

## Key figures 2025



**Net profit**  
**ISK 25.2bn**



**ROE**  
**11.2%**

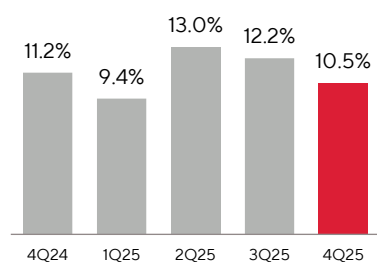


**Cost-to-income**  
**ratio 42.4%**

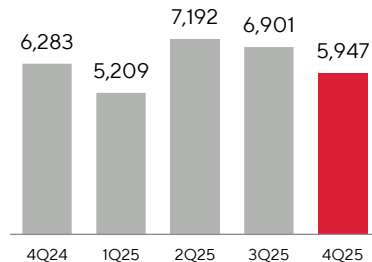


**NIM**  
**3.1%**

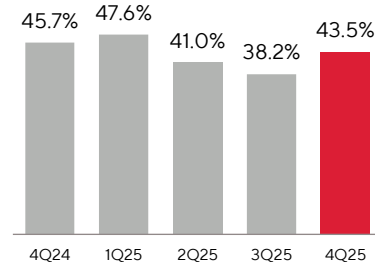
### Return on equity



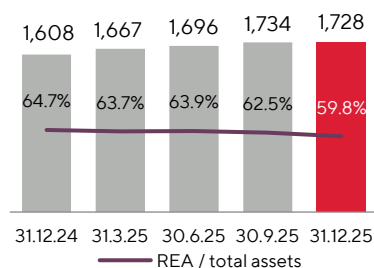
### Profit after tax (ISKm)



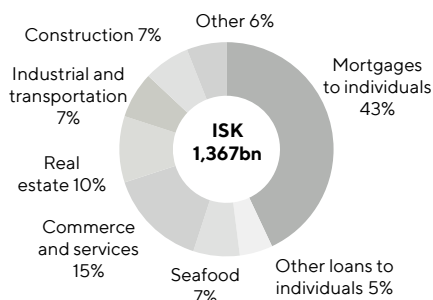
### Cost-to-income ratio<sup>1</sup>



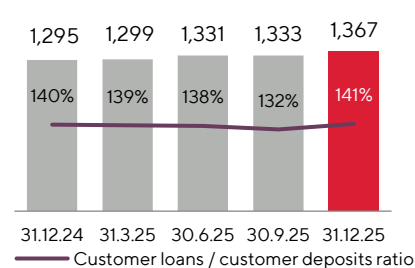
### Total assets (ISKbn)



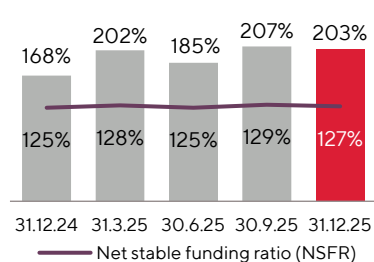
### Loans to customers (Sector split as of 31.12.25)



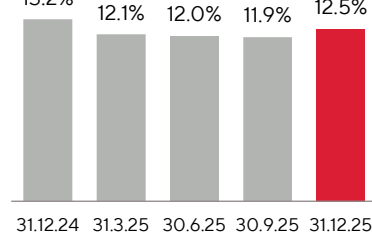
### Loans to customers (ISKbn)



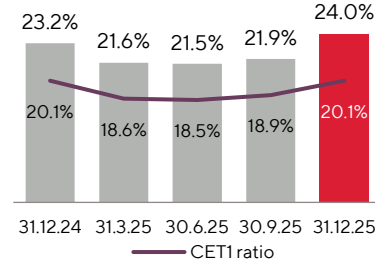
### Liquidity coverage ratio



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



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



## Ratings and certifications

**MOODY'S**  
**A3 Stable outlook**

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

**ESG risk rating**  
  
**Reitun**  
**A3 Exceptional**



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

1. C/I ratio for 4Q25 excludes salary expenses of ISK 804m due to early retirement of employees and an income of ISK 237m within net interest income (ISK 550m reversed from charge in 3Q25 due to provision for legal proceedings and a charge of ISK 313m due to correction from previous years). C/I ratio for 3Q25 excludes a charge of ISK 550m within net interest income due to a provision for legal proceedings.

2. Including 3Q25 profit for 30.9.25.