



2022 EU-wide Transparency Exercise

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

2022 EU-wide Transparency Exercise

Key Metrics

Íslandsbanki hf.

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

2022 EU-wide Transparency Exercise

Leverage ratio

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

2022 EU-wide Transparency Exercise

Capital
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		(in EUR, %)									
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION				
OWN FUNDS Transitional period	A	OWN FUNDS									
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)				1,474	1,545	1,477	1,535	C 01.00 (0050,0050)	Articles 4(18) and 72 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	431	440	458	468	C 01.00 (0050,0050)	Articles 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR			
	A.1.2	Retained earnings	759	818	742	757	C 01.00 (0130,0050)	Articles 36(1) points (c), 26(2) and 36(1) points (a) and (f) of CRR			
	A.1.3	Accumulated other comprehensive income	0	0	0	0	C 01.00 (0180,0050)	Articles 4(20), 36(1) point (e) and 36(1) point (f) of CRR			
	A.1.4	Other Reserves	38	41	47	54	C 01.00 (0200,0050)	Articles 4(17) and 36(1) point (a) of CRR			
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0210,0050)	Articles 4(13), 36(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 (0230,0050)	Article 8f of CRR			
	A.1.7	Adjustments to CET1 due to prudential filters	7	7	5	0	C 01.00 (0250,0050)	Articles 52 to 55 and 36(1) point (f) of CRR			
	A.1.8	(-) Intangible assets (including Goodwill)	-22	-23	-23	-24	C 01.00 (0280,0050) + C 01.00 (0380,0050)	Articles 4(13), 36(1) point (b) and 37 of CRR, Articles 4(15), 36(1) point (b) and 37 point (a) of CRR			
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences not of associated DTAs	-5	-1	-1	-1	C 01.00 (0370,0050)	Articles 36(1) point (c) and 38 of CRR			
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (0380,0050)	Articles 36(1) point (e), 40 and 159 of CRR			
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (0390,0050)	Articles 4(20), 36(1) point (a) and 41 of CRR			
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0400,0050)	Articles 4(22), 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 (0440,0050)	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 (0460,0050) + C 01.00 (0460,0050) + C 01.00 (0470,0050) + C 01.00 (0470,0050) + C 01.00 (0470,0050) + C 01.00 (0470,0050)	Articles 4(30), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (i) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(b) of CRR and Article 36(1) point (k) (v) and 155(4) of CRR			
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (0460,0050)	Articles 36(1) point (k) (i), 24(3) point (b), 24(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 (0480,0050)	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 (0490,0050)	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 (0500,0050)	Articles 4(27), 36(1) point (h), 43 to 46, 49 (2) and (3) and 79 of CRR			
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0510,0050)	Article 48 of CRR			
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (0510,0050)	Articles 36(1) point (m) and Article 47c of CRR			
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0514,0050)	Article 36(1) point (n) and Article 133(2) of CRR			
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0520,0050)	Article 36(1) point (l) of CRR			
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (0524,0050)	Article 3 CRR			
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (0520,0050)	-			
	A.1.21	Transitional adjustments	21	19	9	9	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-			
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0520,0050)	Articles 48(1) to (3), and 48f to 48j of CRR			
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0520,0050)	Articles 479 and 480 of CRR			
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	21	19	9	9	C 01.00 (0520,0050)	Articles 469 to 472, 478 and 481 of CRR			
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)				73	72	71	69	C 01.00 (0530,0050)	Article 41 of CRR
	A.2.1	Additional Tier 1 Capital instruments	73	72	71	69	C 01.00 (0540,0050) + C 01.00 (0570,0050)	-			
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0570,0050)	-				
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0580,0050) + C 01.00 (0570,0050) + C 01.00 (0570,0050) + C 01.00 (0570,0050) + C 01.00 (0570,0050) + C 01.00 (0570,0050)	-				
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0580,0050) + C 01.00 (0580,0050) + C 01.00 (0570,0050)	-				
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)				1,302	1,374	1,308	1,372	C 01.00 (0550,0050)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)				172	170	169	163	C 01.00 (0570,0050)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	172	170	169	163	C 01.00 (0570,0050) + C 01.00 (0580,0050)	-				
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (0580,0050) + C 01.00 (0580,0050) + C 01.00 (0580,0050) + C 01.00 (0580,0050) + C 01.00 (0580,0050) + C 01.00 (0580,0050) + C 01.00 (0580,0050) + C 01.00 (0580,0050)	-				
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (0580,0050) + C 01.00 (0580,0050) + C 01.00 (0580,0050)	-				
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT				6,071	6,108	6,654	7,148	C 01.00 (0010,0050)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	24	19	9	9	C 01.00 (0010,0040)	-			
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)				20.25%	21.32%	18.58%	18.23%	CA1 (1)	-
C.2	TIER 1 CAPITAL RATIO (transitional period)				21.45%	22.50%	19.65%	19.19%	CA1 (2)	-	
C.3	TOTAL CAPITAL RATIO (transitional period)				24.28%	25.29%	22.19%	21.47%	CA2 (3)	-	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)				1,208	1,284	1,227	1,294	CA1-A.1.13-A.1.21-MINA.2+A.1.13-A.1.21-A.1.14-MINA.4+A.1.21-A.1.3-A.1.6	-
CET1 RATIO (%) Fully loaded ⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)				19.97%	21.08%	18.46%	18.12%	(D-1)/(B-B.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements				21	19	9	9	C 01.00 (0440,0050)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements				0	0	0	0	C 01.00 (0440,0050)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements				0	0	0	0	C 01.00 (0440,0050)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements				24	19	9	9	C 01.00 (0440,0040)	-

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formula stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure.

2022 EU-wide Transparency Exercise
Overview of Risk exposure amounts
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	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	5,352	5,365	5,850	6,311	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	5,352	5,367	5,850	6,311	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	64	68	96	114	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	8	12	24	20	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	84	116	117	123	C 02.00 (r0520, c0010)
Of which the standardised approach	84	116	117	123	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00(r0010, c0090), C 24.00(r0010, c0100), C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	563	546	567	580	C 02.00 (r0590, c0010)
Of which basic indicator approach	563	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	0	546	567	580	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	6,071	6,108	6,654	7,148	

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

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

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

¹⁾ Information available only as of end of the year

²⁾ For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2022 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

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ASSETS:	As of 30/09/2021					As of 31/12/2021				As of 31/03/2022				As of 30/06/2022				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	959				948				770				693				IAS 1.54 (f)	
Financial assets held for trading	1,000	989	12	0	1,082	1,069	13	0	1,107	1,079	28	0	980	936	44	0	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	39	13	0	26	42	14	0	28	44	15	0	29	31	11	0	20	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	7,475				7,481				8,095				8,442				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	4	0	4	0	4	0	4	0	2	0	2	0	1	0	1	0	IFRS 9.6.2.1; Annex V. Part 1.22; Annex V. Part 1.26	
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	173				125				168				202					
TOTAL ASSETS	9,651				9,680				10,186				10,347				IAS 1.9(a), IAS 6	

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

Breakdown of financial assets by instrument and by counterparty sector ¹	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References
	Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	6,484	945	146	-23	-36	-41	6,711	716	146	-27	-26	-40	7,480	563	142	-28	-23	-39	7,912	469	147	-29	-22	-35

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

⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise

Breakdown of liabilities

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(mln EUR)

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

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

2022 EU-wide Transparency Exercise

Breakdown of liabilities

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(mln EUR)

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

2022 EU-wide Transparency Exercise
Market Risk
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	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min EUR)																							
	As of 30/09/2021	As of 31/12/2021	As of 30/09/2021										As of 31/12/2021										
Traded Debt Instruments	55	85	0	0	0	0						0	0	0	0								
Of which: General risk	46	67	0	0	0	0						0	0	0	0								
Of which: Specific risk	9	18	0	0	0	0						0	0	0	0								
Equities	21	25	0	0	0	0						0	0	0	0								
Of which: General risk	8	8	0	0	0	0						0	0	0	0								
Of which: Specific risk	12	17	0	0	0	0						0	0	0	0								
Foreign exchange risk	8	6	0	0	0	0						0	0	0	0								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
Total	84	116	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2022	As of 30/06/2022	As of 31/03/2022										As of 30/06/2022										
Traded Debt Instruments	90	73	0	0	0	0						0	0	0	0								
Of which: General risk	73	58	0	0	0	0						0	0	0	0								
Of which: Specific risk	17	15	0	0	0	0						0	0	0	0								
Equities	21	36	0	0	0	0						0	0	0	0								
Of which: General risk	10	16	0	0	0	0						0	0	0	0								
Of which: Specific risk	11	21	0	0	0	0						0	0	0	0								
Foreign exchange risk	6	14	0	0	0	0						0	0	0	0								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
Total	117	123	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

2022 EU-wide Transparency Exercise

Credit Risk - IRB Approach

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		IRB Approach									
		As of 30/09/2021					As of 31/12/2021				
		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		
(mln EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets										
IRB Total ²			0				0				

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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

2022 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Íslandsbanki hf.

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

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Íslandsbanki hf.

As of 31/12/2021

(min EUR)		Direct exposures												Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet					
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y - more Total	Africa														
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y - more Total	Others														

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

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

Regions:

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

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

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

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

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

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

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

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

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Íslandsbanki hf.

As of 30/06/2022

(min EUR)		Direct exposures											Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal		Provisions
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y - more Total	Africa													
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y - more Total	Others													

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

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

Regions:

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

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

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

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

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

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

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

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

2022 EU-wide Transparency Exercise
Performing and non-performing exposures
Íslandsbanki Nf.

	As of 30/09/2021										As of 31/12/2021													
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾							
	Of which performing but past due >30 days and <=90 days		Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾		Of which performing but past due >30 days and <=90 days	Of which non-performing ⁽²⁾		On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾		Collaterals and financial guarantees received on non-performing exposures									
			Of which: defaulted	Of which Stage 3			Of which Stage 3			Of which defaulted			Of which Stage 3			Of which defaulted	Of which Stage 3							
Cash balances at central banks and other demand deposits	934	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	7,575	6	146	146	146	60	41	41	92	7,575	4	146	146	146	52	40	40	95						
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
General governments	60	0	0	0	0	0	0	0	0	60	0	0	0	0	0	0	0	0						
Credit institutions	309	0	0	0	0	1	0	0	0	121	0	0	0	0	1	0	0	0						
Other financial corporations	197	0	4	4	4	4	1	1	4	249	0	4	4	4	4	0	0	0						
Non-financial corporations	3,580	3	103	103	103	45	36	36	59	3,587	2	103	103	103	36	36	36	60						
of which: small and medium-sized enterprises	1,753	3	91	91	91	28	35	35	47	1,856	2	94	94	94	30	31	31	59						
of which: Loans collateralised by commercial immovable property	1,845	1	46	46	46	27	9	9	38	1,805	0	44	44	44	20	11	11	38						
Households	3,430	3	37	37	37	10	4	4	38	3,554	2	39	39	39	11	4	4	31						
of which: Loans collateralised by residential immovable property	3,029	2	28	28	28	6	1	1	27	3,142	1	31	31	31	6	1	1	29						
of which: Credit for consumption	290	0	4	4	4	3	1	1	1	297	1	4	4	4	3	1	1	1						
DEBT INSTRUMENTS other than MPT	8,510	6	146	146	146	60	41	41	92	8,495	4	146	146	146	52	40	40	95						
OFF-BALANCE SHEET EXPOSURES	1,068					0	1	1	2	1,121					0	1	1	2						

⁽¹⁾ For the definition of non-performing exposures please refer to Article 4(7)(2) of Regulation (EU) No 575/2013 (CRD).

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

⁽³⁾ Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of value is reported according to the PFRSP framework (paragraphs F 10.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2012/167 - 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 PFRSP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽⁵⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit engaged at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise Performing and non-performing exposures

Íslandsbanki hf.

	As of 31/03/2022												As of 30/06/2022																												
	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾						Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾																						
	Of which performing but past due > 30 days and <=90 days			Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾		Collaterals and financial guarantees received on non-performing exposures	Of which performing but past due > 30 days and <=90 days			Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾		Collaterals and financial guarantees received on non-performing exposures																					
			Of which: defaulted	Of which Stage 3		Of which Stage 3							Of which: defaulted	Of which Stage 3		Of which Stage 3																									
Cash balances at central banks and other demand deposits	746	0	0	0	0	0	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	0	
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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 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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	8,185	5	142	142	142	51	39	39	91	8,528	5	147	147	147	51	35	35	97																							
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																							
General governments	64	0	0	0	0	0	0	0	0	65	0	0	0	0	0	0	0	0																							
Credit institutions	293	0	0	0	0	0	0	0	0	136	0	0	0	0	0	0	0	0																							
Other financial corporations	222	0	5	5	5	3	0	0	4	242	0	4	4	4	4	0	0	4																							
Non-financial corporations	3,794	2	97	97	97	36	34	34	55	4,041	4	101	101	101	34	31	31	59																							
of which: small and medium-sized enterprises	1,790	2	56	56	56	20	12	12	41	1,834	4	57	57	57	27	12	12	41																							
of which: Loans collateralised by commercial immovable property	1,824	1	38	38	38	20	9	9	20	1,829	2	39	39	39	10	11	11	20																							
Households	3,882	3	40	40	40	12	4	4	31	4,044	1	41	41	41	12	4	4	34																							
of which: Loans collateralised by residential immovable property	3,387	2	31	31	31	6	1	1	30	3,604	1	32	32	32	7	1	1	31																							
of which: Credit for consumption	314	1	4	4	4	4	2	2	1	331	0	4	4	4	4	2	2	1																							
DEBT INSTRUMENTS other than HFT	8,931	5	142	142	142	52	39	39	91	9,194	5	147	147	147	51	35	35	97																							
OFF-BALANCE SHEET EXPOSURES	1,146		12	12	12	6	2	2	1	8,362		11	11	11	7	1	1	1																							

(1) For the definition of non-performing exposure please refer to Article 474(c) of Regulation (EU) No 575/2013 (CRD IV).
 (2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
 (3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
 (4) For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the PFRSIF Parameters (Annexes F, 18.01 / F.18.02), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - TFS on Supervisory reporting. However, for the off-balance sheet exposures, the same sign (Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRSIF sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
 (5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise

Forborne exposures

Íslandsbanki hf.

	As of 30/09/2021					As of 31/12/2021						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
	Of which non-performing exposures with forbearance measures	Of which 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 non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures				
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	
General governments	0	0	0	0	0	0	0	0	0	0	0	
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	762	82	53	27	591	45	705	71	44	25	545	39
Central banks	0	0	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	26	4	2	1	24	3	23	4	2	0	20	3
Non-financial corporations	665	68	48	26	501	34	613	58	40	23	462	28
of which: small and medium-sized enterprises	346	68	37	26	292		399	57	38	23	348	
Households	71	10	2	1	65	8	69	10	2	1	63	8
DEBT INSTRUMENTS other than HFT	762	82	53	27	591		705	71	44	25	545	
Loan commitments given	1	0	0	0	0	0	1	1	0	0	1	1
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	24						22					

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

²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2022 EU-wide Transparency Exercise

Forborne exposures

Íslandsbanki hf.

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

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

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

(mln EUR)	As of 30/09/2021					As of 31/12/2021					As of 31/03/2022					As of 30/06/2022								
	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
A Agriculture, forestry and fishing	396	1	0	396	2	0	414	1	1	414	2	0	380	1	1	380	1	0	369	1	1	369	1	0
B Mining and quarrying	38	10	0	38	12	0	46	19	19	46	19	0	41	20	20	41	19	0	40	19	19	40	11	0
C Manufacturing	668	8	0	668	13	0	677	22	22	677	5	0	670	22	22	670	5	0	711	32	32	711	6	0
D Electricity, gas, steam and air conditioning supply	63	0	0	63	0	0	65	0	0	65	0	0	67	0	0	67	0	0	71	0	0	71	0	0
E Water supply	13	0	0	13	0	0	18	0	0	18	0	0	19	0	0	19	0	0	19	0	0	19	0	0
F Construction	229	11	0	229	3	0	242	9	9	242	3	0	296	2	2	296	4	0	323	2	2	323	4	0
G Wholesale and retail trade	390	3	0	390	4	0	267	2	2	267	3	0	354	2	2	354	3	0	353	3	3	353	3	0
H Transport and storage	288	2	0	288	2	0	290	2	2	290	2	0	292	1	1	292	1	0	291	1	1	291	1	0
I Accommodation and food service activities	287	17	0	287	24	0	296	20	20	296	21	0	309	19	19	309	20	0	333	20	20	333	21	0
J Information and communication	194	7	0	194	5	0	194	0	0	194	1	0	201	0	0	201	1	0	204	0	0	204	1	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	769	16	0	769	10	0	750	15	15	750	8	0	805	17	17	805	8	0	892	16	16	892	8	0
M Professional, scientific and technical activities	38	8	0	38	7	0	40	7	7	40	8	0	42	7	7	42	8	0	37	3	3	37	3	0
N Administrative and support service activities	246	11	0	246	6	0	243	5	5	243	4	0	264	3	3	264	4	0	345	4	4	345	3	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	16	0	0	16	2	0	17	0	0	17	1	0	17	0	0	17	1	0	17	0	0	17	1	0
Q Human health services and social work activities	8	0	0	8	0	0	8	0	0	8	0	0	8	0	0	8	0	0	8	0	0	8	0	0
R Arts, entertainment and recreation	18	1	0	18	1	0	19	1	1	19	1	0	19	0	0	19	0	0	19	0	0	19	0	0
S Other services	6	0	0	6	0	0	8	0	0	8	0	0	10	0	0	10	0	0	11	0	0	11	0	0
Loans and advances	3.580	105	0	3.580	81	0	3.587	103	103	3.587	72	0	3.794	97	97	3.794	70	0	4.041	101	101	4.041	65	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

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

(m€ EUR)	As of 31/09/2021					As of 31/12/2021					As of 31/03/2022					As of 30/06/2022				
	Loans and advances		Non-performing			Loans and advances		Non-performing			Loans and advances		Non-performing			Loans and advances		Non-performing		
	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days		
Gross carrying amount	7,575	7,430	6	146	100	7,573	7,427	4	146	109	8,185	8,043	5	142	115	8,528	8,381	5	147	127
Of which secured	6,660	6,546	6	114	84	6,803	6,686	3	117	92	7,282	7,169	4	113	97	7,750	7,670	5	120	108
Of which secured with immovable property	5,349	5,258	4	91	65	5,449	5,362	2	87	62	5,885	5,803	2	82	66	5,881	5,798	3	82	70
Of which instruments with LTV higher than 60% and lower or equal to 80%	1,950	1,923		27	10	2,109	2,088		21	13	1,941	1,920		22	19	2,021	2,001		20	18
Of which instruments with LTV higher than 80% and lower or equal to 100%	967	950		17	34	954	941		13	11	1,089	1,066		24	21	1,249	1,231		18	15
Of which instruments with LTV higher than 100%	45	42		3	2	67	53		14	3	50	43		7	2	94	88		16	16
Accumulated impairment for secured assets	70	50	1	20	11	64	42	0	22	14	61	40	0	21	18	59	40	0	19	18
Collateral																				
Of which value capped at the value of exposure	6,467	6,375	5	92	72	6,615	6,520	3	95	77	7,045	6,954	4	91	78	7,503	7,407	4	95	85
Of which immovable property	5,260	5,181	4	78	60	5,357	5,284	2	73	56	5,600	5,531	2	69	57	5,776	5,708	3	69	59
Of which value above the cap	9,703	9,600	6	103	80	9,763	9,659	5	104	86	10,805	10,705	6	100	85	11,303	11,210	5	94	82
Of which immovable property	5,753	5,675	4	78	60	5,963	5,882	2	81	66	5,947	5,869	2	77	64	5,501	5,434	2	67	57
Financial guarantees received	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	21	19	0	1	1
Accumulated partial write-off	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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