

# Íslandsbanki

## FACT SHEET FY13

### OUR PROFILE

- A universal bank with staff of 1,000 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	31.12.13	31.12.12
Balance sheet	ISKbn	ISKbn
Total assets	866	823
Total loans	599	612
Total deposits	519	509
Equity	167	148
Deposit / loan ratio	87%	83%
Core Tier 1 ratio	25.1%	22.0%
Total capital ratio	28.4%	25.5%

KEY FIGURES	2013	2012
Income statement	ISKbn	ISKbn
ROE	14.7%	17.2%
ROE regular operations	7.8%	12.2%
Profit after tax	23.1	23.4
Profit from regular operations	12.2	16.6
Cost / income ratio	58.5%	53.8%
Net interest margin	3.4%	4.1%

