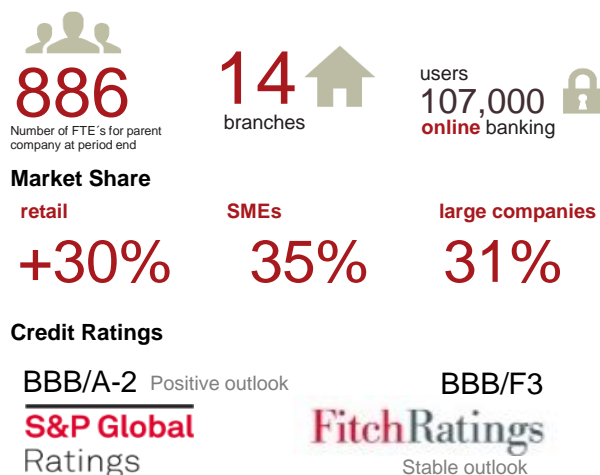


Íslandsbanki Fact Sheet 1Q17

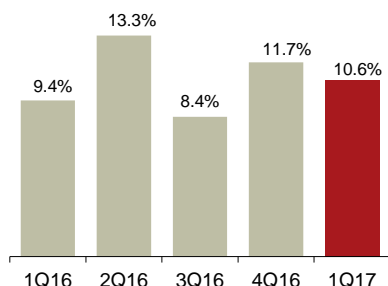
Our profile

- A leader in financial services in Iceland, Íslandsbanki is a universal bank with total assets of ISK 1,029bn (EUR 8.9bn) 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 specific expertise in the tourism, seafood and energy industries domestically and in the North Atlantic region.
- Driven by the vision to be #1 for service, our business model is based on four traditional business divisions that together with the Relationship banking division drive how we build relationships with our customers, simplify our product offering and unify our objectives with society at large – or as we like to say it – how we multiply, simplify and unify.
- Íslandsbanki is the only bank in Iceland that is rated by two international rating agencies, a BBB/F3/stable rating from Fitch and BBB/A-2 rating on positive outlook from SP Global (S&P).

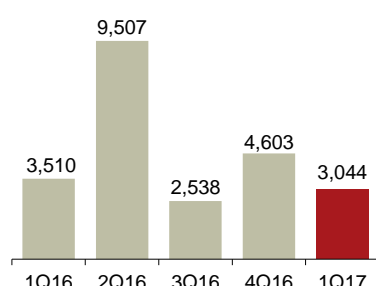
Our Bank



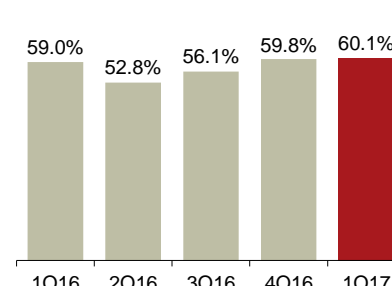
RETURN ON EQUITY
%



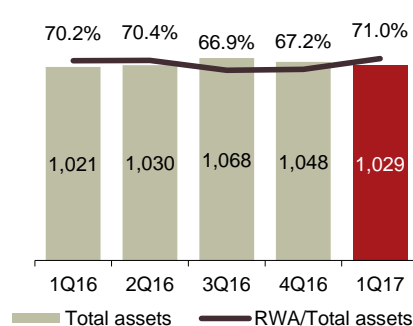
PROFIT AFTER TAX
ISK m



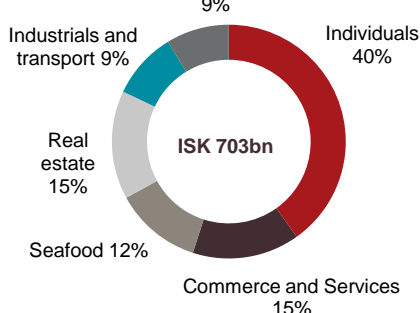
COST / INCOME RATIO
%



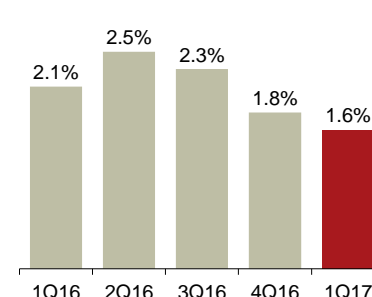
TOTAL ASSETS
ISK bn, % RWA / Total Assets



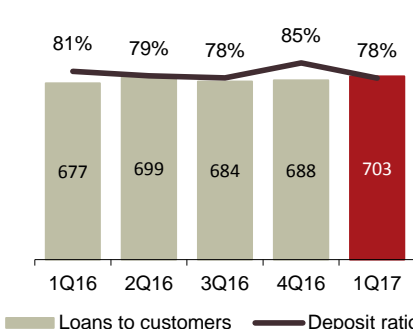
SECTOR SPLIT
%



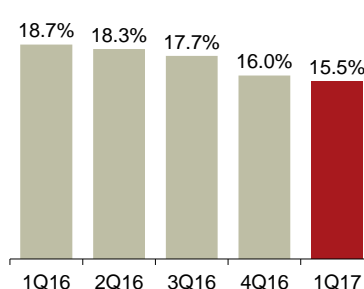
NON-PERFORMING LOANS
%



LOANS TO CUSTOMERS
ISK bn, deposit ratio %



LEVERAGE RATIO
%



TOTAL CAPITAL RATIO
%

