

Íslandsbanki Fact Sheet 2Q 2016

Loans to customers

3% ↑



ROE (CET1 14%)
regular operations

13.9%

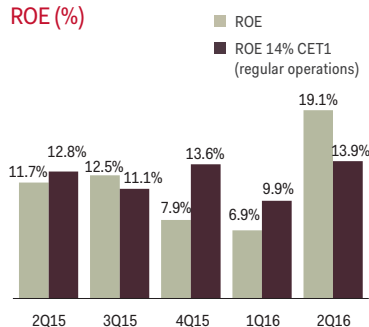
Our profile

- A leader in financial services in Iceland, Íslandsbanki is a universal bank with total assets of EUR 7.8bn and a 25%-50% market share across all domestic business segments
- National coverage with 17 branches, the most efficient branch network in Iceland
- Building on over 140 years of servicing key industries in Iceland, Íslandsbanki has developed specific expertise in the seafood and geothermal energy industries domestically and in the North Atlantic region
- With a dedicated team of 955 employees and a vision of being #1 for service, Íslandsbanki prides itself of being ranked first among banks in the Icelandic Customer Satisfaction Index (2013, 2014, and 2015).
- The Bank was voted 'Best Bank in Iceland' by Euromoney (2013, 2014, 2015, 2016) and by the Banker (2014) and 'Best Investment Bank in Iceland' by Euromoney (2014)

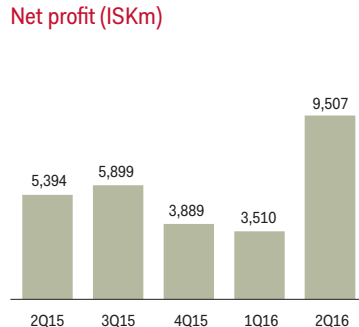
Key figures

	30.6.2016	31.3.2016
Balance sheet	ISKm	ISKm
Total assets	1,029,617	976,257
Loans to customers	698,669	653,728
Deposits from customers	566,220	566,678
Debt issued	163,469	107,421
Equity	198,837	187,009
Key ratios	2Q16	2Q15
Income statement		
ROE	19.1%	11.7%
ROE 14% CET1 Reg. Ops.	13.9%	12.8%
Net interest margin	3.3%	3.1%
Profit after tax (ISKm)	9,507	5,394
Profit from reg.ops (ISKm)	4,508	3,865

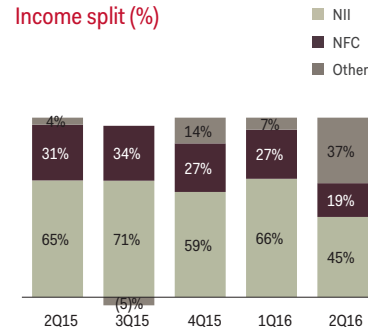
ROE (%)



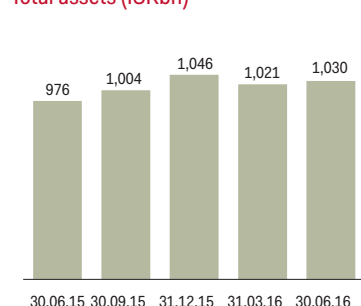
Net profit (ISKm)



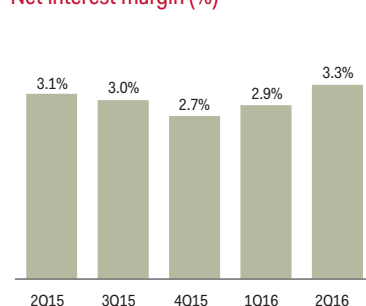
Income split (%)



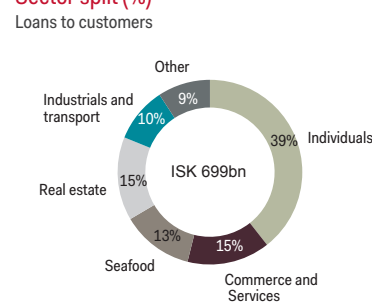
Total assets (ISKbn)



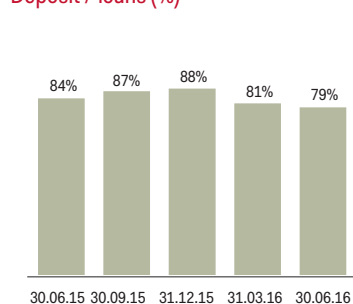
Net interest margin (%)



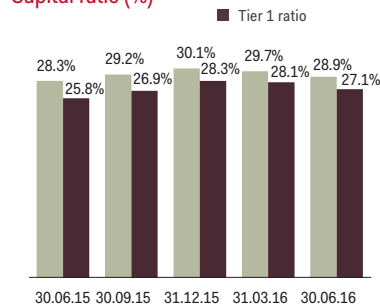
Sector split (%)



Deposit / loans (%)



Capital ratio (%)



Cost / income ratio (%)

