

# Íslandsbanki Fact Sheet 2017



## Our profile

- A leader in financial services in Iceland, Íslandsbanki is a universal bank with total assets of ISK 1,036bn (EUR 8.3bn) and a 25–50% market share across all domestic business segments.
- National coverage with 14 branches and the most efficient branch network in Iceland, holding a 30% market share\* nationwide, but with only 17% of the branches.
- Building on over 140 years of servicing key industries in Iceland, Íslandsbanki has developed industry specific expertise in tourism, fisheries and energy.
- Driven by the vision to be #1 for service, our relationship banking business model is propelled by three business divisions that manage and build relationships with our customers.
- For the fifth consecutive year, Íslandsbanki led the Icelandic Customer Satisfactory Index in 2017 and was also named Bank of the Year in Iceland by the Banker.
- Íslandsbanki is the only bank in Iceland that is rated by two international rating agencies.

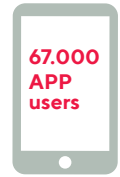
## Our Bank

14  
branches



861  
Number of FTE's for parent company at period end

Number of FTE's for parent company at period end



67.000  
APP users

## Market Share\*



32%  
individuals

36%  
SMEs

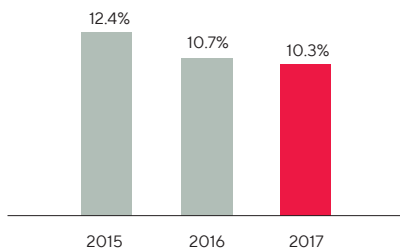
32%  
large companies

## Credit Ratings

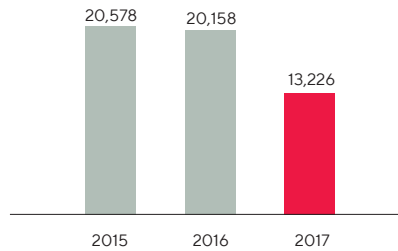
S&P Global Ratings **BBB+/A-2**  
Stable outlook

Fitch Ratings **BBB/F3**  
Stable outlook

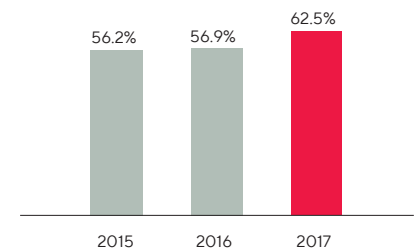
## ROE reg. operations CET1 15%



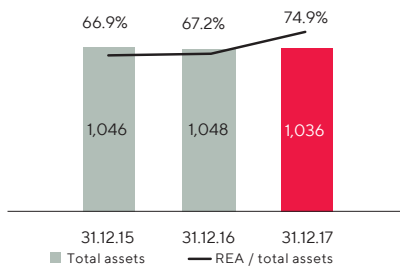
## Profit after tax (ISKm)



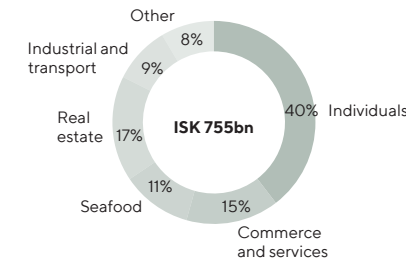
## Cost / income ratio



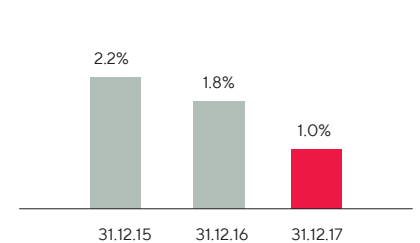
## REA / total assets (ISKbn)



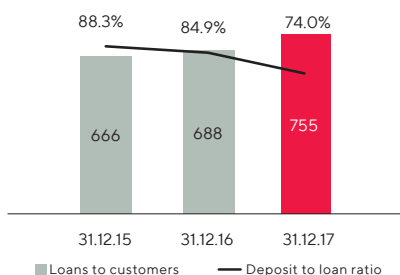
## Loans to customers – sector split (As of 31.12.17)



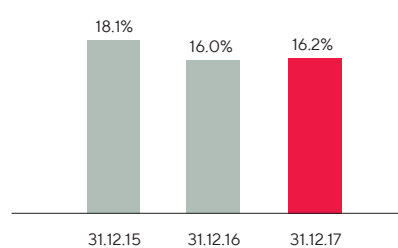
## Non-performing loans



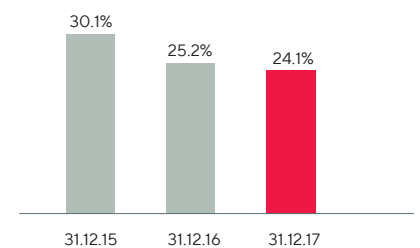
## Loans to customers (ISKbn)



## Leverage ratio



## Total capital ratio



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