

Íslandsbanki Fact Sheet 9M2016

Loans to customers

3% ↑

SP Global rating upgrade to

BBB/A-2
on positive outlook

ROE (CET1 15%)
regular operations

10.4%

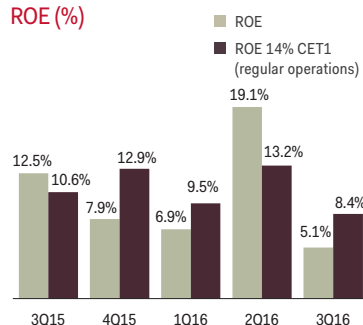
Our profile

- A leader in financial services in Iceland, Íslandsbanki is a universal bank with total assets of EUR 8.9bn and a 25%-50% market share across all domestic business segments
- National coverage with 17 branches, the most efficient branch network in Iceland
- Building on over 140 years of servicing key industries in Iceland, Íslandsbanki has developed specific expertise in the seafood and geothermal energy industries domestically and in the North Atlantic region
- With a dedicated team of 968 employees and a vision of being #1 for service, Íslandsbanki prides itself of being ranked first among banks in the Icelandic Customer Satisfaction Index (2013, 2014, and 2015).
- The Bank was voted 'Best Bank in Iceland' by Euromoney (2013, 2014, 2015, 2016) and by the Banker (2014, 2016) and 'Best Investment Bank in Iceland' by Euromoney (2014)
- Íslandsbanki is the only bank in Iceland that is rated by two international rating agencies, a BBB-/F3 rating from Fitch and BBB / A-2 rating on positive outlook from SP Global (S&P)

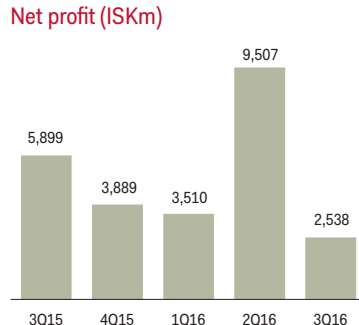
Key figures

	30.9.2016	30.6.2016
Balance sheet		
Total assets	1,068,263	1,029,617
Loans to customers	684,170	698,669
Deposits from customers	553,107	566,220
Debt issued	222,598	163,469
Equity	201,391	198,837
Key ratios		
Income statement		
ROE	10.3%	11.9%
ROE 15% CET1 Reg. Ops.	10.4%	12.3%
Net interest margin	3.0%	2.9%
Profit after tax (ISKm)	15,555	16,689
Profit from reg.ops (ISKm)	11,225	11,843

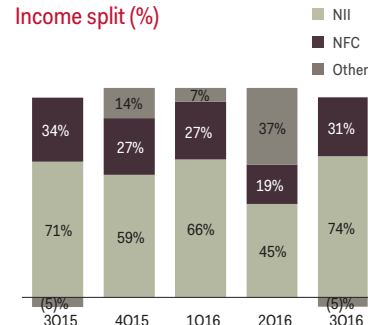
ROE (%)



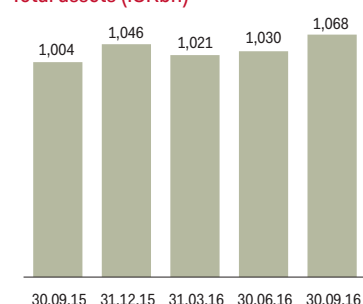
Net profit (ISKm)



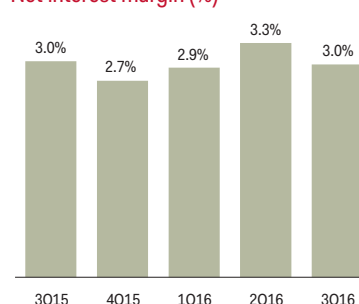
Income split (%)



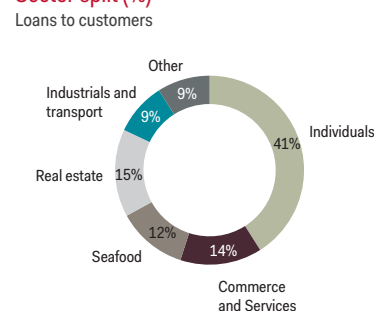
Total assets (ISKbn)



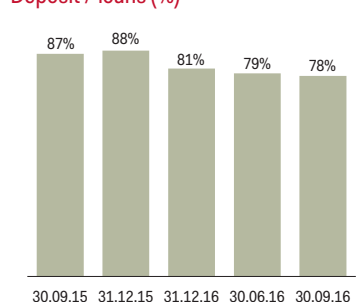
Net interest margin (%)



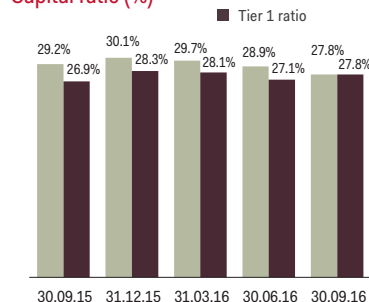
Sector split (%)



Deposit / loans (%)



Capital ratio (%)



Cost / income ratio (%)

