

## Environmental Data

### E1. GHG Emissions

1) Total amount, in CO2 equivalents, for Scope 1 (if applicable)

Fuel

2) Total amount, in CO2 equivalents, for Scope 2 (if applicable)

Electricity (market based)

Hot water

*Scope 2 with location based electricity*

3) Total amount, in CO2 equivalents, for Scope 3 (if applicable)

Distribution of electricity

Distribution of hot water

Distribution of drinking water

Paper use

Data transfer

Fuel production

Waste treatment

Domestic flights

International flights

Employee travel to and from work\*

Computer equipment manufacturing

Taxi's

Construction of new headquarters

Working from home

Emissions from loan portfolio (corporate loans, mortgages and car loans)

Total all scopes excl. loans. (market based scope 2)

Total all scopes (market based scope 2)

### E2. Emissions Intensity

1) Total GHG emissions per output scaling factor (scope 1&2)

### E3. Energy Usage

1) Total amount of energy directly consumed

2) Total amount of energy indirectly consumed

### E4. Energy Intensity

1) Total direct energy usage per output scaling factor

### E5. Energy Mix

1) Percentage: Energy usage by generation type

-Renewable energy

-Fossil fuels

### E6. Water Usage

1) Total amount of water consumed

Hot water

Drinking water

### E7. Environmental Operations

1) Does your company follow a formal Environmental Policy? Yes/No

2) Does your company follow specific waste, water, energy, and/or recycling policies? Yes/No

3) Does your company use a recognized energy management system? Yes/No

### E8. Climate Oversight / Board

1) Does your Board of Directors oversee and/or manage climate-related risks? Yes/No

### E9. Climate Oversight / Management

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1) Does your Senior Management Team oversee and/or manage climate-related risks? Yes/No

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**E10. Climate Oversight / Management**

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1) Total amount invested, annually, in climate-related infrastructure, resilience, and product development

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**Other material indicators for banks**

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**Social Data**

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**S1. CEO Pay Ratio**

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1) Ratio: CEO total compensation to median FTE total compensation

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2) Does your company report this metric in regulatory filings? Yes/No

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**S2. Gender Pay Ratio**

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1) Ratio: Median male compensation to median female compensation

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**S3. Employee Turnover**

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1) Percentage: Year-over-year change for full-time employees

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2) Percentage: Year-over-year change for part-time employees

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**S4. Gender Diversity**

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1) Percentage: Total enterprise headcount held by men and women

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Men

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Women

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2) Percentage: Entry- and mid-level positions held by men and women

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Men

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Women

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3) Percentage: Senior- and executive-level positions held by men and women

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Men

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Women

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**S5. Temporary Worker Ratio**

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1) Percentage: Total enterprise headcount held by part-time employees

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**S6. Non-Discrimination**

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1) Does your company follow a sexual harassment and/or non-discrimination policy? Yes/No

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**S7. Injury Rate**

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1) Percentage: Frequency of injury events relative to total workforce time

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**S8. Global Health & Safety**

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1) Does your company follow an occupational health and/or global health & safety policy? Yes/No

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**S9. Child & Forced Labor**

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1) Does your company follow a child and/or forced labor policy? Yes/No

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2) If yes, does your child and/or forced labor policy also cover suppliers and vendors? Yes/No

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**S10. Human Rights**

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1) Does your company follow a human rights policy? Yes/No

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2) If yes, does your human rights policy also cover suppliers and vendors? Yes/No

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**Other material indicators for banks**

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**Governance Metrics**

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**G1. Board Diversity**

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1) Percentage: Total board seats occupied by woman (as compared to men)

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2) Percentage: Committee chairs occupied by women (as compared to men)

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**G2. Board Independence**

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1) Does company prohibit CEO from serving as board chair? Yes/No

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2) Percentage: Total board seats occupied by independents

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**G3. Incentivized Pay**

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1) Are executives formally incentivized to perform on sustainability? Yes/No

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**G4. Collective Bargaining**

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1) Percentage: Total enterprise headcount covered by collective bargaining agreement(s)

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**G5. Supplier Code of Conduct**

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1) Are your vendors or suppliers required to follow a Code of Conduct? Yes/No

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2) If yes, what percentage of your suppliers have formally certified their compliance with the code?

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**G6. Ethics & Anti-Corruption**

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1) Does your company follow an Ethics and/or Anti-Corruption policy? Yes/No

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3) If yes, what percentage of your workforce has formally certified its compliance with the policy?

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**G7. Data Privacy**

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1) Does your company follow a Data Privacy policy? Yes/No

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2) Has your company taken steps to comply with GDPR rules? Yes/No

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**G8. ESG Reporting**

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1) Does your company publish a sustainability report? Yes/No

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2) Is sustainability data included in your regulatory filings? Yes/No

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**G9. Disclosure Practices**

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1) Does your company provide sustainability data to sustainability reporting frameworks? Yes/No

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2) Does your company focus on specific UN Sustainable Development Goals (SDGs)? Yes/No

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3) Does your company set targets and report progress on the UN SDGs? Yes/No

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**G10. External Assurance**

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1) Are your sustainability disclosures assured or validated by a third party? Yes/No

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**Other material indicators for banks**

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GRI	Unit
305-1, 305-2,305-3	
	tCO2e
	tCO2e
	tCO2e
	tCO2e
305-4	
	kgCO2/ISKm NOI
	tCO2/FTE (scope 1&2)
302-1, 302-2	
	MWh
	MWh
302-3	
	MWh/ISKm NOI
	MWh/FTE (direct energy usage)
302-1	
	%
	%
303-5	
	m3
103-2	
	Yes/No
	Yes/No
	Yes/No
102-19, 102-20,102-29, 102-30,102-31	
	Yes/No
102-10, 102-20,102-29, 102-30, 102-31	





2018	2019	2020	2021
82,8	95,4	73,5	76,1
28,2	26,1	28,5	24,1
25,8	20,3	27,9	51,2
1.579	1.226	1.346	1.098
4,3	2,6	1,1	0,9
6,2	2,5	3,2	6,3
0,3	0,3	0,3	0,2
18,8	20,0	11,7	11,7
0,3	0,3	0,3	0,3
19,3	22,7	17,5	18,1
27,6	26,9	15,5	15,0
68,7	126,6	17,7	14,1
187,2	172,7	27,7	18,9
448,9	436,2	205,4	197,7
121,5	149,3	147,5	62,9
1,7	1,4	0,5	0,4
0,0	1.082	2.483	1.204
			0,5
285.590	324.960	283.090	
1.041	2.185	3.061	1.703
286.631	327.145	286.151	
2,5	2,8	3,4	2,4
0,1	0,2	0,1	0,2
311	359	277	284
10.404	8.768	10.820	15.747
5,8	7,0	7,2	4,6
0,3	0,4	0,3	0,3
97,1%	96,1%	97,5%	98,2%
2,9%	3,9%	2,5%	1,8%
130.897	102.820	123.526	226.287
35.812	38.503	35.657	24.773
No	No	No	Yes
No	No	No	Yes
No	No	No	No
No	No	No	Yes

No	No	No	Yes
Unknown	Unknown	Unknown	Unknown
<a href="#">GRI reference table</a>	<a href="#">GRI reference table</a>	<a href="#">GRI reference table</a>	<a href="#">GRI reference table</a>
<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>
5,90	5,5	5,1	5
No	No	No	No
1,6	1,6	1,6	1,5
9%	5%	6%	8%
Liggur ekki fyrir	3%	2%	4%
40%	41%	41%	43%
60%	59%	59%	57%
37%	37%	39%	40%
63%	63%	62%	60%
63%	62%	61%	63%
37%	38%	39%	37%
11,4%	12,9%	13,1%	13,2%
Yes	Yes	Yes	Yes
Yes	Yes	Yes	Yes
No	No	No	Yes
			Yes
No	No	No	Yes
			Yes
<a href="#">GRI reference table</a>	<a href="#">GRI reference table</a>	<a href="#">GRI reference table</a>	<a href="#">GRI reference table</a>
<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>
43%	43%	50%	57%
50%	50%	75%	33%
Yes	Yes	Yes	Yes
100%	100%	100%	100%
No	No	No	No



100%	100%	100%	100%
No	No	No	Yes
Yes	Yes	Yes	Yes
100%	100%	100%	100%
Yes	Yes	Yes	Yes
Yes	Yes	Yes	Yes
Yes	Yes	Yes	Yes
Yes	Yes	Yes	Yes
Yes	Yes	Yes	Yes
No	Yes	Yes	Yes
No	Yes	Yes	Yes
<a href="#">GRI reference table</a>	<a href="#">GRI reference table</a>	<a href="#">GRI reference table</a>	<a href="#">GRI reference table</a>

Change from 2020

4%

-15%

83%

-18%

-18%

99%

-31%

0%

14%

3%

-3%

-20%

-32%

-4%

-57%

-24%

-52%

-44%

-28%

21%

3%

46%

-37%

7%

1%

-1%

20%

-7%

Yes

Yes

None

Yes

Yes
None
<b>Change from 2020</b>
-2%
None
-6%
2%
2%
1%
-2%
1%
-1%
2%
-2%
0%
None
None
Yes
Yes
Yes
Yes

<b>Change from 2020</b>
7%
-42%
None
0%
None

0%
Yes
None
0%
None
None
None
None
None
None
None
None