

Íslandsbanki Fact Sheet FY2014

Loans to customers have increased*

14.4% ↑

Net fee and commission income**

10% ↑

Return on Equity***

12.8%

*From yearend 2013
**FY14 vs. FY13
***FY14

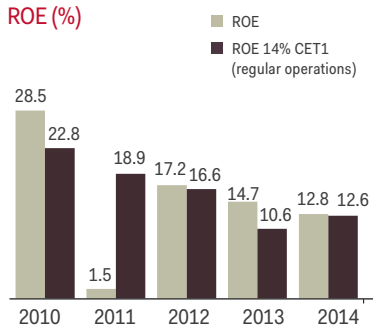
Our profile

- 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)

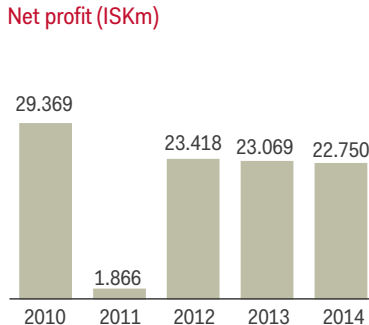
Key figures

	FY14	31.12.13
Balance sheet		
Total assets	1.004.257	866.009
Loans to customers	660.308	554.741
Deposits from customers	581.095	489.331
Debt issued	120.957	89.193
Equity	192.887	167.318
Key ratios		
Income statement		
ROE	12.5%	14.7%
ROE regular operations	11.1%	10.6%
Net interest margin	3.0%	3.4%
Profit after tax	5.899	23.069
Profit from reg. Ops	3.623	12.169

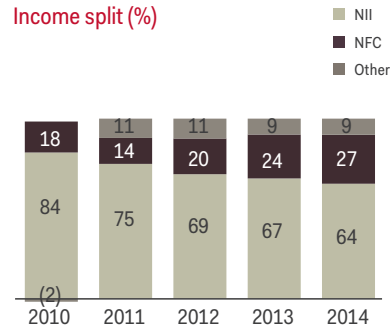
ROE (%)



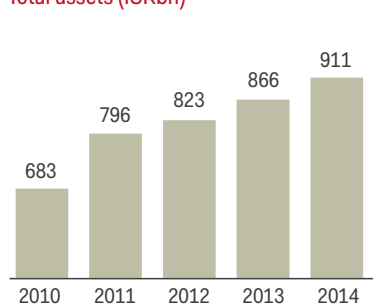
Net profit (ISKm)



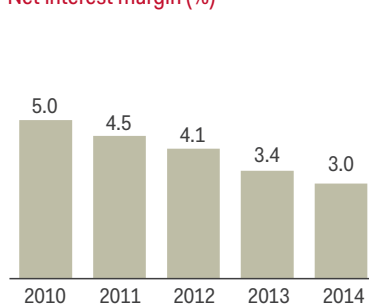
Income split (%)



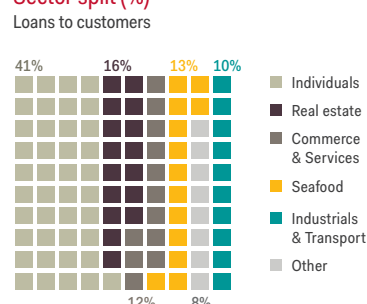
Total assets (ISKbn)



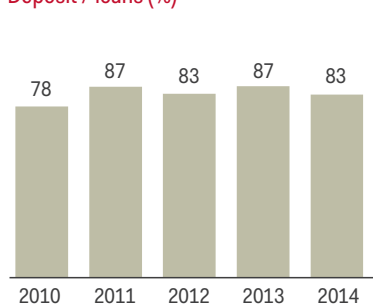
Net interest margin (%)



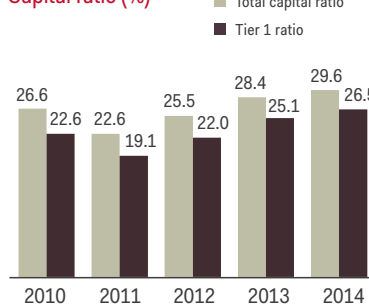
Sector split (%)



Deposit / loans (%)



Capital ratio (%)



Cost / income ratio (%)

