

Key figures 1Q24

kr Net profit
ISK 5.4bn

ROE **9.8%**

Cost-to-income
ratio **44.9%**

NIM **3.0%**

Sustainability 1Q24

The Bank issued senior preferred green notes in NOK and SEK

Significant steps taken with regards to implementation of updated Sustainable Funding Framework

Íslandsbanki purchased Icelandic carbon capture credits from Running Tide

Digital milestones 1Q24

App enhancements include loan prepayment option and additional debit card management functions

Development of an internal Generative AI chatbot (in BETA) ongoing

Further improvements to the Bank's digital car financing solution enables more user journeys

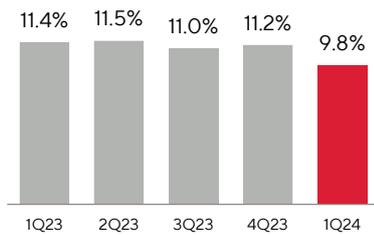
Ratings and certifications

Moody's
A3 Stable outlook

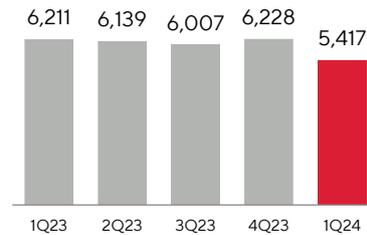
S&P Global
Ratings
BBB+/A-2
Stable outlook



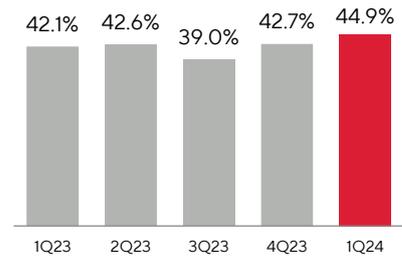
Return on equity



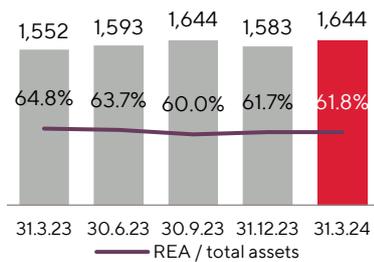
Profit after tax (ISKm)



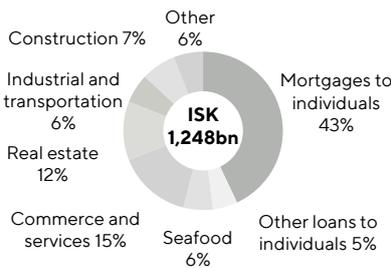
Cost-to-income ratio¹



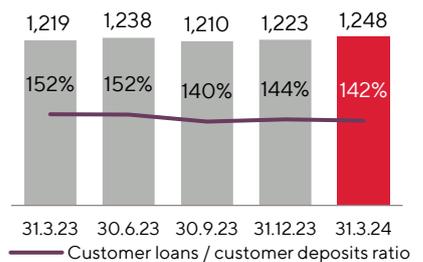
Total assets (ISKbn)



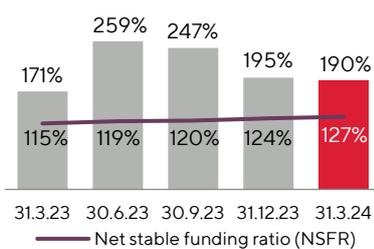
Loans to customers (Sector split as of 31.3.24)



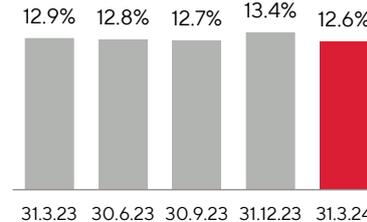
Loans to customers (ISKbn)



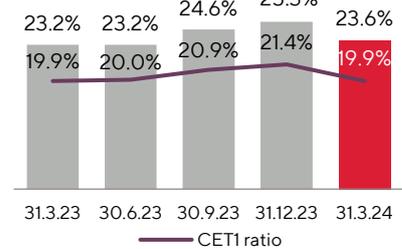
Total liquidity coverage ratio



Leverage ratio²



Total capital ratio²



The information above has not been reviewed or audited by the Group's auditor.
 1. C/I ratio for 2Q23 excludes a charge of ISK 860m due to an administrative fine.
 2. Including 1Q23 profit for 31.3.23, 3Q23 profit for 30.9.23 and 1Q24 profit for 31.3.24.