risk adjustments.						
					Standardisc	d Approach			
			As of 31/	03/2021			As of 30	06/2021	
	(min EUR. %)	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	Control coverments or control basis Residual coverments or local authorities Residual coverments or local authorities Residual coverments or local authorities Residual coverment Residual Residual Provisiones Residual Residual Res	145 0 0 0 5 81 11 1 1 0 0 0 0	145 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 1 699 20 0 0 1 1 0 0 0 0		152 0 0 0 0 0 5 79 31 1 1 0 0 0 0 0	157 0 0 0 0 0 5 70 22 23 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 1 70 23 0 0 1 1 0 0 0 0	
I	Standardised Total ²				0				0

					Standardise	d Approach			
			As of 31;	03/2021			As of 30	06/2021	
	(mh EUR. %)	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
NETHERLANDS	Control commences or control basis. Administration of the Control con	176 0 0 0 0 0 3 3 3 1 1 0 0 0 0 0 0 0 0 0 0	176 0 0 0 0 3 3 0 2 2 2 2 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 3 1 1 1 0 0 0 0	0	175 0 0 0 1 1 3 3 3 1 1 0 0 0 0	175 0 0 0 1 1 3 0 2 2 2 2 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 3 3 0 1 1 1 0 0 0	

		(2) Total value adjustments ar exposures, but includes gene		unterparty excludes those for s	ecuristisation exposures, additio	onal valuation adjustments (AV)	(4) and other own funds reduc	tions related to the	
		AND CALLED SECTION SETS	rai Ovoir nar addaements.		Standardise	ed Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(min EUR, %))	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 4	Central severaments or central sakes facilizad severaments or shoul arthritiss process of the control of the	0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	۰
	Other exposures Standardised Total ²	0		٥	0	·	·		0

(I) Organi operate, utilité Epparer vales, in reporte la des tales pins accourt any effect due to cost connection fictors or cost cin elligation behaviours (e.g. authentitus effects).
(2) Tale vius applicaments and proviours per convey of countryparty exclusion from the scondition exposure, additional substantion applicaments ((ridge) and other core fronts reductions visible to the country account of the displacement of th



Country of Counterpart 8

2021 EU-wide Transparency Exercise

Credit Risk - Standardised Approach Landsbankinn hf.

	Landsbankinn hr.								
					Standardisc	ed Approach			
			As of 31	/03/2021			As of 30	/06/2021	
		Original Exposure ^s	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 5	Control Communities for central to the Control	0 0 0 0 0 0 0 0 0 0			0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0
					ect due to credit conversion fact ecuristisation exposures, additio				

					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 6 Country of Country	nical basis. And authorities In a mmovable property Codary high risk convocates with a ST credit assessment	0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0

	•	exposures, but includes gene	a creating last appropriate to		Standardise	d American			
					Standardise	a Approacn			
			As of 31	03/2021			As of 30	/06/2021	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 7	Contral sociaments or central hands Belleman comments for recial arthrotises Harlisticand Development Banks Harlisticand Development Banks Harlisticand Development Banks Grandson's Section S	0		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0

			Standardise	d Approach			
	As of 31/	03/2021			As of 30/	06/2021	
Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
0	0	0		0	0	0	
o o	0	0		ő	0	0	
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0					
0	0	0		0		0	
ŏ	ŏ	ő		ŏ	ő	ő	
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0	0	0	0	0	
0	0	0					
0	0	0		0		0	
0	ō	0		ō	0	0	
0	0	0		0	0	0	
0	0	0	0	0			

		(2) Total value adjustments ar exposures, but includes gene		unterparty excludes those for s	ecuristisation exposures, additio	onal valuation adjustments (AVI	As) and other own funds reduc	tions related to the	
					Standardis	ed Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
ntry of eerpart 9	Control communities or control beautiful control. Audiocal conversation or control beautiful control	0 0 0 0 0 0 0 0 0			0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	one control								

		exposures, but includes gene	ral credit risk adjustments.						
					Standardis	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
		Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %) Central governments or central banks	0		0		0			
	Regional governments or local authorities	ō		ō		o o	i i	ō	
	Public sector entities	0		0		0	0	0	
	Multilateral Development Banks	0		0		0	0	0	
	International Organisations	0		0		0	0	0	
	Institutions	0	9	0		0	0	0	
	Corporates	0				0		0	
	of which: SME Retail	U		0		0	0	0	
Country of	of which: SME	0		0		0			
Counterpart 10	Secured by mortgages on immovable property	0		0		0			
Counterpart 10	of which: SME	ō		ō		o o	i i	ō	
	Exposures in default	0		0	0	0	0	0	
	Items associated with particularly high risk	0		0		0	0	0	
	Covered bonds	0		0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0		0		0	0	0	
	Collective investments undertakinos (CIU)	0		0		0	0	0	
	Eaultv	0	9	0		0	0	0	
	Other exposures	U				0			
	Standardised Total ²								



Credit Risk - IRB Approach

							IRB App	proach					
				As of 30/	09/2020					As of 31/	12/2020		
		Original			Exposure		Value adjustments	Original Exposure ¹		Exposure			Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31,	/03/2021					As of 30	/06/2021		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
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 Secutarisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

							Landsbankinn hf.							
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets		of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	Risk weighted exposure amount
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [Austria													
[0 - 3M [Belgium													
[0 - 3M [Bulgaria													
Total Tota	Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M [Denmark													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Estonia													



General governments exposures by country of the counterparty

							Landsbankinn hf.							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y] [2Y - 3Y [3Y - 5Y] [5Y - 10Y [10Y - more Total	Finland													
[0 - 3M [France													
Total [0 - 3M [3M - 1Y [Germany													
Total [0 - 3M [Croatia													
[0 - 3M [Greece													
Total f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f Total f 0 - 3M f	Hungary													
[3M - 1Y [Ireland													
[0 - 3M [3M - 1Y	Italy													
TiOY - more	Latvia													
iotai									1					



General governments exposures by country of the counterparty

			Landsbankinn hf.											
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M 1 1 1 1 1 1 1 1 1	Lithuania													
[0 - 3M [Luxembourg													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Maita													
10 - 3M 13M - 1Y 11Y - 2Y 2Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Netherlands	0 0 125 0 0 0	0 0 125 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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 [Poland	113	123	, and the second		J		3		Ţ	J		Ü	,
13Y - 10Y 110Y - more	Portugal													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y 13Y - 5Y	Romania													
110Y - more	Słovakia													
Total	Slovenia													



General governments exposures by country of the counterparty

		Landsbankinn hf.												
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Spain													
[0 - 3M [Sweden													
Total [0 - 3M [3M - 1Y [United Kingdom													
Total [0 - 3M [3M - 1Y [17 - 2Y [27 - 3Y [37 - 5Y [5Y - 10Y Total	Iceland	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 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 [Liechtenstein		J	J	J		,	, and the second		· ·				
Total [0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [3M - 1Y	Canada													
TiOY - more	Hong Kong													



General governments exposures by country of the counterparty

							Landsbankinn hf.							
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan													
[0 - 3M [u.s.	0 0 138 0 0 0 0	0 0 138 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
10 - 3M	Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

							Landsbankinn hf.							
							As of 31/12/2020	1						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Others	441 24 219 30 43 5 30	441 24 219 30 43 4 30	1 5 4 0 2 1	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	61 10 1 0 2 0	0 0 0 0 0	
Total	1	792	791	22	0	0	0	0	0	0	0	73	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 counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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, Dominician Republic, Ecuador, Glenada, Guyana, Halt, 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 Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (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.



General governments exposures by country of the counterparty

							Landsbankinn hf.							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off halanco d	heet exposures	
												Оп-рагансе si	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)									Nominal	Provisions	
				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			
				neid for dealing	through profit or loss	comprehensive income	diffordised cost							
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [[5Y - 10Y [Austria													
[10Y - more Total	=													
[0 - 3M [[3M - 1V [
[1Y - 2Y [[2Y - 3Y [Belgium													
[3Y - 5Y [15Y - 10Y 10Y - more														
[10Y - more Total [0 - 3M [[3M - 1Y [[1Y - 2Y [
[1Y - 2Y [Bulgaria													
[2Y - 3Y	Dalgaria													
Total [0 - 3M [
[3M - 1Y [
[3Y - 5Y [5Y - 10Y	Cyprus													
[10Y - more Total [0 - 3M [[3M - 1Y [
[3M - 1Y [
[1Y - 2Y 12Y - 3Y 13Y - 5Y [5Y - 10Y	Czech Republic													
[10Y - more														
[0 - 3M [
1 27 - 37 F 137 - 57 F 157 - 107 F	Denmark													
[10Y - more														
[0 - 3M [İ													
[1Y - 2Y [Estonia													
Total	1													



General governments exposures by country of the counterparty

Transfer Prince Transfer T								Landsbankinn hf.							
Test Control								As of 30/06/2021							
Country Coun							Dire	ct exposures							
Resident File colors of Baseline and published and share and sequence for sales and sequenc		(min EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
Ration Mainty Centry Tapon Total control mount of the service passing of services and services													Off-balance sl	neet exposures	
Remain Health County Fague and County Fa									Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
File	Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short	of which: Financial assets	designated at fair value	fair value through other	or which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
Common C	[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Finland													
12 - 27 12 -	[0 - 3M [France													
1	[1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Germany													
10 - 304 1 1 1 1 1 1 1 1 1	[0 - 3M	Croatia													
13H-17Y	[0 - 3M [Greece													
Table 17	[3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Hungary													
134 - 317	[3M - 1Y	Ireland													
[2Y-5Y] Latvia	[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y	Italy													
		Latvia													



General governments exposures by country of the counterparty

		Landsbankinn hf. As of 30/06/2021												
						Divo	as of 30/06/2021							
				On balance sl	hant	Dire	ct exposures		Deriva	bisson		Off halas	nce sheet	-
	(mln EUR)		T	On balance si	neet				Deriva	tives		Off balar	ice sneet	
												Off-balance st	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
					l	<u> </u>					l			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial											exposure amount
nesidadi ridedilej	country / region	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other		Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
「0-3M「 「3M-1Y「														
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Lithuania													
13Y - 5Y 15Y - 10Y 10Y - more Total														
Total 0 - 3M 3 M - 1 V														
TO-3M TM-1Y TY-2Y TY-3Y TY-3Y TY-1Y	Luxembourg													
[3Y - 5Y [5Y - 10Y 10Y - more														
Total														
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Malta													
[3Y - 5Y [5Y - 10Y [10Y - more	maita													
Total		0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [0 175 0	0 175 0	0	0	0 0	0 0	0	0	0	0	0	0	
13Y - 5Y I	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [175	175	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [
[5Y - 10Y [Poland													
[10Y - more Total														
[3M - 1Y [[1Y - 2Y [
1 2Y - 3Y I 13Y - 5Y I 15Y - 10Y I	Portugal													
[10Y - more														
10 - 3M														
[2Y - 3Y [Romania													
10Y - more														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[1Y - 2Y [Slovakia													
[5Y - 10Y [10Y - more Total To - 3M Total														
[0 - 3M [
10 - 3M 1Y	Slovenia													
IULAI														



General governments exposures by country of the counterparty

							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance si	1eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Spain													
[0 - 3M [Sweden													
[0 - 3M [United Kingdom													
10 - 3M	Iceland	406 96 211 31 48 7 24	406 96 209 31 47 6 24	1 0 8 0 5 3 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0 0	7 68 1 1 1 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	18
[0 - 3M [Liechtenstein	6.1	019	19	J	J		·	,		v	76	v	18
13Y - 10Y 110Y - more	Norway													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Australia													
10Y - more	Canada													
0 - 3M 13M - 1Y 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 110Y - more Total	Hong Kong													



General governments exposures by country of the counterparty

							Landsbankinn hf.							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					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	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 [Japan													
[0 - 3M [u.s.	0 0 152 0 0 0 0 0 5	0 152 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
10 - 3M	Latin America and the Caribbean													



General governments exposures by country of the counterparty

							Landsbankinn hf.							
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sh	neet exposures	
														Platerralabled
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M	Africa													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	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 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
	10-3M1 13M-1Y1 [1Y-2Y] [1Y-2Y] [1Y-3Y] [19Y-more Total 10-3M1 [3M-2Y] [3Y-5Y] [3Y-5Y] [3Y-10Y]	Country / Region Country / Region	Total gross carrying amount of non-derivative financial assets Fo-3Mf	Total gross carrying amount of non-derivative financial assets Total gross carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions)	Total gross carrying amount of non-derivative financial assets financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions)	Total gross carrying amount of non-derivative financial assets (net of short positions) Total gross carrying amount of non-derivative financial assets (net of short positions) of which: Financial assets held for trading of which: Financial ass	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets assets (net of short positions) Total carrying amount of non-derivative financial assets of which: Financial assets designated at fair value through profit or loss fin value through other comprehensive income Total carrying amount of non-derivative financial assets of which: Financial assets of which: Financial assets of which: Financial assets of designated at fair value through other comprehensive income Total Total carrying amount of non-derivative financial assets of which: Financial assets of the positions of the position	Country / Region Total gross carrying amount of non-derivative financial assets Ned for trading Country / Region Total gross carrying amount of non-derivative financial assets Ned for trading Of which: Financial assets Ned for trading Ned to though profit or loss Ned to though profit or lo	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets positions) Total gross carrying amount of non-derivative financial assets of which: Financial assets of which	As of 30/06/2021 Country Region Total gross carrying amount of monderivative financial assets their for trading Country Region Total gross carrying amount of monderivative financial assets their for trading Country Region Total gross carrying amount of monderivative financial assets their for trading Country Region Total gross carrying amount of monderivative financial assets their for trading Country Region Total gross carrying amount of monderivative financial assets their for trading Country Region Total gross carrying amount of monderivative financial assets their value Country Region Country Region Country Region Total gross carrying amount of monderivative financial assets their value Country Region R	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets (not of about partitions) Total gross carrying amount of non-derivative financial assets (not of about partitions) Total gross carrying amount of non-derivative financial assets (not of about partitions) Total gross carrying amount of non-derivative financial assets (not of about partitions) Total gross carrying amount of non-derivative financial assets (not of about partitions) Total gross carrying amount of non-derivative financial assets (not of about partitions) Total gross carrying amount of non-derivative financial assets (not of about partitions) Total gross carrying amount of non-derivative financial assets (not of about partitions) Total gross carrying amount of non-derivative financial assets (not of about partitions) Total gross carrying amount of non-derivative financial assets (not of about partitions) Total gross carrying amount of non-derivative financial assets (not of about partitions) Total gross carrying amount of non-derivative financial assets (not of about partitions) Total gross carrying amount of non-derivative financial assets (not of about partitions) Total gross carrying amount of non-derivative financial assets (not of about partitions) Total gross carrying amount of non-derivative financial assets (not of about partitions) Total gross carrying amount of non-derivative financial assets (not of about partitions) Total gross carrying amount of non-derivative financial assets (not of about partitions) Total gross carrying amount of non-derivative financial assets (not partitions) Total gross carrying amount of non-derivative financial assets (not partitions) Total gross carrying amount of non-derivative financial assets (not partitions) Total gross carrying amount of non-derivative financial assets (not partitions) Total gross carrying amount of non-derivative financial assets (not partitions) Total gross carrying amount of non-derivative financial assets (not partit	Residual Maturity Country / Region Total gross carrying amount of conderivative financial assets of visible. Financial assets with region assets and through profit or loss Fig. 2011 1/37 - 1/11	Country / Region Total gross carrying amount of mon-derivative financial assets from divisive financial assets which financial assets at an unawature financial assets at an unawature financial assets at an unawature financial assets which financial assets at an unawature	Country Region Total gross carrying amount of mode-short positions Financial assets with frequent assets and the firegoly profit or loss

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

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

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, Dominician Republic, Ecuador, Glenada, Guyana, Halt, 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 Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (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.



Performing and non-performing exposures Landsbankinn hf.

					As of 30/09/202	0							As of 31/12/202	0			
		Gr	oss carrying amo	unt			ted impairment, accumulated n fair value due to credit risk an 4	Collaterals and financial quarantees		Gross	carrying amou	unt		Accumulate changes in provisions ⁴	ed impairment, a fair value due to	ccumulated credit risk and	Collaterals and financial guarantees
		Of which performing but past due >30	Of w	hich non-perform	ning ¹	On performing	On non-performing exposure	received on non- performing		Of which performing but past due >30	Of w	hich non-perforn	ning ¹	On performing	On non-perform	ning exposures ³	received on non- performing
		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²	Of which Sta	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage	exposures
(min EUR) Cash balances at central banks and other demand deposits	1.120			derauited	3		3		705			deraulted	3		•	3	•
Debt securities (including at amortised cost and fair value)	1,139			0	0			0	703		0			١			
Central banks	30			0	0			0	36		0	0		١			0
General governments	30	0	0	0	0	,		0 0	20	9	0	0		0	0	0	0
Credit institutions	0	0	0	0	0						0	0		l .		0	0
Other financial corporations	0	0	0	0	0		0	0 0		0	0	0		0	0	0	0
Non-financial corporations	8	0	0	0	0		0	0 0	9	9 0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	7,916	17	250	250	233	81	86	35 119	8,319	38	254	254	254	67	90	90	157
Central banks	0		0	0	0	,			,		0	0				0	0
central banks						,	1		· ·	1	Ü	· ·					
General governments	45	0	0	0	0	(0	0 0	48	8 0	0	0	o	0	0	0	0
Credit institutions	9	0	0	0	0	(0	0 0	5	5 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
														58			
Non-financial corporations	4,408	11	219	219	202	72	2 80	79 97	4,458	8 13	228	228	228	58	84	84	136
of which: small and medium-sized enterprises at amortised cost	1,529	7	162	162	146	31	1 49	47 78	1,470	0 11	167	167	167	23	51	51	93
of which: Loans collateralised by commercial immovable property at	1,746	4	102	102	92	29	26	26 56	1,752	2 5	102	102	102	20	30	30	70
amortised cost	,,,,,					1		1		1 1							
Households	3,453	7	31	31	31	9	6	6 22	3,809	9 24	26	26	26	9	6	6	20
of which: Loans collateralised by residential immovable property at amortised cost	2,982	4	20	20	20	5	j 2	2 17	3,328	3 19	18	18	18	6	2	2	16
of which: Credit for consumption at amortised cost	471	3	11	11	11	3	4	4 5	477	7 5	9	9	9	3	4	4	3
DEBT INSTRUMENTS other than HFT	9,092	17	250	250	233	81	86	35 119	9,063	3 38	254	254	254	67	90	90	157
OFF-BALANCE SHEET EXPOSURES	1,106		11	11	11		. 2	2 0	1,219		11	11	11	5	1	1	1
- District Ed Goodes	2,100						-	<u> </u>	2,215								

¹⁷ For the definition of non-performing exposures pieses refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 3 January 2015, ANIEX V, Part 2-Template related instructions, subblile 29
17 Institutions report here collective allowances for incurred but not reported isoses (instruments at amortised cost) and changes in fair value of the reforming exposures due to credit risk and provisions (instruments at fair value other than HFT)
17 Institutions report here specifical isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost or an exposure of the specific and isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost provision of the provisions (instruments at fair value other than HFT)
18 Translations report here specifical isoscentific for frauncial seasity, individually and collective eliminated impairments and accumulated engagements at an extrumalized engagement and extramalized engagements and accumulated engagements and excumulated engagements and except engagements are designed engagements and except engagements are designed engagements. The engagement engag



Performing and non-performing exposures Landsbankinn hf.

					As of 31/03/202	1								As of 30/06/202	1			
		Gro	ss carrying amo	unt		Accumulat changes in provisions	ed impairment, accumu I fair value due to credit	lated risk and	Collaterals and financial		Gro	oss carrying amou	int ⁵		Accumulat changes in provisions	ed impairment, a fair value due to	accumulated o credit risk and	Collaterals and financial
		Of which performing but past due >30	Ofw	hich non-perforr	ning¹	On performing	On non-performing ex	kposures ³	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perfor	ming ¹	On performing	On non-perfor	ming exposures ³	guarantees received on non- performing
		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		nich Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage	exposures
(min EUR) Cash balances at central banks and other demand deposits	728	0	0	ueraurteu	,			0	0	1,007	0	0	ueraurteu	, ,	0		, ,	
Debt securities (including at amortised cost and fair value)	11	0	0	0				0	0	17		0						,
Central banks	0	0	0	-	0			0	0		0	0	-				0) (
General governments	2	0	0	0	0		0	0	0	2	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	c		0) (
Non-financial corporations	9	0	0	0	0	(0	0	0	10	0	0	(0	0		0) (
Loans and advances(including at amortised cost and fair value)	8,852	24	285	285	285	55	92	92	128	9,203	10	268	268	268	56	7	72	196
Central banks	0	0	0	0	0		0	0	0	(0	0	(0	0		0	, ,
General governments	47	0	0	0	0	(0	0	0	48	0	0	(0	C		0) (
Credit institutions	12	0	0	0	0	(9	0	0	9	0	0	(0	0)	0	0
Other financial corporations	0	0	0	0	0	,		0	0	(0						
Outer interior corporations		ŭ	•			· ·	1 1	Ü	Ů	•		· ·	`			1		
Non-financial corporations	4,604	5	261	261	261	47	86	86	110	4,584	4	248	248	248	48	6	7 67	7 180
of which: small and medium-sized enterprises at amortised cost	1,778	5	171	171	171	27	7 49	49	101	1,719	4	154	154	154	27	4	7 47	7 110
of which: Loans collateralised by commercial immovable property at amortised cost	1,811	4	126	126	126	15	36	36	30	1,890	2	129	129	129	15	11	18	97
Households	4,189	19	24	24	24	8	6	6	18	4,561	. 5	20	20	20	8	1	5 5	16
of which: Loans collateralised by residential immovable property at	3,689		15	15	15			,	14	4,032		13	13	13				
amortised cost	-	10	15	15	15		1 1	2	14			13	13	1	•	1	1	13
of which: Credit for consumption at amortised cost	497	3	9	9	9	3	4	4	3	526		7		7	3	1 3	3	3
DEBT INSTRUMENTS other than HFT	9,592	24	285	285	285	55	92	92	128	10,221	10	268	268	268	56	7:	72	196
OFF-BALANCE SHEET EXPOSURES	1,382		25	25	25	3	1	1	1	1,443		27	27	27	4	:	. 1	. 1

⁽¹⁾ For the dilefelation of non-performing exposures please refer to COMMISSION IMPERENTING ESCLATION (EI) 2015/227 of 9 answay 2015, ANNEX V, Part 2-T emplate related instructions, substite 29
(2) Institutions report here collective allowances for incurrent but not reported looses (institutions exposures due to credit risk and provisions (instruments at fair value other than HFT)
(3) Institutions report here exposures for financial associal, individually and collective, elimitated (instruments at amortised cost) and changes in fair value other profit risk on provisions (instruments at fair value other than HFT)
(4) For the orbalances sheet kens, accumulated impairments and accumulated repairment and a repartment or organized accumulated accumulated accumulated accumulated accumulated accumulated



Forborne exposures

			As of 30/	09/2020					As of 31/	12/2020		
		ying amount of with forbearance	Accumulated i accumulated c value due to c provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fin received on e forbearanc	kposures with		ying amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	xposures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	o	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)	488	168	82	66	360	77	783	179	95	65	619	123
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	419	157	78	64	298	69	706	169	91	63	548	115
of which: small and medium-sized enterprises at amortised cost	254	109	44	36	190		354	123	47	36	299	
Households	69	11	4	2	62	8	76	10	4	2	71	9
DEBT INSTRUMENTS other than HFT	488	168	82	66	360		783	179	95	65	619	
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 Non-performing forborne loans and advances that failed to meet the non- merforming exit criteria	0						0					

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

[©]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 9 and 10 of Regulation (EU) No 680/2014 - 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.



Forborne exposures

Landsbankinn hf.

			As of 31/	03/2021					As of 30/	06/2021		
		ying amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	posures with		ring amount of with forbearance	Accumulated in accumulated cl value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with		ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	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)	829	202	95	64	652	108	854	200	82	52	726	129
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	747	190	91	62	576	99	774	191	79	50	652	122
of which: small and medium-sized enterprises at amortised cost	438	129	50	33	391		455	127	52	36	404	
Households	82	12	4	3	77	9	80	9	4	2	74	7
DEBT INSTRUMENTS other than HFT	829	202	95	64	652		854	200	82	52	726	
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	0						0					
Non-performing forborne loans and advances that failed to meet the non- nerforming exit criteria	0						0					

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

(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 9 and 10 of Regulation (EU) No 680/2014 - 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.



2021 EU-wide Transparency Exercise

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

Landsbankinn hf.

			AS 01 3	0/09/2020					AS 01 3	1/12/2020					AS 01 3:	1/03/2021					AS OF 3U	0/06/2021		
	Gross carr	rying amount				Accumulated	Gross can	ying amount				Accumulated	Gross carr	rying amount				Accumulated	Gross can	rying amount				Accumulated
(min EUR)		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- perform		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ²
A Agriculture, forestry and fishing	631	3	3	616	3	0	622	3	3	604	3	0	646	2	2	626	2	0	645	1	1	626	2	0
B Mining and guarrying	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0
C Manufacturing	729	33	33	729	22	0	727	38	38	727	22	0	733	48	48	733	21	0	699	27	27	699	6	0
D Electricity, gas, steam and air conditioning supply	19	0	0	19	0	0	36	0	0	36	0	0	56	0	0	56	0	0	29	0	0	29	0	0
E Water supply	7	6	6	7	1	0	8	6	6	8	1	0	12	0	0	12	1	0	10	0	0	10	0	0
F Construction	580	31	31	580	24	0	543	21	21	543	16	0	528	55	55	526	15	0	528	71	71	526	13	0
G Wholesale and retail trade	347	9	9	337	9	0	352	12	12	341	9	0	384	10	10	370	9	0	380	9	9	366	9	0
H Transport and storage	225	21	21	225	18	0	215	21	21	215	20	0	224	23	23	224	20	0	223	22	22	223	19	0
I Accommodation and food service activities	324	39	39	324	30	0	347	60	60	347	33	0	362	63	63	362	36	0	371	63	63	371	38	0
3 Information and communication	204	1	1	158	1	0	213	1	1	166	1	0	216	1	1	167	1	0	183	0	0	158	1	0
K Financial and insurance activities	185	1	1	180	2	0	209	0	0	187	2	0	194	0	0	165	1	0	216	0	0	170	1	0
L Real estate activities	830	41	41	828	25	0	851	36	36	847	21	0	899	32	32	886	14	0	928	25	25	903	12	0
M Professional, scientific and technical activities	30	1	1	30	0	0	30	1	1	30	0	0	30	0	0	29	0	0	32	0	0	30	0	0
N Administrative and support service activities	210	29	29	210	15	0	211	24	24	211	11	0	222	24	24	222	12	0	237	23	23	237	12	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	4	0	0	4	0	0	4	0	0	4	0	0	5	0	0	5	0	0	5	2	2	5	0	0
Q Human health services and social work activities	11	0	0	11	0	0	12	0	0	12	0	0	10	0	0	10	0	0	11	0	0	11	0	0
R Arts, entertainment and recreation	46	3	3	46	1	0	51	3	3	51	1	0	53	3	3	53	2	0	56	3	3	56	1	0
S Other services	21	1	1	19	0	0	23	2	2	23	0	0	26	1	1	26	0	0	28	1	1	28	0	0
Loans and advances	4 408	219	219	4 327	152	0	4 458	228	228	4 356	142	0	4 604	261	261	4 476	133	0	4 584	248	248	4.453	115	0

⁽¹⁾ The Items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the oppositive sign of what is reported according to the FINREP framework (template F 65.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EV) (10 608)(2014 - 115 on Sign-privary reporting.



Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

İ								As of 30	/09/2020															As of 31	/12/2020							
	Gross i	sanying amount							Accumulated imp	airment, accumul	ated negative char	nges in fair valu	e due to credit ris	k	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount							Accumulated imp	aliment, accumu	lated negative chi	inges in fair vals	e due to credit ris	û	Maximum amount of the guarantee that can be considered	
					Non-performi													Performing			Non-performin	ng										
(min EUR)			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbustance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial secognition but not credit- impaired (Stage 2)		Of which: exposures with fortwarance measures	Of which: Unlikely to pay that are not past-due c= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- parforming exposures			Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit trick since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	
Loans and advances subject to active EBA-compliant mositoria	431	420	69	136	11	9	11	14	11	4	9	3	3	3	۰	6	27	25	15	24	2	1	0	1	1	1	1	0	0	0	0	2
of which: Households	118	116	12	13	2	1	2	1	1	0	1	0	۰	0		2	13	13	3	12	0	۰	0			0	0	0	0	0		0
of which: Collaboralised by residential immovable property	117	115	12	12	2	1	2	1	1	0	1	0		0		2	13	13	3	12	0		0	0		0	0	0	0	0	0	0
of which: Non-financial corporations	313	304	57	122	9		9	13	10	4		3	3	3		4	13	12	12	12	1		0	1	1	1	1	0	0	0	0	1
of which: Small and Medium-sized Enterprises	90	81	47	66	9		9	6	4	2	3	3	3	3	0	4	1	1	1	1	0		0	0		0	0	0	0	0	0	0
of which: Collaboralised by commercial immovable property	114	113	28	42	0		0	3	3	2	3	0		0		0	1		0		0		0	0		0		0	0	0	0	

								As of 30	(09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross													sk	Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-performi							Non-perform	ing					Performing			Non-performi				Performing			Non-perform	ning			
(min EUR)			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk sinos initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbserance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (\$2 sign 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due <= past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- performing exposures			Of which: exposures wit forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbassince measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVED-19 crisis	Inflows to non- performing exposures
Loans and advances with expired EBA-compliant monatoria	544	0	0		0		0	0	0	0	0	0	۰	0		0	951		0	۰	0	0	0	0		0		0	0			۰
of which: Households	115	0	0		0		0	0	0	0	0	0		0		0	204		0	0	0	0	0	0		0	0	0	0	0	0	0
of which: Collateralised by residential immovable property	113	0	0		0	۰	0		0	0	0	0	۰	0	۰	0	201	۰	0		0		0	0	۰	0		0	0		0	0
of which: Non-financial corporations	429	0	0		0		0	0	0	0	0	0		0		0	747					0	0	0		0		0	0	0		
of which: Small and Medium-sized Enterprises	239	0	0		0	۰	0	0	0	0	0	0	۰	0	۰	0	355		0	۰	0	0	0	0		0		0		0		
of which: Collaboratised by commercial immovable property	173	0	0		0		0		0	0	0	0		0		0	297		0	۰	0		0	0		0		0	0	0		

								As of 30	(09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since intro codit-risk since intro codit-risk since (Stage 2)	Non-performin	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: soposums with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		of which: exposures with forbuirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- parforming exposures		Performing	Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-performi	© Of which: exposures with forbairance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-irrpained (Stage 2)	Non-performit	Of which: exposures with forberance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guirantee nonwel in the contact of the COVID-19 crisis	Enflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	11	11	0	1	0	0	0	0	0	0	۰	0	0	0	10	٥	22	16	0	2	4		4	2	۰	0		2	0	2	20	4
of which: Households	۰	0			0			۰	0			0				۰	0	۰			0			۰				0				
of which: Collateralised by residential immovable property	۰	0			0				0			0				۰	0	۰			0			۰				0				
of which: Non-financial corporations	11	11	0	1	0		0	۰	0	0	0	0		0	10	0	22	18	0	2	4		4	2		0		2	0	2	20	4
of which: Small and Medium-sized Enterprises	11	10			0			۰	0			0					17	16			1			0								1
of which: Collateralised by commercial immovable property	۰	0			0			۰	0			0					0				0			۰	۰			۰				



Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02 Landbarkin If.

1								As of 31	/03/2021															As of 30	/05/2021							
	Gross	carrying amount							Accumulated im	pairment, accum	eleted negative cha	nges in fair val	ue due to credit ri	k	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount							Accumulated imp	sainment, accum	culated regative cha	nges in fair val	ue due to credit ris	i .	Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform				Performing Non-performing Of which: Of which: opposes with Instruments opposes with												Non-performi				Performing							
(min EUR)			Of which: eoposures wit forbearance measures	Of which: Instruments with significant increase in credit risk sino initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days							Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposures wit forbeasings measures	Of which: in Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not past-due or past-due < = 90 days			Of which: exposures wit forbearance measures	Of which: th instruments with significant increase in used risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contant of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances subject to active EBA-compliant monatoria		0			0		٥	0	0			0		0	0	0	0		0	۰	0	0	۰		۰	۰		0	0	0	0	۰
of which: Mouseholds		0			0	۰	0	0	0			0	۰	0	0	0	0		0		0	0		0	۰	۰		0	0	0	0	۰
of which: Collaboralised by residential immovable property	0	0	0		0		0	0	0	0		0		0	0	0	0		0		0	0		0		0		0	0	0	0	
of which: Non-financial corporations	0	0	0		0	0	0	0	0	0	0	0		0	0	0	0		0		0	0		0		0		0	0	0	0	
of which: Small and Medium-sized Enterprises	0	0	0		0		0	0	0	0		0		0	0	0	0		0		0	0		0		0		0	0	0	0	
of which: Collaboralised by commercial immovable property	۰	0	0	۰	0	۰	0	0	0	0		0	۰	0	0	0	0		0	۰	0	0		0		0	۰	0	0	0	0	

								As of 31.	03/2021															As of 30	/06/2021							
															Maximum amount of the guasintee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-performi				Performing			Non-perform	ing					Performing			Non-performi				Performing			Non-perform	ing			
(min EUR)			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in could rink since initial recognition but not could- impaired (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance missiones	Of which: Instrumental with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbeasings missiones	Of which: Instruments with significant increase in credit raik since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeinance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures wi forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the content of the COVID-19 crisis	
oans and advances with expired EBA-compliant monitoria	967	0			0		0	0	0	0	۰	0	۰	0	0	0	919	۰	0		0	0	۰	0	۰	0	۰	0	0	۰	0	۰
of which: Households	210	٥			0	0	0	0	0	0		0	0	0	0	0	190	۰	0	0	0	0		0	۰	0	۰	0	0	۰	0	
of which: Collaboralised by residential immovable property	207	0			0	0	0	0	0	0		0		0	0	0	187	۰	0	0	0	0		0		٥	۰	0	0		0	
of which: Non-financial corporations	757	0	۰		0		۰	0	0	0	0	0		0	0	0	729	۰	0		0	0	۰	0		0		0	٥	۰	0	۰
	415	0	0		0	0	۰	0	0	0		0	۰	0	0	0	405	۰	0		0	0	۰	0	۰	0	۰	0	0	۰	0	
of which: Collaboratised by commercial immovable property	290	0	0		0		0	0	0	0		0		0	0	0	273		0		0	0		0		0		0	0		0	

Ī								As of 31,	(03/2021															As of 30	/06/2021							
	Gross i														Maximum amount of the guarantee that can be considered	Gross carrying amount														ř.	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in codit risk since initial recognition but not codit- impaired (Stage 2)	Non-performi	Of which: exposures with forbuirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: sopoiums with forbearance measures	Of which:		Of which: exposures with forbisirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposums		Purforming	Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-parform	Of which: exposures with forbeinince measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which exposums with forbearance measures	Of which: bistruments with significant increase in credit risk since initial recognition but not credit-impained (Stage 2)		Of which: exposures with forbeinance measures	Of which: Unificity to pay that are not past-due or past-due <= 90 days	Public guirantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	24	20	0	2	s	0	5	2	0	0	۰	2	۰	2	22	0	26	21	0	2	5		5	2		0	۰	2	0	2	24	1
of which: Households	۰	0			0			0	0			0				0	0	۰			0			0	۰			0				
of which: Collaboralised by residential immovable property		0			0			0	0			0				0	0				0			0				0				
of which: Non-financial corporations	24	20	0	2	5	۰	5	2	0	0	۰	2		2	22	0	26	21	0	2	5	0	5	2		0		2	0	2	24	1
of which: Small and Medium-sized Enterprises	20	19			1			0	0			0				0	22	21			1			0				0				1
of which: Collaboralised by commercial immovable property	۰	0			0			0	0			0				0	0				0			0	۰			0				