

Key figures 2024

kr Net profit
ISK 24.2bn

ROE **10.9%**

Cost-to-income
ratio **43.9%**

NIM **2.9%**

Sustainability



23% growth in sustainable lending in 2024



Íslandsbanki's Entrepreneurship Fund awarded ISK 50 million in total to 14 sustainability-related projects in 2024



93% of the Bank's credit risk exposure in scope¹ assessed with regards to ESG risk by year-end

Digital milestones



Implementation of a new anti-money laundering/know your customer model



Biometric authentication within the app launched for domestic payments



Employees started communicating with the internal chatbot SAM with the Bank's Quality Manual integration to follow soon

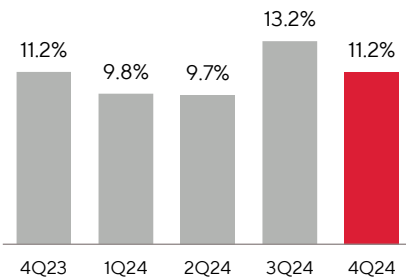
Ratings and certifications

Moody's
A3 Stable outlook

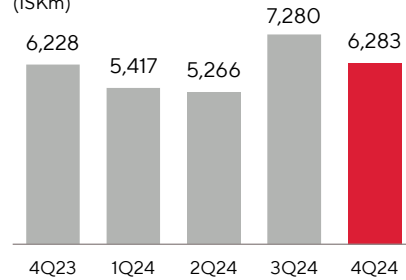
S&P Global
Ratings
BBB+/A-2
Positive outlook



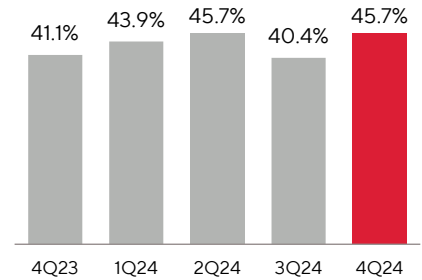
Return on equity



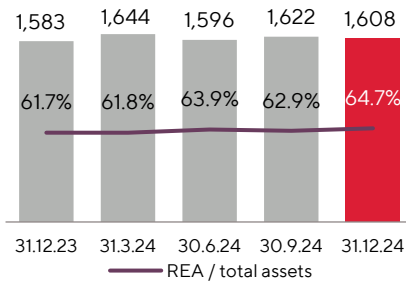
Profit after tax (ISKm)



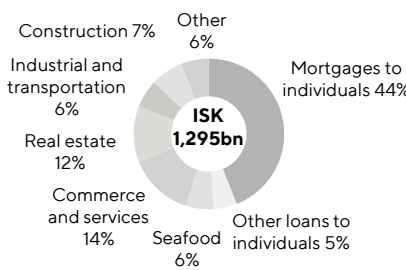
Cost-to-income ratio²



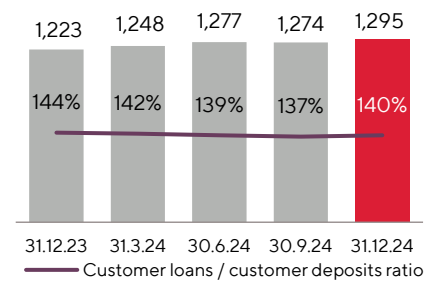
Total assets (ISKbn)



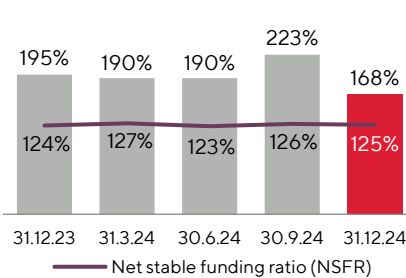
Loans to customers (Sector split as of 31.12.24)



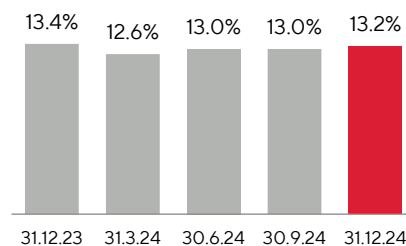
Loans to customers (ISKbn)



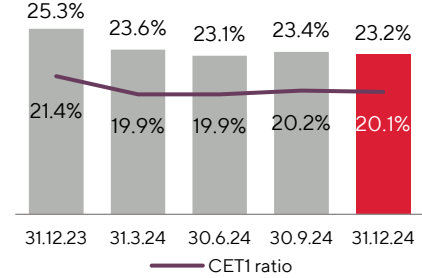
Total liquidity coverage ratio



Leverage ratio³



Total capital ratio³



The information above has not been reviewed or audited by the Group's auditor.

1. Individuals and small enterprises are out of scope. The Bank's goal is to assess with regards to ESG risk all large customers and counterparties.

2. Expenses of ISK 279m for 4Q23, ISK 286m for 1Q24, ISK 210m for 2Q24, and ISK 269m for 3Q24 recognised in the line item "Other operating expenses" in the Group's Financial Statements have been restated in the line item "Fee and commission expense". C/I ratio has been restated accordingly. C/I ratio for 2Q24 excludes a charge of ISK 470m due to an administrative fine. C/I ratio for 4Q23 included a provision of ISK 100m made in connection with an administrative fine, the C/I ratio has been restated so it excludes the provision.

3. Including 1Q24 profit for 31.3.24.