

# Íslandsbanki Fact Sheet 2Q17

## Our profile

- A leader in financial services in Iceland, Íslandsbanki is a universal bank with total assets of ISK 1,047bn (EUR 8.9bn) 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 specific expertise in the tourism, seafood and energy industries domestically and in the North Atlantic region.
- For four years in a row, Íslandsbanki has been named Iceland's #1 bank in the Icelandic Customer Satisfaction Index. For eight years running, Íslandsbanki has been voted Iceland's most professional bank and its best provider of financial services to companies.
- Íslandsbanki, the only bank in Iceland that is rated by two international rating agencies, has a BBB/F3/stable rating from Fitch and BBB/A-2 rating on positive outlook from S&P.

## Our Bank

**14**  
branches



**858**

Number of FTE's for parent company at period end (excl. summer employees)



## Market Share



**+30%**  
retail

**35%**  
SMEs

**31%**  
large companies

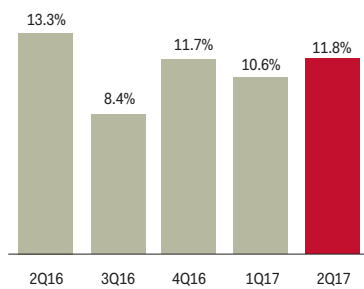
## Credit Ratings

S&P Global Ratings

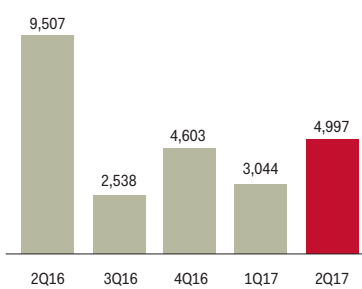
**BBB/A-2**  
Positive outlook

Fitch Ratings **BBB/F3**  
Stable outlook

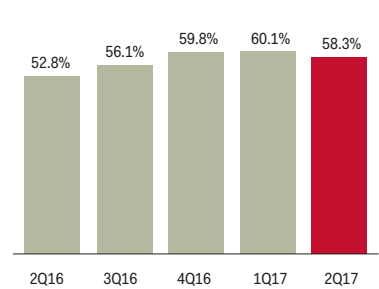
## ROE reg. operations CET1 15%



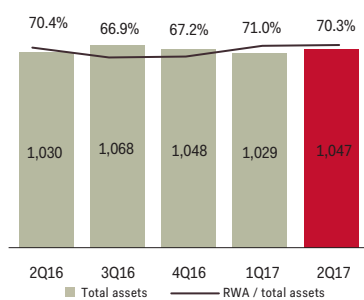
## Profit after tax, ISKm



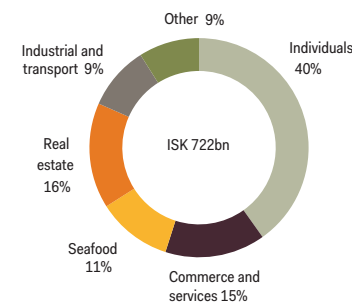
## Cost / income ratio



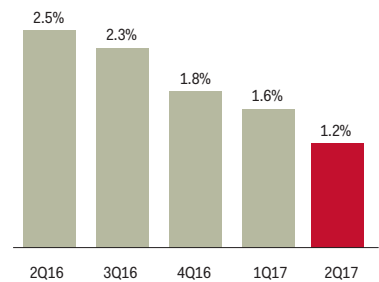
## RWA / total assets, ISKbn



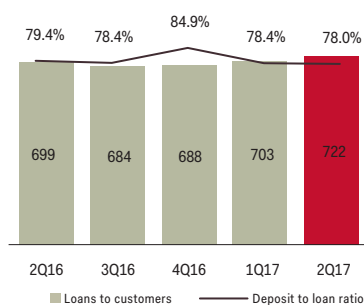
## Sector split



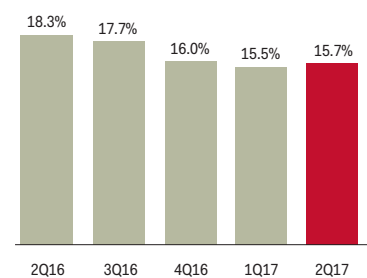
## Non-performing loans



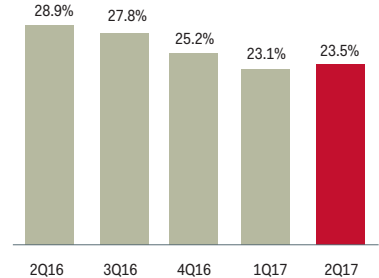
## Loans to customers, ISKbn



## Leverage ratio



## Total capital ratio



The highlights were not reviewed or audited by the Bank's auditor.