



Financial Report
2007



31 January 2008

Exista Financial Results for 2007

Today the financial services group Exista hf. published its financial statements for 2007.

Primary results for 2007:

- After-tax profit EUR 573.9 million, up 34.5%
- Earnings per share €5.11 cents, up 18.8%
- Return on equity 23%
- Total assets EUR 8.0 billion at year-end, up 82%
- Total equity EUR 2.4 billion at year-end, up 25%
- Equity ratio 29.6% at the end of 2007

Primary results for the fourth quarter of 2007:

- After-tax loss in fourth quarter EUR 295.6 million
- Adverse development in financial markets significantly affected valuation of financial assets
- Proprietary trading books were liquidated and closed, and stake building assets sold, generating considerable loss and one-off expenses

Since year-end:

- As of the end of January 2008, Exista has committed liquidity to meet all refinancing obligations well into 2009, or for 69 weeks
- Today Exista introduces a new organisational structure that further underscores the Group's emphasis on financial services as its core activity. New supporting units, Research and Treasury, have been established while proprietary trading activities have been discontinued.

Lýður Gudmundsson, Executive Chairman:

"At a time of turbulence in the financial markets, Exista benefits greatly from the sound operations of its subsidiaries and associates. An unusually sharp dive in market prices has put fundamentals to the test, and Exista has demonstrated real strength under these trying circumstances. We are prepared for market volatility, and we carry out our operations and risk management accordingly. Our liquidity position is excellent and our foundations are sound. Management recognises that our shareholders have felt the effects of the recent downturn in share prices which has impacted investors globally. However, we believe firmly that Exista has created for itself a unique position in the Nordic financial market - a position that presents the Group with excellent opportunities for the future."

For further information on Exista's 2007 financial results, please contact:

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About Exista

Exista is a financial services group with operations in the areas of insurance, asset finance and investments. The company is a leading insurance underwriter in Iceland, as well as the country's largest provider of asset finance products. As an international investor, Exista has strategic holdings in several companies, including Sampo Group, Kaupthing Bank, Bakkavör Group, Storebrand and Skipti (Iceland Telecom). Exista is listed on the OMX Nordic Exchange in Iceland, and its shareholders number around 30,000. Information on Exista hf. and its financial statements can be found on the Group's website: www.exista.com.

About the annual financial accounts

The financial statements for Exista hf. are prepared in accordance with the International Financial Reporting Standards (IFRS). The financial statements have been audited by the Group's auditors, Deloitte hf.

To facilitate comparison between years, it is appropriate to point out the primary changes made in Exista's operations and accounting methods between 2006 and 2007:

- As of the beginning of 2007, the Group's financial statements are prepared in euros. Prior to that time, they were prepared in Icelandic króna.
- Since the beginning of the year, the equity method has been used to record the Group's strategic holdings in financial companies (Sampo Group and Kaupthing Bank), whereas all strategic holdings were previously recorded at fair value. Strategic holdings in other companies are still assessed at fair value.
- As of 1 June 2006, the insurance company Vátryggingafélag Íslands (VÍS) and the asset financing company Lýsing were included in the accounts of the Exista Group, as were other assets held by the holding company VÍS eignarhaldsfélag hf. This affects the Group's revenue and expense items, as well as its balance sheet.

Consolidated Income Statement

Profit

Exista's profit before tax in 2007 totalled EUR 525.7 million, as opposed to EUR 436.6 million in 2006. Profit after tax totalled EUR 573.9 million, as compared with EUR 426.7 million in the prior year.

In the fourth quarter, the Group's after-tax loss amounted to EUR 295.6 million, as opposed to EUR 147.4 million profit during the same period in the prior year.

Earnings per share were 5.11 cents for the year. Return on equity was 23% in 2007.

Revenue

Total revenues amounted to EUR 961.5 million in 2007, as opposed to EUR 696.7 million for the prior year. During the fourth quarter, total revenues were negative in the amount of EUR 143.8 million, as compared with EUR 237.5 million positive revenue for the same period in 2006.

Financial assets at fair value yielded capital gains of EUR 0.8 million during 2007, as opposed to EUR 357.6 million in 2006. Capital losses from financial assets designated at fair value totalled EUR 104.6 million for the fourth quarter of the year, as opposed to a gain of EUR 24.6 million for the fourth quarter of 2006.

The loss on financial assets held for trading totalled EUR 46.3 million for 2007, as opposed to a gain of EUR 129 million during 2006. In the fourth quarter, financial assets held for trading generated a loss of EUR 156.3 million, as compared with a profit of EUR 103.8 million for the same period in the prior year. The trading portfolio of the Group was liquidated during the fourth quarter, generating considerable one-off expenses due to discontinued operations. Exista has closed its proprietary trading unit, as is further discussed on page 9.

Dividend income totalled EUR 12.6 million for 2007, as opposed to EUR 78.7 million for 2006. In the fourth quarter, total dividend income was EUR 40 thousand, as opposed to EUR 58.3 million for the fourth quarter of 2006. The year-on-year drop can be explained by the fact that the dividends for the associates, Kaupthing Bank and Sampo Group, are not recorded in the income statement. Instead, dividends of associated companies, in the amount of EUR 135 million in 2007, are recorded as a reduction in book value in the balance sheet and of course accounted for in the cash flow.

Interest income, which is generated primarily by asset financing operations, totalled EUR 91.2 million during 2007, while interest income was EUR 50.3 million for the year 2006. Asset financing activities were first included in the Group accounts in June of that year. The interest income for the fourth quarter totalled EUR 30.3 million, as opposed to EUR 22.8 million in Q4 2006.

Income from life and non-life insurance premiums totalled EUR 129.0 million during the year, and EUR 31.2 million during the fourth quarter. Premium income amounted to EUR 73.6 million in 2006. Premium income from insurance companies was included in the Group accounts for the first time in June 2006.

Share in profit of associates totalled EUR 48.4 million in the fourth quarter and EUR 756.2 million for the year. The calculation of Exista's share in the quarterly profits of the financial companies Sampo Group and Kaupthing Bank is based on the market consensus concerning these companies' profit for the period. If actual profit deviates from these estimates, the difference is recorded as income or expense in the next financial statements.

Expenses

Operating expenses totalled EUR 65.4 million in 2007, as opposed to EUR 51.1 million for the prior year. Operating expenses in the fourth quarter amounted to EUR 18.8 million.

Life and non-life insurance claims, which were first included in the Group accounts in June 2006, totalled EUR 104.4 million for the year and EUR 28.3 million for the fourth quarter.

The Group's total expenses, including insurance claims, amounted to EUR 169.9 million for the year. In 2006, however, total expenses were EUR 109.6 million, which reflects the cost impact that the addition of insurance and

asset finance businesses has had on Group's operations. Total expenses amounted to EUR 47.1 million for the fourth quarter.

In 2007 the average number of Exista employees, including subsidiaries, was 433.

Operating profit, financial expenses, and taxes

Profit before financial expenses totalled EUR 791.7 million in 2007, as opposed to EUR 587.1 million in 2006. Loss before financial expenses amounted to EUR 190.8 million for the fourth quarter.

Interest expenses totalled EUR 350.3 million for the year, as compared with EUR 104.1 million in 2006. Increased interest expenses reflect the growth in the Group's balance sheet and funding. Interest expenses were EUR 109.4 million in the fourth quarter.

Net foreign exchange gains amounted to EUR 84.3 million for the year, against a loss of EUR 46.4 million in 2006. It should be noted that Exista's accounting currency is now the euro instead of the Icelandic króna. This has led to changes in the Group's currency hedging. In accordance with IFRS hedge accounting rules, currency hedging is now recorded in the Group accounts as a change in equity. For the fourth quarter, the net foreign exchange loss was EUR 6.2 million.

Income tax was positive in the amount of EUR 48.2 million for the year and EUR 10.9 million for the fourth quarter. The positive tax for 2007 is explained primarily by a deferred income tax liability that was dissolved in the first quarter.

Consolidated Income Statement

(EUR MILLIONS)	2007	2006	CHANGE
Financial assets designated at fair value	0.8	357.6	-99%
Financial assets held for trading	(46.3)	129.0	-136%
Dividends	12.6	78.7	-84%
Interest income	91.2	50.3	81%
Insurance premium	129.0	73.6	75%
Share in profit of associates	756.2	-	-
Other revenue	17.9	7.5	138%
Revenue	961.5	696.7	38%
Insurance claims	-104.4	-58.6	-78%
Operating expenses	-65.4	-51.1	-28%
Expenses	-169.9	-109.6	55%
Profit before financial expenses	791.7	587.1	35%
Interest expenses	-350.3	-104.1	-237%
Foreign exchange difference	84.3	-46.4	281%
Profit (loss) before tax	525.7	436.6	20%
Income tax	48.2	-9.9	585%
Profit (loss) for the period	573.9	426.7	35%

(EUR MILLIONS)	Q4 2007	Q3 2007	Q2 2007	Q1 2007	Q4 2006
Financial assets designated at fair value	-104.6	32.0	35.3	38.2	24.6
Financial assets held for trading	-156.3	-37.3	36.4	110.8	103.8
Dividends	0.04	0.7	6.9	5.0	58.3
Interest income	30.3	23.2	19.3	18.4	22.8
Insurance premium	31.2	32.0	30.6	35.2	25.6
Share in profit of associates	48.4	92.5	158.3	457.0	0.0
Other revenue	7.2	4.2	3.3	3.3	2.5
Revenue	-143.8	147.1	290.2	668.0	237.5
Insurance claims	-28.3	-25.1	-24.5	-26.5	-21.8
Operating expenses	-18.8	14.5	-15.5	-16.7	-17.6
Expenses	-47.1	-39.6	-40.0	-43.2	-39.4
Profit before financial expenses	-190.8	107.5	250.2	624.8	198.0
Interest expenses	-109.4	-106.2	-78.2	-56.4	-37.7
Foreign exchange difference	-6.2	8.7	52.7	29.0	-8.0
Profit (loss) before tax	-306.5	10.0	224.7	597.5	152.3
Income tax	10.9	-2.6	-3.3	43.2	-4.8
Profit (loss) for the period	-295.6	7.4	221.4	640.7	147.4

Performance of business divisions

In the 2007 accounts, the financial services group Exista is divided into Operating Businesses and Investment Businesses. Today, further changes in the organisational structure of the Group are introduced. These changes are discussed on page 9.

Operating Businesses

Operating Businesses after-tax profit for the year totalled EUR 17.9 million. The function referred to collectively as Operating Businesses includes Insurance, Asset Finance, and Trading.

The Group's total revenue from Operating Businesses for the year amounted to EUR 159.7 million for the year. This includes insurance premiums of EUR 129.0 million, interest revenue of EUR 66.6 million, and investment revenue which was negative in the amount of EUR 52.6 million, due to costs from discontinued proprietary trading operation.

Total expenses of operating businesses amounted to EUR 153.5 million for the year. Of that amount, insurance claims were EUR 104.4 million and operating expenses EUR 49.1 million.

Profit before financial expenses for the year was EUR 6.2 million for the year and financial expenses totalled EUR 33.4 million. Therefore, the loss before tax totalled EUR 27.2 million in 2007.

Operations in the Group's insurance business has proceeded largely as planned during the year, and the combined ratio has improved. The combined ratio for insurance underwriting was 99.5% in 2007, down from 113.3% during the same period a year ago, despite some unusually large claims in 2007. The operational ratio was 86.3% in 2007, compared with 95.9% in 2006.

Return on equity was 9% from the asset finance operations in 2007, down from 28.0% in 2006, as Lýsing experienced a sizable impairment loss in the fourth quarter.

Investment Businesses

Investment Businesses recorded an after-tax profit of EUR 556.0 million during 2007. The Investment Businesses comprise the Group's strategic holdings, including Sampo Group, Kaupthing Bank, and Bakkavör Group, as well as other investments.

Revenues for Investment Businesses amounted to EUR 801.8 million for the year. Total expenses were EUR 16.4 million for the year. Profit before financial expenses totalled EUR 785.5 million, while financial expenses amounted to EUR 232.5 million. Profit before tax therefore totalled EUR 552.4 million for the year.

Consolidated Balance Sheet

Assets

Exista's total assets amounted to EUR 8,010 million as of 31 December 2007, an increase of EUR 3,615 million, or 82% over the year.

Financial assets at fair value totalled EUR 1,123 million at the end of 2007. This is a decrease of EUR 1,149 million, or 51%, since the beginning of the year. The main reason for this change is that the Group's share in Kaupthing Bank is no longer entered at fair value, as in 2006, but is recorded as an associate using the equity method. Listed shares, which totalled approximately EUR 850 million, consist primarily of shares in Bakkavör Group (EUR 549 million). Shares in unlisted companies, which totalled EUR 274 million, consist largely of shares in Skipti (Iceland Telecom: EUR 148 million). Unlisted shares are recorded at the original purchase price.

Financial assets held for trading, which consists mainly of the technical provisions of the insurance operations, totalled EUR 210 million at the end of the year. This is roughly EUR 627 million less than at the beginning of the year.

Loans and accounts receivable totalled some EUR 785 million at the end of 2007, up 12% since the beginning of the year, and are mostly due to the Group's asset financing activities. Asset financing agreements and loans totalled EUR 694 million at the end of the year.

The Group's goodwill, valued at EUR 469 million at the end of 2007, is due to the purchase of insurance and asset financing businesses in 2006. Goodwill accounts for less than 6% of total assets and has been tested for impairment.

Holdings in associated companies were valued at EUR 4,738 million at the end of the year. A substantial portion of these holdings is the Group's stakes in the financial services companies Sampo Group and Kaupthing Bank. In Exista's accounts, the book value of these assets is EUR 992 million above market value according to the market price of 31 December 2007.

Reinsurance assets totalled EUR 10 million at the end of the year. Investment properties totalled EUR 70 million, and other properties and equipment amounted to EUR 28 million.

Cash and cash equivalents amounted to EUR 568 million at the end of 2007. Other assets totalled EUR 10 million.

Liabilities and equity

Exista's total liabilities amounted to EUR 5,642 million as of 31 December 2007, an increase of EUR 3,147 million since the beginning of the year. In broad terms, Exista's liabilities consist of borrowings and technical provisions.

Borrowings totalled EUR 5,124 million at the end of 2007, an increase of approximately EUR 2,941 million since the beginning of the year.

Exista issued a hybrid security, Preferred Equity Certificates (PEC), in the amount of EUR 250 million in the fourth quarter of 2007. PEC rank prior to share capital only and are subordinated to all other present and future obligations of the Group, whether secured or unsecured.

Technical provisions totalled EUR 222 million at the end of the year, after having decreased by roughly EUR 2 million since the beginning of the year.

The Group's deferred income tax liability amounted to EUR 19 million at the end of 2007, as opposed to EUR 60 million at the beginning of the year.

The Group's equity totalled EUR 2,369 million as of 31 December 2007, an increase of EUR 469 million, or 25%, since the beginning of the year.

The Group's equity ratio was 29.6% as of 31 December 2007; however, the equity ratio exclusive of asset financing activities was 31.5%. The legally required minimum CAD ratio for asset financing businesses in Iceland is 8%, whereas Lýsing's CAD ratio was 10.6% at the end of the year. The adjusted equity ratio, where all assets are marked to market and preferred equity certificates included, was 24% at year-end.

Consolidated Balance Sheet

(EUR MILLIONS)	31 DEC 2007	31 DEC 2006	CHANGE
ASSETS			
Financial assets designated at fair value through profit and loss	1,123.4	2,273	-51%
Financial assets held for trading	210.2	837	-75%
Loans and accounts receivable	785.0	704	12%
Goodwill and other intangibles	469.4	465	1%
Associates	4,737.6	0	-
Reinsurance assets	10.1	16	-36%
Investment properties	70.1	0	-
Property and equipment	27.6	12	126%
Cash and cash equivalents	567.6	76	646%
Other assets	9.5	13	-25%
Total assets	8,010.5	4,395	82%
EQUITY			
Share capital	120.6	112	7%
Reserves	736.3	721	2%
Retained earnings	1,511.3	1,061	42%
Shareholders' equity	2,368.1	1,894	25%
Minority interest	0.6	6.0	-90%
Total equity	2,368.7	1,900	25%
LIABILITIES			
Borrowings	5,123.7	2,183	135%
Hybrid securities	250.0	-	-
Technical provisions	221.5	224	-1%
Deferred Income tax liability	18.8	60	-70%
Other liabilities	27.8	28	0%
Total liabilities	5,641.8	2,495	126%
Total equity and liabilities	8,010.5	4,395	82%

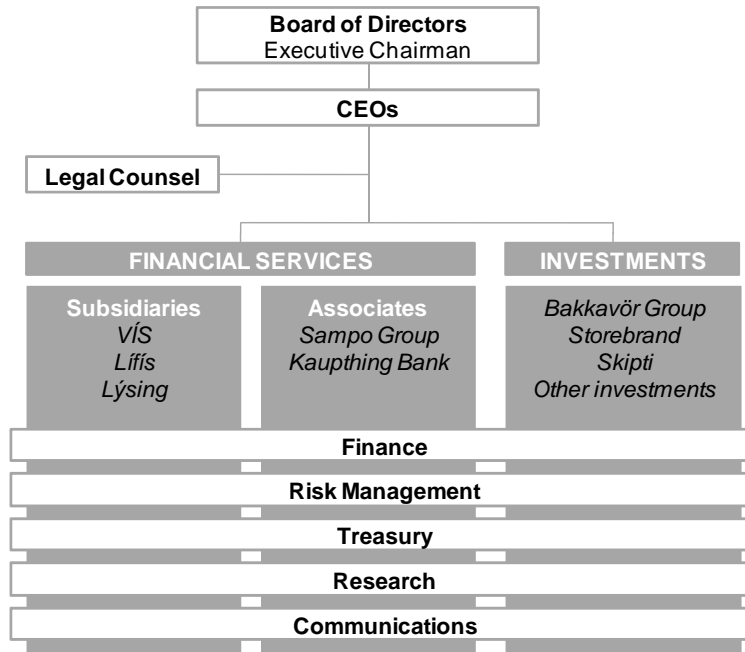
New organisational structure

Today Exista introduces changes to the Group's organisational structure. The purpose of the changes is to further underline financial services as Exista's core activity, together with long-term investments in well-established businesses. The new organisational structure does not entail changes to Exista's strategic goals or accounting methods.

The principal changes to Exista's organisational structure are as follows:

- The Company's operations are based on two main divisions:
 - Financial Services
 - Investments
- Two new support divisions have been established:
 - Research
 - Treasury
- The operation of the Group's proprietary trading unit, which handled short-term investments, has been discontinued.

Exista's new organisational structure is shown below:



Financial Services and Investments

Exista's operations are based on two main divisions, Financial Services and Investments.

1. *Financial Services* are divided into subsidiaries and associates. Financial Services accounts for a total of approximately 73% of Exista's balance sheet.

Subsidiaries in Financial Services are wholly owned by Exista and are accounted for as such in the consolidated financial statements:

- VÍS – property and casualty insurance
- Lífis – life insurance
- Lýsing – asset financing

Associates in Financial Services are long-term strategic holdings and are recorded in Exista's accounts using the equity method (Exista's shareholding is shown in parentheses):

- Sampo Group – P&C and life insurance (19.98%)
- Kaupthing Bank (23.7%)

2. *Investments* include Exista's other shareholdings and investments in listed and unlisted companies. Investments are recorded at fair value in the Group's accounts. They account for a total of approximately 27% of Exista's balance sheet.

Among the Group's largest investments are the following (Exista's shareholding in parentheses):

- Bakkavör Group – prepared food manufacturing (39.6%)
- Skipti – telecommunications (43.6%)
- Storebrand – pensions & life insurance (8.7%)

Proprietary trading discontinued

Since March 2005, Exista has engaged, through its Trading unit, in proprietary trading in liquid securities and currencies, with the aim of maximising short-term returns. As Exista has developed from an investment company into a financial services group, the weight of its proprietary trading activity has changed. Emphasis has moved increasingly toward market and equity research, as well as investment advisory services rendered within the Group. During 2007, the Trading unit reduced its short-term position-taking in the market and liquidated its portfolios. This improves the risk profile of the group, enhances liquidity and reflects the increased emphasis on financial services as the core operations of the Group.

Support divisions

Exista's support divisions monitor and support the Group's financial service and investment activities. In addition to Risk Management, Finance, Legal Counsel, and Communications, two new support divisions have been established:

- *Research* handles analysis of investment opportunities and markets, thus supporting Exista's further development in the financial services sector in Northern Europe, as well as supporting its other investments. Research also follows and analyses companies owned by Exista, in addition to providing advisory services concerning asset management for the insurance companies within the Group. The Managing Director of Research is Bjarni Brynjólfsson.
- *Treasury* is responsible for funding and liquidity management for the Group. Treasury activities were previously a part of the Finance division but will now be operated as a separate unit. This reflects both Exista's growth and its emphasis on sound liquidity management and funding as a financial services group. During the year 2007, Exista engaged in extensive funding activities, transferring the bulk of its debt to long-term unsecured loans and expanding funding sources. The Treasury division also manages the Group's foreign exchange balance. The Managing Director of Treasury is Haraldur I. Thórdarson.

Funding and liquidity update

The year 2007 was an important one in terms of Exista's funding operations. The Group's funding structure was centralised and focus shifted from secured to unsecured funding. A total of EUR 4.3 billion of funds was raised during the course of the year through various financing arrangements.

At the start of 2007 Exista made a conscious decision to improve its funding and liquidity strategy by focusing on three key principles: diversifying funding sources, extending maturities and maintaining strong liquidity.

- *Diversification*
Exista concluded two major international funding transactions tapping into a new investor base in both cases. In August, Exista signed a EUR 500 million senior unsecured credit facility. The issue, which was substantially oversubscribed, included a total of 27 banks from 12 countries participating in the transaction. In September, Exista signed a EUR 500 million asset-backed securitisation facility. The transaction, which is backed by a part of the Group's asset finance portfolio, has a ten-year maturity and is effectively a securitisation platform that can be expanded along with the growth of the portfolio.
- *Extension of maturity profile*
In 2007 Exista placed emphasis on raising term funding - i.e. liabilities with a maturity of three years or longer - in order to extend its relatively front-weighted maturity profile. The effort proved to be successful and the EUR 4.3 billion raised during the year has an average maturity of 3.7 years, compared to 1.8 years in 2006.
- *Maintenance of strong liquidity*
As a wholesale funded entity Exista maintains a conservative liquidity policy, which ensures that the Group can withstand turbulent periods in the international capital markets. Committed liquidity lines amounting to EUR 450 million were finalised in the fourth quarter, underlining Exista dedication to maintaining strong liquidity at all times.

At year-end 2007 the Group's committed liquidity covered 50 weeks of refinancing obligations. Committed liquidity includes cash and cash equivalent, committed credit lines and repo-eligible securities. Not included are other liquid assets, estimated cash generation from insurance and asset finance activities, and proposed dividends from strategic holdings.

As of 31 January 2008, committed liquidity covered 69 weeks of refinancing obligations. The Group therefore has sufficient funds to meet maturing liabilities well into 2009. Committed liquidity at the end of January was composed of 40% cash, 35% committed lines and 25% repo-eligible securities.

Market value of associates

On 1 January 2007, Sampo Oyj and Kaupthing Bank became associated companies in Exista's accounts. Exista currently holds 23.7% of share capital in Kaupthing Bank and 19.98% in Sampo Group. These are long-term strategic holdings in Exista's core activity: financial services.

Associates are accounted for by the equity method and are not affected by short-term market fluctuations in share prices. In market cycles, the prevailing market value of an associate can become higher or lower than the book value. Following the market turbulence of the latter part of 2007, the market value of Exista's associated companies was EUR 992 million lower than the book value. At year-end impairment testing revealed that there was no need for impairment of those assets.

(EUR MILLIONS)	31 Dec 2007
Book value of associates	4,737
Market value of associates	3,745
Book value in excess of market value	992

Other holdings apart from Sampo Group and Kaupthing Bank are accounted for by the fair value method, including Bakkavör Group and Storebrand. Skipti is an unlisted asset recorded at the original purchase price.

Outlook for 2008

Exista's performance is based primarily on three factors: the performance of operating businesses in the insurance and asset financing sectors, the Group's share in the performance of associates, and developments in the market price of other assets. The operations and the fundamental business of subsidiaries and associates is solid, and the same applies to the Group's largest investments. However, Exista's performance remains subject to uncertainty and may be affected by fluctuations that are beyond the Group's control, such as overall developments in the financial markets and price trends in the Group's assets.

Board approval and Auditors' certification

The Exista Board of Directors approved the Company's 2007 financial statements at a Board meeting held on 31 January 2008. The financial statements have been audited by the Company's auditing firm, Deloitte hf.

Presentation of operating results

Presentations of Exista's 2007 results will be held in Reykjavik and London.

1 February in Reykjavík

A presentation of the annual accounts will be held on Friday, 1 February 2008, at 8:30am local/UK time (9:30am CET). At the presentation Exista's management will present the accounts and answer questions.

The presentation will take place at Exista's headquarters at Ármúli 3 in Reykjavík. Registration will begin at 8:00am and a light breakfast will be served before the presentation starts.

The meeting will be held in English and is open to shareholders, analysts and market participants.

Real-time webcast and telephone access 1 February

The presentation will be webcast in real time on Exista's website, www.exista.com. The webcast begins at 8:30am local/UK time (9:30am CET).

Participants can also phone into the meeting and ask questions by calling +44 (0)20 3043 2436 (UK number) or +354 800 8660 (Icelandic number).

After the meeting, the presentation material and a recording from the meeting will be available on Exista's website, www.exista.com.

4 February in London

On Monday 4 February 2008, at 9:00am UK time (10:00 CET), a presentation of the annual accounts will be held at Exista's offices at 3 Sheldon Square, Paddington Central, London W2 6HY. At the presentation Exista's management will present the accounts and answer questions.

Registration will begin at 8:30am and a light breakfast will be served before the presentation starts.

Annual General Meeting 2008

Exista will hold its Annual General Meeting on Thursday, 28 February 2008, at 5:00pm at the Hilton Reykjavík Nordica Hotel, Sudurlandsbraut 2, Reykjavík.

Financial calendar 2008

The dates of publication for the next financial statements of Exista are as follows:

- First quarter: 29 April 2008
- Second quarter: 31 July 2008
- Third quarter: 31 October 2008
- Fourth quarter: 30 January 2009

Further information

For further information on the financial statements, please contact Sigurdur Nordal, Managing Director of Group Communications, at tel: +354 550 8620 or ir@exista.com.