

Factsheet 4Q22



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

700 number of FTEs at Íslandsbanki at year-end

Market share¹

31% retail customers
36% SMEs
35% large companies

Sustainability 4Q22

The ratio of ESG risk-assessed credit risk has increased from 34% to 76% during 2022

Published Road to net-zero emissions report and sector-specific reduction targets

Íslandsbanki awarded ISK 40m in grants to 15 innovation projects

Digital milestones 4Q22

95% of new private pension savings registrations done digitally

Increase in personalised targeting of relevant products and services for customers

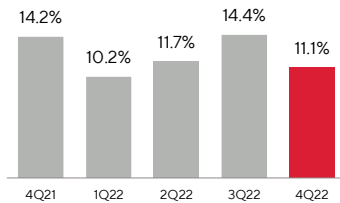
Car lending process streamlined with electronic notarisation now available

Ratings and certifications

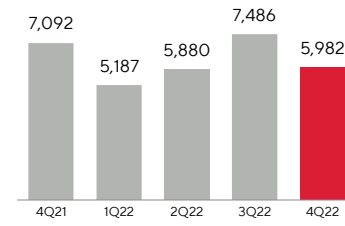
S&P Global Ratings **BBB/A-2**
 Stable outlook



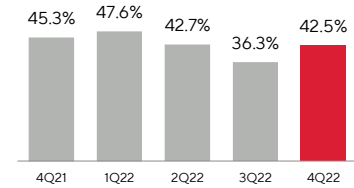
Return on equity



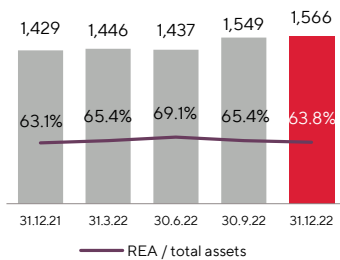
Profit after tax (ISKm)



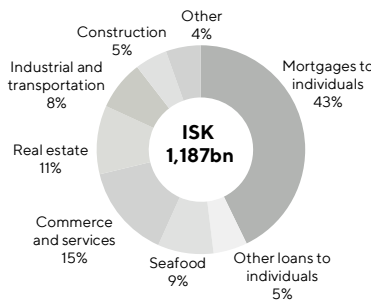
Cost-to-income ratio



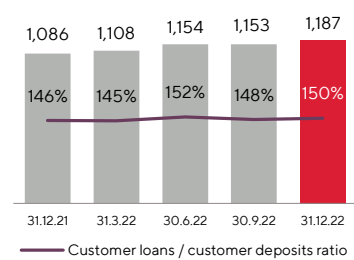
Total assets (ISKbn)



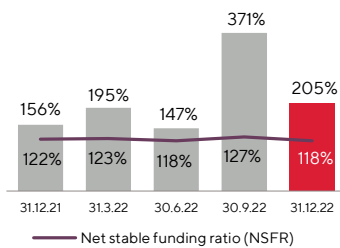
Loans to customers (Sector split as of 31.12.22)



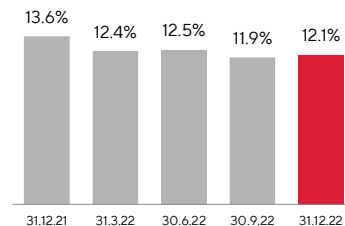
Loans to customers (ISKbn)



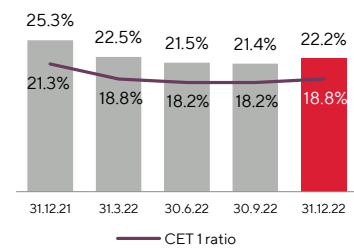
Total liquidity coverage ratio



Leverage ratio²



Total capital ratio²



The information above has not been reviewed or audited by the Group's auditor.

1. Based on Gallup surveys regarding primary bank. 6 months rolling average for retail customers, December 2022 survey for SMEs and 2022 average for large companies.
 2. Including first quarter profit for 31.3.22 and third quarter profit for 30.9.22.