Analyst Consensus Pre 2Q26

Below is a consensus from 6 equity analysts covering Íslandsbanki pre 2Q26, 9 for FY26, 6 for FY27 and 5 for FY28

ISKm	Average	Median	High	Low	FY2026	FY2027	FY2028
Net interest income	15,416	15,486	15,632	15,100	58,843	57,137	58,401
Net fee and commission income	3,389	3,431	3,570	3,150	14,172	14,756	15,388
Net financial income	150	125	361	50	726	1,157	1,238
Other net operating income	124	96	273	50	685	877	914
Total operating income	**19,080**	**19,247**	**19,629**	**18,450**	**74,363**	**73,733**	**75,693**
Administrative expenses	**-7,713**	**-7,732**	**-7,500**	**-7,938**	**-29,838**	**-30,562**	**-31,173**
Bank tax	-548	-557	-500	-566	-2,176	-2,244	-2,297
Total operating expenses	**-8,261**	**-8,288**	**-8,060**	**-8,496**	**-32,014**	**-32,806**	**-33,470**
Net impairment on financial assets	-800	-690	-500	-1,340	-3,172	-2,526	-2,668
Profit before tax	**10,019**	**9,985**	**10,756**	**9,235**	**39,176**	**38,401**	**39,555**
Income tax expense	-2,806	-2,736	-2,700	-3,012	-10,626	-9,980	-10,160
Discontinued operations held for sale, net of tax	0	0	0	0	0	0	0
Profit for the period	**7,213**	**7,249**	**7,804**	**6,524**	**28,550**	**28,421**	**29,396**
Risk Exposure Amount (REA) (at period end)	1,073,858	1,073,858	1,084,493	1,063,223	1,092,699	1,140,535	1,188,646
Loans to Customers	1,425,805	1,418,027	1,445,991	1,413,398	1,452,749	1,518,503	1,583,484
NIM[1]	3.4%	3.4%	3.6%	3.4%	3.3%	3.1%	3.0%
ROE	13.6%	13.6%	14.7%	12.3%	13.0%	12.7%	13.0%

1. On total assets