

Íslandsbanki Fact Sheet 2Q2015

Loans to customers

3% ↑

Net fee and commission income

25% ↑

Return on Equity

11.7%

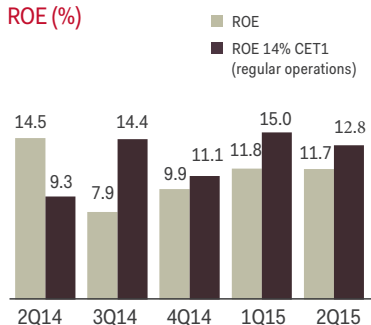
Our profile

- A leader in financial services in Iceland, Íslandsbanki is a universal bank with total assets of EUR 6.7bn 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, energy, and offshore service vessel industries domestically and in the North Atlantic region.
- With a dedicated team of 950 employees and a vision of being #1 for service Íslandsbanki prides itself of being ranked first among banks in the Icelandic Customer Satisfaction Index (2010, 2011, 2013, 2014).
- The Bank was voted 'Best Bank in Iceland' by Euromoney (2013, 2014) and by the Banker (2014) and 'Best Investment Bank in Iceland' by Euromoney (2014).

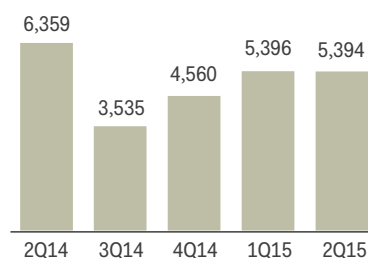
Key figures

	30.06.15	31.12.14
	ISKm	ISKm
Total assets	976,257	911,328
Loans to customers	653,728	634,799
Deposits from customers	566,678	529,447
Debt issued	107,421	96,889
Equity	187,009	185,487
	2Q15	FY14
Profit after tax	5,394	22,750
Profit from reg. Ops	3,865	14,846
ROE	11.7%	12.8%
ROE regular operations	12.8%	12.6%
Net interest margin	3.1%	3.0%

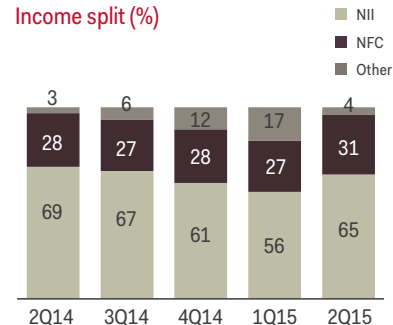
ROE (%)



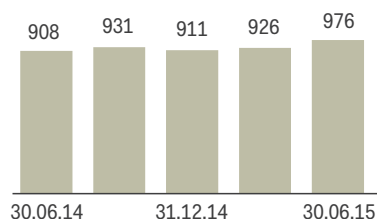
Net profit (ISKm)



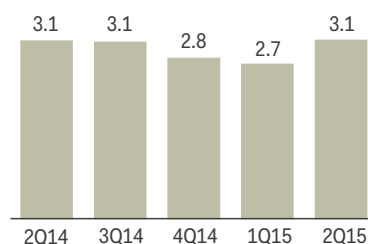
Income split (%)



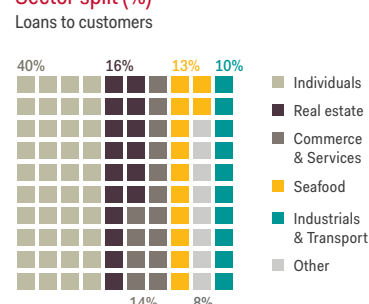
Total assets (ISKbn)



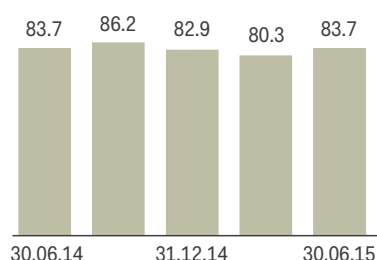
Net interest margin (%)



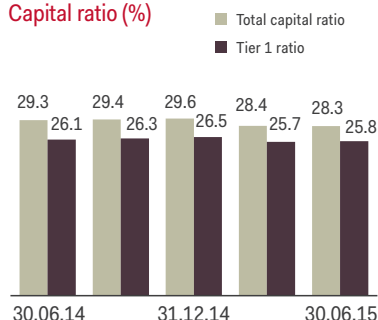
Sector split (%)



Deposit / loans (%)



Capital ratio (%)



Cost / income ratio (%)

