

# Íslandsbanki Fact Sheet 3Q18

## Our profile

- A leader in financial services in Iceland, Íslandsbanki is a universal bank with total assets of ISK 1,163bn (about EUR 8.5bn) 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, Kreditkort 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 2017, Íslandsbanki led the Icelandic Customer Satisfactory Index for banks for the fifth consecutive year and was named Bank of the Year in Iceland by the Banker. In July 2018, Euromoney selected Íslandsbanki as the best bank in Iceland.
- Íslandsbanki has a BBB+/A-2 rating from S&P Global Ratings and BBB/F3 from Fitch Ratings and is the only bank in Iceland rated by two international rating agencies.

## Our Bank

**14**  
branches



**835**  
Number of FTE's for parent company at period end



**78.000**  
APP users



## Market Share<sup>1</sup>

**32%**  
individuals



**36%**  
SMEs

**32%**  
large companies

## Credit Ratings

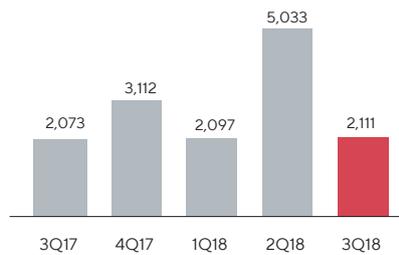
**S&P Global Ratings** **BBB+/A-2**  
Stable outlook

**Fitch Ratings** **BBB/F3**  
Stable outlook

## ROE reg. operations CET1 16%<sup>2</sup>



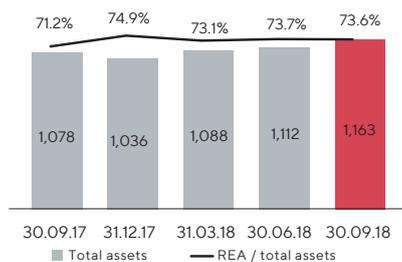
## Profit after tax (ISKm)



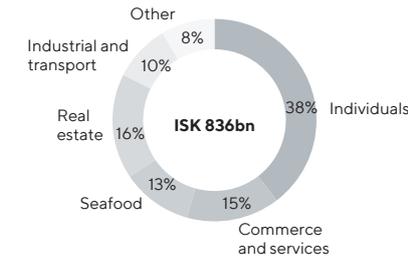
## Cost / income ratio<sup>3</sup>



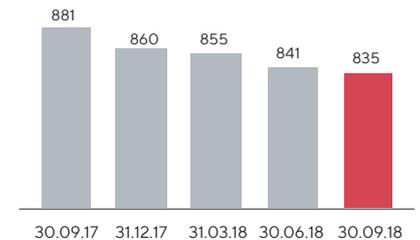
## REA / total assets (ISKbn)



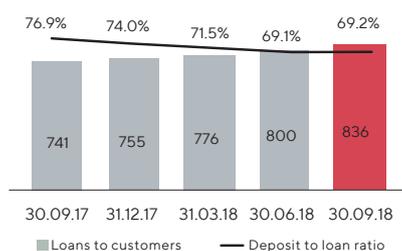
## Loans to customers – sector split (As of 30.09.18)



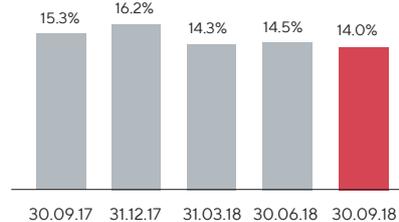
## Number of FTE's for Parent Company (Excluding seasonal employees)



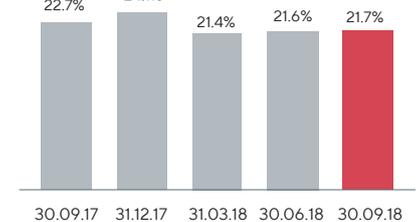
## Loans to customers (ISKbn)



## Leverage ratio



## Total capital ratio



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<sup>1</sup>Based on Gallup survey regarding primary bank.  
<sup>2</sup>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%).  
<sup>3</sup>The cost/income ratio for 3Q18 the parent company is 57.0%