

Press Release 30 June 2025 18:30:00 GMT

Íslandsbanki hf.: FSA's annual assessment of Íslandsbanki's capital requirements

The Financial Supervisory Authority of the Central Bank of Iceland (FSA) carries out an annual assessment of risk in the operations of systemically important financial institutions

The Financial Supervisory Authority of the Central Bank of Iceland (FSA) carries out an annual assessment of risk in the operations of systemically important financial institutions by means of a Supervisory Review and Evaluation Process (SREP). The process involves an assessment of the capital requirement for financial institutions which results in an additional capital requirement under Pillar 2.

The conclusions of this annual process for Íslandsbanki are now available. The Bank shall from 30 June 2025 maintain an additional capital requirement of 1.4% of risk-weighted assets, which is a decrease of 0.4 percentage points from the previous assessment. The Bank's total capital requirement, taking into account the capital buffer on 31 December 2024, decreases from 19.7% to 19.3%.

This announcement is released by Íslandsbanki hf. and contains information that qualified or may have qualified as inside information for the purposes of Article 7 of the Market Abuse Regulation (EU) 596/2014 (MAR), encompassing information relating to the Supervisory Review and Evaluation Process described above. For the purposes of MAR and Article 2 of Commission Implementing Regulation (EU) 2016/1055, this announcement is made by Ellert Hlöðversson, CFO of Íslandsbanki hf.

For further information please contact:

Investor Relations - Bjarney Anna Bjarnadóttir, ir@islandsbanki.is Public Relations - Edda Hermannsdóttir, pr@islandsbanki.is

Attachments

Íslandsbanki hf.: FSA's annual assessment of Íslandsbanki's capital requirements