Factsheet

Key figures first nine months 2025

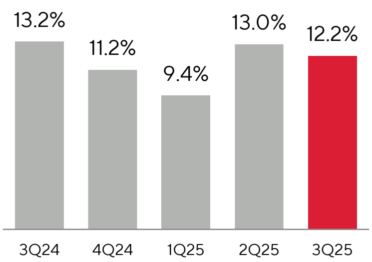
Net profit **ISK 19.3bn**

ROE **11.5%**

Cost-to-income ratio **42.1%**

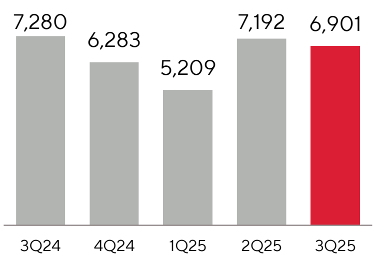
NIM **3.2%**

Return on equity

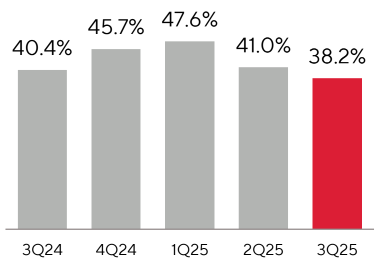


Profit after tax

(ISKm)

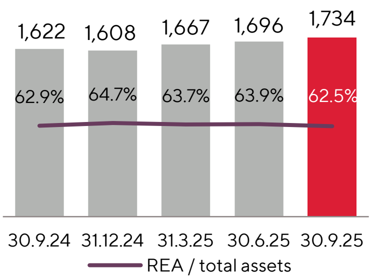


Cost-to-income ratio[1,2]



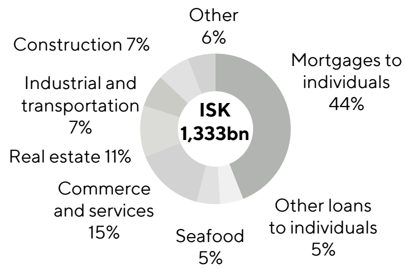
Total assets

(ISKbn)



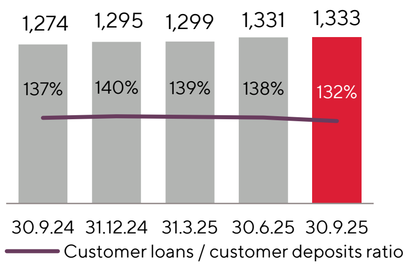
Loans to customers

(Sector split as of 30.9.25)

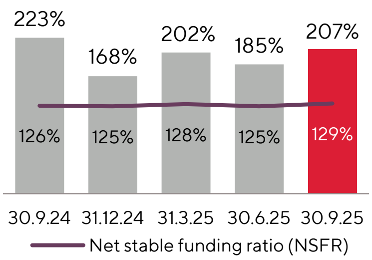


Loans to customers

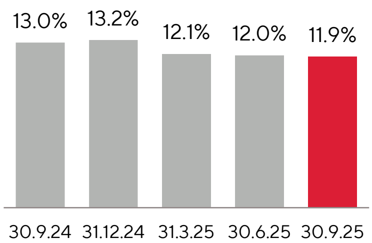
(ISKbn)



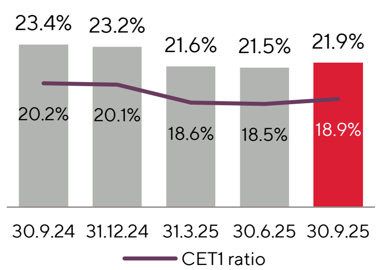
Total liquidity coverage ratio



Leverage ratio[3]



Total capital ratio[3,4]



Ratings and certifications

Moody's
A3 Stable outlook

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

ESG risk rating
Reitun
A3 Exceptional

EQUAL PAY CERTIFICATE 2025 - 2028

EQUALITY SCALE FKA 2025 AWARD

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

1. Expenses of ISK 269m for 3Q24 recognised in the line item "Other operating expenses" in the Group's Financial Statements have been reclassified in the line item "Fee and commission expense", C/I ratio has been restated accordingly.
2. C/I ratio for 3Q25 excludes a charge of 550m within net interest income due to a provision for legal proceedings.
3. Including 3Q25 profit for 30.9.25.
4. In 1Q25 the Central Bank granted the Bank permission to buy back own shares and reduce its share capital, as a result capital ratios at 31.3.25, 30.6.25 and 30.9.25 declined from year-end 2024.