

Íslandsbanki Factsheet 1Q20



Our profile

Íslandsbanki is a universal bank and a leader in financial services in Iceland with a history of 145 years of servicing key industries. The Bank has a 25-40% market share across all domestic business segments.

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

746
Number of FTEs at Íslandsbanki at period end



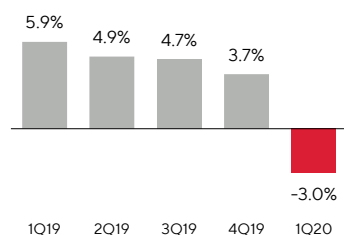
Market share*

31% individuals **35%** SMEs **34%** large companies

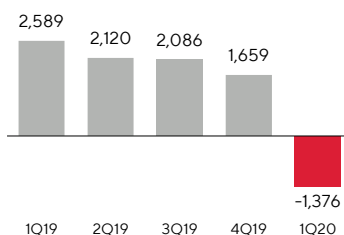
Credit rating

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

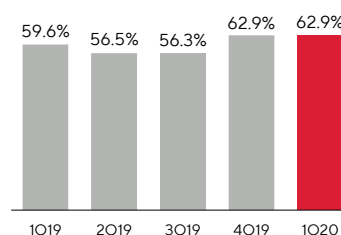
Return on equity



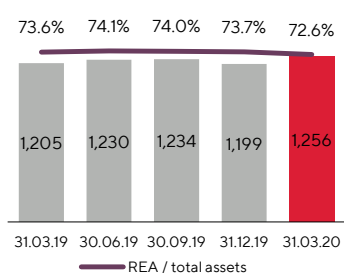
Profit (loss) after tax (ISKm)



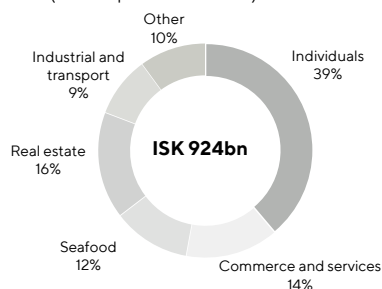
Cost / income ratio



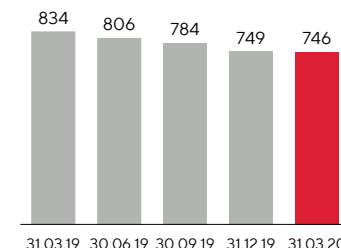
Total assets (ISKbn)



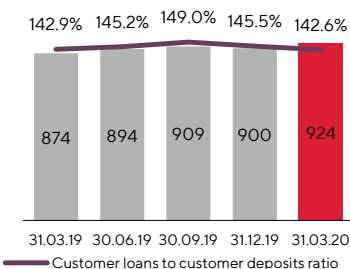
Loans to customers (Sector split as of 31.03.20)



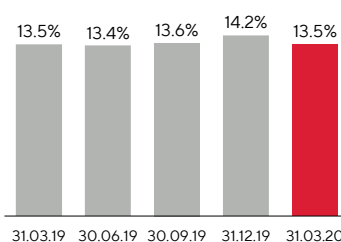
Number of FTEs at Íslandsbanki (Excluding seasonal employees)



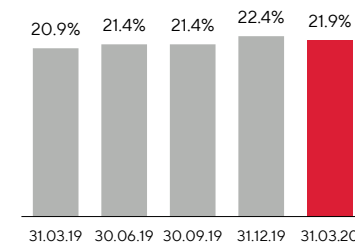
Loans to customers (ISKbn)



Leverage ratio



Total capital ratio



*Based on Gallup survey regarding primary bank.