

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 12 branches.

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

The Bank


12 
branches


745 
number of FTEs at Íslandsbanki at year-end


Market share*

32% retail customers
35% SMEs
35% large companies


Sustainability


 First Icelandic bank to develop Sustainable Financing Framework


 First sustainable bond by an Icelandic bank

 Member of a global Partnership for Carbon Accounting Financials (PCAF)

Digital milestones

 Increased app usage across all customer segments

 The first open banking feature added to the app

 Continuous growth in new and refinanced mortgages through automated digital channels

Ratings and certifications

S&P Global Ratings

BBB/A-2
Stable outlook

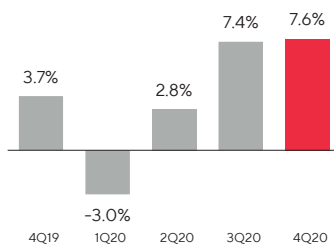


EQUAL PAY CERTIFICATE 2018 - 2021

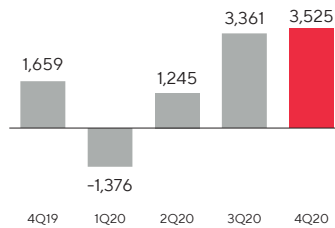


EXEMPLARY IN CORPORATE GOVERNANCE

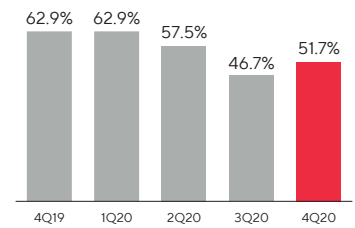
Return on equity



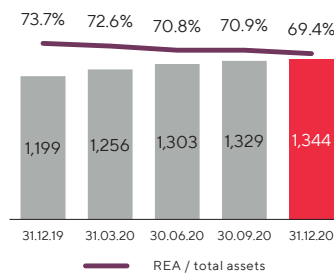
Profit (loss) after tax (ISKm)



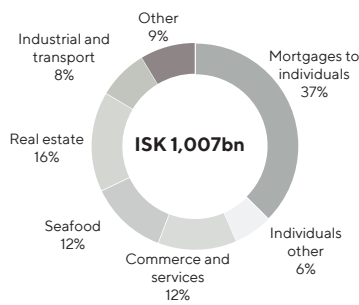
Cost / income ratio



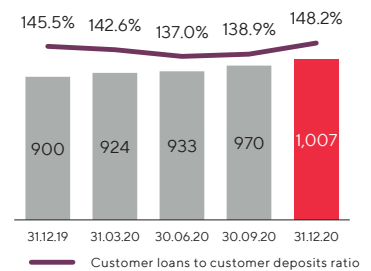
Total assets (ISKbn)



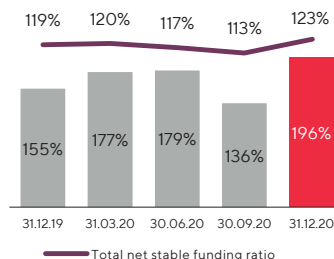
Loans to customers (Sector split as of 31.12.20)



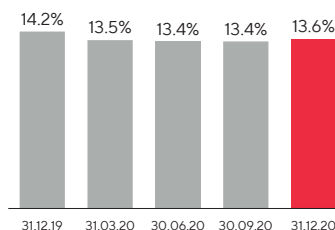
Loans to customers (ISKbn)



Total liquidity coverage ratio



Leverage ratio



Total capital ratio

