

### Key figures 2Q24

**kr** Net profit  
**ISK 5.3bn**

ROE **9.7%**

Cost-to-income  
ratio **46.4%**

NIM **3.1%**

### Sustainability 2Q24



Íslandsbanki published a principle adverse impact statement for the first time



The Bank's ESG rating from Reitun, a local rating agency, increased by 10 points from previous rating



Emphasis on employee engagement with workshops and educational sessions

### Digital milestones 2Q24



App enhancements include connection with PayDay for SME and corporate clients to create claims from the app



Digital campaign focusing on financial health of customers launched



The Bank's digital car financing solution enhanced to enable multiple owners to apply jointly

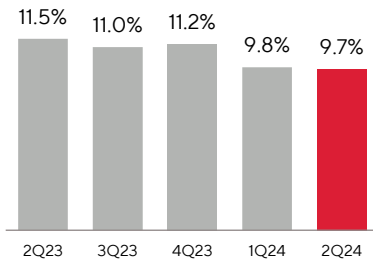
### Ratings and certifications

**Moody's**  
**A3** Stable outlook

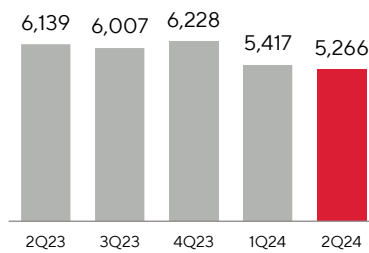
**S&P Global**  
**Ratings**  
**BBB+/A-2**  
Stable outlook



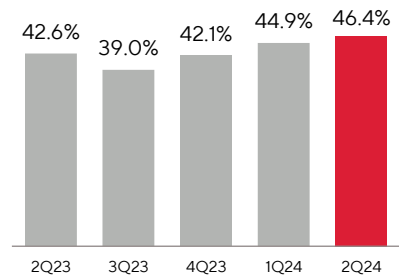
### Return on equity



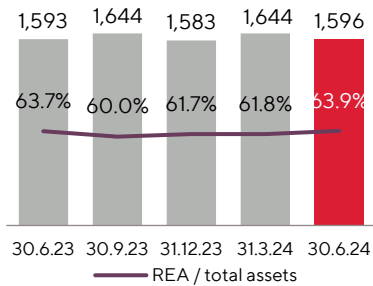
### Profit after tax (ISKm)



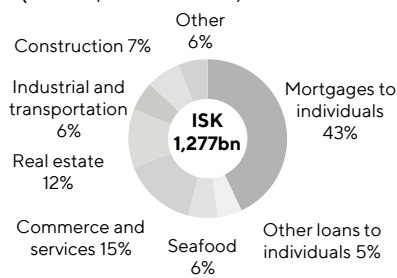
### Cost-to-income ratio<sup>1</sup>



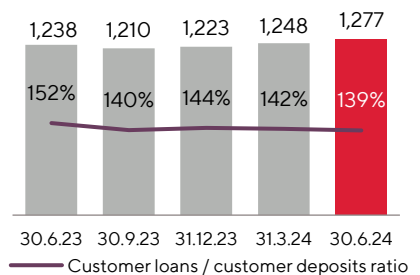
### Total assets (ISKbn)



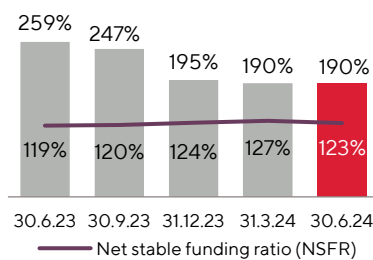
### Loans to customers (Sector split as of 30.6.24)



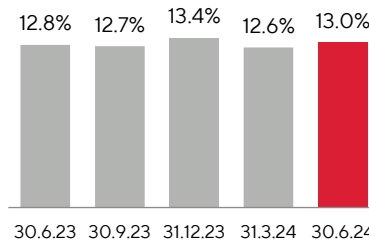
### Loans to customers (ISKbn)



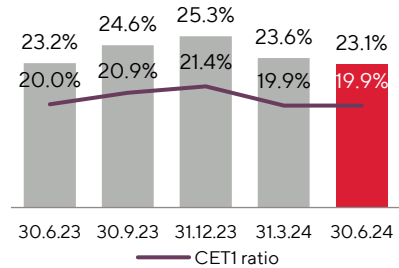
### Total liquidity coverage ratio



### Leverage ratio<sup>2</sup>



### Total capital ratio<sup>2</sup>



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

1. C/I ratio for 2Q24 excludes a charge of ISK 470m and C/I ratio 2Q23 excludes a charge of ISK 860m 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.

2. Including 3Q23 profit for 30.9.23 and 1Q24 profit for 31.3.24.