

Bank Name	Arion banki hf
LEI Code	RIL4VBPDB0M7Z3KXSF19
Country Code	IS

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.



Key Metrics

(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	1,051	1,079	1,120	1,220	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	1,042	1,072	1,111	1,214	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	1,144	1,169	1,207	1,313	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	1,135	1,163	1,199	1,306	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	1,284	1,310	1,350	1,453	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	1,275	1,304	1,342	1,447	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	5,171	5,507	6,132	6,279	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	5,161	5,500	6,122	6,272	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	20.33%	19.59%	18.26%	19.44%	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	20.19%	19.50%	18.15%	19.36%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	22.12%	21.23%	19.69%	20.91%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.98%	21.14%	19.58%	20.83%	(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	24.83%	23.79%	22.02%	23.15%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	24.70%	23.71%	21.91%	23.07%	(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	9,225	9,244	9,885	10,287	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	12.40%	12.65%	12.21%	12.76%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(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	1,144	1,169	1,207	1,313	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	1,144	1,169	1,199	1,306	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	9,225	9,244	9,885	10,287	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	9,225	9,244	9,877	10,280	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	12.40%	12.65%	12.21%	12.76%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	12.40%	12.65%	12.14%	12.71%	[A.2]/[B.2]	



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			As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	1,284	1,310	1,350	1,453	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
		OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying		,	,	,		* *
	A.1	transitional adjustments)	1,051	1,079	1,120	1,220	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	190	154	133	136	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	961	1,073	957	1,054	C 01.00 (r0130,c0010)	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 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	80	87	82	69	C 01.00 (r0200,c0010)	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 (r0210,c0010)	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 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-11	-3	-1	-2	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-64	-57	-60	-43	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	C 01.00 (r0370.c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	associated DTLs (-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380.c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit persion fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	()						Articles 4(109), 36(1) point (e) and 41 of CRR Articles 4(122), 36(1) point (e) and 44 of CRR
		(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (8) (i) and 89 to 91 of CRR; Articles 36(1) point (4) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (b) (ii) and 39(0) of CRR; Articles 36(1) point (b) (iv) and 153(8) of CRR and Articles 36(1) point (b) (iv) and 153(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of 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 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CISR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-114	-181	0	0	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	9	6	8	6	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 494 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (10240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	9	6	8	6	C 01.00 (10520,c0010)	Articles 469 to 472, 478 and 481 of CRR
							C 01.00 (10530,c0010)	Article 51 of CRR.
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	93	90	87	92		Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	93	90	87	92	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	ō	$ \begin{array}{l} \text{C 05.00 } \left(\text{r0690,c0010} \right) + \text{C 01.00} \\ \left(\text{r0700,c0030} \right) + \text{C 01.00 } \left(\text{r0710,c0010} \right) + \text{C} \\ \text{01.00 } \left(\text{r0740,c0010} \right) + \text{C 05.00 } \left(\text{r0744,c0060} \right) \\ + \text{C 01.00 } \left(\text{r0748,c0010} \right) \end{array} $	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,144	1,169	1,207	1,313	C 01.00 (r0015,c0010)	Article 25 of CBR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	140	141	143	141	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	140	141	150	149	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	-8	-8	C 05.00 (19010,00010) + C 01.00 (19010,00010) + C 01.00 (19030,00010) + C 01.00 (19030,00010) + C 01.00 (19030,00010) + C 01.00 (19050,00010) + C 01.00 (19055,00010) + C 01.00 (19070,00010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	5,171	5,507	6,132	6,279	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
— REQUIREMENTS	B.1	Of which: Transitional adjustments included	10	7	9	7	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	20.33%	19.59%	18.26%	19.44%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	22.12%	21.23%	19.69%	20.91%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	24.83%	23.79%	22.02%	23.15%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,042	1,072	1,111	1,214	[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- A.4.3.01.0)]	-
CET1 RATIO (%) Fully loaded ¹		COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	20.19%	19.50%	18.15%	19.36%	[D.1]/[8-8.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	9	6	8	6	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	10	7	9	7	C 05.01 (r0440,c0040)	
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Overview of Risk exposure amounts

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		RW	As		
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	4,405	4,695	5,194	5,446	C 02.00 (r0040, c0010) -[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 08.01 (r0090, c0220, s002) + C 08.0
Of which the standardised approach	4,405	4,695	5,194	5,446	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	52	53	53	67	C 07.00 (r0090, r0220, 5001) + C 07.00 (r0110, r0220, 5001)+ C 07.00 (r0130, r0220, 5001)+ C 08.01 (r0040, r0250, 5001) + C 08.01 (r0050, r0250, 5002) + C 08.01 (r0050, r0250, 5002) + C 08.01 (r0040, r0250, 5002) + C 08.01 (r0050, r0250, 5002) + C
Credit valuation adjustment - CVA	18	16	15	12	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (+0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, d0010)
Position, foreign exchange and commodities risks (Market risk)	110	92	193	143	C 02.00 (r0520, c0010)
Of which the standardised approach	110	92	193	143	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, c801)*12.5+C 20.00 (r0010,c9450)*12.5+MAX(C 24.00(r0010, c0090),C 24.00(r0010,c100),C 24.00(r0010,c1010)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	586	651	677	610	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	586	651	677	610	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (10620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	5,171	5,507	6,132	6,279	

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.



(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	257	366	123	276
Of which debt securities income	13	18	6	9
Of which loans and advances income	236	337	116	263
Interest expenses	102	148	56	137
(Of which deposits expenses)	30	46	24	63
(Of which debt securities issued expenses)	72	101	32	74
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	1	1	0	2
Net Fee and commission income	70	99	25	58
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	5	8	1	6
Gains or (-) losses on financial assets and liabilities held for trading, net	10	12	4	2
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	22	29	4	-17
Gains or (-) losses from hedge accounting, net	0	-1	-1	-1
Exchange differences [gain or (-) loss], net	1	2	0	1
Net other operating income /(expenses)	24	31	0	10
TOTAL OPERATING INCOME, NET	288	398	101	200
(Administrative expenses)	108	157	40	85
(Cash contributions to resolution funds and deposit guarantee schemes)	3	4	1	1
(Depreciation)	9	13	3	6
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	0	0	0	0
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹	0	0	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-14	-17	4	4
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	-14	-17	4	4
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0	1	2
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	183	241	55	105
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	141	184	40	62
Profit or (-) loss after tax from discontinued operations	6	9	1	50
PROFIT OR (-) LOSS FOR THE YEAR	146	194	41	112
Of which attributable to owners of the parent (1) Information available only as of end of the year	146	194	41	112

To inflor announce to the percent
 To inflormation available only a soft 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	21			As of 31	/12/2021			As of 31	/03/2022			As of 30	/06/2022		
		Fa	ir value hierar	chy		Fa	ir value hierar	chy		Fa	ir value hierar	chy		Fa	ir value hierar	chy	
ASSETS:	Carrying amount	Level 1	Level 2	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	613				659				690				837				IAS 1.54 (i)
Financial assets held for trading	465	430	35	0	371	342	29	0	467	438	29	0	432	381	50	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	243	110	97	36	258	121	97	41	266	132	94	40	266	139	89	38	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	952	952	0	0	907	907	0	0	588	588	0	0	783	783	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	5,983				6,343				6,878				7,276				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	10	0	10	0	7	0	7	0	1	0	1	0	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.20
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	654				357				554				365				
TOTAL ASSETS	8,920				8,902				9,444				9,959				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 30/09/2021								As of 31	/12/2021			As of 31/03/2022						As of 30/06/2022						
		Gross carryi	ing amount ⁽²⁾		Accun	nulated impairn	nent ⁽²⁾	Gross	carrying amo	unt ⁽²⁾	Accum	nulated impairs	nent ⁽²⁾	Gros	s carrying amou	ınt ⁽²⁾	Accur	nulated impairs	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accum	ulated impairn	ient ⁽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	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	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	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	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 creditimpaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	952	0	0	0	0	0	907	0	0	0	0	0	588	0	0	0	0	0	783	0	0	0	0	0	Annex V.Part 1.31, 44(b)
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	5,390	499	151	-11	-13	-35	5,833	440	118	-9	-12	-30	6,386	435	110	-12	-12	-32	6,744	483	102	-12	-12	-31	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

Arion banki hf

(mln EUR)

		Carrying	g amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	36	34	53	46	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	7,172	7,129	7,661	8,123	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	1	6	34	58	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	5	11	12	14	IAS 37.10; IAS 1.54(I)
Tax liabilities	46	48	57	84	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	258	241	302	315	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	112	115	106	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	7,631	7,583	8,225	8,640	IAS 1.9(b);IG 6
TOTAL EQUITY	1,289	1,318	1,218	1,320	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	8,920	8,902	9,444	9,959	IAS 1.IG6

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



Breakdown of liabilities

Arion banki hf

(mln EUR)

			Carrying	j amount		
Breakdown of financial liabilitie	s by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		37	40	84	102	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
SHORE POSITIONS	Debt securities	1	0	3	1	Annex V.Part 1.31
	Central banks	13	11	13	13	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	327	337	393	363	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	268	277	328	343	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	43	23	17	20	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	14	14	15	20	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	639	627	665	1,115	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	366	393	435	942	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	1,362	1,384	1,537	1,616	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	1,138	1,159	1,324	1,435	ECB/2013/33 Annex 2.Part 2.9.1
	Households	1,921	2,093	2,192	2,139	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	1,106	1,169	1,197	1,389	Annex V.Part 1.42(f), 44(c)
Debt securities issued		2,866	2,654	2,843	2,856	Annex V.Part 1.37, Part 2.98
Of which: Suboro	linated Debt securities issued	0	238	237	240	Annex V.Part 1.37
Other financial liabilities		0	0	0	0	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		7,210	7,169	7,748	8,227	



2022 EU-wide Transparency Exercise Market Risk

Arion banki hf

SA					I	М									IM						
		VaR (Memoran	demorandum item) STRESSED VaR (Memorandum item)			AND MIG	RATION RISK						andum item)	STRESSED VaR (M	demorandum item)	DEFAUI MIGRATI	T AND ON RISK	FOR CTP			
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	AVERAGE	LAST		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)		AVERACE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST	TOTAL RISK EXPOSURE AMOUNT
As of 30/09/2021	As of 31/12/2021				As of 30/	09/2021									As of 31/12	/2021					
38 21 17	22 14 8	0 0 0	0 0 0	0 0 0	0 0 0							0 0 0	0 0 0	0 0 0	0 0 0						
34 15 18	39 19 19	0	0	0	0 0 0							0	0	0	0 0 0						
38 0	32 0	0	0	0	0							0	0	0	0						
110	92	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					
45	45	0	0	0	0							0	0	0	0						
33	35	0	0	0	0							0	0	0	0						
12	10	0	0	0	0							0	0	0	0						
88	68	0	0	0	0							0	0	0	0						
44	34	0	0	0	0							0	0	0	0						
60	31	0	0	0	0							0	0	0	0						
193	143	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	TOTAL RISK EXPOSURE AMOUNT As of 30/09/2021 38 21 17 34 15 38 0 110 As of 31/03/2022 45 33 12 88 44 44 60 0	TOTAL RISK EXPOSURE AMOUNT As of 30/09/2021 As of 31/12/2021 38 21 21 17 8 34 39 38 32 0 10 10 92 As of 31/03/2022 As of 31/03/2022 45 33 35 12 10 88 69 44 44 34 46 60 31 10 10	TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT AS of 30/09/2021 As of 31/12/2021 As of 31/12/2022 As of 31/12/2022 As of 31/12/2022 As of 31/12/2022 As of 31/12/2022	TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VarRavg) As of 30/09/2021 As of 31/12/2021 21 14 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT AS of 30/09/2021 As of 31/12/2021 As of 31/12/2021	TOTAL RISK EXPOSURE AMOUNT MULTIPLICATION FACTOR (mc) x PREVIOUS DE PRE	TOTAL RISK EXPOSURE AMOUNT FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaR.) DAY (VaR.) TOTAL RISK EXPOSURE AMOUNT FACTOR (mc) x AVERAGE OF PREVIOUS (SYAREAUS) AVERAGE OF PREVIOUS AVERAGE OF PREVIOUS	Var (Memorandum item)	Var Memorandum Rem Var Memorandum Rem STRESSED Var Memorandum Rem ALL PRICE F	Var (Memorandum Rem) STRESSED Var (Memorandum Rem) INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE CAPITAL CH	Var (Memorandum Rem) STRESSED Var (Memorandum Rem) INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE FOR CTP	TOTAL RISK EXPOSURE AMOUNT As of 31/12/2021 As of 31/12/2021 As of 31/12/2022 As of 30/06/2022 As of 30/06/2022	TOTAL RISK EXPOSURE AMOUNT FACTOR (mid) x AVERAGE OF PREVIOUS 60 WORKING DAYS (Valles) PREVIOUS	TOTAL RISK EXPOSURE AMOUNT FACTOR (ma) x AVERAGE of PREVIOUS 60 WORKING DAY (VaRt-1) FACTOR (ma) x AVERAGE of PREVIOUS 60 WORKING DAY (VaRt-1) FACTOR (ma) x AVERAGE of PREVIOUS 60 WORKING DAY (VaRt-1) FACTOR (ma) x AVERAGE of PREVIOUS 60 WORKING DAY (Vart-1) FACTOR (ma) x AVERAGE of PREVIOUS 60 WORKING DAY (Vart-1) FACTOR (ma) x AVERAGE of PREVIOUS 60 WORKING DAY (Vart-1) FACTOR (ma) x AVERAGE of PREVIOUS 60 WORKING DAY (Vart-1) FACTOR (ma) x AVERAGE of PREVIOUS 60 WORKING DAY (Vart-1) FACTOR (ma) x AVERAGE of PREVIOUS 60 WORKING DAY (Vart-1) FACTOR (ma) x AVERAGE of PREVIOUS 60 WORKING DAY (Vart-1) FACTOR (ma) x AVERAGE of PREVIOUS 60 WORKING DAY (Vart-1) FACTOR (ma) x AVERAGE of PREVIOUS 60 WORKING DAY (Vart-1) FACTOR (ma) x AVERAGE of PREVIOUS 60 WORKING DAY (Vart-1) FACTOR (ma) x AVERAGE of PREVIOUS 60 WORKING DAY (Vart-1) FACTOR (ma) x AVERAGE of PREVIOUS 60 WORKING DAY (Vart-1) FACTOR (ma) x AVERAGE of PREVIOUS 60 WORKING DAY (Vart-1) FACTOR (ma) x AVERAGE of PREVIOUS 60 WORKING DAY (Vart-1) FACTOR (ma) x AVERAGE of PREVIOUS 60 WORKING DAY (Vart-1) FACTOR (ma) x AVERAGE of PREVIOUS 60 WORKING DAY (Vart-1) FACTOR (ma) x AVERAGE of PREVIOUS 60 WORKING DAY (Vart-1) FACTOR (ma) x AVERAGE of PREVIOUS 60 WORKING DAY (Vart-1) FACTOR (ma) x AVERAGE of PREVIOUS 60 WORKING DAY (Vart-1) FACTOR (ma) x AVERAGE of PREVIOUS 60 WORKING DAY (Vart-1) FACTOR (ma) x AVERAGE of PREVIOUS 60 WORKING DAY (Vart-1) FACTOR (ma) x AVERAGE of PREVIOUS 60 WORKING DAY (Vart-1) FACTOR (ma) x AVERAGE of PREVIOUS 60 WORKING DAY (Vart-1) FACTOR (ma) x AVERAGE of PREVIOUS 60 WORKING DAY (Vart-1) FACTOR (ma) x AVERAGE of PREVIOUS 60 WORKING DAY (Vart-1) FACTOR (ma) x AVERAGE of PREVIOUS 60 WORKING DAY (VART-1) AVERAGE of PREVIOUS 60 WORKING DAY (VART-1)	TOTAL RISK EXPOSURE AMOUNT NULTIFILICATION FACTOR (mg) x AVERAGE of PREVIOUS 60 WORKING DAY (VAR:-1) TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUN	Var (Memorandum Rem) STRESSED Var (Memorandum Rem) AND MICRATION RISK CAPITAL CHARGE FOR CTP Var (Memorandum Rem) STRESSED Var (Memorandum Rem) STRESSED Var (Memorandum Rem) Var (Memorandum Rem) Var (Memorandum Rem) Var (Memorandum Rem) STRESSED Var (Memorandum Rem) Var (Memo	TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXP	TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXP	Var (Memorandum Rem) Var (Memorandum Rem)	Var (Memorandum Rem) STRESSED Var (Memorandum Rem) STRES	TOTAL RISK EXPOSURE AMOUNT RISK EX

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.



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach Arion banki M

					Standardisc	d Approach									
			As of 30/09/2021 As of 31/12/2021												
		Original Exposure Value* Exposure Value* Misk exposure amount Value adjustments and provisions Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions													
	(min EUR, %) Central governments or central banks	1.271	1,294	3		1.251	1,276	0							
1	Regional governments or local authorities	44	27	5		45	36	7							
	Public sector entities	8	6	3		6	4	2							
	Multilateral Development Banks	0	4	0		0	4	0							
	International Organisations	0	0	0		0	0	0							
	Institutions	257	255	75		306	271	71							
	Corporates	2,644	2,160	2,028		3,054	2,469	2,310							
	of which: SME	944	757	635		1,107	889	752							
	Retail	1,190	854 287	589		1,203	896	619							
Consolidated data	of which: SME	388 3,099	3,078	164 1,109		380 3,248	299 3,232	171 1,139							
	Secured by mortoages on immovable property of which: SMF	3,099	296	1,109		236	3,232	78							
	orwnich: Sme Exposures in default	158	118	156	35	124	90	112	30						
	Items associated with particularly high risk	120	12	18		11	11	16	20						
	Covered bonds	164	164	33		142	142	28							
	Claims on institutions and comprates with a ST credit assessment	0	0	0		0	0	0							
	Collective investments undertakings (CIU)	30	30	36		36	36	34							
	Equity	109	109	200		121	121	220							
	Other exposures	201	201	202		188	188	188							
	Standardised Total ²	9,186	8,312	4,457	62	9,736	8,775	4,747	54						
•		(X) Original exposure, unlike Ex	posure value, is reported before	taking into account any effect	due to credit conversion factors	or credit risk mitigation techniq	ues (e.g. substitution effects).								

Outgrain opcome, units Exposes weils, in regarde before state jet his excurst any effect of an to-cent convenien factors or credit risk instigation beforesses (e.g., substitution effects).
(5) Standardised for State on include this Securities protestor seeks are seenies.
Only the most releast countries are disclosed. These have been selected under the following rule: Countries of oursteparty ownering up to 59% of total original exposure or Top 10 countries ranked by original collected and feet law.

		CALCARINA ME OF MICE SPACES										
					Standardisc	d Approach						
			As of 30,	09/2021			As of 31	/12/2021				
	(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			
	Central governments or central banks Regional governments or local authorities Public sector entities	710 44	734 27	3 5		693 45	717 36	0 7				
	Multilateral Development Banks International Organisations	0	0	0		0	0	0				
	Institutions Corporates of which: SME	73 2,443 931	71 1,972 745	32 1,851 625		122 2,758 1,094	87 2,207 878	25 2,069 742				
ICELAND	Retail of which: SME Secured by mortgages on immovable property	1,170 388 3,079	839 287 3,058	578 164 1,102		1,183 380 3,223	881 299 3,207	607 171 1,130				
	of which: SME Exposures in default Items associated with particularly high risk	307 155 11	296 117 11	119 154 17	34	236 122 10	226 89 10	78 111 15	30			
	Covered bonds Claims on institutions and convorates with a ST credit assessment Collective investments undertakings (CIU)	164 0	164 0	33 0 19		142	142 0 24	28 0 19				
	Equity Other exposures	108 108 201	108 201	199 202		115 188	115 188	214 188				
	Standardised Total ²				60				52			

		exposures, but includes general credit reix adjustments.									
					Standardisc	d Approach					
			As of 30	09/2021			As of 31	/12/2021			
	(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 ar provisions ²		
FAROE ISLANDS	Central consensates or central salamic Residual convenience to pola authorities and authoritie	0 0 0 0 0 0 36 6 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 28 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 28 0 0 0 0 0 0 0 0 0 0 0 0 0	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			
	Standardised Total ²				2						

**Opposit appears, solids Exposers value, is reported from the last parts parts are offert date to result converse factors or could not engagine uschapped (a.g. admits the effects).

(2) That is not applicate and provisions or provisity of contrappity encludes those for soundation reposers, additional valuation adjustments (all kin) and other own finals adjustments are provisions or provisions and provisions and provisions and provisions are provisions.

		Standardised Approach									
			As of 30,	09/2021			As of 31,	/12/2021			
	(min EUR. %)	Original Exposure ¹	Exposure Value ³	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 of successments or control basis. Control of success or both authorities Regularing common on the collection of the control of the	12.1 0 0 6 55 2 0 0 0 0 0 0 0	121 0 0 0 66 51 51 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 13 51 51 0 0 0 0 0 0	0	97 0 0 0 0 48 60 0 0 0 0 0 0 0 0 0 0	97 0 0 0 44 48 59 59 0 0 0 0 0 0	0 0 0 10 59 0 2 2 0 1 1 0 0 0	0		

		(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, the includes general country and counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, the include separate country and reduction and country and reductions are considered to the exposure of the include separate country and reductions are considered to the exposure of the include separate country and reductions are considered to the exposure of the include separate country and reductions are considered to the exposure of the include separate country and reduction are considered to the exposure of the include separate country and reduction are considered to the exposure of the include separate country and reduction are considered to the exposure of the include separate country and reduction are considered to the exposure of the include separate country and reduction are considered to the exposure of the include separate country and reduction are considered to the exposure of the include separate country and reduction are considered to the exposure of the include separate country and reduction are considered to the include separate country and reduction are considered to the include separate country and reduction are considered to the include separate country and reduction are considered to the include separate country and reduction are considered to the include separate country and reduction are considered to the include separate country and reduction are considered to the include separate country and reduction are considered to the include separate country are considered to the include separate country and reduction are considered to the include separate country are considered to the include separate country and reduction are considered to the include separate country and reduction are considered to									
					Standardis	ed Approach					
			As of 30	/09/2021			As of 31	/12/2021			
	(refe 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		
IRELAND	Comit al ownerments or comit a basics Residual coverments or local arthritis Residual coverment to focal arthritis Residual coverment to focal arthritis Residual coverment to focal Residual coverment to focal Residual coverments Resi	0 0 0 0 0 0 0 0 0 0 0 0 0	55	0 0 0 19 0 0 0 0 0 0	٥	0 0 0 73 0 0 0 0 0 0 0	773	0 0 0 23 23 0 0 0 0 0	0		
1	Standardised Total ²				0				0		

EBA 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach Arion banki M

	Anon danki ni											
					Standardisc	d Approach						
			As of 30	/09/2021			As of 31	/12/2021				
	(min EUR, %)	Original Exposure ^s	Exposure Value ²	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 5	Central departments for central sharing Andrés south entires or host attentions Andrés south entires Andrés south entires Andrés south entires International Organisations			0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0			
	Standardised Total ²								0			
			nd provisions per country of co		t due to credit conversion factors curtisation exposures, additiona							

		exposures, but includes general credit risk adjustments.									
					Standardisc	d Approach					
			As of 30	/09/2021			As of 31,	/12/2021			
	(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	Control overmentate or centrol stanks Revisional overmentate or centrol stanks Revisional overmentate or bod anthroffice Revisional over demonstration Technologies Technologies Retail Revisional over demonstration Technologies Retail Re	0 0 0 0 0 0 0 0 0 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	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		
	Standardised Total ²				0				0		

⁽ⁱⁱ⁾ Original exposure, unlike Exposure value, is reported before taking tele account any effect due to credit convention factors or credit risk moligation stochaspas (a.g., substitution effects).
(2) Total value adjustments and provisions per country of conscripting endudes those for securitization exposures, but includes overall credit as discharges.

		exposures, but includes general credit risk adjustments.										
					Standardisc	d Approach						
			As of 30,	/09/2021			As of 31	/12/2021				
	(min PIR %)	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	Central covermentate or control basis to Assistant Assistant Central C	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 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	o			
	Standardised Total ²				0				0			

		exposures, but includes gene	exposures, but includes general credit risk adjustments.									
					Standardisc	d Approach						
			As of 30,	/09/2021			As of 31	/12/2021				
		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 a provisions ²			
	(min EUR, %) Central governments or central banks	0	0	0		0	0	0				
	Regional governments or local authorities	0	0	0		0	0	0				
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0				
	Multilateral Development Banks International Organisations			0		0						
	Institutions	0	0	ō		ō	ō	0				
	Corporates	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
Country of	Retail of which: SME			0		0						
Counterpart 8	Secured by mortgages on immovable property	i i		0		0	i i	0				
Counterpart o	of which: SME	0	0	0		0	0	0				
	Exposures in default	0	0	0	0	0	0	0				
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds			0		0	0					
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)			0		0						
	Equity		i o	o o		o o	i i	, o				
	Other exposures			0		ō		0				
	Standardised Total ²											

					Standardisc	d Approach			
			As of 30	/09/2021			As of 31,	/12/2021	
		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	0		0		0	0	0	
	Regional governments or local authorities	0		0		0	0	0	
	Public sector entities	0	9	0		0	0	0	
	Multilateral Development Banks International Organisations					0	U		
	Institutions	i i				0	0		
	Corporates			0		ō	ō	i i	
	of which: SME	0		0		0	0	0	
Country of	Retail	0		0		0	0	0	
Country of	of which: SME	0		0		0	0	0	
Counterpart 9	Secured by mortoages on immovable property	0	9	0		0	0	0	
	of which: SME Exposures in default					0	U		
	Exposures in default Items associated with particularly high risk						0		
	Covered bonds	i i		i i		Ö	ů o	o o	
	Claims on institutions and corporates with a ST credit assessment	0		0		0	0	0	
	Collective investments undertakings (CIU)	0		0		0	0	0	
	Equity	9	9	0		0	0	0	
	Other exposures	0		0		0			
	Standardised Total ²								

					Standardisc	d Approach			
			As of 30,	/09/2021			As of 31	/12/2021	
	(min ELIR. %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Regional get Public sector Healthlead and Institution Country of Country of Counterpart 10 Institution Counterpart 10 Institution Country of Co	ermental or central hants member de local authorities Devidenment tanks of Oreanisations Devidenment tanks Devidenment tan	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0



Arion banki hf

		Standardised 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 am provisions	
	(min EUR, %)									
	Central governments or central banks	919	933	1		1,213	1,230	1		
	Regional governments or local authorities	51	42	8		55	42	8		
	Public sector entities Multilateral Development Banks	,	5	2		2	2	1		
	Multilateral Development Banks International Organisations		2				2	0		
	International Organisations Technologies	255	255	61		243	247	62		
	Corporates	3,494	2,888	2,679		3,768	3,017	2,808		
	of which: SMF	1,240	1,014	829		1.195	898	728		
	Retail	1,276	975	673		1,367	1.014	698		
	of which: SME	403	329	188		460	350	200		
Consolidated data	Secured by mortpages on immovable property	3,413	3,398	1,194		3,652	3,630	1,277		
	of which: SME	255	246	83		273	258	86		
	Exposures in default	113	78	95	32	105	72	86	3	
	Items associated with particularly high risk	11	11	16		16	16	24		
	Covered bonds	142	142	28		142	142	28		
	Claims on institutions and cornorates with a ST credit assessment	0				. 0	. 0			
	Collective investments undertakinus (CIU)	28 122	28	56		18	18	13		
	Eoulty	122	122	225 207		124 274	124 274	222 284		
	Other exposures	10.030	9,079	5.247	59	10.980	9,831	5.513		
	Standardised Total ²	(1) Original exposure, unlike Ex							5	

					Standardise	ed Approach						
			As of 31,	03/2022			As of 30,	06/2022				
	(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			
ICELAND	Central coveraments or central sales Sectional coveraments or book and sufficient sectional coveraments or book and sufficient sufficients of two closures flavoire. International Coveraments in International Coveraments in International Coveraments in International Coveraments Inter	588 51 7 0 0 44 3,164 1,227 1,250 403 3,885 212 1,20 1,20 1,20 1,20 1,20 1,20 1,20	703 42 5 0 0 44 2,579 1,004 956 329 3,370 246 77 102 102 102 103 103 103 103 103 103 103 103 103 103	1 8 2 2 0 0 0 0 14 2,392 2 558 8 1,184 8 9 9 15 28 8 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218 2 2218	12	1,038 55 2 0 0 3,3,17 1,189 1,341 460 3,623 101 16 142 2 101 118 201 101 118 118 118 118 118 118 118 118 1	1,055 42 2 0 0 31 2,599 892 994 350 3,600 258 71 142 10 1188 274	1 8 8 1 1 0 0 0 0 12 2 445 5 2 4 1 2 2 4 1 2 2 4 1 2 2 4 1 2 1 2 1 2	31			
	Standardised Total ²	.,,	1,77	207	57		274	201	55			

Compared Expensive Expensive Vision Compared Expensive Expensive Vision Compared Expensive Expensive Vision Compared Expensive Expensive Vision Compared Expensive Compared Expensive Vision Compared Expensive Compared			exposures, but includes gener	al credit risk adjustments.						
Conjust Exposure Value Risk exposure amount Value of gloriments and original Exposure Value Risk exposure amount Value of gloriments and original Exposure Value Risk exposure amount Value of gloriments and original Exposure Value Risk exposure amount Value of gloriments and original Exposure Value Risk exposure amount Value of gloriments and original Exposure Value Risk exposure amount Value of gloriments and original Exposure Value Risk exposure amount Value of gloriments and original Exposure Value Risk exposure amount Value of gloriments and original Exposure Value Risk exposure amount Value of gloriments and original Exposure Value Risk exposure amount Value of gloriments and original Exposure Value Risk exposure amount Value of gloriments and original Exposure Value Risk exposure amount Value of gloriments and original Exposure Value Risk exposure amount Value of gloriments and original Exposure Value Risk exposure amount Value of gloriments and original Exposure Value Risk exposure amount Value of gloriments and original Exposure Value Risk exposure amount Value of gloriments and original Exposure Value Risk exposure amount Value of gloriments and original Exposure value Risk exposure amount Value of gloriments and original Exposure value Risk exposure amount Value of gloriments and original Exposure value Risk exposure amount value Risk exposure amount value Risk exposure amount value Risk exposure value Risk exposure amount value Risk exposure value Risk e						Standardise	d Approach			
Compared Expensive Expensive Version Role expensive amount Role expensive amou				As of 31	/03/2022			As of 30	/06/2022	
Contra deverements to contra labelitation 0 0 0 0 0 0 0 0 0		(ref EU S)	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
Sharp answers 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	FAROE ISLANDS	Control accurrence or control basis to Sectional accurrence or or local activities sectional accurrence or or local activities sectional accurrence or local activities facilitational provisions facilitations facilitations facilitations facilitations facilitations facilitation of facilitation of facilitations and consorted to facilitation of facilitations and facilitation of facilitations and facilitations and faci	0 0 0 0 0 0 139 0 0 0 0 0 0	129 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 129 0 0 0 0 0	0	0 0 0 0 0 0 152 0 0 0 0 0 0 0	141 100 000 000 000 000 000 000 000 000	0 0 0 0 0 141 0 0 0 0 0	۰

		exposures, but includes genera							
					Standardise	d Approach			
			As of 31	/03/2022			As of 30,	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(min EUR, %) Central governments or central banks	18	18	0		10	10	0	
	Regional governments or local authorities	0		ŏ		0	0	ő	
	Public sector entities	o o	ō	0		0	ō	ō	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	50	50	10		56	56	11	
	Corporates	61	61	61		56	54	54	
	of which: SME	0	0	0		0	0	0	
	Retail	5	9	3		3		3	
UNITED STATES	of which: SME	0		0			0	0	
	Secured by mortgages on immovable property of which: SNE	3	3	2		3	3	2	
	Exposures in default	ŏ					0		
	Items associated with particularly high risk	ů	i i	0	Ü	0	0	0	
	Covered bonds	ō	0	0		i i	ō	ō	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to orekt convenien factors or coeff risk mitigation inchroques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for escuritisation exposures, additional valuation adjustments (AVIAs) and other own funds reductions valued to the

		exposures, but includes gene				, ()			
					Standardise	ed Approach			
			As of 31	/03/2022			As of 30	/06/2022	
	(mh 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
IRELAND	Control overcomments or control sharing. Manifold overcomment of local arthroffices And discontrol overcomment to the control overcomment And discontrol overcomment to the control overcomment And discontrol overcomment Comments Co	0 0 0 95 0 0 0 0 0 0 0	99 99 90 00 00 00 00 00 00 00 00 00 00 0	0 0 0 24 0 0 0 0 0 0 0	0	0 0 0 99 0 0 0 0 0 0	999	0 0 0 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total ²	(1) Original exposure, unlike E	oposure value, is reported befo	ne taking into account any effec	0 t due to credit convenion facto	s or credit risk mitigation techni	ques (e.g. substitution effects		



ZD A LUROYLAN 2022 EU-wide Transparency Exe

EBA SANKING	2022 EU-wide Transparency Exercise								
	Credit Risk - Standardised Approach								
	Arion banki hf								
				/03/2022	Standardis	ed Approach		/06/2022	
			As of 31	/03/2022			As of 30,	106/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central covernments or central banks	0	0			0	0	0	
	Central governments or central banks Regional governments or local authorities Public sector entities Mutiliateral Development Banks	0	0			0	0	0	
	International Organisations Institutions	0	0			0	0	0	
	Corporates of which: SNE Retail	0	0			0	0	0	
Country of Counterpart 5	of which: SME Secured by mortoaces on immovable property of which: SME	0	0	0		0	0	0	
	Exposures in default Those accordated with exeticularly bink rick	0	0		0	0	0	0	0
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Collective investments undercambes (CO) Foulty Other exposures	0	0			0	0	0	
ļ	Standardised Total ²	(1) Original exposure, unlike f	oposure value, is reported befo	ne taking into account any effe	0 ct due to credit convenion facto	s or credit risk mitigation techn	iques (e.g. substitution effects)		0
		(2) Total value adjustments as exposures, but includes gene	nd provisions per country of co rel credit risk adjustments.	unterparty excludes those for s	ecuritisation exposures, addition		and other own funds reduction	s related to the	
			As of 31	/03/2022	Standardis	ed Approach	As of 30.	/06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mh EUR, %) Central oovernments or central banks Regional governments or local authorities	0	0			0	0	0	
	Reutional dovernments or local authorities Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	International Organisations Institutions Companies	0	0			0	0	0	
Country of	of which: SME Retail	0	0			0	0	0	
Counterpart 6	of which: SME Secured by mortbages on immovable property of which: SME Exposures in default	0	0			0	0	0	
	Exposures in default Items associated with particularly high risk Covered bonds	0	0		0	0	0	0	0
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0			0	0	0	
	Eoulty Other exposures	0	0	0		0	0	0	
	Statiography Total				ct due to credit conversion facto ecuritisation exposures, addition				
		exposures, but includes game	nal credit risk adjustments.		Standardis	ed Approach			
			As of 31	/03/2022			As of 30	/06/2022	
				Risk exposure amount	Value adjustments and		Exposure Value ¹	Risk exposure amount	Value adjustments and
	(min FIR 46.)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure value	Kisk exposure amount	provisions ²
	Central oovernments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Devioloment Banks International Oroanisations	0	0			0	0	0	
	Corporates of which: SME	0	0	0		0	0	0	
Country of	Retail of which: SME	0	0			0	0	0	
Counterpart 7	Secured by mortoaces on immovable property of which: SNE Francisco SNE Francisco SNE	0	0			0	0	0	
	of which: SRE Encourse in define all mimor alm or overvi Encourse in define in Encourse in define in Encourse in define in Encourse in define in Encourse in Encou	0	0			0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	0	0			0	0	0	
	Other exposures Standardised Total ²	0			0	0		0	0
		(2) Total value adjustments as	oposure value, is reported befored provisions per country of coral credit risk adjustments.	unterparty excludes those for s	ct due to credit convenion facto ecuritisation exposures, addition	 s creat raw mitigation technical valuation adjustments (AVAs) 	riques (e.g. substitution effects) and other own funds reduction	is related to the	
				/03/2022	Standardis	ed Approach		/06/2022	
			AS 07 31	/03/2022			AS OF 3U	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min ELR, %) Central governments or central banks	0	0			0	0	0	
	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	0	0			0	0	0	
	International Organisations Institutions Corporates	0	0	0		0	0	0	
Country of	of which: SME Retail	0	0			0	0	0	
Country of Counterpart 8	of which SME Secured by mortages on immovable property of which: SME Exposures in default	0	0			0	0	0	
		0	0		0	0	0	0	0
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0			0	0	0	
	Equity Other exposures	0	0		•	0	0	0	
		(1) Original exposure, unlike E	oposure value, is reported befo	ne taking into account any effe	ct due to credit conversion facto ecuritisation exposures, addition	s or credit risk mitigation techn	riques (e.g. substitution effects)	l.	
		exposures, but includes come	nal credit risk adjustments.			ed Approach			
			As of 31	/03/2022			As of 30	/06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)		and the same	and the same of th	provisions ²	- Coponina			provisions ²
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks International Oroanisations	0	0			0	0	0	
	Institutions Corporates of which: SHE	0	0	9		0 0 0	0	0	
Country of	Retail of which: SME	0	0			Ö	0	0	
Counterpart 9	Secured by mortpages on immovable property of which: SME Exposures in default	0	0	0		0	0	0	

					Standardise	d Approach			
			As of 31	/03/2022			As of 30	/06/2022	
	(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 10	Control governments or control stands applicate governments or board arthroffice supposed government or board arthroffice statistical provisionment facilities for stands of the constitutions (Constitution of the constitutions (Constitution of the constitutions (Constitution of the constitutions (Constitution of the constitution of the constitut	000000000000000000000000000000000000000		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	c



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 30	09/2021					As of 31/	12/2021		
		Origina	l Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	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
Canaalidatad 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		

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



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31,	/03/2022					As of 30/	06/2022		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	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	U	U	U	U	U	0	U	0	U	U	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	U	U	U	Ü	U		U	U	U	Ü	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

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



General governments exposures by country of the counterparty

				Arion banki hf										
							As of 31/12/2021							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Austria	0 0 0 0 0 0	0 51 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	5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	(((((((((((((((((((0
[0 - 3M [Belgium	45 25 5 0 0 0 0 0	45 25 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	4 2			000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	(((((((((((((((((((0
[0 - 3M	Bulgaria													
[0 - 3M [Cyprus													
TO - 3M	Czech Republic													
To - 3M	Denmark													
[0 - 3M [f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f 10Y - more	Estonia													



General governments exposures by country of the counterparty

		Arion banki hf												
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance s	heet exposures	
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 accets at						Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	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			
[0 - 3M 1 1 1 1 1 1 1 1 1	Finland													
[0 - 3M 1 1 1 1 1 1 1 1 1	France	33 75 0 0	35 75 0 0 0 0 0	0	0 0 0 0	3 77	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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	
[0 - 3M [3M - 1Y] [11	Germany	0 50 0 0	0 50 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9	0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Croatia									-				
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Greece													
[0 - 3M [Hungary													
[0 - 3M 13M - 1Y 11 - 2Y 12 - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Ireland													
[0 - 3M [Italy													
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

							Arion banki hf							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	heet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg													
[0 - 3M [Maita													
[0 - 3M [Netherlands													
[0 - 3M [Poland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Portugal													
[0 - 3M [Romania													
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

							Arion banki hf							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance si	heet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Spain	22 22 2 6 6	5 5 25 5 25 0 0 0 0 0 0 0 0 0 0 0 0 5	0 0 0 0 0	0 0 0 0 0	2 2 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	000000000000000000000000000000000000000	0
[0 - 3M [Sweden													
[0 - 3M [United Kingdom													
0 - 3M	Iceland	11 8 8 8 6 9 3 3 11 228	1 11 11 11 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0	0 0 0 0 0	33	11 1 7 1 0 1 1	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	21 1 1 0 0 0 0 0	0	40
Total	Liechtenstein	23%	239	·	·	200	32	v		,		23		10
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway	86 56 6 6 6	80 80 50 50 50 50 50 50 50 50 50 50 50 50 50	0 0 0 0 0	0 0 0 0 0	133	0 0 0 0 0	0 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	0
[0 - 3M [Australia													
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

							Arion banki hf							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfoli		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	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	u.s.	77 28	70 26 0 0 0 0 0	0 0 0 0	0 0 0 0 0	7/ 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	000000000000000000000000000000000000000	0
[0 - 3M [China													
To - 3M	Switzerland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M	Middle East													
[0 - 3M [] 3M - 1Y [] 1Y - 2Y [] 1Y - 2Y [] 2Y - 3Y [] 3Y - 5Y [] 5Y - 10Y [] 10Y - more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

							Arion banki hf							
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	h 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 [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			C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other 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

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 Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

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

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

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



General governments exposures by country of the counterparty

							Arion banki hf							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Austria	21	20 31 0 0 0 0 0	0 0 0	0	3	0 0 0		0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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 [Belgium	33	10 25 0 0 0 0 0	000000000000000000000000000000000000000	0	33	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	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 [Bulgaria													
[0 - 3M [Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M [Denmark													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



General governments exposures by country of the counterparty

							As of 30/06/2022	!						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
	Country / Region	derivative financial assets	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 [Finland													
[0 - 3M [France	55	55 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	5.5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 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 [Germany	22	0 255	000000000000000000000000000000000000000	0 0 0 0 0	22	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 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	Croatia													
To - 3M	Greece													
[0 - 3M [Hungary													
[0 - 3M [Ireland													
[0 - 3M [Italy													
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

							As of 30/06/2022	!						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	heet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg													
[0 - 3M [Malta													
[0 - 3M [Netherlands													
[0 - 3M [Poland													
[0 - 3M [Portugal													
[0 - 3M [Romania													
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

			Arion banki hf As of 30/06/2022											
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance si	heet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivitive 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 [Spain			0 0 0 0 0	0 0 0 0 0		0 0 0 0 0	0 0 0 0 0 0	0 0 0 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 [Sweden													
[0 - 3M [United Kingdom													
[0 - 3M [Iceland	26- 1883 5 3 3 8 498	9 3 1 1 2 3 2 8	0	0	253 17- 17- 18- 19- 19- 19- 19- 19- 19- 19- 19- 19- 19	13 8 2 1 1 0 1 7	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 19 0 0 0 0	000000000000000000000000000000000000000	
[0 - 3M [Liechtenstein		1,50			333	5.			J				
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway			0 0 0 0 0	0 0 0 0 0	(0 0 0 0 0	0 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	0
[0 - 3M [Australia													
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

							Arion banki hf							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan													
[0 - 3M [u.s.	10	10 0 0 0 0 0 0	000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	10	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 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 Tota	Latin America and the Caribbean													



General governments exposures by country of the counterparty

							Arion banki hf							
							As of 30/06/2022	:						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	h negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa													
[0 - 3M [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	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0

Notes and definitions
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- (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

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 Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
 (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

Performing and non-performing exposures Arion banki hf

1				As of 30/09/2021								As of 31/12/2021				
		Gross ca	arrying amount/ Nominal amount		Accumulated imparts of the control o	pairment, accumulated negative changes in fair dit risk and provisions ^{4,3}	Collaterals and		Gross ca	rrying amount/ Nomina	al amount		Accumulated important value due to crea	pairment, accumulated no fit risk and provisions ^{4,8}	egative changes in fair	Collaterals and
		Of which performing but past due >30 days	Of which non-performin	g ¹	On performing exposures ²	On non-performing exposures ²	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	r	On performing exposures ²	On non-perform	ning exposures ²	financial guarantees received on non- performing exposures
(min EUR)		and <=90 days	Of which: defaulted	Of which Stage 3		Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	58	8 0	0	0 0	0		0 0	635	0	0	0		0	0	0	0
Debt securities (including at amortised cost and fair value)	1,05	5 0	0	0			0 0	1,016		0				0	0	0
Central banks		0 0	o	0 0		0	0 0		0					0	0	0
General governments	83	4 0	0	0 0		0	0 0	814	0					0	0	0
Credit institutions	20	2 0	0	0 0		0	0 0	184	0					0	0	0
Other financial corporations		0 0	0	0 0		0	0 0		0					0	0	0
Non-financial corporations	1	9 0	0	0 0		0	0 0	17	0					0	0	0
Loans and advances(including at amortised cost and fair value)	6,05	7 18	153 15	2 151	24	35	35 0	6,409	18	121	120	118	21	. 30	30	84
Central banks		0	0	0 0		0	0 0		0					0	0	0
General governments	2	4 0	2	1		0	0 0	33	0	1				0	0	1
Credit institutions	5	3 0	۰				0 0	15	0					0	0	0
Other financial corporations	30	8 0	S	S 5	2	3	3 6	314	0	5	5		5 1	. 3	3	1
Non-financial corporations	2,33	4 7	104 10	4 104	16	25	25 0	2,468	s s	72	72	73	15	20	20	47
of which: small and medium-sized enterprises	1,32	8 7	89 8	9 89	8	23	22 0	1,36	s s	63	63	6:	8	20	20	38
of which: Loans collateralised by commercial immovable property	1,14	2 5	58 5	8 58		3	3 0	1,165	3	26	26	21	4	2	2	24
Households	3,33	7 11	43 4	3 41		8	8 0	3,580	13	43	42	41	5	8	8	35
of which: Loans collateralised by residential immovable property	2,95	7 10	33 3	2 31		2	2 0	3,18	12	32	32	31	2	2	2	30
of which: Credit for consumption	18	0 1	4	3 3	3	2	2 0	186	0	9	3		3	2	2	0
DEBT INSTRUMENTS other than HFT	7,69	9 18	153 15	2 151	24	35	35 0	8,055	18	121	120	118	21	30	30	84
OFF-BALANCE SHEET EXPOSURES	1,09		15 1	15	3	2	2 0	1,271		11	. 11	11	. 3	2	2	0

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Performing and non-performing exposures Arion banki hf

1					As of 31/03/2022									As of 30/06/2022				
		Gross c	arrying amount/ Nomina	il amount		Accumulated imp	pairment, accumulated ne lit risk and provisions ^{4,8}	gative changes in fair	Collaterals and		Gross co	arrying amount/ Nomina	i amount		Accumulated impa value due to credi	irment, accumulated ne t risk and provisions ^{4,8}	gative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing	r	On performing exposures ²	On non-perform	ing exposures ²	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	9*	On performing exposures ²	On non-perform	ing exposures ²	financial guarantees received on non- performing exposures
(min FIR)		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	666	5 0	0	0	0	0		0	0	809	0	0			0	0	0	0
Debt securities (including at amortised cost and fair value)	705	5 0			0	0		0	0	910		0				0	0	0
Central banks		0 0			0	0	0	0			0 0	0			0	0	0	
General governments	491	6 0		0	0	0	0	0	0	696	6 0	0		0	0	0	0	
Credit institutions	191	0		0	0	0	0	0	0	194	4 0	0		0	0	0	0	
Other financial corporations		0		0	0	0	0	0	0		0 0	0		0	0	0	0	
Non-financial corporations	19	9 0		0	0	0	0	0	0	20	0 0	0		0	0	0	0	
Loans and advances(including at amortised cost and fair value)	6,948	19	112	112	110	24	32	32	78	7,346	5 22	105	104	102	25	31	31	71
Central banks		0		0	0	0	0	0	0		0 0	0		0	0	0	0	0
General governments	3	7 0	1	1	1	0	0	0	1	32	2 0	0		0	0	0	0	0
Credit institutions	16	6 0		0	0	0	0	0	0	14	4 0	0		0	0	0	0	0
Other financial corporations	331	5 0	5	5	s	2	3	3	1	330	0 0	5	9	5 5	2	3	3	1
Non-financial corporations	2,78	4 3	64	64	64	16	21	21	42	3,001	1 6	57	57	57	18	20	20	36
of which: small and medium-sized enterprises	1,48	9 3	64	64	64	8	21	21	42	1,420	0 6	57	53	7 57	8	20	20	36
of which: Loans collateralised by commercial immovable property	1,30	3 1	18	18	18	3	2	2	15	1,366	8 4	18	18	3 18	3	3	3	15
Households	3,777	7 17	42	42	40	5	8	8	34	3,969	9 16	42	41	40	s	8	8	34
of which: Loans collateralised by residential immovable property	3,341	8 16	31	31	30	2	2	2	30	3,513	3 15	31	30	29	2	2	2	29
of which: Credit for consumption	20:	1	3	3	3	3	2	2	0	212	2 1	3		3	3	2	2	0
DEBT INSTRUMENTS other than HFT	8,320	19	112	112	110	24	32	32	78	9,065	5 22	105	104	102	25	31	31	71
OFF-BALANCE SHEET EXPOSURES	1,350		10	10	10	3	2	2	0	1,493	3	11	11	11	3	4	4	0

(1) for the distinction of more pulsaring appears pipes rate to Action (AC) of Regulation (10) to \$17,0003 (200) (2) Institution specific with the second of second order to be come to the exception of the cold in second order to be second or the cold in the

(6) for the co-balance sheet liters, accommission impriments and accommission designed droppes in fer value due to code this a sporting according to the first approximation (impriment is an ground according to the FIRED framework (impriment is an approximation as ground as ground approximation as ground a



Forborne exposures

			As of 30/	09/2021					As of 31/2	12/2021		
		ying amount of with forbearance	Accumulated in accumulated contact value due to contact	mpairment, hanges in fair redit risk and exposures with	received on e	ancial guarantees exposures with te measures		ring amount of with forbearance	Accumulated ch accumulated ch value due to ch provisions for forbearance me	npairment, nanges in fair edit risk and exposures with	received on e	nancial guarantees exposures with the 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
Debt securities (including at amortised cost and fair value)	0	0	0	0	,	0	0	0	0	0	0	
Central banks	0	0	0	0			0	0	0	0	0	
General governments	0	0	0				0	0	0	-		
Credit institutions	0	0	0	0			0	0	0	0	0	
Other financial corporations	0	0	0	0			0	0	0	0	0	
Non-financial corporations	0	0	0	0			0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	394	92	34	24	4	0	346	66	30	20	302	41
and datases (menumy as amortises cost and rain tailes,	33.	, ,	•				5.0	33	33		302	
Central banks	0	0	0	0	C	0	0	0	0	0	a	0
General governments	1	0	0	0	C	0	1	0	0	0	0	0
Credit institutions	0	0	0	0	C	0	0	0	0	0	0	0
Other financial corporations	4	4	3	3	C	0	5	5	3	3	1	1
Non-financial corporations	276	70	28	18	1	. 0	235	43	24	14	198	25
of which: small and medium-sized enterprises	177	64	19	16	1		154	43	17	14	124	
Households	113	18	3	3	3	0	106	18	3	3	103	15
DEBT INSTRUMENTS other than HFT	394	92	34	24	4		346	66	30	20	302	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0					

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

⁽²⁾For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting, However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽¹⁾ 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.



Forborne exposures

Arion banki hf

			As of 31/	/03/2022					As of 30	/06/2022		
		ring amount of with forbearance	Accumulated is accumulated or value due to comprovisions for forbearance measurements.	changes in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated of accumulated of value due to comprovisions for forbearance markets.	changes in fair redit risk and r exposures with	Collateral and fina received on ex forbearance	posures 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 nonperforming 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)	o	0	0	0		o	0	o	0	0	o	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	325	64	27	18	279	39	293	57	30	21	217	34
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1	0	0	0	0	0	1	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	5	5	3	3	1	0	6	5	3	3	0	0
Non-financial corporations	218	41	21	12	181	24	194	35	23	15	136	19
of which: small and medium-sized enterprises	135	41	14	12	104		112	30	14	11	75	
Households	101	18	3	3	98	15	92	17	3	3	80	14
DEBT INSTRUMENTS other than HFT	325	64	27	18	279		293	57	30	21	217	
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 $^{\it 3}$	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\rm 3}$	0						0					

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

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

⁽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 Arion banki hf

			As of 3	0/09/2021					As of 3	1/12/2021					As of 3	1/03/2022					As of 30	/06/2022		
	Gross carr	rying amount				Accumulated	Gross car	rying amount				Accumulated	Gross can	ying amount				Accumulated	Gross car	rying amount				Accumulated
		Of which non- performi		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to		Of which: non- performin		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to		Of which non- performi		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to		Of which non- performin		Of which loans and advances subject to	Accumulated impairment ¹	value due to
(min EUR)			of which: defaulted	impairment		credit risk on non-performing exposures ¹			of which: defaulted	impairment		credit risk on non-performing exposures ¹			of which: defaulted	impairment		credit risk on non-performing exposures ¹			of which: defaulted	impairment		credit risk on non-performing exposures ¹
A Agriculture, forestry and fishing	356	6	6	356	2	0	377	5	5	377	2	0	396	6	6	396	3	0	384	5	5	384	3	0
B Mining and guarrying	2	2	2	2	2	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1		0
C Manufacturing	405	6	6	405	2	0	369	2	2	369	2	0	437	1	1	437	1	0	516	1	1	516	2	0
D Electricity, gas, steam and air conditioning supply	3	0	0	3	0	0	4	0	0	4	0	0	4	0	0	4	0	0	3	0	0	3	0	0
E Water supply	37	1	1	37	1	0	40	0	0	40	0	0	39	0	0	39	0	0	43	0	0	43	0	0
F Construction	330	2	2	330	1	0	251	2	2	251	1	0	303	2	2	303	1	0	308	3	3	308	1	0
G Wholesale and retail trade	141	6	6	141	3	0	157	5	5	157	3	0	192	6	6	192	4	0	208	4	4	208	2	0
H Transport and storage	101	6	6	101	6	0	103	11	11	103	7	0	100	6	6	100	6	0	112	7	7	112	6	0
I Accommodation and food service activities	215	47	47	215	15	0	301	18	18	301	12	0	323	19	19	323	13	0	318	12	12	318	12	0
J Information and communication	62	1	1	62	1	0	114	1	1	114	1	0	167	1	1	167	1	0	139	1	1	139	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	575	25	25	575	5	0	616	24	24	616	4	0	667	15	15	667	4	0	797	15	15	797	4	0
M Professional, scientific and technical activities	27	1	1	27	0	0	29	1	1	29	0	0	41	1	1	41	0	0	47	1	1	47	1	0
N Administrative and support service activities	40	2	2	40	1	0	55	4	4	55	1	0	57	2	2	57	1	0	55	2	2	55	1	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	6	0	0	6	0	0	6	0	0	6	0	0	6	0	0	6	0	0	6	0	0	6	0	0
Q Human health services and social work activities	7	0	0	7	0	0	8	0	0	8	0	0	8	0	0	8	0	0	9	0	0	9	0	0
R Arts, entertainment and recreation	14	0	0	14	1	0	14	0	0	14	1	0	20	5	5	20	4	0	20	5	5	20	4	0
S Other services	12	0	0	12	i i	0	21	0	0	21	Ô	0	23	0	1 0	23	0	0	35	0	0	35	0	0
Loans and advances	2 334	104	104	2.334	41	0	2 468	72	72	2.468	34	0	2.784	64	64	2 784	38	0	3,001	57	57	3,001	38	1 0

⁽¹⁾ The Riems '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 05.01), which follows a sign convention based on a credit/debt convention, as explained in Amer. V, Part 1 paragraphs 10 and 11 of Regulation (01) 2012/163-1 17 on Supervisory reporting.