

Íslandsbanki Fact Sheet 3Q19



Our profile

A leader in financial services in Iceland, Íslandsbanki is a universal bank with total assets of ISK 1,234bn and a 25-50% market share across all domestic business segments.

Building on over 140 years of servicing key industries, Íslandsbanki has developed specific expertise in tourism, seafood and energy related industries.

Driven by the vision to be #1 for service, Íslandsbanki's relationship banking business model is propelled by three business divisions that manage and build relationships with the Bank's customers.

Íslandsbanki has developed a wide range of online services such as the Íslandsbanki, Kort and Kass apps, enabling customers to do their banking whenever and wherever. At the same time, the Bank continues to operate the most efficient branch network in Iceland through its strategically located 14 branches.

In 2018, Íslandsbanki led the Icelandic Customer Satisfactory Index for banks for the sixth consecutive year.

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

Our Bank



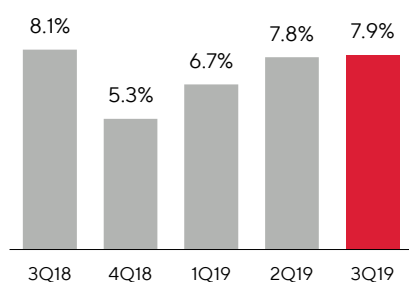
Market Share*



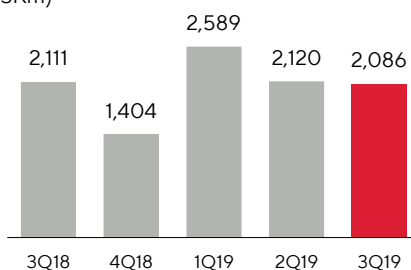
Credit Ratings

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

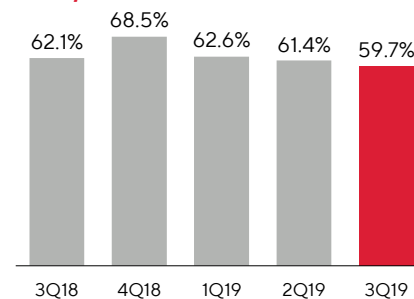
ROE reg. operations CET1 16%**



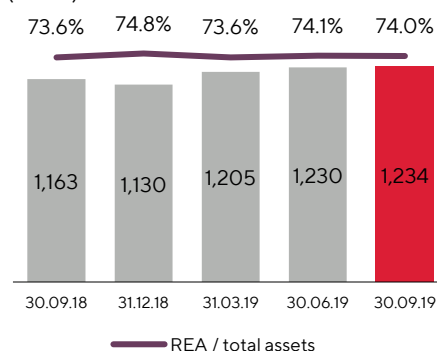
Profit after tax (ISKm)



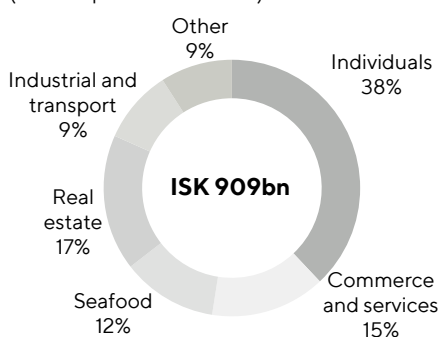
Cost / income ratio***



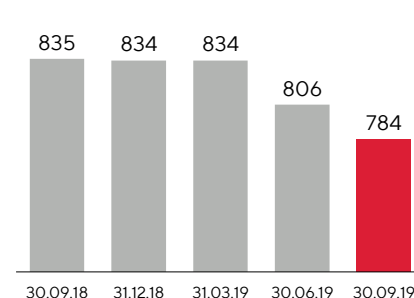
Total assets (ISKbn)



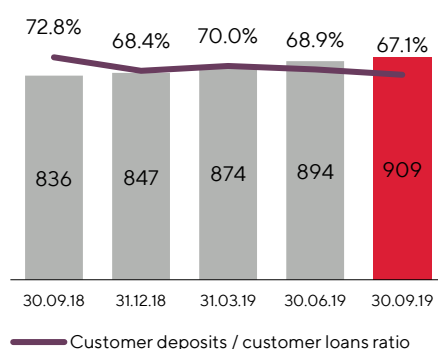
Loans to customers (Sector split as of 30.09.19)



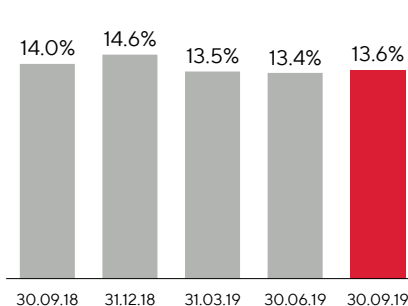
Number of FTEs for Parent Company (Excluding seasonal employees)



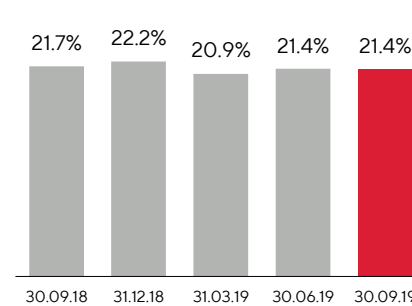
Loans to customers (ISKbn)



Leverage ratio



Total capital ratio



For more information please contact:
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*Based on Gallup survey regarding primary bank.
**Earnings on regular income now includes profit from discontinued operations.
***The cost/income ratio for parent company 3Q19 is 55.0%.