



No consideration of adverse impacts on investment advice on sustainability factors

July 2025

Arion Bank hf.

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Arion Bank hf., (“Arion Bank”, the “Bank” or “we”) does not consider principal adverse impacts (“PAIs”) of its **investment advice** on sustainability factors.

Due to the unpredictable nature of investment advice, Arion banki cannot guarantee that principal adverse impacts will consistently be considered before investment advice is provided.

Where a client has indicated to Arion banki that they have a sustainability preference relating to the consideration of PAIs, Arion banki will satisfy such preferences.

The Bank will reconsider this approach for the next reporting cycle.

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