

# Factsheet 2019



## Our profile

A leader in financial services in Iceland, Íslandsbanki is a universal bank with total assets of ISK 1,199bn, a total capital ratio of 22.4% and a 25–40% market share across all domestic business segments at year-end 2019.

Íslandsbanki's purpose is to move Iceland forward by empowering our customers to succeed. 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 and Kass apps, enabling customers to do their banking anywhere and anytime. At the same time, the Bank continues to operate the most efficient branch network in Iceland through its strategically located 14 branches.

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

## Our bank

14  
branches

749  
Number of FTEs at Íslandsbanki at year-end

Number of FTEs at Íslandsbanki at year-end



## Market share\*

32% 35% 34%

individuals

SMEs

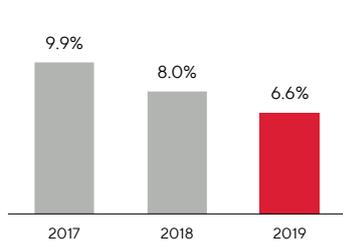
large companies

## Credit rating

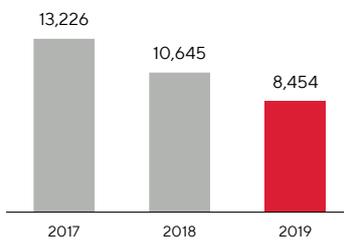
S&P Global Ratings

BBB+/A-2  
Negative outlook

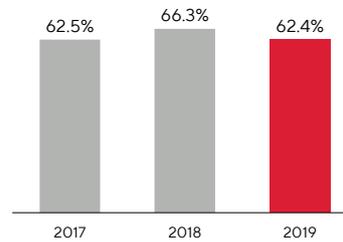
### ROE reg. operations CET1 16%\*\*



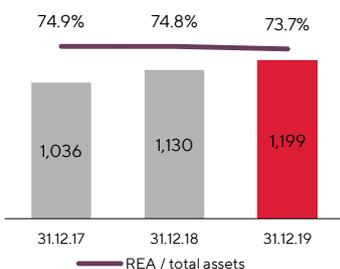
### Profit after tax (ISKm)



### Cost / income ratio



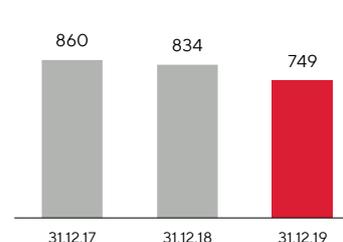
### Total assets (ISKbn)



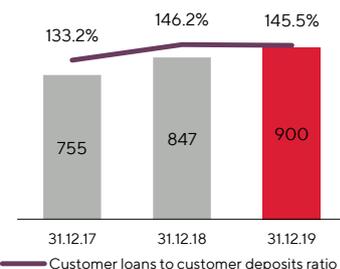
### Loans to customers (Sector split as of 31.12.19)



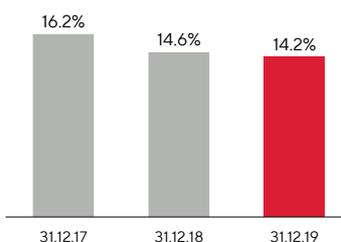
### Number of FTEs at Íslandsbanki (Excluding seasonal employees)



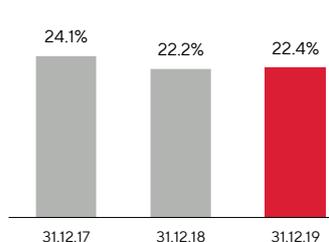
### Loans to customers (ISKbn)



### Leverage ratio



### Total capital ratio



The information above has not been audited by the Bank's auditor.

\*Based on Gallup survey regarding primary bank.

\*\*Return from regular operations and corresponding ratios on normalized CET1 of 16%, adjusted for risk free interest on excess capital.

For more information please contact:  
Investor Relations: ir@isb.is

[www.islandsbanki.is/en/article/ir-disclaimer](http://www.islandsbanki.is/en/article/ir-disclaimer)