

Íslandsbanki

FACT SHEET 3Q13

OUR PROFILE

- A universal bank with staff of 1,100 offering comprehensive financial services to households, corporations and institutional investors in Iceland
- Market share of 20 - 45% across all business segments, thereof 30% in retail and 37% in corporate, 42% in corporate finance and 33% in equities trading
- National coverage with 19 branches, the most efficient branch network in Iceland or 19% of total branches rendering 30% retail market share
- One of Iceland's leading wealth managers by AUM, managed through an independent unit, VÍB providing regulated investment advice
- Leading capital markets covering equities, fixed income, FX, corporate finance and research, and is the country's largest trader by volume of sovereign bonds
- International sector expertise in two industries – seafood and energy - building on a heritage of servicing these industries in Iceland
- Over 86% of the Bank's net operating income is from core operations (net interest income and net fee and commission income)
- Moderate growth through acquisitions in 2012 and 1Q13 has increased customer base by around 42% for individuals and 33% for corporates, which creates opportunities for organic growth and cross sales

FOR MORE INFORMATION PLEASE CONTACT:
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KEY FIGURES	30.09.13	30.06.13
Balance sheet	ISKbn	ISKbn
Total assets	863	823
Total loans	614	588
Total deposits	526	506
Equity	160	156
Deposit / loan ratio	86%	86%
Core Tier 1 ratio	23.9%	24.0%
Total capital ratio	27.2%	27.4%

KEY FIGURES	3Q13	3Q12
Income statement	ISKbn	ISKbn
ROE	10.6%	13.3%
ROE regular operations	4.9%	10.5%
Profit after tax	4.2	4.6
Profit from reg. ops.	3.9	3.6
Cost / income ratio	48.5%	50.6%
Cost / income excl. Imp & Net val.changes	51.0%	52.5%
Net interest margin	3.5%	3.9%

