

## Key figures first half 2025

**Net profit**  
**ISK 12.4bn**

**ROE 11.1%**

**Cost-to-income ratio 44.1%**

**NIM 3.2%**

## Sustainability 2Q25



Íslandsbanki received an ESG rating of A3 from Reitun, an Icelandic rating agency



Statement of principal adverse impact published



Íslandsbanki's sustainable assets amounted to ISK 110bn at end of 2Q25

## Digital milestones 2Q25



Customers can reduce their overdraft in the app and Íslandsbanki x VÍS partnership introduced in distribution channels



New webs published for Ergo and Íslandssjóðir (Iceland Funds) and the Íslandsbanki web is now also available in Polish



Numerous PSD2 services supporting the FinTech ecosystem implemented; strengthening comprehensive services offered

## Ratings and certifications

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

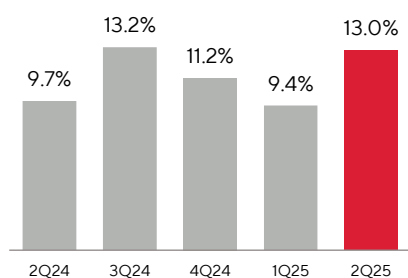
**S&P Global**  
**Ratings**  
**BBB+/A-2**  
Positive outlook



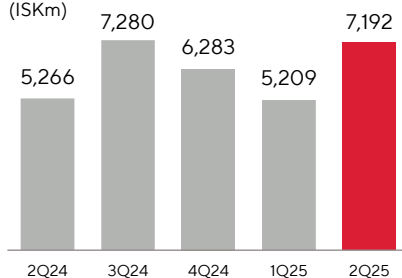
**ESG risk rating**  
**Reitun**  
**A3 Exceptional**



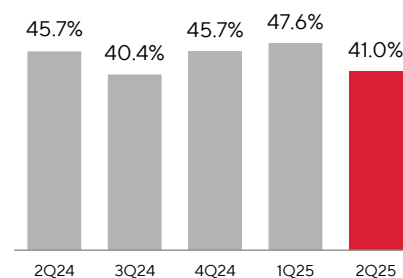
## Return on equity



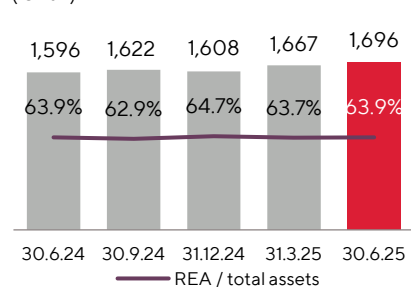
## Profit after tax



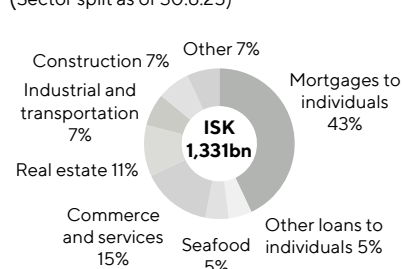
## Cost-to-income ratio<sup>1</sup>



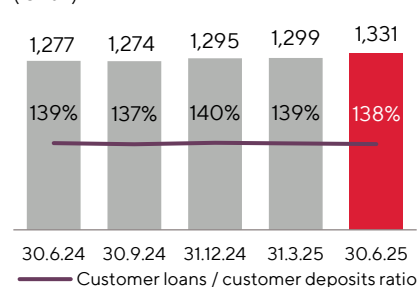
## Total assets



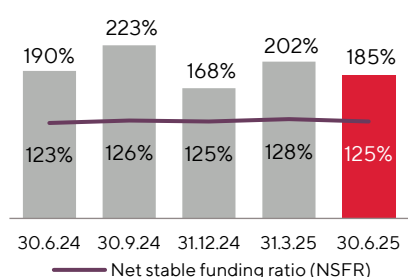
## Loans to customers



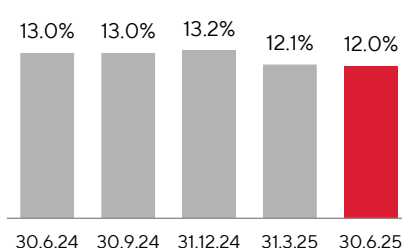
## Loans to customers



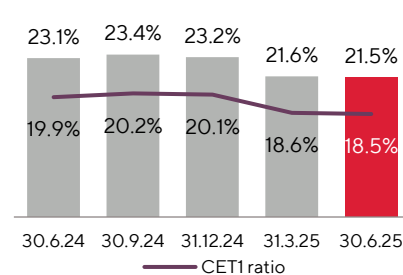
## Total liquidity coverage ratio



## Leverage ratio



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



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

1. Expenses of ISK 210m for 2Q24, and 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. C/I ratio for 2Q24 excludes a charge of ISK 470m due to an administrative fine.

2. 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 and 30.6.25 declined from year-end 2024.