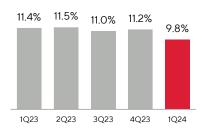


Key figures 1Q24



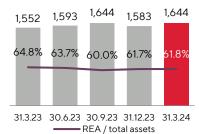
- ₩2 ROE **9.8%**
- ratio 44.9%
- ≿ NIM **3.0%**

Return on equity

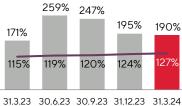


Total assets

(ISKbn)



Total liquidity coverage ratio



- Net stable funding ratio (NSFR)

Sustainability 1Q24



- Significant steps taken with
- Ē
- regards to implementation of updated Sustainable Funding Framework

The Bank issued senior preferred

green notes in NOK and SEK

Íslandsbanki purchased Icelandic carbon capture credits from Running Tide

Ratings and certifications

Profit after tax

(ISKm)

6,211

1Q23

Construction 7%

Industrial and

transportation

6%

services 15%

Leverage ratio²

Real estate 12% Commerce and

2Q23

Loans to customers

(Sector split as of 31.3.24)

Moody's S&P Global A3 Stable outlook Ratings BBB+/A-2 Stable outlook

6,139 6,007 6,228

3Q23

Other

6%

ISK

1,248bn

Seafood

6%

12.9% 12.8% 12.7% 13.4% 12.6%

31.3.23 30.6.23 30.9.23 31.12.23 31.3.24

4Q23



5,417

1Q24

Mortgages to

individuals

43%

Other loans to

individuals 5%

EUROMONEY ICELAND Best Bank

Digital milestones 1Q24

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App enhancements include loan

prepayment option and additional

debit card management functions

Further improvements to the Bank's digital car financing solution

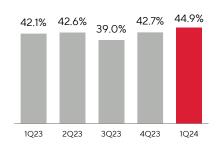
Development of an internal

enables more user journeys

Generative AI chatbot (in

BETA) ongoing

Cost-to-income ratio¹

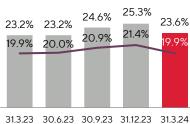


Loans to customers (ISKbn)

1,238 1,223 1,248 1,219 1,210 152% 152% 140% 144% 142%

31.3.23 30.6.23 30.9.23 31.12.23 31.3.24 - Customer loans / customer deposits ratio

Total capital ratio²



- CET1 ratio

The information above has not been reviewed or audited by the Group's auditor. C/I ratio for 2Q23 excludes a charge of ISK 860m due to an administrative fine.
Including 1Q23 profit for 31.3.23, 3Q23 profit for 30.9.23 and 1Q24 profit for 31.3.24.