

### Key figures 2023

**kr** Net profit  
**ISK 24.6bn**

ROE **11.3%**

Cost-to-income ratio **41.6%**

NIM **3.0%**

### Sustainability



The Bank has updated its Sustainable Funding Framework



93% of the Bank's credit risk exposure<sup>1</sup> assessed with regards to ESG risk



77% of suppliers have signed an updated Suppliers' Code of Conduct

### Digital milestones



The new digital car loan journey improves the customer loan process experience



Íslandsbanki's chatbot, Fróði, can now speak to customers in beta version of the Íslandsbanki app



Additional step-up security has been introduced to the app and online bank in response to increasing fraud risk

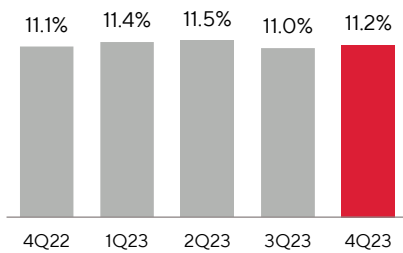
### Ratings and certifications

**MOODY'S**  
**A3** Stable outlook

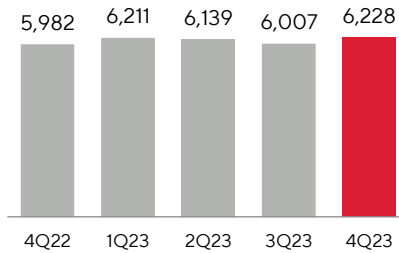
**S&P Global**  
Ratings  
**BBB/A-2**  
Positive outlook



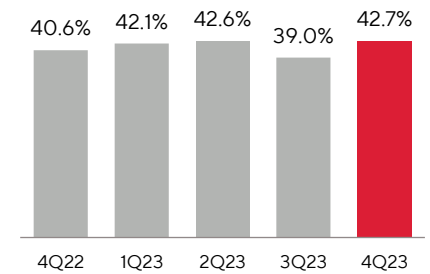
### Return on equity



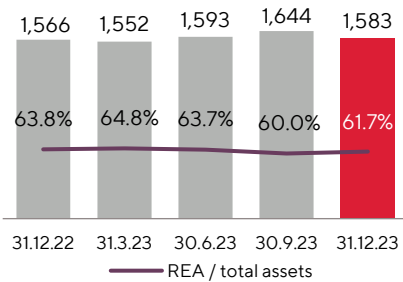
### Profit after tax (ISKm)



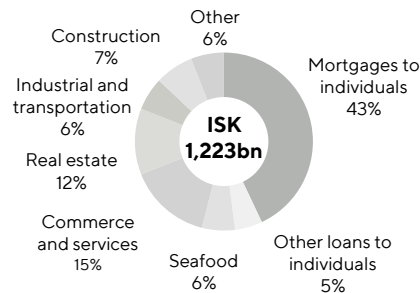
### Cost-to-income ratio<sup>2</sup>



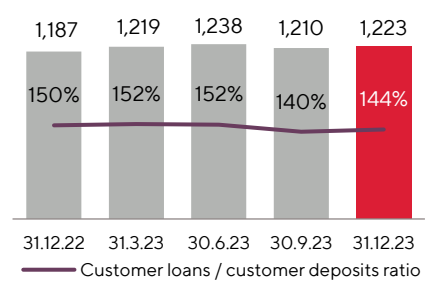
### Total assets (ISKbn)



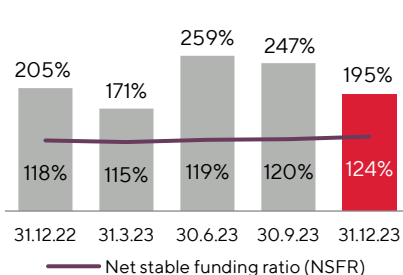
### Loans to customers (Sector split as of 31.12.23)



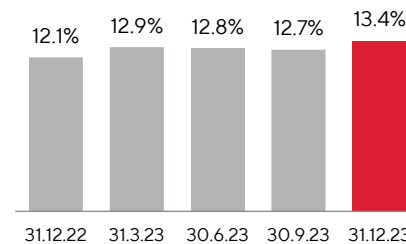
### Loans to customers (ISKbn)



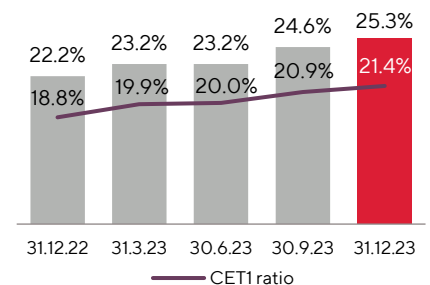
### Total liquidity coverage ratio



### Leverage ratio<sup>3</sup>



### Total capital ratio<sup>3</sup>



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

1. Individuals and small enterprises are out of scope.

2. C/I ratio for 2Q23 and 2023 excludes a charge of ISK 860m due to an administrative fine. C/I ratio for 4Q22 excludes a charge of ISK 300m due to an administrative fine.

3. Including 1Q23 profit for 31.3.23 and 3Q23 profit for 30.9.23.