

Our profile

- A leader in financial services in Iceland, Íslandsbanki is a universal bank with total assets of ISK 1,078bn (EUR 8.7bn) and a 25-50% market share across all domestic business segments.
- National coverage with 14 branches and the most efficient branch network in Iceland, holding a 30% market share nationwide, but with only 17% of the branches.
- Building on over 140 years of servicing key industries in Iceland, Íslandsbanki has developed industry specific expertise in tourism, seafood and energy.
- Driven by the vision to be #1 for service, our relationship banking business model is propelled by three business divisions that manage and build relationships with our customers. A clear focus is on growth, simplifying our operations and unify our objectives with society – or as we like to say it - we multiply, simplify and unify.
- Íslandsbanki is the only bank in Iceland that is rated by two international rating agencies.

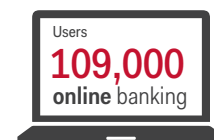
Our Bank

14
branches



871

Number of FTE 's for parent company at period end



Market Share



+30%
retail

35%
SMEs

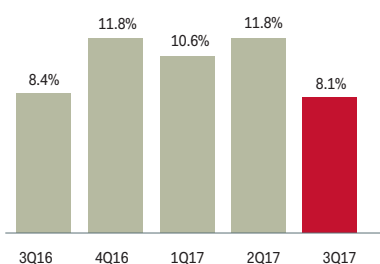
31%
large companies

Credit Ratings

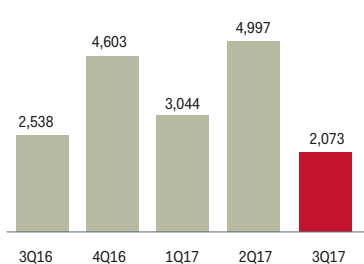
S&P Global Ratings **BBB+/A-2**
Stable outlook

FitchRatings **BBB/F3**
Stable outlook

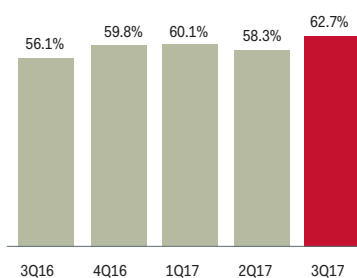
ROE reg. operations CET1 15%



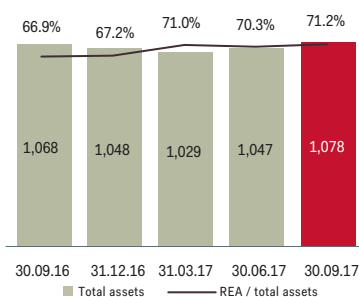
Profit after tax, ISKm



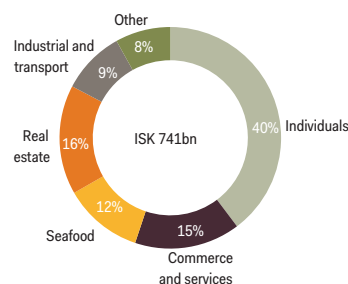
Cost / income ratio



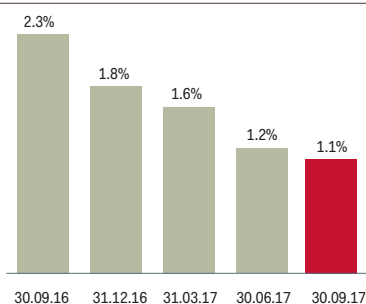
REA / total assets, ISKbn



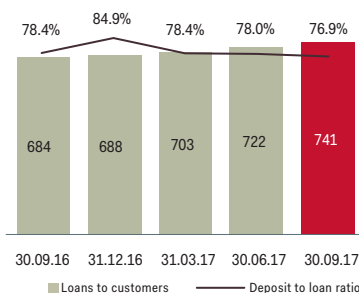
Loans to customers – sector split



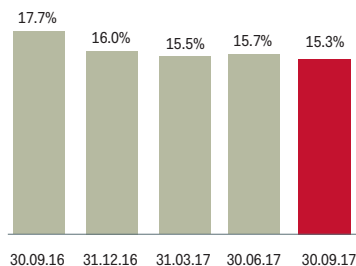
Non-performing loans



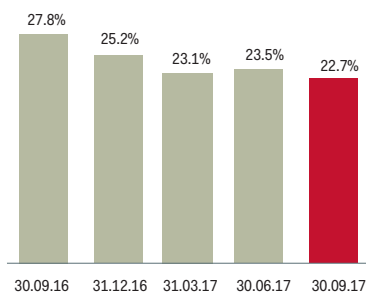
Loans to customers, ISKbn



Leverage ratio



Total capital ratio



The highlights were not reviewed or audited by the Bank's auditor.