

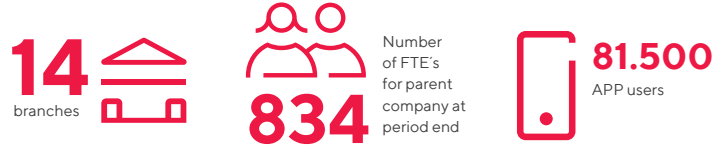
# Íslandsbanki Factsheet 2018



## Our profile

- A leader in financial services in Iceland, Íslandsbanki is a universal bank with total assets of ISK 1,130bn 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, 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 and in July 2018, Euromoney selected Íslandsbanki as the best bank in Iceland.
- Íslandsbanki has a BBB+/A-2 rating from S&P Global Ratings.

## Our Bank



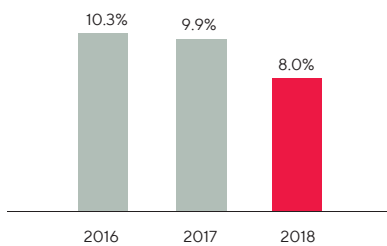
## Market Share\*



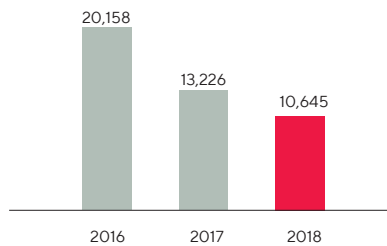
## Credit Ratings

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

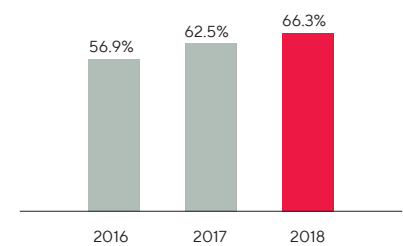
## ROE reg. operations CET1 16%\*\*



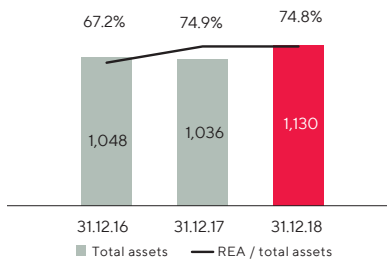
## Profit after tax (ISKm)



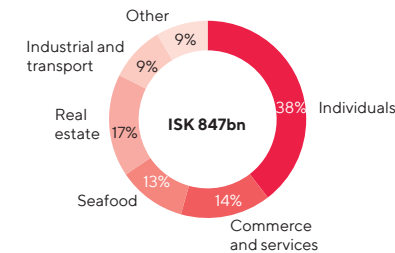
## Cost / income ratio



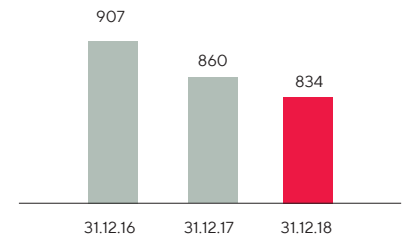
## REA / total assets (ISKbn)



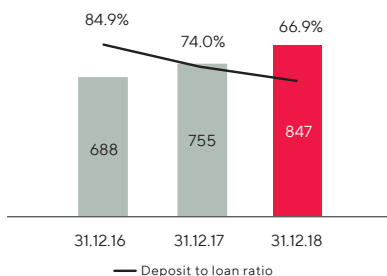
## Loans to customers (Sector split as of 31.12.18)



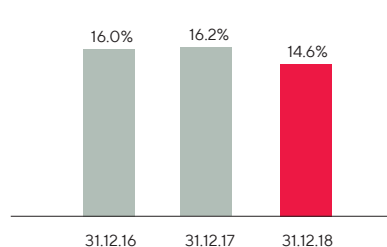
## Number of FTE's for Parent Company (Excluding seasonal employees)



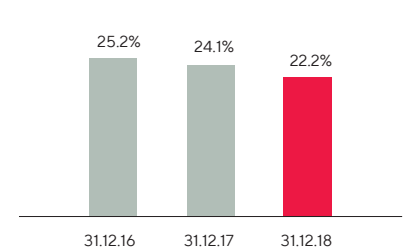
## Loans to customers (ISKbn)



## Leverage ratio



## Total capital ratio



For more information please contact:  
Investor Relations: ir@isb.is / Financial Institutions: fi@isb.is

[www.islandsbanki.is/IR/Disclaimer](http://www.islandsbanki.is/IR/Disclaimer)

The information above has not been reviewed or audited by the Bank's auditor.  
\*Based on Gallup survey regarding primary bank.  
\*\*Earnings on regular income now includes profit from discontinued operations. The Bank has introduced a new long term minimum capital target of 16% (CET1 16%), resulting in adjustments to its ROE on regular operations from previous levels (CET1 15%).