

# Íslandsbanki Factsheet 2Q20



## 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.

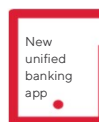
Íslandsbanki has developed a wide range of online services such as the Íslandsbanki and Kass apps, enabling customers to do their banking anywhere and anytime. At the same time, the Bank continues to operate the most efficient branch network in Iceland through its strategically located 12 branches.

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

## Our bank

**12**  
branches

**735**  
Number of FTEs at Íslandsbanki at period end



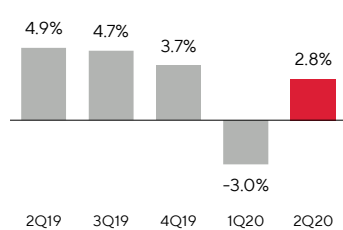
## Market share\*

**33%** individuals    **35%** SMEs    **34%** large companies

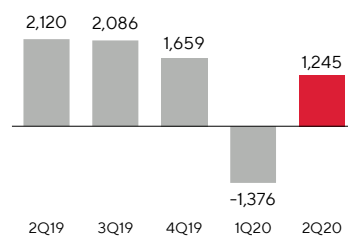
## Credit rating

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

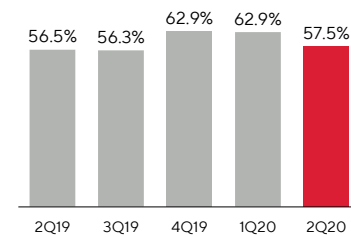
## Return on equity



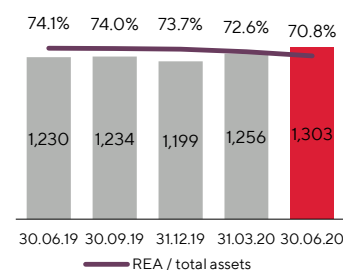
## Profit (loss) after tax (ISKm)



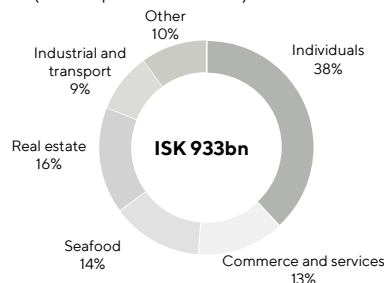
## Cost / income ratio



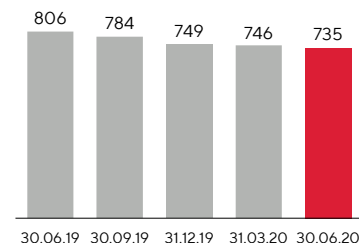
## Total assets (ISKbn)



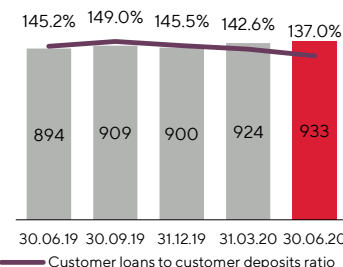
## Loans to customers (Sector split as of 30.06.20)



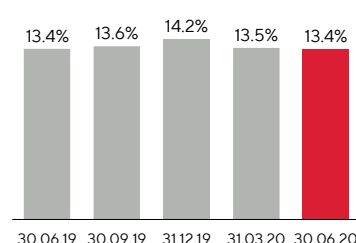
## Number of FTEs at Íslandsbanki (Excluding seasonal employees)



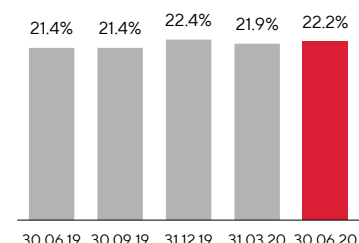
## Loans to customers (ISKbn)



## Leverage ratio



## Total capital ratio



The information above has not been reviewed or audited by the Bank's auditor.  
\*Based on Gallup survey regarding primary bank.