



Summary of shareholders' shareholdings and voting rights prepared by the Board of Directors of Íslandsbanki hf.

In accordance with Article 84(4) of the Public Limited Companies Act no. 2/1995, the Board of Directors of Íslandsbanki hf. is submitting the following summary to the Bank's Annual General Meeting.

The total share capital of Íslandsbanki hf. amounts to ISK 9,402,353,850. The share capital is divided into 1,880,470,770 shares of ISK five (5) in nominal value, or multiples thereof. All of the Bank's share capital is on a single class.

The rights of the shareholders of Íslandsbanki hf. to vote is in accordance with their shareholding. Each króna of share capital carries one vote, except treasury shares. As of 26 February 2026 the Bank holds 136,425,756 treasury shares.

The Bank publishes on its website a list of shareholders which own 1% or more of the Bank's shares, which currently are 12 shareholders¹ with the total number of shareholders being just shy of 25,000. LSR Pension Fund is currently the largest shareholder of Íslandsbanki, with a holding of 8.32% and Gildi Pension Fund the second largest with 7.55% holdings².

Kópavogur, 26 February 2026

Board of Directors of Íslandsbanki hf.

¹ Excluding Íslandsbanki.

² Treasury shares not taken into account in the ownership calculation.