

# Íslandsbanki

## FACT SHEET 2Q13

### OUR PROFILE

- A universal bank offering comprehensive financial services to households, corporations and institutional investors in Iceland
- Market share of 20 - 45% across all business segments, thereof 31% in retail and 37% in corporate, 42% in corporate finance and 33% in equities trading
- National coverage with 21 branches and staff of 1,000+, the most efficient branch network in Iceland or 20% of total branches rendering 31% 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 geothermal energy – building on a heritage of servicing these industries in Iceland
- Over 78% 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	30.06.13	31.03.13
<i>Balance sheet</i>		
Total assets	823	829
Total loans	588	601
Total deposits	506	492
Equity	156	152
Deposit / Loan ratio	86%	82%
Tier 1 ratio	24.0%	22.9%
Total capital ratio	27.4%	26.2%

KEY FIGURES	2Q13	2Q12
<i>Income statement</i>		
ROE	17.4%	18.6%
ROE regular operations	9.0%	7.2%
Profit after tax	6.6	6.0
Profit reg. operations	3.4	2.3
Cost / income ratio	41.1%	50.7%
Net Interest Margin	3.4%	3.6%

