

Supplement dated 6 August 2025
to the Base Prospectus dated 11 July 2025

Landsbankinn hf.
(incorporated in Iceland as a limited liability company)
ISK 50,000,000,000
Debt Issuance Programme

This supplement (the “**Supplement**”) to the base prospectus dated 11 July 2025 (the “**Base Prospectus**”) constitutes a supplement for the purposes of Article 23 of Prospectus Regulation EU 2017/1129 (the “**Prospectus Regulation**”), which has been implemented into Icelandic law with Act. No. 14/2020 (the “**Act on Prospectus for Public Offering or Admission to Trading on a Regulated Market**”) and the Supplement is prepared in accordance with Article 23 of the Prospectus Regulation. This Supplement is supplemental to, forms part of and must be read and construed in conjunction with, the Base Prospectus.

The Base Prospectus has been issued by Landsbankinn hf. (the “**Issuer**”) in respect of an ISK 50,000,000,000 Debt Issuance Programme (the “**Programme**”) and is dated 11 July 2025.

This Supplement is and will be available on the Issuer’s website, [www.landsbankinn.is \(https://www.landsbankinn.is/en/the-bank/investor-relations/funding/bonds-and-bills\)](https://www.landsbankinn.is/en/the-bank/investor-relations/funding/bonds-and-bills) for a period of 10 years from the date of the Base Prospectus. This Supplement and the documents incorporated by reference may be obtained on written request and without charge from the registered office of the Issuer at Reykjastræti 6, 101 Reykjavík, Iceland.

Terms given a defined meaning in the Base Prospectus shall, unless the context otherwise requires, have the same meaning when used in this Supplement. To the extent that there is any inconsistency between a) any statement in this Supplement or any statement incorporated by reference into the Base Prospectus by this Supplement and b) any other statement in or incorporated by reference into the Base Prospectus, the statements referred to in a) above shall prevail.

The Financial Supervisory Authority of the Central Bank of Iceland (the “**FSA**”) in its capacity as competent authority under the Act on Prospectus for Public Offering or Admission to Trading on a Regulated Market has scrutinised and approved this Supplement, which is published in English only.



Landsbankinn hf.
This Supplement is dated 6 August 2025

1. ISSUER'S STATEMENT

Chief Executive Officer and Chief Financial Officer of Landsbankinn hf., Reg. No. 471008-0280, registered office at Reykjastræti 6, 101 Reykjavík, Iceland, on behalf of the Issuer, hereby declare, that having taken all reasonable care to ensure that such is the case, the information contained in this Supplement is, to the best of their knowledge, in accordance with the facts and contains no omission likely to affect its import.

Reykjavík, 6 August 2025

On behalf of Landsbankinn hf.,

Lilja Björk Einarsdóttir

Chief Executive Officer

Hreiðar Bjarnason

Chief Financial Officer

2. INCORPORATION BY REFERENCE

The following wording shall be inserted after the first paragraph into sub-section entitled “*Documents Incorporated by Reference*” under the section entitled “*General Information*” on pages 52-53 in the Base Prospectus,

- i) The Condensed Consolidated Interim Financial Statements of the Issuer for the six-month ended 30 June 2025, together with the auditor’s report on review of Condensed Consolidated Interim Financial Statements and the report of the Board of Directors and the CEO.

<https://www.landsbankinn.is/uploads/documents/arsskyrsluroguppjor/consolidated-financial-report-h1-2025-en.pdf>

Undirritunarsíða

F.h. Landsbankans hf.
Hreiðar Bjarnason

F.h. Landsbankans hf.
Lilja Björk Einarsdóttir