

Íslandsbanki Fact Sheet 3Q2015

Loans to customers*

4% ↑

Net fee and commission income**

17% ↑

ROE regular operations***

11.1%

*From yearend 2014
**9M15 vs. 9M14
***In 3rd quarter

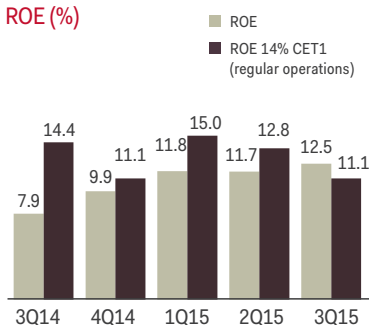
Our profile

- A leader in financial services in Iceland, Íslandsbanki is a universal bank with national coverage of 17 branches and 950 staff offering comprehensive financial services to households, corporations and institutional investors
- Total assets of EUR 6.2bn, with strong recurring earnings, a sound balance sheet, and robust capital ratios
- Market share of 20 - 50% across all business segments; +30% in retail and SMEs, 37% in corporate and voted the most professional Icelandic Corporate Bank five years in a row; considered the leading bank in investment banking and corporate finance
- Building on over 140 years of servicing key industries in Iceland, Íslandsbanki has developed specific expertise in the seafood, energy, and offshore industries domestically and in the North Atlantic region
- With 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 voted 'Best Bank in Iceland' by Euromoney (2013, 2014, 2015) and by the Banker (2014), and 'Best Investment Bank in Iceland' by Euromoney (2014)

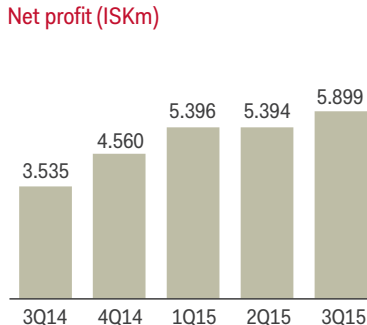
Key figures

	3Q15	FY14
Balance sheet		
	ISKbn	ISKbn
Total assets	1.004.257	911.328
Loans to customers	660.308	634.799
Deposits from cus-	581.095	529.447
Debt issued	120.957	96.889
Equity	192.887	185.487
Key ratios		
Income statement		
Profit after tax	5.899	22.750
Profit from reg. Ops	3.623	14.846
ROE	12.5%	12.8%
ROE regular operations	11.1%	12.6%
Net interest margin	3.0%	3.0%

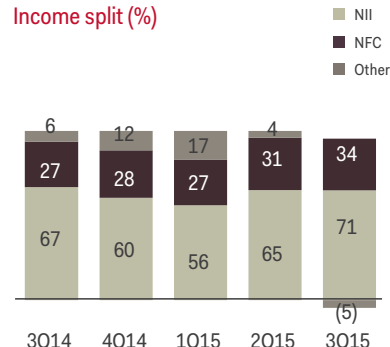
ROE (%)



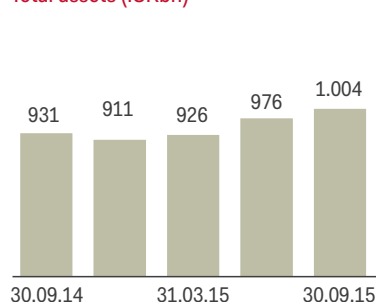
Net profit (ISKm)



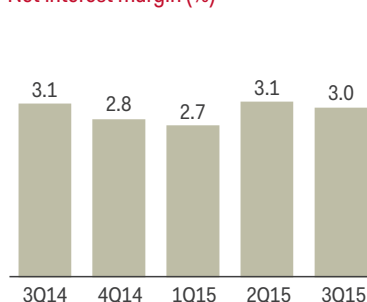
Income split (%)



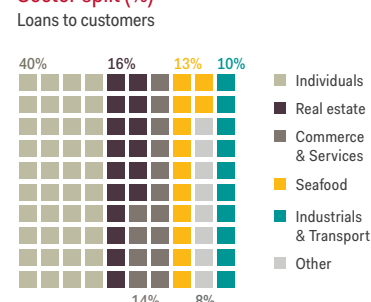
Total assets (ISKbn)



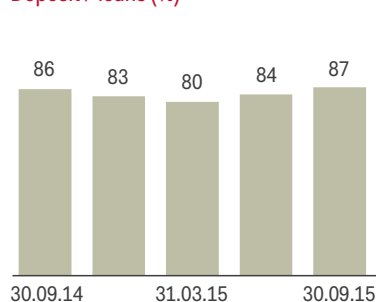
Net interest margin (%)



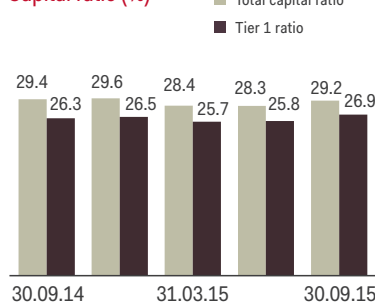
Sector split (%)



Deposit / loans (%)



Capital ratio (%)



Cost / income ratio (%)

