



2024 EU-wide Transparency Exercise

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

2024 EU-wide Transparency Exercise

Key Metrics

Íslandsbanki hf.

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	1,404	1,392	1,326	1,363	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	1,404	1,392	1,326	1,363	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	1,468	1,458	1,390	1,429	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	1,468	1,458	1,390	1,429	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	1,656	1,645	1,579	1,579	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	1,656	1,645	1,579	1,579	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	6,807	6,492	6,754	6,847	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	6,807	6,492	6,754	6,847	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	20.63%	21.44%	19.64%	19.91%	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	20.63%	21.44%	19.64%	19.91%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	21.57%	22.47%	20.59%	20.87%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.57%	22.47%	20.59%	20.87%	(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	24.33%	25.35%	23.38%	23.06%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	24.33%	25.35%	23.38%	23.06%	(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	11,727	10,870	11,219	10,956	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	12.52%	13.42%	12.39%	13.04%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

2024 EU-wide Transparency Exercise

Leverage ratio

Íslandsbanki hf.

		(mln EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,468	1,458	1,390	1,429	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	1,468	1,458	1,390	1,429	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	11,727	10,870	11,219	10,956	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	11,727	10,870	11,219	10,956	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	12.52%	13.42%	12.39%	13.04%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	12.52%	13.42%	12.39%	13.04%	[A.2]/[B.2]	

2024 EU-wide Transparency Exercise

Capital
Íslandsbanki hf.

		(mm EUR, %)						
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	1,656	1,645	1,579	1,579	C01.00 (0000,0000)	Articles 41(1) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,404	1,392	1,326	1,363	C01.00 (0000,0000)	Article 36 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	468	431	431	434	C01.00 (0000,0000)	Articles 36(1) point (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	924	928	862	897	C01.00 (0000,0000)	Articles 36(1) point (c), 36(2) and 36(1) point (g) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	0	0	C01.00 (0000,0000)	Articles 41(10), 36(1) point (e) and 36(1) point (j) of CRR
	A.1.4	Other Reserves	32	34	32	42	C01.00 (0000,0000)	Articles 41(17) and 36(1) point (k) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C01.00 (0000,0000)	Articles 41(21), 36(1) point (l) and 36(1) point (m) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C01.00 (0000,0000)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	15	12	14	3	C01.00 (0000,0000)	Articles 32 to 35 and 36(1) point (n) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-14	-13	-13	-12	C01.00 (0000,0000) - C 01.00 (0000,0000)	Articles 41(23), 36(1) point (o) and 37 of CRR; Articles 41(25), 36(1) point (p) and 37 point (q) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTAs)	-1	-1	-1	-1	C01.00 (0000,0000)	Articles 36(1) point (r) and 39 of CRR
	A.1.10	(-) RIB shortfall of credit risk adjustments to expected losses	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (s), 40 and 130 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C01.00 (0000,0000)	Articles 41(10), 36(1) point (t) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00 (0000,0000)	Articles 41(22), 36(1) point (u) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (v) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000)	Articles 42(6), 36(1) point (w) (i) and 89 to 91 of CRR; Articles 36(1) point (w) (ii), 34(2) point (b), 24(4) point (b) and 29 of CRR; Articles 36(1) point (w) (iii) and 37(2) of CRR; Articles 36(1) point (w) (iv) and 32(4) of CRR and Articles 36(1) point (w) (v) and 32(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (w) (ii), 34(2) point (b), 24(4) point (b) and 29 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	C01.00 (0000,0000)	Articles 42(7), 36(1) point (x), 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	C01.00 (0000,0000)	Articles 36(1) point (y) and 39 of CRR; Article 40(1) point (a) and 40(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	C01.00 (0000,0000)	Articles 42(7), 36(1) point (z), 45, 46, 47, 49(1) point (b), 49(2) to (3), and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C01.00 (0000,0000)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (aa) and Article 67 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (ab) and Article 130(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (ac) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	0	0	0	0	C01.00 (0000,0000)	Article 3 of CRR
	A.1.20	CET1 Capital elements or deductions - other	0	0	0	0	C01.00 (0000,0000)	-
	A.1.21	Transitional adjustments	0	0	0	0	NAI (1.1.6 - 1.1.9 - 1.1.10)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 40(2) to (5), and 48A to 48F of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 480 to 472, 479 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	64	67	64	66	C01.00 (0000,0000)	Article 41 of CRR	
A.2.1	Additional Tier 1 Capital instruments	64	67	64	66	C01.00 (0000,0000) - C 01.00 (0000,0000)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C01.00 (0000,0000)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00 (0000,0000)	-	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,468	1,458	1,390	1,420	C01.00 (0000,0000)	Articles 39 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	188	187	188	150	C01.00 (0000,0000)	Articles 71 of CRR	
A.4.1	Tier 2 Capital instruments	188	187	188	150	C01.00 (0000,0000) - C 01.00 (0000,0000)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	6,807	6,492	6,754	6,847	C01.00 (0000,0000)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C01.00 (0000,0000)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	20.63%	21.44%	19.64%	19.91%	CA1(1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	21.57%	22.47%	20.59%	20.87%	CA1(2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	24.33%	25.35%	23.38%	23.06%	CA1(3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,404	1,392	1,326	1,363	A.1.A.12.A.1.13.A.1.14.A.1.15.A.1.16.A.1.17.A.1.18.A.1.18A.A.1.18B.A.1.18C.A.1.19.A.1.20.A.1.21.A.1.21.1.A.1.21.2.A.1.21.3	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	20.63%	21.44%	19.64%	19.91%	CR 1(1) (A.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-

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

2024 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Íslandsbanki hf.

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) ¹	6,009	5,705	5,905	6,035	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	6,009	5,705	5,905	6,035	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	63	48	113	71	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	17	4	5	5	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0480, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	109	69	64	63	C 02.00 (r0520, c0010)
Of which the standardised approach	109	69	64	63	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0010)*12.5 + C 20.00 (r0010, c0450)*12.5 - MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	609	666	667	673	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	609	666	667	673	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	6,807	6,492	6,754	6,847	

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

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

2024 EU-wide Transparency Exercise

P&L
Íslandsbanki hf.

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	700	911	244	508
Of which debt securities income	46	65	17	34
Of which loans and advances income	647	838	223	467
Interest expenses	445	588	163	343
(Of which deposits expenses)	247	334	102	212
(Of which debt securities issued expenses)	154	193	50	105
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	2	2	2	3
Net Fee and commission income	72	95	22	45
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	2	1	1	0
Gains or (-) losses on financial assets and liabilities held for trading, net	1	15	-6	-9
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-6	-17	2	1
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	3	4	1	2
Net other operating income /(expenses)	1	1	7	7
TOTAL OPERATING INCOME, NET	329	424	109	215
(Administrative expenses)	131	168	45	93
(Cash contributions to resolution funds and deposit guarantee schemes)	0	0	0	0
(Depreciation)	8	11	3	6
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	5	4	1	4
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	1	-1	0	2
(Other provisions)	4	5	1	2
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)	-1	8	5	2
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	-1	8	5	2
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	0	1	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	1	1	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	188	237	56	110
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	127	163	36	71
Profit or (-) loss after tax from discontinued operations	0	0	0	1
PROFIT OR (-) LOSS FOR THE YEAR	127	163	36	72
Of which attributable to owners of the parent	127	163	36	72

¹ Information available only as of end of the year

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

2024 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Íslandsbanki hf.

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	825				707				549				647				IAS 1.54 (f)	
Financial assets held for trading	1,342	1,303	39	0	341	103	38	0	220	186	33	0	195	187	27	0	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	23	10	0	13	1,057	1,045	0	13	493	480	0	13	218	193	0	25	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)(iii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	0	0	0	0	0	0	0	0	494	494	0	0	607	607	0	0	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	8,923				8,492				8,975				8,811				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	0	0	0	0	0	0	0	0	1	0	1	0	1	0	1	0	IFRS 9.6.2.1; Annex V Part 1.22; Annex V Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	230				119				204				239					
TOTAL ASSETS	11,343				10,516				10,936				10,718				IAS 1.8(a), 10.6	

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

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References	
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾				
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets		
Financial assets at fair value through other comprehensive income	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31.44(b)
	Loans and advances	0	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(a)
Financial assets at amortised cost	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31.44(b)
	Loans and advances	8,621	223	154	-33	-11	-30	8,154	268	148	-32	-18	-28	8,617	281	160	-33	-17	-32	8,514	218	153	-31	-10	-34	Annex V Part 1.31.44(a)	

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

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

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Íslandsbanki hf.

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	62	34	31	30	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	648	616	549	245	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	8,961	8,229	8,715	8,859	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	13	0	2	1	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	14	12	11	12	IAS 37.10; IAS 1.54(l)
Tax liabilities	113	87	91	94	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	16	46	101	22	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	9,827	9,023	9,501	9,264	IAS 1.9(b); IG 6
TOTAL EQUITY	1,516	1,493	1,435	1,454	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	11,343	10,516	10,936	10,718	IAS 1.IG6

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

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Íslandsbanki hf.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		70	30	32	25	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	4	4	0	6	Annex V.Part 1.31
Deposits	Central banks	1	1	0	1	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1	1	0	1	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	141	118	113	132	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	104	79	71	89	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	104	106	93	70	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	67	52	73	68	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	935	929	935	966	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	538	626	678	695	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	1,725	1,498	1,558	1,608	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	1,212	1,145	1,141	1,137	ECB/2013/33 Annex 2.Part 2.9.1
	Households	3,163	3,108	3,246	3,447	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	1,680	1,668	1,790	1,992	Annex V.Part 1.42(f), 44(c)
Debt securities issued		3,369	3,028	3,186	2,800	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		252	254	252	216	Annex V.Part 1.37
Other financial liabilities		171	57	132	81	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		9,684	8,878	9,297	9,135	

2024 EU-wide Transparency Exercise
Market Risk
Íslandsbanki hf.

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min EUR)																							
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023										
Traded Debt Instruments	76	5	0	0	0	0						0	0	0	0								
Of which: General risk	65	4	0	0	0	0						0	0	0	0								
Of which: Specific risk	11	1	0	0	0	0						0	0	0	0								
Equities	33	20	0	0	0	0						0	0	0	20								
Of which: General risk	17	5	0	0	0	0						0	0	0	0								
Of which: Specific risk	17	15	0	0	0	0						0	0	0	0								
Foreign exchange risk	0	44	0	0	0	0						0	0	0	0								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
Total	100	69	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024										
Traded Debt Instruments	14	13	0	0	0	0						0	0	0	0								
Of which: General risk	12	11	0	0	0	0						0	0	0	0								
Of which: Specific risk	2	2	0	0	0	0						0	0	0	0								
Equities	50	51	0	0	0	0						0	0	0	0								
Of which: General risk	23	24	0	0	0	0						0	0	0	24								
Of which: Specific risk	27	27	0	0	0	0						0	0	0	0								
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
Total	64	63	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Market risk template does not include CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350 (3) (c) and 364 (2) (a) CRD), which instead are included in the RWA OI1 template.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	599	631	0	0	1,627	1,667	0	
	Regional governments or local authorities	146	151	26	0	146	156	26	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	289	289	189	0	282	282	182	
	Corporates	4,407	3,817	3,380	428	4,200	3,671	3,445	
	of which: SME	1,469	1,294	1,053	239	1,399	1,230	1,013	
	Retail	1,438	1,024	795	643	1,329	929	625	
	Secured by mortgages on immovable property	895	891	391	500	565	441	292	
	of which: SME	3,621	3,621	3,277	354	3,384	3,384	3,273	
	of which: SME	46	46	19	27	71	71	24	
	Reserves in default	125	125	102	23	156	156	147	23
	Risks associated with particular high risk	13	13	19	0	13	13	19	0
Covered bonds	0	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective investments undertakings (CIU)	20	20	20	0	20	20	20		
Equity	20	20	20	0	20	20	20		
Other resources	0	0	0	0	0	0	0		
Standardised Total ⁴	11,377	10,270	8,772	598	11,874	10,724	9,270	598	

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

² Discontinued Total does not include the securitisation position unless in the results prior to the 2014 exercise.

³ Only the most relevant categories are disclosed. These have been selected over the following risk: Counterparty covering up to 5% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

⁴ Starting from the 2022 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of country.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
ICELAND	Central governments or central banks	599	631	0	0	1,627	1,667	0	
	Regional governments or local authorities	146	151	26	0	146	156	26	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	7	7	5	0	9	9	5	
	Corporates	4,289	3,702	3,465	238	4,176	3,589	3,363	
	of which: SME	1,465	1,289	1,053	239	1,389	1,234	1,008	
	Retail	1,286	1,046	808	238	1,234	988	828	
	Secured by mortgages on immovable property	608	491	211	287	563	441	212	
	of which: SME	3,598	3,598	3,269	329	3,571	3,571	3,269	
	Reserves in default	46	46	19	27	71	71	24	
	Risks associated with particular high risk	13	13	19	0	13	13	19	0
	Covered bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective investments undertakings (CIU)	20	20	20	0	20	20	20		
Equity	20	20	20	0	20	20	20		
Other resources	0	0	0	0	0	0	0		
Standardised Total ⁴	11,377	10,270	8,772	598	11,874	10,724	9,270	598	

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

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

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SWITZERLAND	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	199	199	40	0	276	276	50	
	Corporates	1	1	1	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Reserves in default	0	0	0	0	0	0	0	
	Risks associated with particular high risk	0	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other resources	0	0	0	0	0	0	0		
Standardised Total ⁴	199	199	40	0	276	276	50	0	

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

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

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(USD, %)								
Consolidated data	1,365	1,370	5		1,295	1,295	7	
Central governments or central banks	147	141	28		145	135	10	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	812	762	248		207	248	44	
Corporates	4,228	3,789	3,553		4,584	3,981	3,725	
of which: SME	1,565	1,387	1,370		1,647	1,481	1,217	
Retail	1,565	983	602		1,274	983	688	
Secured by mortgages on immovable property	522	459	243		518	459	237	
of which: SME	3,812	3,628	3,265		3,876	3,527	3,282	
of which: SME	49	49	29		41	41	17	
Exposures in default	178	228	212	33	174	223	206	26
Exposures in default	13	13	20		14	14	14	
Items associated with particular high risk	11	11	10		11	11	10	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	11	11	10		11	11	10	
Collective investments undertakings (CIU)	27	27	27		28	28	28	
Equity	27	27	27		28	28	28	
Other exposures	31	31	31		32	32	32	
Standardised Total ²	13,223	13,397	6,828	39	13,462	13,223	6,866	39

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

(2) Standardised Total does not include the securitisation portfolio until the results prior to the 2023 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(USD, %)								
ICELAND	976	981	5		1,098	1,095	7	
Central governments or central banks	147	141	28		145	135	10	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	29	27	11		35	34	5	
Corporates	4,228	3,789	3,553		4,584	3,981	3,725	
of which: SME	1,565	1,387	1,370		1,647	1,481	1,217	
Retail	1,565	983	602		1,274	983	688	
Secured by mortgages on immovable property	522	459	243		518	459	237	
of which: SME	3,812	3,628	3,265		3,876	3,527	3,282	
of which: SME	49	49	29		41	41	17	
Exposures in default	151	122	109	24	153	114	137	29
Exposures in default	11	11	10		11	11	10	
Items associated with particular high risk	0	0	0		0	0	0	
Covered bonds	11	11	10		11	11	10	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	11	11	10		11	11	10	
Equity	27	27	27		28	28	28	
Other exposures	91	91	91		91	91	91	
Standardised Total ²	13,223	13,397	6,828	37	13,462	13,223	6,866	37

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

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

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(USD, %)								
SWITZERLAND	0	0	0		0	0	0	
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	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	207	207	86		117	117	23	
Corporates	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Retail	0	0	0		0	0	0	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0		0	0	0	
Exposures in default	0	0	0		0	0	0	
Items associated with particular high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	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	
Standardised Total ²	0	0	0	0	0	0	0	0

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

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

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Íslandsbanki hf.

		IRB Approach									
		As of 30/09/2023					As of 31/12/2023				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets			0				0			
IRB Total ²			0				0				

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

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

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Íslandsbanki hf.

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets											
IRB Total ²			0					0			

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

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

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

Íslandsbanki hf.

As of 31/12/2023

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

Notes and definitions

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

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

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

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

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

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

Regions

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

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

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

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

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

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

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

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

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

Íslandsbanki hf.

As of 30/06/2024

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

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

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

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
Íslandsbanki hf.

	As of 30/09/2023										As of 31/12/2023														
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹				Collaterals and financial guarantees received on non-performing exposures							
	Of which performing but past due >30 days and <=90 days	Of which non-performing ²			On performing exposures ³	On non-performing exposures ³				Of which performing but past due >30 days and <=90 days	Of which non-performing ²			On performing exposures ³	On non-performing exposures ³										
		Of which: defaulted	Of which Stage 3 ⁴			Of which Stage 3 ⁴	Of which: defaulted	Of which Stage 3 ⁴			Of which Stage 3 ⁴														
mil. EUR																									
Cash balances at central banks and other demand deposits	796	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	8,998	4	154	154	154	46	30	30	116	8,579	4	148	148	148	50	28	28	114							
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	118	0	0	0	0	0	0	0	0	118	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	969	0	0	0	0	0	0	0	0	363	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	351	0	2	2	2	4	2	2	2	342	0	2	2	2	3	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	3,860	1	110	110	110	28	26	26	80	3,760	1	103	103	103	25	24	24	77							
of which: small and medium-sized enterprises	1,692	1	53	53	53	17	10	10	41	1,620	1	48	48	48	17	7	7	38							
of which: Loans collateralised by commercial immovable property	1,948	1	31	31	31	12	3	3	27	1,862	0	27	27	27	11	3	3	28							
Households	4,102	3	42	42	42	13	4	4	34	3,988	3	43	43	43	20	4	4	36							
of which: Loans collateralised by residential immovable property	3,665	2	32	32	32	9	1	1	33	3,559	2	33	33	33	13	1	1	33							
of which: Credit for consumption	364	1	6	6	6	5	2	2	1	354	1	7	7	7	5	2	2	2							
DEBT INSTRUMENTS other than HFT	9,794	4	154	154	154	46	30	30	116	9,284	4	148	148	148	51	28	28	114							
OFF-BALANCE SHEET EXPOSURES	1,229		28	28	28	7	4	4	4	1,234		4	4	4	7	1	1	1							

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

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

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

⁴ For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporarily F 18.00 / F 18.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
Islandsbanki hf.

	As of 31/03/2024										As of 30/06/2024											
	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽²⁾				Collateral and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽²⁾				Collateral and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <90 days		Of which non-performing ⁽¹⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾		Of which performing but past due >30 days and <90 days		Of which non-performing ⁽¹⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾					
			Of which: defaulted		Of which Stage 3 ⁽⁴⁾				Of which Stage 3 ⁽⁴⁾				Of which: defaulted		Of which Stage 3 ⁽⁴⁾			Of which Stage 3 ⁽⁴⁾				
(in EUR)																						
Cash balances at central banks and other demand deposits	523	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	962	0	0	0	0	0	0	0	0	883	0	0	0	0	0	0	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	907	0	0	0	0	0	0	0	0	685	0	0	0	0	0	0	0	0	0	0	0	
Credit institutions	55	0	0	0	0	0	0	0	0	67	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	0	0	0	0	0	0	0	0	0	31	0	0	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	9,058	7	160	160	160	90	32	32	118	8,886	9	153	153	153	40	34	34	107				
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	155	0	0	0	0	0	0	0	0	155	0	0	0	0	0	0	0	0	0	0	0	
Credit institutions	671	0	0	0	0	1	0	0	0	237	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	326	0	1	1	1	5	0	0	0	318	0	2	2	2	5	0	0	0	0	0	2	
Non-financial corporations	3,861	3	114	114	114	25	27	27	82	4,046	3	103	103	103	24	29	29	67				
of which: small and medium-sized enterprises	1,743	3	79	79	79	17	15	15	59	1,775	3	63	63	63	16	16	16	43				
of which: Loans collateralised by commercial immovable property	1,804	3	38	38	38	10	7	7	31	1,847	3	34	34	34	1	4	4	25				
Households	4,046	4	46	46	46	9	9	9	36	4,132	2	46	46	46	10	9	9	38				
of which: Loans collateralised by residential immovable property	3,627	3	34	34	34	13	1	1	34	3,709	1	36	36	36	5	1	1	35				
of which: Credit for consumption	350	1	8	8	8	5	3	3	2	354	1	8	8	8	3	3	3	2				
DEBT INSTRUMENTS other than HFT	10,543	7	160	160	160	90	32	32	118	10,308	9	153	153	153	40	34	34	107				
OFF-BALANCE SHEET EXPOSURES	1,267		11	11	11	4	1	1	1	1,294		11	11	11	4	4	4	4				

(1) For the definition of non-performing exposures please refer to Article 4(7)(c) of Regulation (EU) No 575/2013 (CRD).
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/REP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1, paragraphs 10 and 11 of Regulation (EU) 2012/1611 - IT5 on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FTR/REP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2024 EU-wide Transparency Exercise

Forborne exposures

Íslandsbanki hf.

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ¹		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	223	62	19	13	195	47	214	46	13	9	193	36
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	2	0	0	4	1	22	2	1	0	21	1
Non-financial corporations	165	50	18	12	144	36	138	33	11	8	124	25
of which: small and medium-sized enterprises	55	17	5	4	48		43	11	2	1	39	
Households	52	11	1	1	47	9	53	11	1	1	48	9
DEBT INSTRUMENTS other than HFT	223	62	19	13	195		214	46	13	9	193	
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	1						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	6						6					

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

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

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

2024 EU-wide Transparency Exercise

Forborne exposures

Íslandsbanki hf.

	As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	247	49	16	11	223	37	292	55	19	15	265	38
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	22	1	1	0	21	0	22	1	1	0	21	0
Non-financial corporations	167	37	14	10	149	26	210	42	17	14	189	27
of which: small and medium-sized enterprises	85	30	9	6	74		95	33	13	11	79	
Households	57	12	1	1	52	10	60	13	1	1	55	11
DEBT INSTRUMENTS other than HFT	247	49	16	11	223		292	55	19	15	265	
Loan commitments given	2	0	0	0	1	0	4	0	0	0	3	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ²	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	4						5					

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

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

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

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

(mil EUR)	As of 30/09/2023					As of 31/12/2023					As of 31/03/2024					As of 30/06/2024								
	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
A Agriculture, forestry and fishing	272	9	9	272	5	0	232	3	3	232	1	0	227	3	3	227	1	0	227	3	3	227	1	0
B Mining and quarrying	42	18	18	42	11	0	40	17	17	40	10	0	39	16	16	39	10	0	37	16	16	37	8	0
C Manufacturing	554	38	38	554	6	0	542	40	40	542	8	0	525	38	38	525	7	0	508	22	22	508	10	0
D Electricity, gas, steam and air conditioning supply	69	0	0	69	1	0	53	0	0	53	1	0	54	0	0	54	0	0	55	0	0	55	0	0
E Water supply	28	0	0	28	0	0	29	0	0	29	0	0	29	0	0	29	0	0	29	0	0	29	0	0
F Construction	525	3	3	525	7	0	514	3	3	514	7	0	481	3	3	481	8	0	494	3	3	494	8	0
G Wholesale and retail trade	373	2	2	373	3	0	362	3	3	362	3	0	379	3	3	379	3	0	379	3	3	379	3	0
H Transport and storage	178	1	1	178	0	0	168	1	1	168	0	0	172	1	1	172	1	0	195	2	2	195	1	0
I Accommodation and food service activities	311	17	17	311	9	0	299	10	10	299	5	0	300	5	5	300	4	0	315	6	6	315	3	0
J Information and communication	130	0	0	130	1	0	123	0	0	123	1	0	124	1	1	124	1	0	135	1	1	135	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	342	19	19	342	8	0	366	27	27	366	8	0	395	13	13	395	9	0	1,054	17	17	1,054	10	0
M Professional, scientific and technical activities	40	1	1	40	1	0	39	1	1	39	1	0	38	0	0	38	1	0	37	1	1	37	1	0
N Administrative and support service activities	351	3	3	351	1	0	343	4	4	343	2	0	344	3	3	344	2	0	372	3	3	372	2	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	15	0	0	15	0	0	14	0	0	14	0	0	13	0	0	13	0	0	13	0	0	13	0	0
Q Human health services and social work activities	8	0	0	8	0	0	8	0	0	8	0	0	8	0	0	8	0	0	8	0	0	8	0	0
R Arts, entertainment and recreation	18	4	4	18	1	0	18	4	4	18	2	0	19	5	5	19	2	0	19	6	6	19	2	0
S Other services	10	0	0	10	0	0	10	0	0	10	0	0	10	0	0	10	0	0	10	0	0	10	0	0
Loans and advances	3,860	110	110	3,860	54	0	3,700	103	103	3,760	49	0	3,681	114	114	3,681	03	0	4,045	103	103	4,045	03	0

¹The items "accumulated impairment" and "accumulated negative changes in fair value due to credit risk on non-performing exposures" are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FRRP framework (template F 08.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

2024 EU-wide Transparency Exercise
Collateral valuation - loans and advances
Islandsbanki hf.

(mln EUR)	As of 30/09/2023					As of 31/12/2023					As of 31/03/2024					As of 30/06/2024				
	Loans and advances		Performing		Non-performing	Loans and advances		Performing		Non-performing	Loans and advances		Performing		Non-performing	Loans and advances		Performing		Non-performing
			if which past due > 30days <= 90 days		if which past due > 30days <= 90 days				if which past due > 30days <= 90 days		if which past due > 30days <= 90 days				if which past due > 30days <= 90 days		if which past due > 30days <= 90 days		if which past due > 30days <= 90 days	
Gross carrying amount	8,968	8,844	4	354	132	8,570	8,422	4	148	128	9,058	8,898	7	380	137	8,885	8,732	5	153	125
Of which secured	7,882	7,749	3	343	127	7,680	7,554	4	137	120	7,853	7,708	6	344	128	8,114	7,981	4	133	112
Of which secured with immovable property	6,261	6,174	3	88	74	6,092	6,012	3	80	66	6,203	6,111	4	92	78	6,356	6,265	3	90	76
Of which instruments with LTV higher than 60% and lower or equal to 80%	1,864	1,848		15	13	1,733	1,718		15	12	1,892	1,874		17	12	1,996	1,975		21	16
Of which instruments with LTV higher than 80% and lower or equal to 100%	400	390		0	0	710	692		10	14	600	675		15	13	733	705		27	24
Of which instruments with LTV higher than 100%	75	63		12	11	46	43		3	2	57	38		10	10	92	65		7	2
Accumulated impairment for secured assets	57	32	0	25	24	61	39	0	22	21	63	39	0	25	24	65	39	0	25	24
Collateral																				
Of which value capped at the value of exposure	7,775	7,681	3	314	100	7,576	7,467	3	111	97	7,746	7,600	5	317	100	8,011	7,899	4	100	87
Of which immovable property	6,183	6,104	3	79	66	6,013	5,940	3	73	60	6,133	6,063	4	80	67	6,283	6,205	2	78	63
Of which value above the cap	13,370	13,256	7	115	94	13,173	13,069	5	104	88	12,741	12,611	8	110	94	13,606	13,503	7	103	83
Of which immovable property	7,589	7,513	5	73	59	7,489	7,404	4	70	60	7,604	7,509	5	66	52	7,578	7,515	3	63	59
Financial guarantees received	9	8	0	2	1	8	6	0	2	1	6	4	0	2	1	5	3	0	2	1
Accumulated partial write-off	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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