

Fact Sheet

9M 2015



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 7 October 2008 but the history of its predecessor runs back to 1886.

The Icelandic State holds 98.2% of the shares and the total number of shareholders amount to approximately 1800.

CEO of Landsbankinn hf. is Steinthor Pálsson.

Balance sheet

	30/09/2015	31/12/2014	30/06/2015	31/12/2014
	ISKm		EURm	
Total assets	1,175,804	1,098,370	8,243	7,121
Loans to customers	807,033	718,355	5,657	4,657
Loans to financial institutions	46,511	49,789	326	323
Bonds	235,788	243,589	1,653	1,579
Equities	26,467	29,433	186	191
Deposits from customers	624,924	551,435	4,381	3,575
Deposits from financial institutions	49,550	53,827	347	349
Borrowings	208,474	207,028	1,461	1,342
Equity	252,484	250,803	1,770	1,626
Equity ratio (CAD)	29.2%	29.5%		
Loans / customers deposits	129.1%	130.3%		

Customers and branches

30/09/2015

Retail customers	116,725
Corporate customers	11,789
Number of branches	38
Number of employees	1,092

Income statement

9M 2015

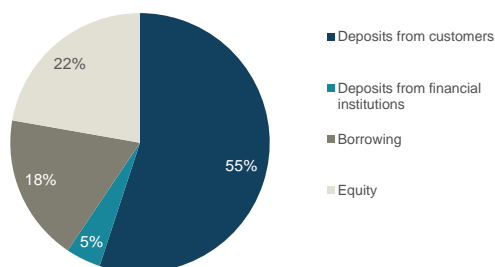
9M 2014

9M 2015

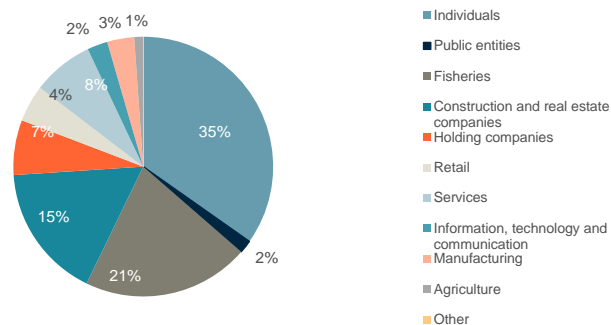
9M 2014

	ISKm		EURm	
Operating income	50,924	44,718	344	289
Profit after taxes	24,413	19,985	165	129
ROE after taxes	10.4%	12.8%		
Interest spread	2.9%	2.6%		
Cost-income ratio	45.7%	55.3%		

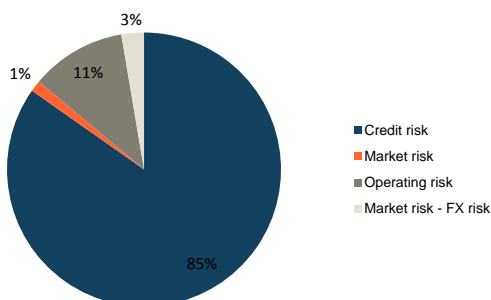
Funding profile



Loans and advances by industry sectors



Risk profile



Equity ratio

