



### **Criteria based on rules no. 530/2004**

- 20% fall in value of non-performing/impaired loans and appropriated assets
- 25% fall in value of foreign shares at own risk of the bank
- 35% fall in value of domestic shares at own risk of the bank
- 7% fall in value of bonds owned by the bank \*)
- 20% weakening of the Icelandic krona, ISK

\*) Bonds with less than one year maturity excluded.

In addition to the formal stress tests the FME conducts various stress tests as deemed necessary in each case.