

Íslandsbanki

FACT SHEET 3Q14

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OUR PROFILE

- A universal bank with staff of about 1,000 offering comprehensive financial services to households, corporations and institutional investors in Iceland
- Strong earnings, a sound balance sheet, and leading market shares across all business segments; retail, corporate, markets and wealth.
- Market share of 20 - 50% across all business segments, thereof +30% in retail and SMEs, and 37% in corporate, and considered the leading bank in investment banking and corporate finance
- National coverage with 19 branches, the most efficient branch network in Iceland, and the market leader in asset based financing and exclusive issuer of AmEx
- International sector expertise in seafood, energy and offshore building on a heritage of servicing these industries in Iceland, voted the most professional Icelandic Corporate Bank five years in a row
- Leading capital markets covering equities, fixed income, FX, corporate finance and research, and has the highest market share in IPO / share offerings (2010-2013) or 44%.
- One of Iceland's leading wealth managers by AUM, managed through an independent unit, VÍB providing regulated investment advice

KEY FIGURES	30.09.14	31.12.13
Balance sheet	ISKbn	ISKbn
Total assets	931	866
Loans to customers	608	555
Total deposits	561	519
Equity	181	167
Deposit / loan ratio	92%	94%
Core Tier 1 ratio	26.3%	25.1%
Total capital ratio	29.4%	28.4%

KEY FIGURES	3Q14	3Q13
Income statement	ISKbn	ISKbn
ROE	7.9%	10.6%
ROE regular operations	14.4%	14.7%
Profit after tax	3.5	4.2
Profit from reg. ops.	4.2	3.9
Cost / income ratio	52.0%	50.3%
Net interest margin	3.1%	3.5%

