

Key figures 1Q25

kr Net profit
ISK 5.2bn

ROE **9.4%**

Cost-to-income
ratio **47.6%**

NIM **3.2%**

Sustainability 1Q25



Successful issuance of a EUR 300 million green senior preferred notes with a maturity of 5.5 year



Íslandsbanki's sustainable assets amounted to ISK 117 billion at the end of 1Q25



Sustainability risk was integrated into the Bank's risk model for corporate lending

Digital milestones 1Q25



New app launched with many new features including promoting efficient budgeting and spend control



Real time notification when savings realised with Friða loyalty program that helps creating a savings culture



Syndicated loans solution for corporate clients launched

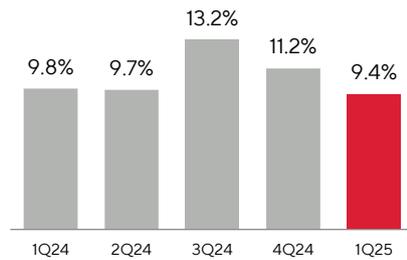
Ratings and certifications

Moody's
A3 Stable outlook

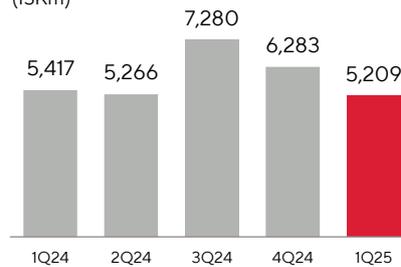
S&P Global
Ratings
BBB+/A-2
Positive outlook



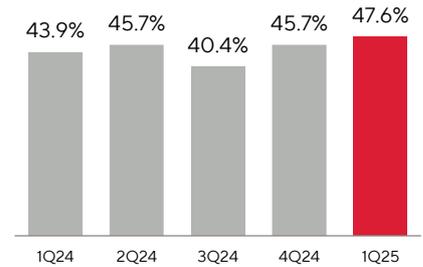
Return on equity



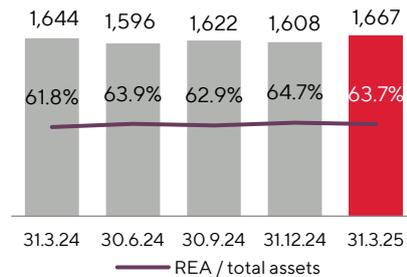
Profit after tax (ISKm)



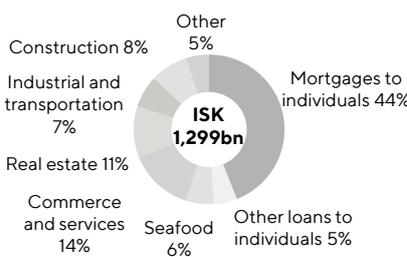
Cost-to-income ratio¹



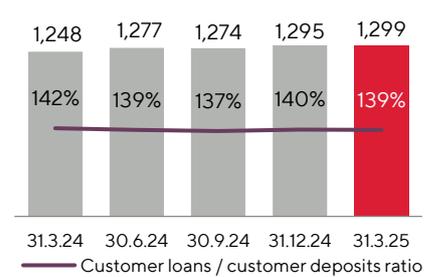
Total assets (ISKbn)



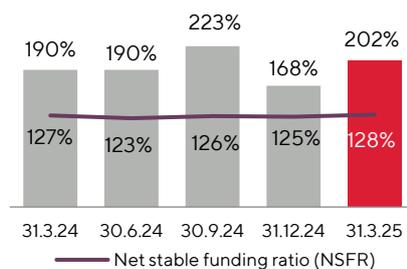
Loans to customers (Sector split as of 31.3.25)



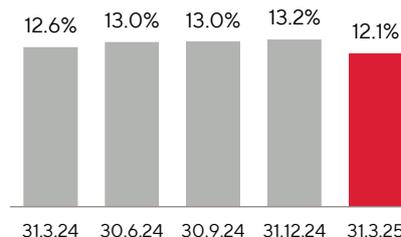
Loans to customers (ISKbn)



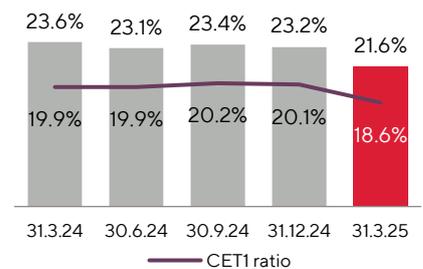
Total liquidity coverage ratio



Leverage ratio²



Total capital ratio²



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

1. Expenses of ISK 286m for 1Q24, 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. Including 1Q24 profit for 31.3.24.