

# Factsheet



## 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

**12** branches

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

## Market share\*

**32%** retail customers  
**38%** SMEs  
**35%** large companies

## Sustainability

Green mortgages product launched

Íslandsbanki tops Reitun's ESG rankings with 90 points out of 100

Íslandsbanki received environmental award from Ministry for the Environmental and Natural Resources

## Digital milestones

Carbon calculator introduced in the app

Push notifications added to the app, replacing older services

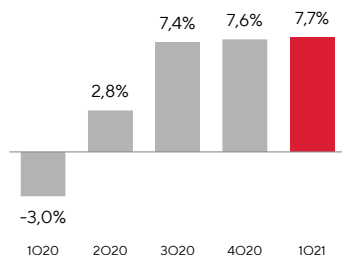
SmartID launched, next generation digital identity option not based on SIM card

## Ratings and certifications

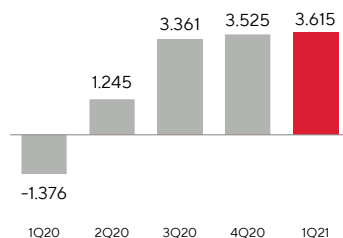
**S&P Global Ratings** **BBB/A-2**  
 Stable outlook



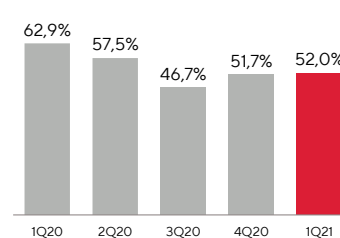
## Return on equity



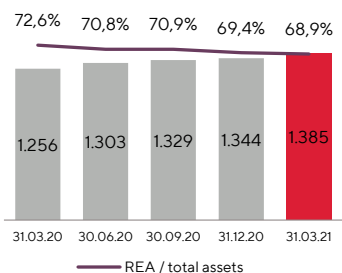
## Profit (loss) after tax (ISKm)



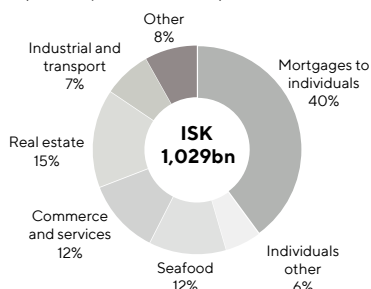
## Cost / income ratio



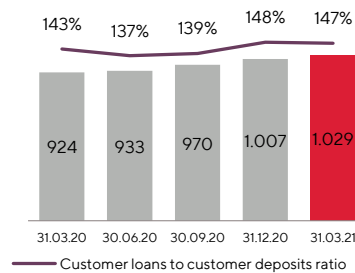
## Total assets (ISKbn)



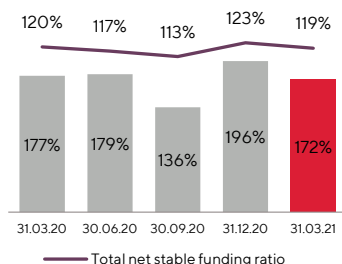
## Loans to customers (Sector split as of 31.03.21)



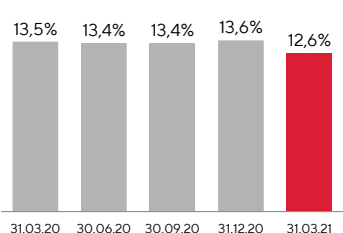
## Loans to customers (ISKbn)



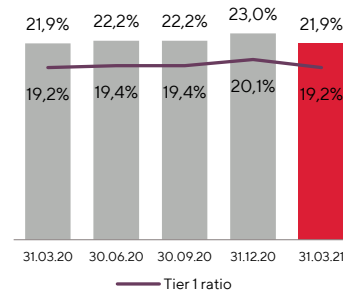
## Total liquidity coverage ratio



## Leverage ratio



## Total capital ratio



The information above has not been reviewed or audited by the Bank's auditor.  
 \*Based on Gallup surveys regarding primary bank.