

# Factsheet 4Q21



## Our profile

With a history that dates from 1875, Íslandsbanki is an Icelandic universal bank with a strong customer focus. The Bank believes in moving Iceland forward by empowering its customers to succeed - reflecting a commitment to run a solid business that is a force for good in society.

Driven by the ambition to be #1 for service, Íslandsbanki's banking model is led by three business divisions that build and manage relationships with its customers. Íslandsbanki maintains a strong market share with the most efficient branch network in the country, supporting at the same time its customers' move to more digital services.

The Bank operates in a highly attractive market and, with its technically strong foundations and robust balance sheet, is well positioned for the opportunities that lie ahead.

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

The Bank's shares are listed on the Nasdaq Iceland Main Market.

## The Bank

**12** branches

**702** number of FTEs at Íslandsbanki at period end

## Sustainability 4Q21

Sustainable lending up by 134% during 2021

Íslandsbanki awards ISK 35m in grants from Entrepreneurship Fund

Íslandsbanki awarded the Equality Scale from the Icelandic Association of Business Women (FKA)

## Digital milestones 4Q21

New core lending system fully implemented, increasing efficiency

Authenticated requests for youth custody accounts and securities trading are now available on the external web

Credit card numbers are now securely visible in the app

## Market share<sup>1</sup>

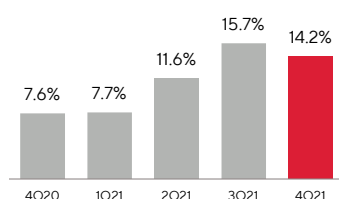
**32%** retail customers  
**37%** SMEs  
**35%** large companies

## Ratings and certifications

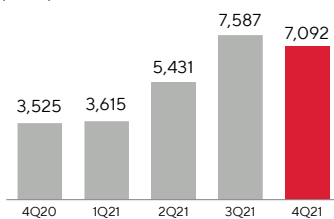
**S&P Global Ratings** **BBB/A-2** Stable outlook



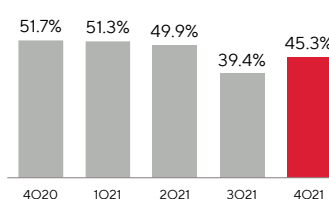
## Return on equity



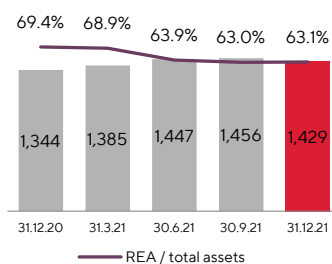
## Profit after tax (ISKm)



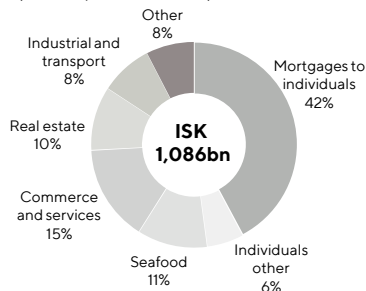
## Cost-to-income ratio<sup>2</sup>



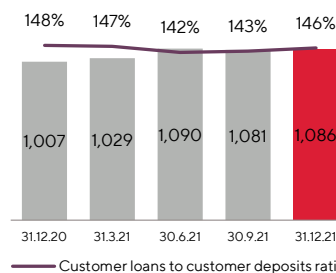
## Total assets (ISKbn)



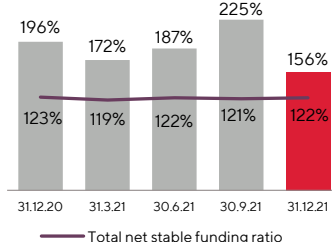
## Loans to customers (Sector split as of 31.12.21)



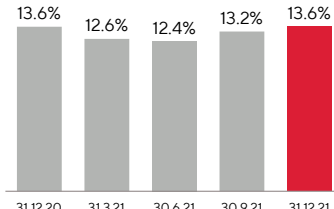
## Loans to customers (ISKbn)



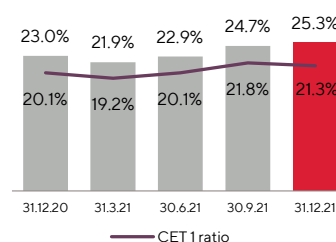
## Total liquidity coverage ratio



## Leverage ratio



## Total capital ratio



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

1. Based on Gallup surveys regarding primary bank. 6 months rolling average for retail customers, December 2021 survey for SMEs and 2021 average for large companies.  
2. IPO costs in 1Q21 were not adjusted for in 1Q21 published results.