

# Factsheet 3Q21



## 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

**730** number of FTEs at Íslandsbanki at period end

## Sustainability 3Q21

Íslandsbanki became a supporter of Grænvangur, a collaboration forum on climate issues and green solutions

Íslandsbanki oversaw the sale of a social bond for Reykjavik University and green/blue bond for seafood company Brim

Íslandsbanki was recognised for Excellence in Corporate Governance for the eighth year in a row

## Digital milestones 3Q21

An English version of the app was released in September

Push notifications in app enables easy flow of relevant information to customers

Customers can now estimate their carbon footprint based on their spending profile via the app

## Market share<sup>1</sup>

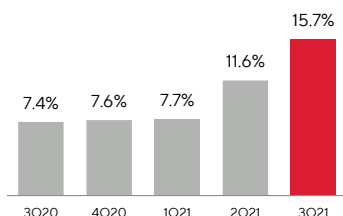
**29%** retail customers  
**38%** SMEs  
**35%** large companies

## Ratings and certifications

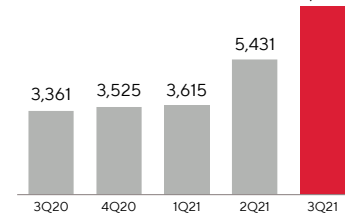
**S&P Global Ratings** **BBB/A-2**  
Stable outlook



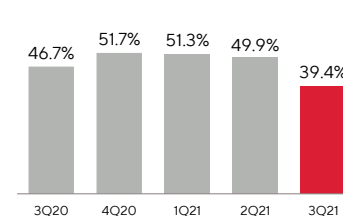
## Return on equity



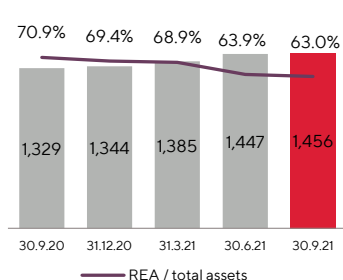
## Profit after tax (ISKm)



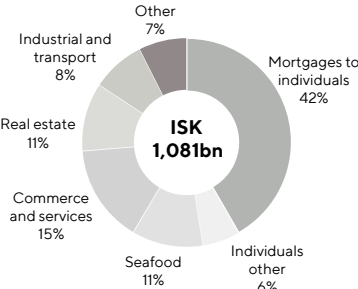
## Cost-to-income ratio<sup>2</sup>



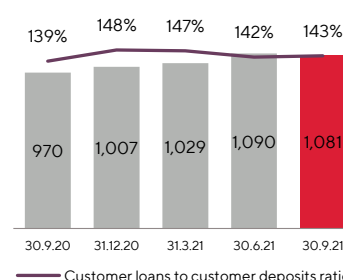
## Total assets (ISKbn)



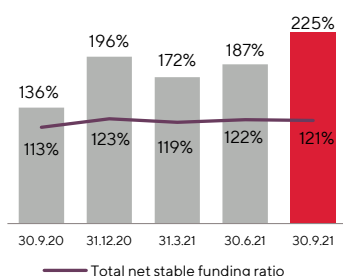
## Loans to customers (Sector split as of 30.9.21)



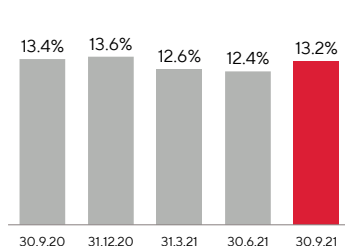
## Loans to customers (ISKbn)



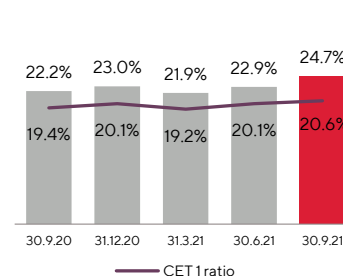
## Total liquidity coverage ratio



## Leverage ratio<sup>3</sup>



## Total capital ratio<sup>3</sup>



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 when 1Q21 results were published.  
3. Including third quarter profit.