



Factsheet

Key figures 2025



**Net profit
ISK 25.2bn**



**ROE
11.2%**

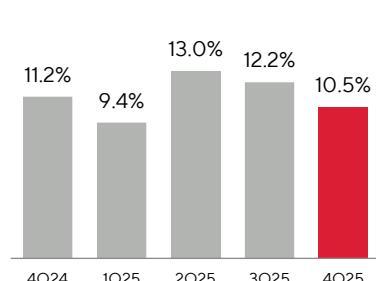


**Cost-to-income
ratio 42.4%**

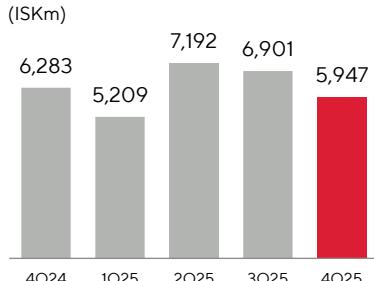


**NIM
3.1%**

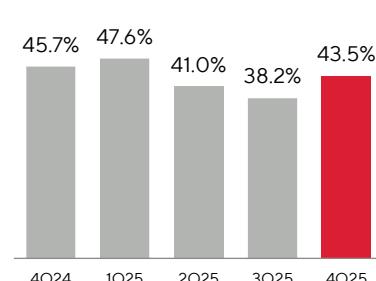
Return on equity



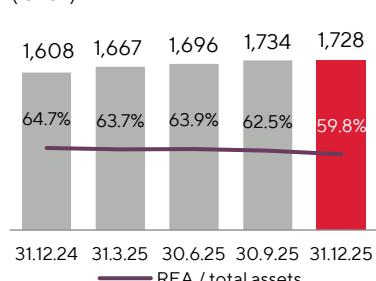
Profit after tax (ISKm)



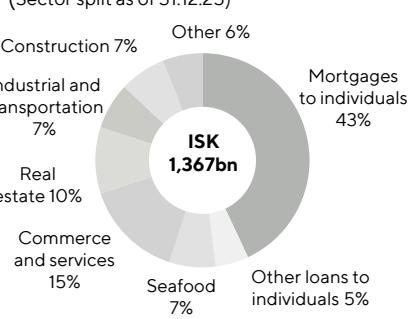
Cost-to-income ratio¹



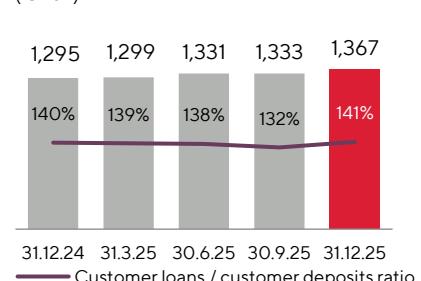
Total assets (ISKbn)



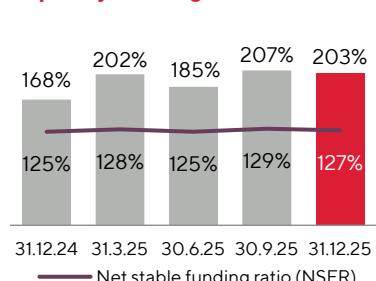
Loans to customers (Sector split as of 31.12.25)



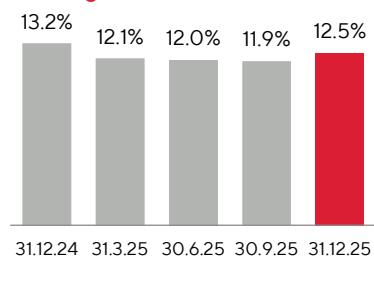
Loans to customers (ISKbn)



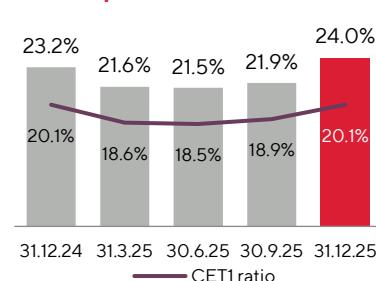
Liquidity coverage ratio



Leverage ratio²



Total capital ratio²



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.