

# Factsheet 3Q22



## 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

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

## Sustainability 3Q22

Submitted net-zero sectorial pathways to the NZBA<sup>1</sup>

Submitted CDP Climate change disclosures<sup>2</sup>

Financed emissions for Iceland Funds measured, first of all Icelandic fund companies

## Digital milestones 3Q22

Securities trading now available in app

Íslandsbanki the first Icelandic bank to implement GoogleWallet™

Íslandsbanki participated in the Fast Track programme with Copenhagen Fintech at the Nordic Fintech Week 2022

## Market share<sup>3</sup>

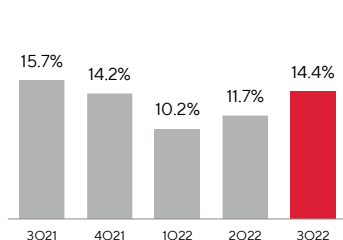
**31%** retail customers  
**37%** SMEs  
**35%** large companies

## Ratings and certifications

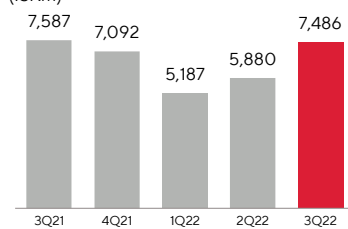
**S&P Global Ratings** **BBB/A-2**  
Stable outlook



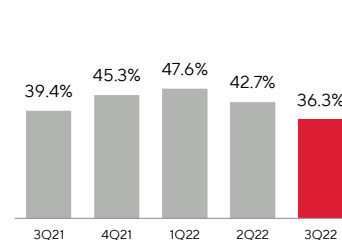
## Return on equity



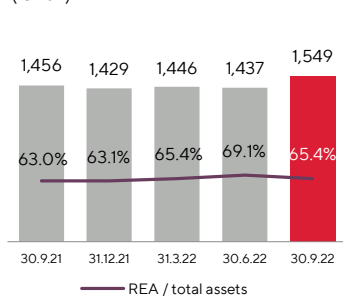
## Profit after tax (ISKm)



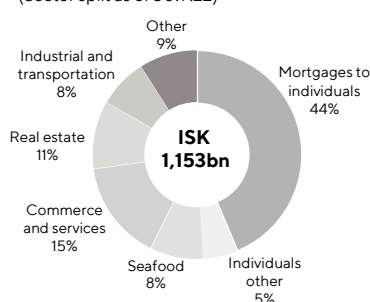
## Cost-to-income ratio



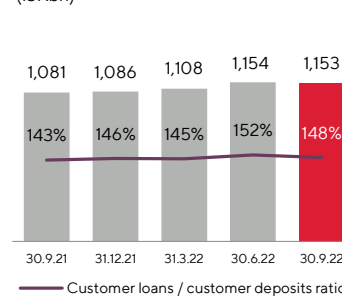
## Total assets (ISKbn)



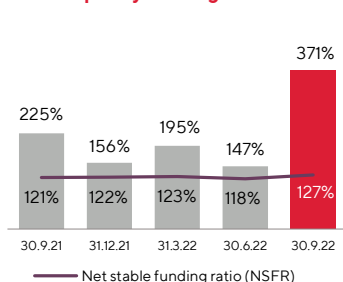
## Loans to customers (Sector split as of 30.9.22)



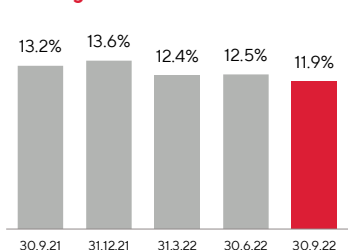
## Loans to customers (ISKbn)



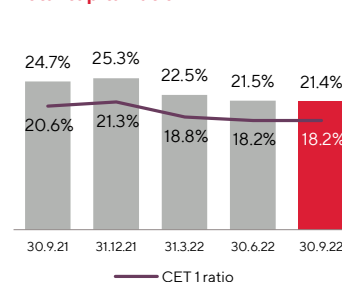
## Total liquidity coverage ratio



## Leverage ratio<sup>4</sup>



## Total capital ratio<sup>4</sup>



1. NZBA: Net Zero Banking Alliance. 2. CDP: Carbon Disclosure Project.  
3. Based on Gallup surveys regarding primary bank. 12 months rolling average for retail customers, December 2021 survey for SMEs and 2021 average for large companies.  
4. Including quarter profit for 30.9.21, 31.3.22 and 30.9.22.