



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 Íslandsbanka hf., is submitting the following summary to the Bank's Annual General Meeting.

The share capital of the Bank amounts to ISK 10.000.000.000. The share capital is divided into 2.000.000.000 shares of ISK five in nominal value, or multiples thereof. All of the Company'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.

In the year 2021, 35% of the Bank's shares were admitted to trading on the Nasdaq Main Market in Iceland. The Bank publishes on its website a list of shareholders which own more than 1% of the Bank's shares, which currently are 6 shareholders with the total number of shareholders being more than 15.000. The Icelandic State is currently the largest shareholder of Íslandsbanki, with a holding of 65% and Capital Group the second largest with 4.35% holdings.

Kópavogur, 17. March 2022

Board of Directors of Íslandsbanki hf.