

# Íslandsbanki Fact Sheet 1H 2019



## Our profile

- A leader in financial services in Iceland, Íslandsbanki is a universal bank with total assets of ISK 1,230bn 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, Kort 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.
- Íslandsbanki has BBB+/A-2 ratings from S&P Global Ratings.

## Our Bank



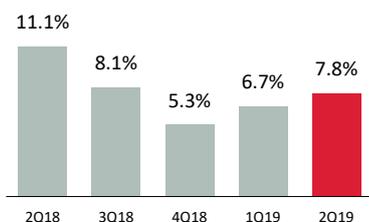
## Market Share\*



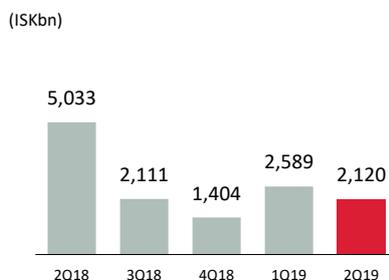
## Credit Ratings

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

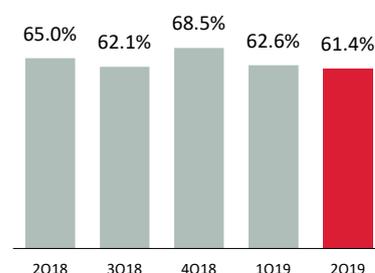
## ROE reg. operations CET1 16%\*\*



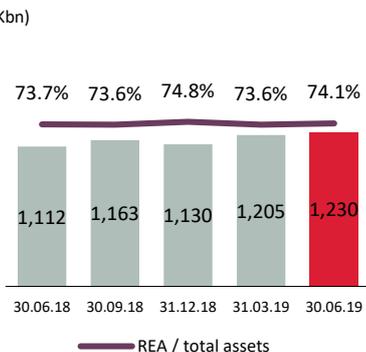
## Profit after tax (ISKbn)



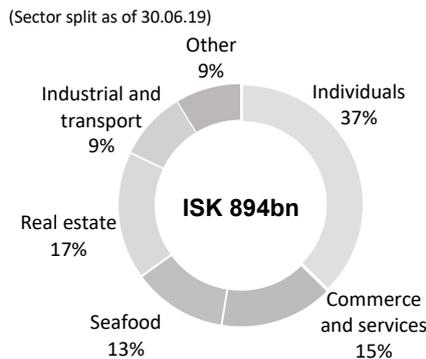
## Cost / income ratio\*\*\*



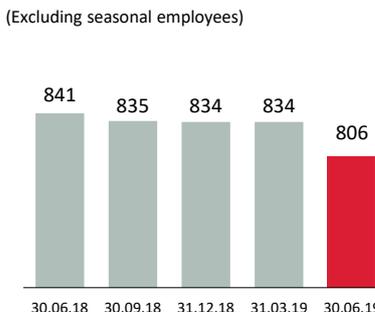
## REA / total assets (ISKbn)



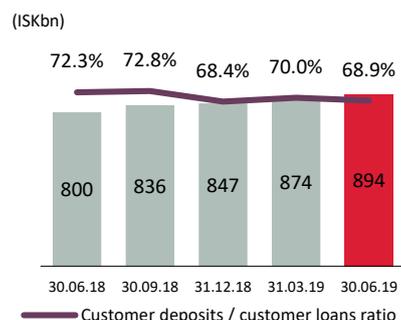
## Loans to customers (Sector split as of 30.06.19)



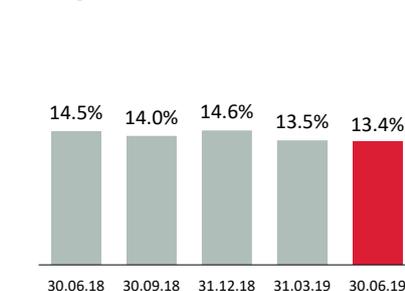
## Number of FTEs for parent company (Excluding seasonal employees)



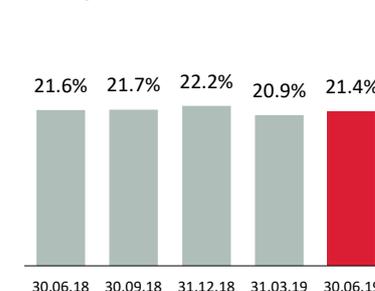
## Loans to customers (ISKbn)



## Leverage ratio



## Total capital ratio



For more information please contact: Investor Relations: [ir@isb.is](mailto:ir@isb.is) / Financial Institutions: [fi@isb.is](mailto:fi@isb.is)

\*Based on Gallup survey regarding primary bank.  
\*\*Earnings on regular income now includes profit from discontinued operations.  
\*\*\*The cost/income ratio for parent company 1H19 is 55.4%.