

Íslandsbanki Fact Sheet 2015

Loans to customers

5% ↑

Net fee and commission income

15% ↑

ROE (CET1 14%)
regular operations

13.2%

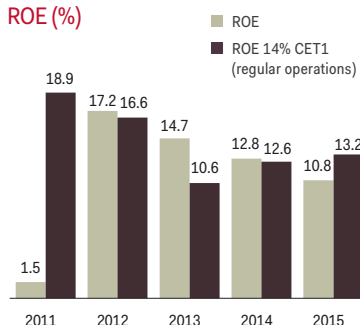
Our profile

- A leader in financial services in Iceland, Íslandsbanki is a universal bank with total assets of EUR 7.4bn and a 25%- 50% market share across all domestic business segments
- National coverage with 17 branches, the most efficient branch network in Iceland
- Building on over 140 years of servicing key industries in Iceland, Íslandsbanki has developed specific expertise in the seafood and geothermal energy industries domestically and in the North Atlantic region
- With a dedicated team of 919 employees and 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 2015)
- The Bank was voted 'Best Bank in Iceland' by Euromoney (2013, 2014, 2015) and by the Banker (2014) and 'Best Investment Bank in Iceland' by Euromoney (2014)

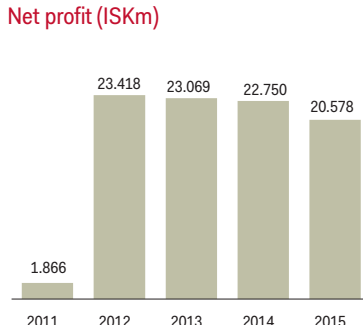
Key figures

| | 31/12/2015 | 31/12/2014 |
|-------------------------|------------|------------|
| Balance sheet | | |
| Total assets | 1,045,769 | 911,328 |
| Loans to customers | 665,711 | 634,799 |
| Deposits from customers | 593,245 | 529,447 |
| RWA / total assets | 67% | 76% |
| Equity | 202,227 | 185,487 |
| Key ratios | | |
| Income statement | | |
| ROE | 10.8% | 12.8% |
| ROE 14% CET1(reg.op) | 13.2% | 12.6% |
| Net interest margin | 2.9% | 3.0% |
| Profit after tax | 20,578 | 22,750 |
| Profit from reg. Ops | 16,199 | 14,846 |

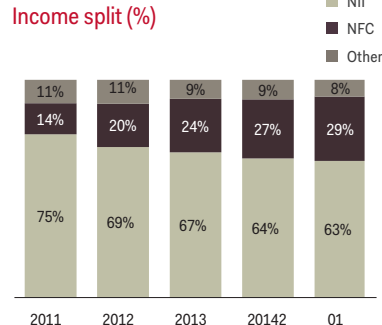
ROE (%)



Net profit (ISKm)



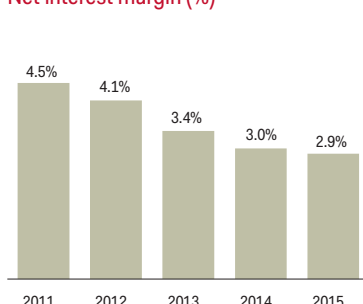
Income split (%)



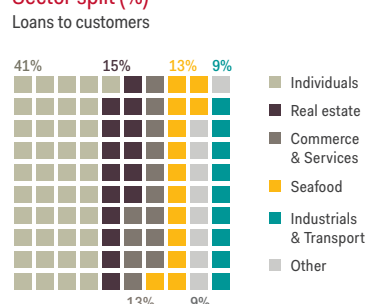
Total assets (ISKbn)



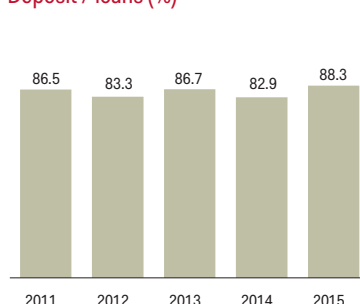
Net interest margin (%)



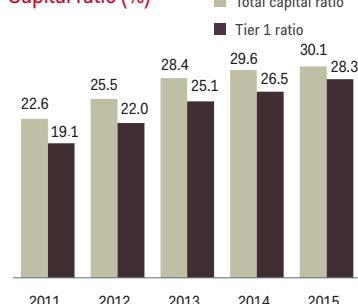
Sector split (%)



Deposit / loans (%)



Capital ratio (%)



Cost / income ratio (%)

