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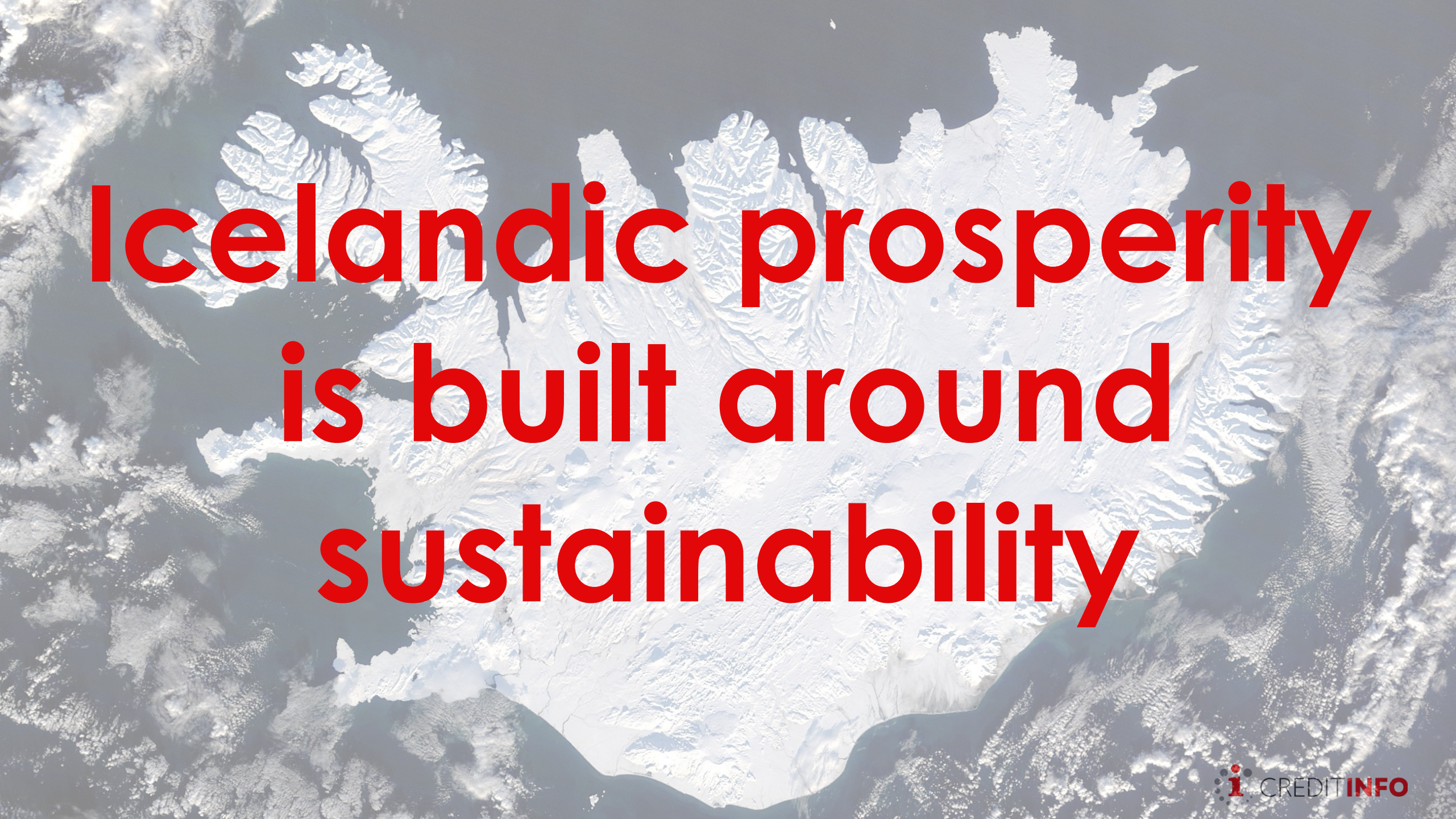
Icelandic prosperity
is built around
sustainability

ENERGY

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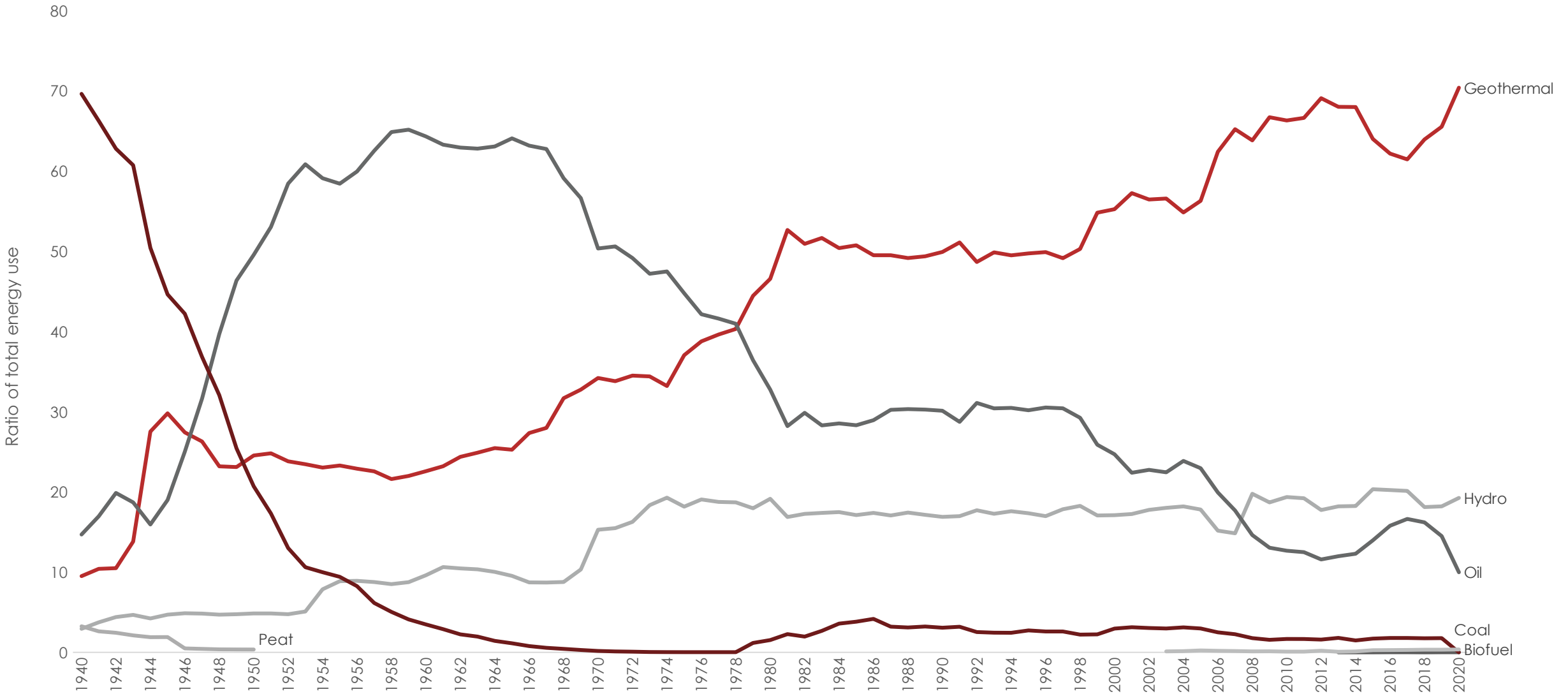
Two energy transitions - Icelanders transformed their energy system between 1960 and 1980



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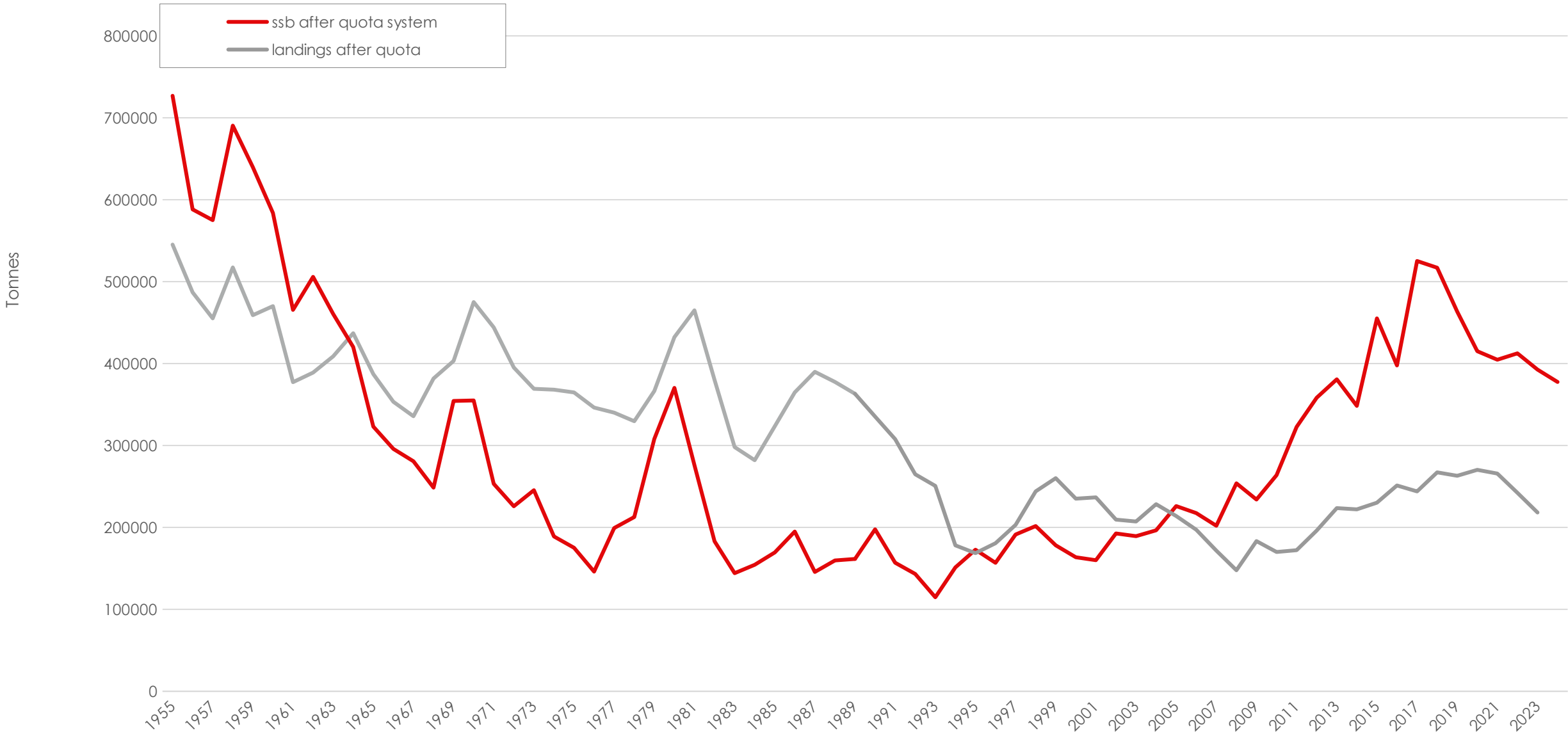
Cod stock size is managed using government data



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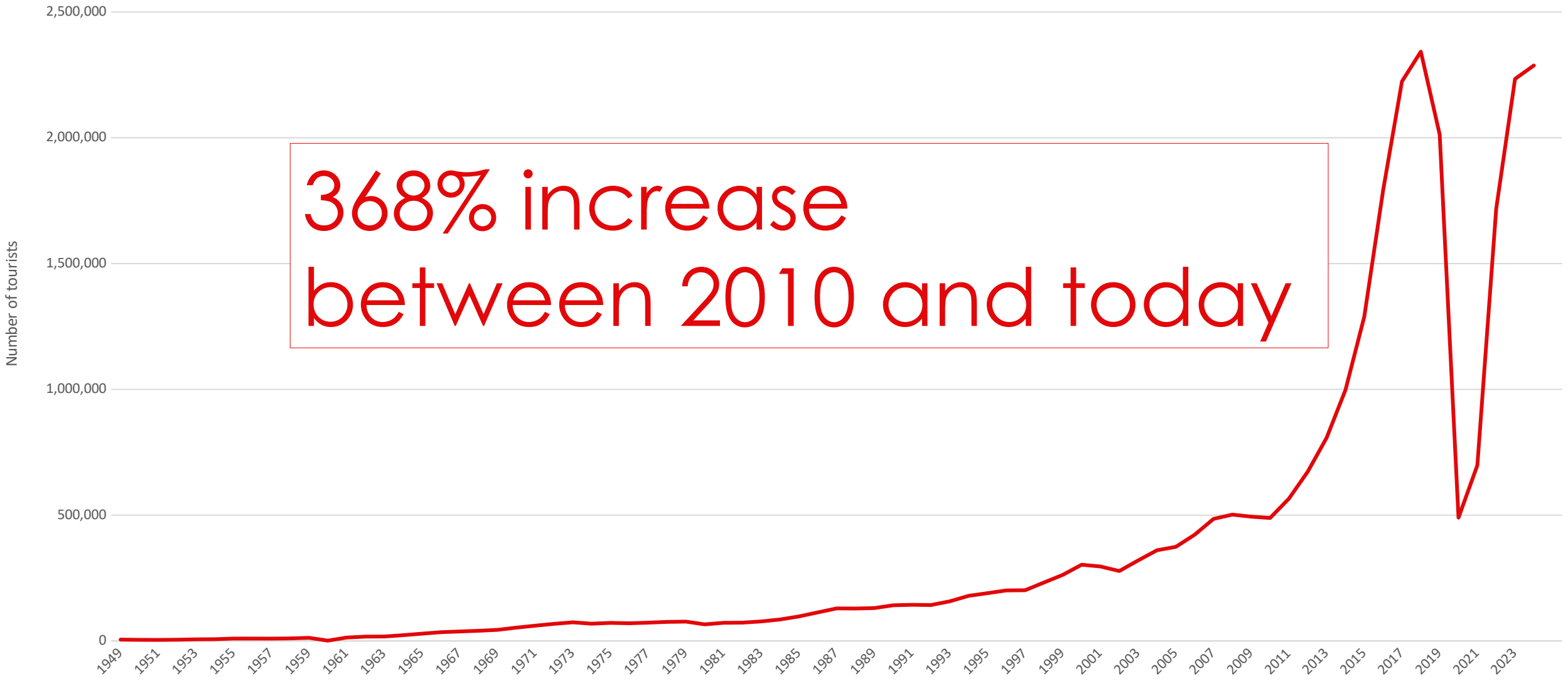
TOURISM

After the financial crisis Iceland has had a tourist boom



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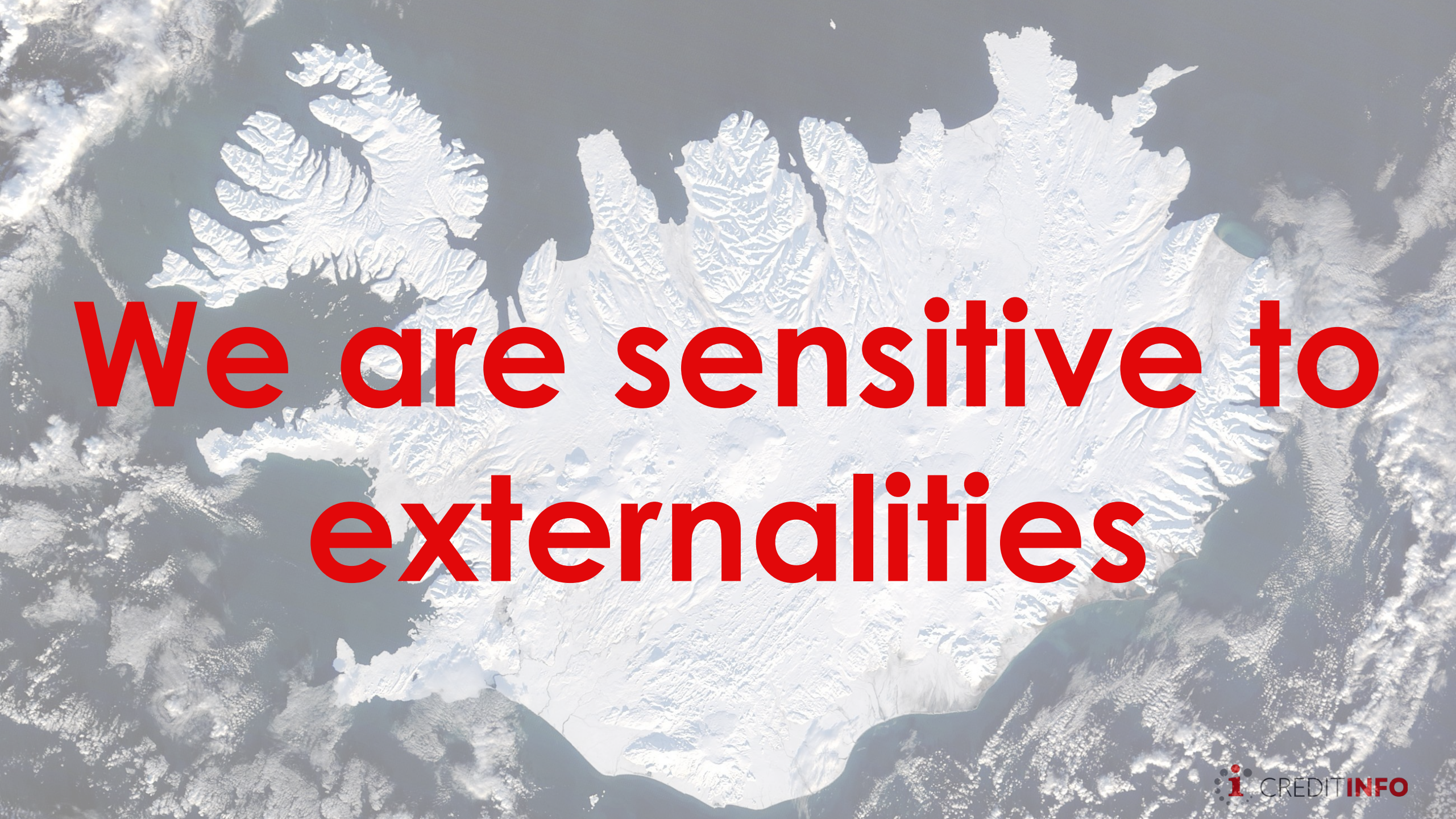
We are sensitive to externalities

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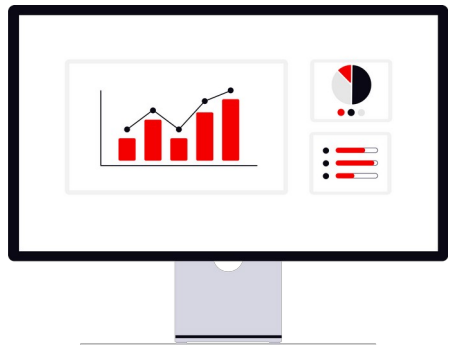
Future prosperity is
data driven

We collect various data

Various datastreams



Single platform

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Estonia

Latvia

Lithuania

Iceland

Our markets with ESG focus

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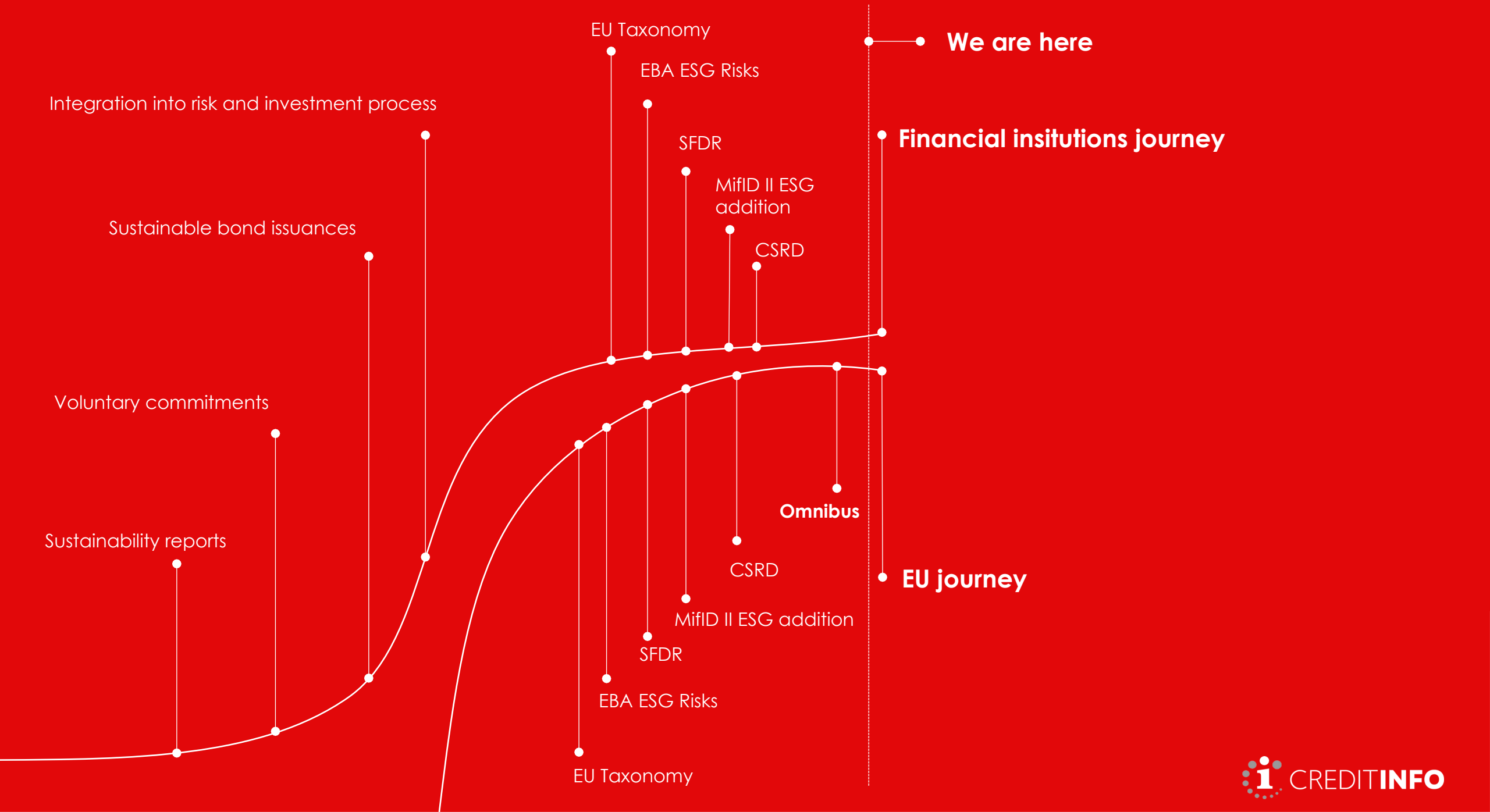
EU Taxonomy
EBA ESG Risks
SFDR
MifID II ESG addition
CSRD
We are here
Financial insitutions journey
Integration into risk and investment process
Sustainable bond issuances
Voluntary commitments
Sustainability reports
Omnibus
CSRD
MifID II ESG addition
SFDR
EBA ESG Risks
EU Taxonomy
EU journey

Before Omnibus 0.15% of EU companies under the CSRD

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After Omnibus 0.03% of EU companies under the CSRD

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What do we hear from our clients?

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What do we hear from our clients?

Same two themes from all our markets

Same two themes from all our markets

"Our sustainability focus began before the EU began its regulatory journey."

"Data access will be harder as we will not have standardised data format"

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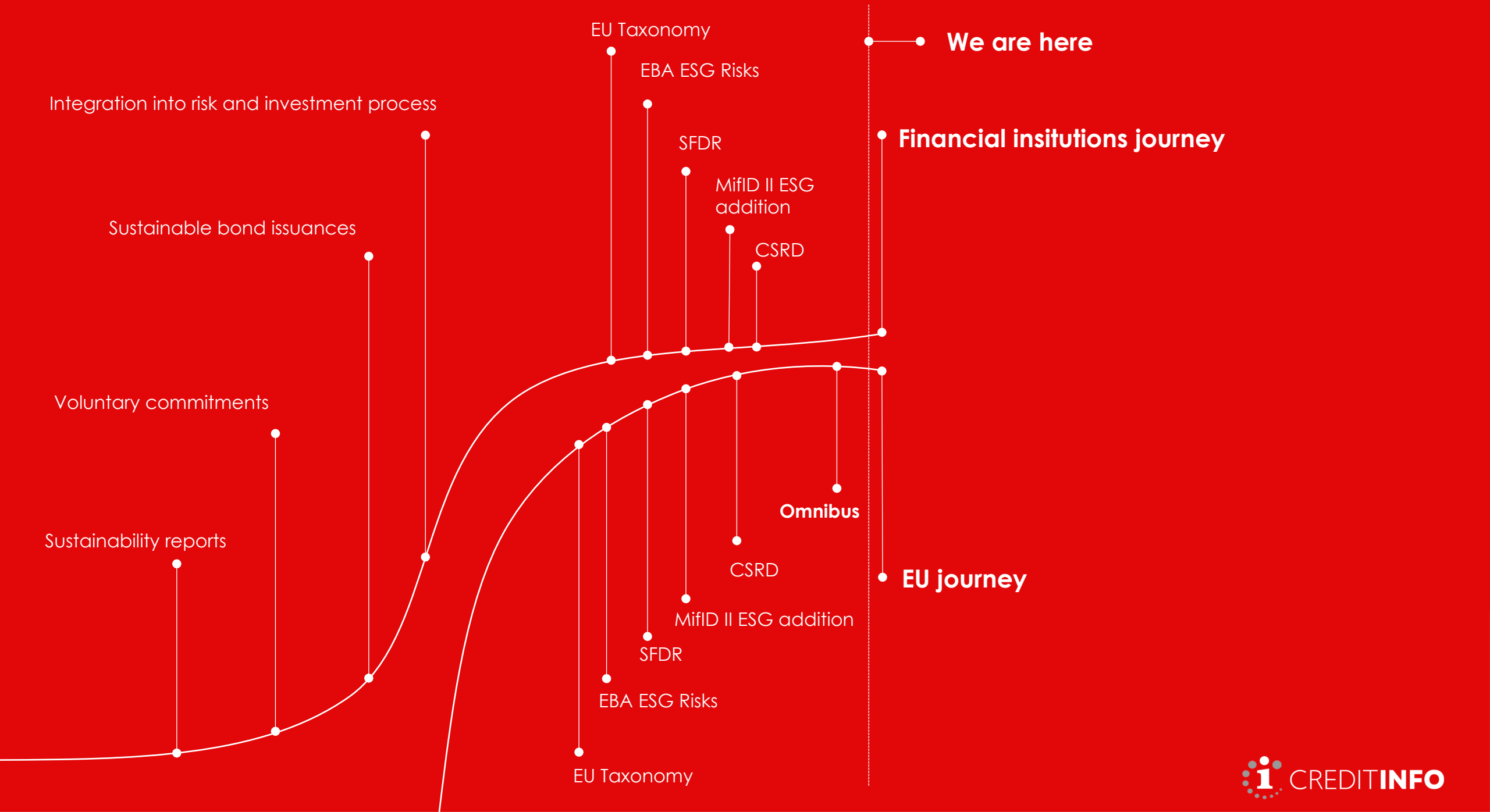
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EBA ESG Risks
EU Taxonomy
EU journey

European banks are already integrating ESG risks using various datastreams

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Data access will be different than expected

The journey of the financial sector will remain

Sustainability risk will not change

The dynamics of EU ESG data provision is changing

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The dynamics of EU ESG data provision is changing

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The dynamics of EU ESG data provision is changing

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The dynamics of EU ESG data provision is changing

- ESAP is expected to be fully functional mid 2027
- Financial institutions will still need various ESG datapoints now to fulfuill requirements set by EBA, SFDR, Taxonomy, MiFID II etc.
- Who will collect and distribute the data?

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