

# Fact Sheet

9m 2013



## Landsbankinn in brief

Landsbankinn hf. is a leading Icelandic financial institution. The Bank offers a full range of financial services and is the market leader in the Icelandic financial service sector with the largest branch network. Focused on commercial banking, Landsbankinn provides retail and corporate banking services, capital markets services and asset and wealth management for private banking clients.

Landsbankinn hf. was established on 9 October 2008 but the history of its predecessor runs back to 1886.

Shareholders of Landsbankinn hf. are the Icelandic State with 97.9% share, Landsbankinn hf. holds 1.6% and around 1400 current and former employees of Landsbankinn hold 0.5%

CEO of Landsbankinn hf. is Steinthor Pálsson.

## Balance sheet

	30.9.2013	31.12.2012	30.9.2013	31.12.2012
	ISKm		EURm	
<b>Total assets</b>	1.158.154	1.084.787	7.112	6.421
<b>Loans to customers</b>	671.378	666.087	4.123	3.943
<b>Loans to financial institutions</b>	70.545	63.349	433	375
<b>Bonds</b>	288.994	228.208	1.775	1.351
<b>Equities</b>	33.954	36.881	208	218
<b>Deposits from customers</b>	465.742	421.058	2.860	2.492
<b>Deposits from financial institutions</b>	110.460	98.718	678	584
<b>Borrowings</b>	298.938	309.265	1.836	1.831
<b>Equity</b>	234.712	225.166	1.441	1.333
<b>Equity ratio (CAD)</b>	26,2%	25,1%		
<b>Loans / customers deposits</b>	144,2%	158,2%		

## Customers and branches

30.6.2013

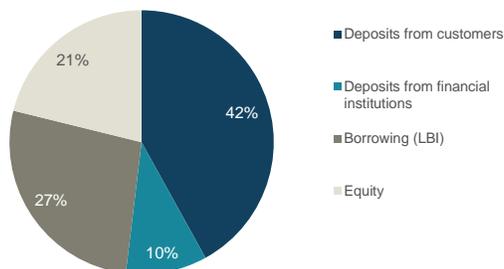
Retail customers	112.500
Corporate customers	10.980
Number of branches	34
Number of employees	1.179

## Income statement

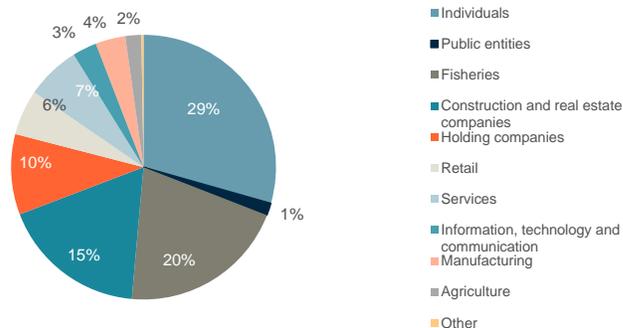
9m 2013 9m 2012 9m 2013 9m 2012

	ISKm		EURm	
<b>Operating income</b>	48.521	29.941	300	184
<b>Profit after taxes</b>	22.276	13.541	138	83
<b>ROE after taxes</b>	12,9%	8,6%		
<b>Interest spread</b>	2,9%	3,2%		
<b>Cost-income ratio</b>	42,3%	48,0%		

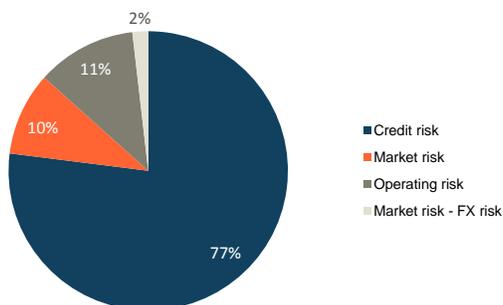
## Funding profile



## Loans and advances by industry sectors



## Risk profile



## Equity ratio

