

Key figures 3Q24

kr Net profit
ISK 7.3bn

ROE **13.2%**

Cost-to-income
ratio **41.4%**

NIM **2.9%**

Sustainability 3Q24

Assets under the Bank's Sustainable Funding Framework amounted to ISK 114bn at period-end

Work on upcoming CRSD implementation ongoing, most notably on double materiality assessment

60 employee workshops focusing on governance and strategy were held

Digital milestones 3Q24

Enhancements to claims management service in the app allowing SMEs and Corporates to see payment status of claims

Biometric authentication launched in the app for payments

The internal chatbot SAM went live with Quality Manual integration to follow soon

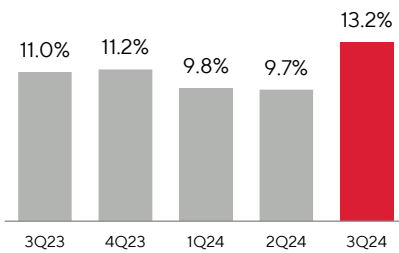
Ratings and certifications

Moody's
A3 Stable outlook

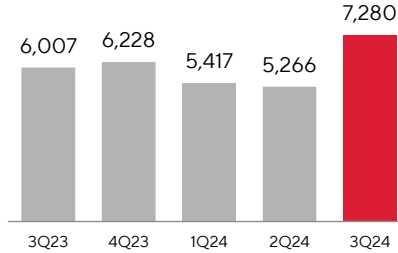
S&P Global
Ratings
BBB+/A-2
Stable outlook



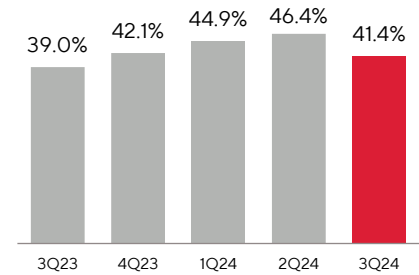
Return on equity



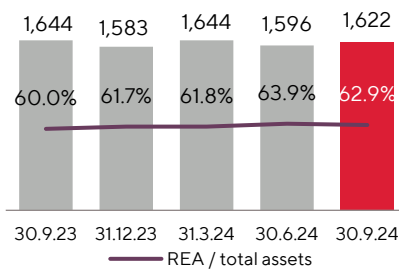
Profit after tax (ISKm)



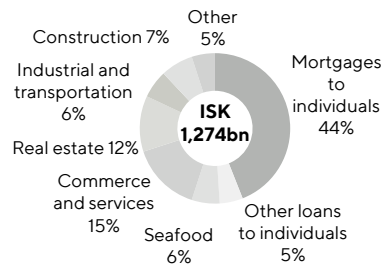
Cost-to-income ratio¹



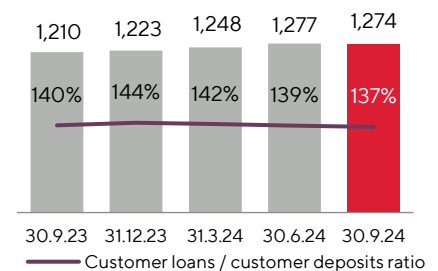
Total assets (ISKbn)



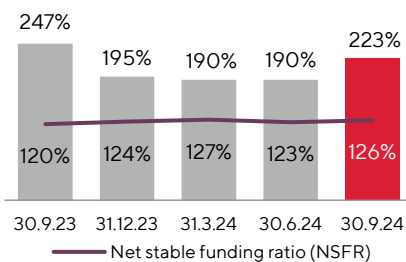
Loans to customers (Sector split as of 30.9.24)



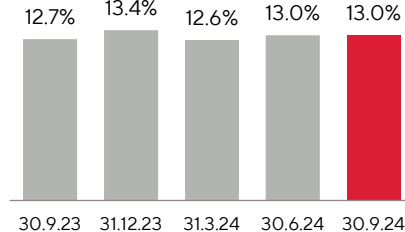
Loans to customers (ISKbn)



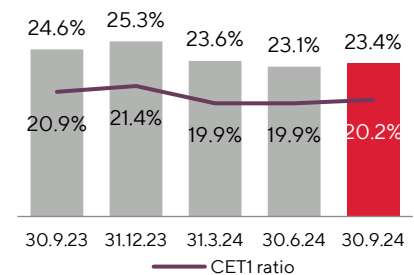
Total liquidity coverage ratio



Leverage ratio²



Total capital ratio²



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

1. C/I ratio for 2Q24 excludes a charge of ISK 470m due to an administrative fine. C/I ratio for 4Q23 included a provision of ISK 100m made in connection with an administrative fine, the C/I ratio has been restated so it excludes the provision.

2. Including 3Q23 profit for 30.9.23 and 1Q24 profit for 31.3.24.