

Factsheet 2Q21



Our profile

With a history that dates from 1875, Íslandsbanki is an Icelandic universal bank with a strong customer focus. The Bank believes in moving Iceland forward by empowering its customers to succeed - reflecting a commitment to run a solid business that is a force for good in society.

Driven by the ambition to be #1 for service, Íslandsbanki's banking model is led by three business divisions that build and manage relationships with its customers. Íslandsbanki maintains a strong market share with the most efficient branch network in the country, supporting at the same time its customers' move to more digital services.

The Bank operates in a highly attractive market and, with its technically strong foundations and robust balance sheet, is well positioned for the opportunities that lie ahead.

Íslandsbanki has a BBB/A-2 rating from S&P Global Ratings.

The Bank's shares are listed on the Nasdaq Iceland Main Market.

The Bank

12 branches

733 number of FTEs at Íslandsbanki at period end

Sustainability 2Q21

- Commitment to reaching net zero emissions by 2040 and only Icelandic founding member of NZBA (Net-Zero Banking Alliance)
- In April Íslandsbanki topped Reitun's ESG rankings with 90 points out of 100
- Íslandsbanki received environmental award from Ministry for the Environment and Natural Resources in April

Digital milestones 2Q21

- The "funds in app" enables trading of IS funds and includes fund details and performance
- SmartId enables our customers to move seamlessly between channels without having to log in again
- Record number for digital origination of trading accounts in June

Market share¹

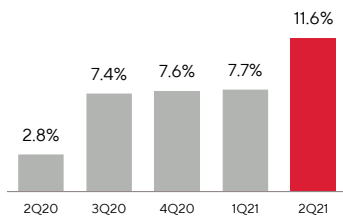
32% retail customers
37% SMEs
35% large companies

Ratings and certifications

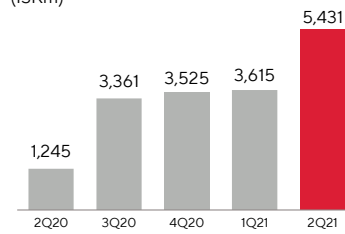
S&P Global Ratings **BBB/A-2**
 Stable outlook

EQUAL PAY CERTIFICATE 2018 - 2021
 EXEMPLARY IN CORPORATE GOVERNANCE

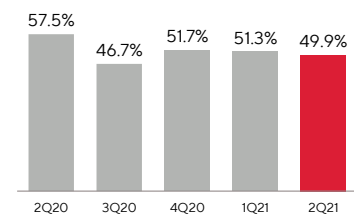
Return on equity



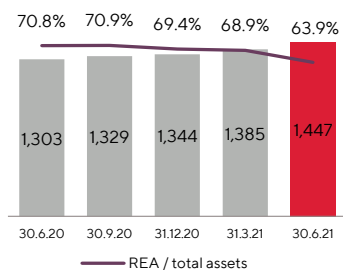
Profit after tax (ISKm)



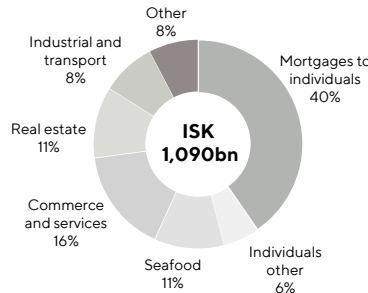
Cost-to-income ratio²



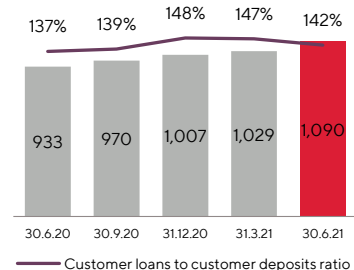
Total assets (ISKbn)



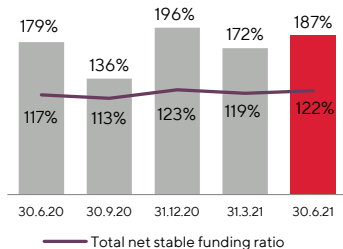
Loans to customers (Sector split as of 30.6.21)



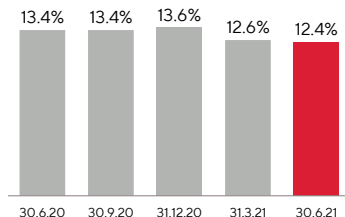
Loans to customers (ISKbn)



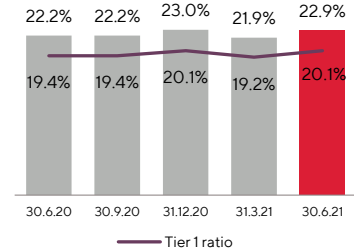
Total liquidity coverage ratio



Leverage ratio



Total capital ratio



The information above has not been reviewed or audited by the Bank's auditor.
 1. Based on Gallup surveys regarding primary bank. 2021 average for retail customers and SMEs and 2020 average for large companies.
 2. IPO costs in 1Q21 were not adjusted for in the 1Q21 results.