

Factsheet 2Q22



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 2Q22

eco. Íslandsbanki receives top ESG score (90/100) from Reitun for the second year in a row

The Bank's score for environmental practices has risen by 12.9% year-on-year

Total avoided greenhouse gas emissions in 2021 ~16,800 tCO₂e

Digital milestones 2Q22

New pension platform released, enables self service for pension customers

Corporates can apply for and modify overdraft in app

App available in Polish

Market share¹

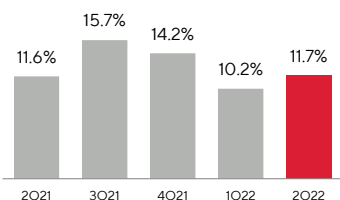
31% retail customers
37% SMEs
35% large companies

Ratings and certifications

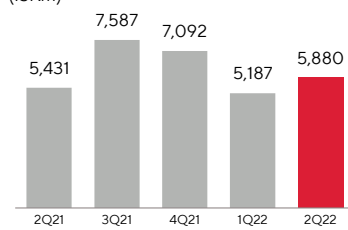
S&P Global Ratings **BBB/A-2**
Stable outlook



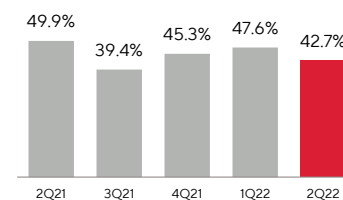
Return on equity



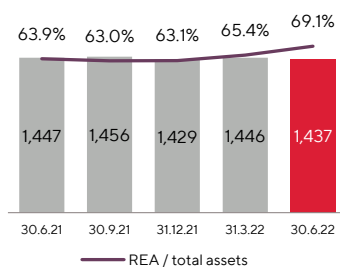
Profit after tax (ISKm)



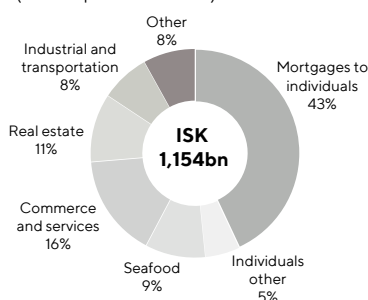
Cost-to-income ratio



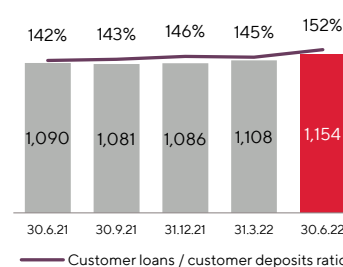
Total assets (ISKbn)



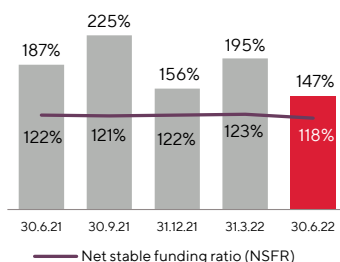
Loans to customers (Sector split as of 30.6.22)



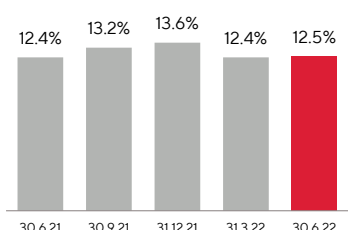
Loans to customers (ISKbn)



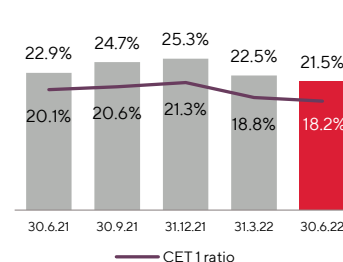
Total liquidity coverage ratio



Leverage ratio²



Total capital ratio²



1. Based on Gallup surveys regarding primary bank. 12 months rolling average for retail customers. December 2021 survey for SMEs and 2021 average for large companies.
2. Including 3Q21 profit for 30.9.21 and 1Q22 profit for 31.3.22.