## Appendix III. EU and Icelandic Banking Growth. Variable Analysis

	1. EU and icei															
	Q1 2001 Q2 2001 Q3 2001	Q4 2001	Q1 2002 Q2 2002 Q3 2002	Q4 2002	Q1 2003 Q2 2003 Q3 2003	Q4 2003	Q1 2004 Q2 2004 Q3 2004	Q4 2004	Q1 2005 Q2 2005 Q3 2005		Q1 2006 Q2 2006 Q3 2006		Q1 2007 Q2 2007 Q3 2007	Q4 2007	Royal Bank of Scotland	Q1 2008 Q2 2008
Total Assets		368.782.000.000		412.000.000.000		455.275.000.000		583.467.000.000		776.827.000.000		871.432.000.000		1.900.519.000.000	Total Assets	
Year to Year Growth in %		22 404 000 000		11,72% 23 553 000 000		10,50% 25 176 000 000		28,16% 27 345 000 000		33,14%		12,18% 45,490,000,000		118,09% 91 426 000 000	Year to Year Growth in %	
Net Assets Year to Year Growth in %		22.404.000.000		5.13%		6.89%		27.345.000.000 8.62%				45.490.000.000		100.98%	Net Assets Year to Year Growth in %	
Deposits Home		113,290,000,000		120.522.000.000		133.002.000.000		143.257.000.000		302.749.000.000		360.608.000.000		527.230.000.000	Deposits Home	
Year to Year Growth in %				6.38%		10.35%		7.71%		111.33%		19.11%		46.21%	Year to Year Growth in %	
Total Deposits Consolidated		239.033.000.000		273.881.000.000		304.286.000.000		384.143.000.000		453.274.000.000		516.365.000.000		994.998.000.000	Total Deposits Consolidated	
Year to Year Growth in %				14,58%		11,10%		26,24%		18,00%		13,92%		92,69%	Year to Year Growth in %	
Loans Home		140.835.000.000		167.641.000.000				198.365.000.000		240.642.000.000		320.764.000.000		422.891.000.000	Loans Home	
Year to Year Growth in % Total Loans Consolidated		229.005.000.000		19,03% 267.620.000.000		304.422.000.000		#DIV/0! 403.729.000.000		21,31% 487.813.000.000		33,30% 549.499.000.000		31,84% 1.048.710.000.000	Year to Year Growth in % Total Loans Consolidated	
Year to Year Growth in %		229.005.000.000		16.86%		13.75%		403.729.000.000 32.62%		20.83%		12.65%		90.85%	Year to Year Growth in %	
Headcount		105.700		111.800		120,900		137.000		137.000		135.000		136.600	Headcount	
Year to Year Growth in %				5,77%		8,14%		13,32%		0,00%		-1,46%		1,19%	Year to Year Growth in %	
Lloyds Banking Group  Total Assets	Q1 2001 Q2 2001 Q3 2001	Q4 2001 236 539 000 000	Q1 2002 Q2 2002 Q3 2002	Q4 2002 252 758 000 000	Q1 2003 Q2 2003 Q3 2003	Q4 2003 252 012 000 000	Q1 2004 Q2 2004 Q3 2004	Q4 2004 279 843 000 000	Q1 2005 Q2 2005 Q3 2005	Q4 2005 309 754 000 000	Q1 2006 Q2 2006 Q3 2006	Q4 2006 343 598 000 000	Q1 2007 Q2 2007 Q3 2007	Q4 2007 353 346 000 000	Lloyds Banking Group Total Assets	Q1 2008 Q2 2008
Year to Year Growth in %		236.539.000.000		6.86%		-0.30%		279.843.000.000 11.04%		10.69%		10.93%		353.346.000.000 2.84%	Year to Year Growth in %	
Net Assets		10 760 000 000		7 972 000 000		9 624 000 000		9 977 000 000		10,630,000,000		11 507 000 000		12 141 000 000	Net Assets	
Year to Year Growth in %				-25,91%		20,72%		3,67%		6,55%		8,25%		5,51%	Year to Year Growth in %	
Deposits Home		Not Disclosed		Not Disclosed		Not Disclosed		Not Disclosed		Not Disclosed		Not Disclosed		Not Disclosed	Deposits Home	
Year to Year Growth in %						#VALUE!									Year to Year Growth in %	
Total Deposits Consolidated		109.116.000.000		116.334.000.000		116.496.000.000		122.062.000.000		131.070.000.000		139.342.000.000		156.555.000.000	Total Deposits Consolidated	
Year to Year Growth in % Loans Home		Not Disclosed		6,61% Not Disclosed		0,14% Not Disclosed		4,78% Not Disclosed		7,38% Not Disclosed		6,31% Not Disclosed		12,35% Not Disclosed	Year to Year Growth in % Loans Home	
Year to Year Growth in %		NOT DISCIOSED		Not Disclosed		NOT Disclosed		Not Disclosed		#VALUE!		NOL DISCIOSEU		Not Disclosed	Year to Year Growth in %	
Total Loans Consolidated		138.283.000.000		152.027.000.000		150.798.000.000		177.805.000.000		206.599.000.000		228.923.000.000		244.659.000.000	Total Loans Consolidated	
Year to Year Growth in %				9,94%		-0,81%		17,91%		16,19%		10,81%		6,87%	Year to Year Growth in %	
Headcount		81.400		79.537		71.609		82.953		79.594		63.000		70.000	Headcount	
Year to Year Growth in %															Year to Year Growth in %	
RNP Parihas	01 2001 02 2001 03 2001	04 2001	01 2002 02 2002 03 2003	04 2002	O1 2003 O2 2003 O3 2003	04 2003	O1 2004 O2 2004 O3 2004	04 2004	O1 2005 O2 2005 O3 2005	Q4 2005	O1 2006 O2 2006 O3 2006	04 2006	O1 2007 O2 2007 O3 2007	04 2007	BNP Paribas	O1 2008 O2 2008
Total Assets	Q. 2001 Q2 2001 Q3 2001	825.296.000.000		710.319.000.000		783.076.000.000	Q1 2004 Q2 2004 Q3 2004	905.938.000.000		1.258.079.000.000	Q. 2000 Q2 2000 Q3 2000	1.440.343.000.000	Q1 2007 Q2 2007 Q3 2007	1.694.454.000.000	Total Assets	Q. 2000 Q2 2008
Year to Year Growth in %				-13,93%		10,24%		15,69%		38,87%		14,49%		17,64%	Year to Year Growth in %	
Net Assets		24.610.000.000		26.445.000.000		28.321.000.000		30.194.000.000		40.718.000.000		49.512.000.000		53.799.000.000	Net Assets	
Year to Year Growth in %				7,46%		7,09%		6,61%		34,85%		21,60%		8,66%	Year to Year Growth in %	
Deposits Home Year to Year Growth in %															Deposits Home Year to Year Growth in %	
Total Deposits Consolidated		216 096 000 000		267 190 000 000		282 568 000 000		328 268 000 000		301 196 000 000		393 133 000 000		445 103 000 000	Total Deposits Consolidated	
Year to Year Growth in %		210.050.000.000		23.64%		5.76%		16.17%		-8.25%		30.52%		13.22%	Year to Year Growth in %	
Loans Home						-,		,,-		-,		,		,	Loans Home	
Year to Year Growth in %															Year to Year Growth in %	
Total Loans Consolidated		245.391.000.000		235.688.000.000		231.479.000.000		266.850.000.000		247.494.000.000		298.652.000.000		346.704.000.000	Total Loans Consolidated	
Year to Year Growth in %		85 000		-3,95% 87 700		-1,79% 89.100		15,28% 94 900		- <b>7,25</b> %		20,67%		16,09% 162,700	Year to Year Growth in %	
Year to Year Growth in %		85.000		87.700 3.18%		89.100 1.60%		94.900 6.51%		109.780		141.911 29.27%		162.700	Year to Year Growth in %	
real to real Glowali in A				3,20%		2,00%		0,3170		13,0070		23,2770		14,0370	real to real Glowalian at	
Landsbankinn	Q1 2001   Q2 2001   Q3 2001	Q4 2001	Q1 2002   Q2 2002   Q3 2002		Q1 2003   Q2 2003   Q3 2003	Q4 2003	Q1 2004 Q2 2004 Q3 2004	Q4 2004	Q1 2005 Q2 2005 Q3 2005		Q1 2006 Q2 2006 Q3 2006		Q1 2007 Q2 2007 Q3 2007	Q4 2007	Landsbankinn	Q1 2008 Q2 2008
Total Assets	Q1 2001 Q2 2001 Q3 2001	Q4 2001 268.925.800.000		277.824.300.000	Q1 2003   Q2 2003   Q3 2003	448.238.700.000	Q1 2004 Q2 2004 Q3 2004	730.378.700.000	Q1 2005 Q2 2005 Q3 2005	1.405.460.000.000	Q1 2006 Q2 2006 Q3 2006	2.172.924.000.000	Q1 2007 Q2 2007 Q3 2007	3.057.546.000.000	Total Assets	Q1 2008 Q2 2008
	Q1 2001 Q2 2001 Q3 2001	Q4 2001 268.925.800.000 15.504.900.000		Q4 2002 277.824.300.000 3,31% 16.309.400.000	Q1 2003   Q2 2003   Q3 2003	Q4 2003 448.238.700.000 61,34% 22.381.900.000	Q1 2004 Q2 2004 Q3 2004	Q4 2004 730.378.700.000 62,94% 38.015.900.000	Q1 2005   Q2 2005   Q3 2005		Q1 2006 Q2 2006 Q3 2006		Q1 2007 Q2 2007 Q3 2007			Q1 2008 Q2 2008
Total Assets Year to Year Growth in % Net Assets Year to Year Growth in %	Q1 2001 Q2 2001 Q3 2001	268.925.800.000		277.824.300.000 <b>3,31%</b>	Q1 2003   Q2 2003   Q3 2003	448.238.700.000 <b>61,34%</b>	Q1 2004 Q2 2004 Q3 2004	730.378.700.000 <b>62,94%</b>	Q1 2005 Q2 2005 Q3 2005	1.405.460.000.000 92,43%	Q1 2006 Q2 2006 Q3 2006	2.172.924.000.000 54,61%	Q1 2007 Q2 2007 Q3 2007	3.057.546.000.000 40,71%	Total Assets Year to Year Growth in %	Q1 2008 Q2 2008
Total Assets  Year to Year Growth in %  Net Assets  Year to Year Growth in %  Deposits Home	Q1 2001 Q2 2001 Q3 2001	268.925.800.000		277.824.300.000 3,31% 16.309.400.000	Q1 2003 Q2 2003 Q3 2003	448.238.700.000 61,34% 22.381.900.000	Q1 2004 Q2 2004 Q3 2004	730.378.700.000 <b>62,94%</b> 38.015.900.000	Q1 2005 Q2 2005 Q3 2005	1.405.460.000.000 92,43% 113.617.000.000	Q1 2006 Q2 2006 Q3 2006	2.172.924.000.000 54,61% 149.457.000.000	Q1 2007 Q2 2007 Q3 2007	3.057.546.000.000 40,71% 184.004.000.000	Total Assets Year to Year Growth in % Net Assets Year to Year Growth in % Deposits Home	Q1 2008 Q2 2008
Total Assets Year to Year Growth in % Net Assets Year to Year Growth in % Deposits Home Year to Year Growth in %	Q1 2001 Q2 2001 Q3 2001	268.925.800.000 15.504.900.000 97.631.400.000		277.824.300.000 3,31% 16.309.400.000 5,19% Not Disclosed	Q1 2003   Q2 2003   Q3 2003	448.238.700.000 61,34% 22.381.900.000 37,23% Not Disclosed	Q1 2004 Q2 2004 Q3 2004	730.378.700.000 <b>62,94%</b> 38.015.900.000 <b>69,85%</b> Not Disclosed	Q1 2005 Q2 2005 Q3 2005	1.405.460.000.000 92,43% 113.617.000.000 198,87% Not Disclosed		2.172.924.000.000 54,61% 149.457.000.000 31,54% Not Disclosed		3.057.546.000.000 40,71% 184.004.000.000 23,12% Not Disclosed	Total Assets Year to Year Growth in % Net Assets Year to Year Growth in % Deposits Home Year to Year Growth in %	Q1 2008 Q2 2008
Total Assets Year to Year Growth in % Net Assets Year to Year Growth in % Deposits Home Year to Year Growth in % Total Deposits Consolidated	Q1 2001 Q2 2001 Q3 2001	268.925.800.000 15.504.900.000		277.824.300.000 3,31% 16.309.400.000 5,19% Not Disclosed 108.306.100.000	Q1 2003 Q2 2003 Q3 2003	448.238.700.000 61,34% 22.381.900.000 37,23% Not Disclosed 152.320.000.000	Q1 2004 Q2 2004 Q3 2004	730.378.700.000 62,94% 38.015.900.000 69,85% Not Disclosed 217.969.600.000	Q1 2005 Q2 2005 Q3 2005	1.405.460.000.000 92,43% 113.617.000.000 198,87% Not Disclosed 334.163.000.000		2.172.924.000.000 54,61% 149.457.000.000 31,54% Not Disclosed 682.846.000.000		3.057.546.000.000 40,71% 184.004.000.000 23,12% Not Disclosed 1.421.410.000.000	Total Assets Year to Year Growth in % Net Assets Year to Year Growth in % Deposits Home Year to Year Growth in % Total Deposits Consolidated	Q1 2008 Q2 2008
Total Assets Year to Year Growth in % Net Assets Year to Year Growth in % Deposits Home Year to Year Growth in % Total Deposits Consolidated Year to Year Growth in %	Q1 2001 Q2 2001 Q3 2001	268.925.800.000 15.504.900.000 97.631.400.000 99.746.600.000		277.824.300.000 3,31% 16.309.400.000 5,19% Not Disclosed 108.306.100.000 8,58%	Q1 2003   Q2 2003   Q3 2003	448.238.700.000 61,34% 22.381.900.000 37,23% Not Disclosed 152.320.000.000 40,64%	Q1 2004 Q2 2004 Q3 2004	730.378.700.000 62,94% 38.015.900.000 69,85% Not Disclosed 217.969.600.000 43,10%	Q1 2005   Q2 2005   Q3 2005	1.405.460.000.000 92,43% 113.617.000.000 198,87% Not Disclosed 334.163.000.000 53,31%		2.172.924.000.000 54,61% 149.457.000.000 31,54% Not Disclosed 682.846.000.000 104,35%		3.057.546.000.000 40,71% 184.004.000.000 23,12% Not Disclosed 1.421.410.000.000 108,16%	Total Assets Year to Year Growth in % Net Assets Year to Year Growth in % Deposits Home Year to Year Growth in % Total Deposits Consolidated Year to Year Growth in %	Q1 2008 Q2 2008
Total Assets Year to Year Growth in % Net Assets Year to Year Growth in % Deposits Home Year to Year Growth in % Total Deposits Consolidated	Q1 2001 Q2 2001 Q3 2001	268.925.800.000 15.504.900.000 97.631.400.000		277.824.300.000 3,31% 16.309.400.000 5,19% Not Disclosed 108.306.100.000	Q1 2003 Q2 2003 Q3 2003	448.238.700.000 61,34% 22.381.900.000 37,23% Not Disclosed 152.320.000.000	Q1 2004 Q2 2004 Q3 2004	730.378.700.000 62,94% 38.015.900.000 69,85% Not Disclosed 217.969.600.000	Q1 2005 Q2 2005 Q3 2005	1.405.460.000.000 92,43% 113.617.000.000 198,87% Not Disclosed 334.163.000.000		2.172.924.000.000 54,61% 149.457.000.000 31,54% Not Disclosed 682.846.000.000		3.057.546.000.000 40,71% 184.004.000.000 23,12% Not Disclosed 1.421.410.000.000	Total Assets Year to Year Growth in % Net Assets Year to Year Growth in % Deposits Home Year to Year Growth in % Total Deposits Consolidated	Q1 2008 Q2 2008
Total Assets Year to Year Growth in % Net Assets Year to Year Growth in % Deposits Home Year to Year Growth in % Total Deposits Consolidated Year to Year Growth in % Loans Home Year to Year Growth in % Total Loans Consolidated	Q1 2001 Q2 2001 Q3 2001	268.925.800.000 15.504.900.000 97.631.400.000 99.746.600.000		277.824.300.000 3,31% 16.309.400.000 5,19% Not Disclosed 108.306.100.000 8,58% Not Disclosed 214.787.200.000	Q1 2003 Q2 2003 Q3 2003	448.238.700.000 61,34% 22.381.900.000 37,23% Not Disclosed 152.320.000.000 40,64% Not Disclosed 326.399.700.000	Q1 2004 Q2 2004 Q3 2004	730.378.700.006 62,94% 38.015.900.006 69,85% Not Disclosed 217.969.600.000 43,10% Not Disclosed	Q1 2005 Q2 2005 Q3 2005	1.405.460.000.000 92,43% 113.617.000.000 198,87% Not Disclosed 334.163.000.000 53,31% Not Disclosed		2.172.924.000.000 54,61% 149.457.000.000 31,54% Not Disclosed 682.846.000.000 104,35% Not Disclosed		3.057.546.000.000 40,71% 184.004.000.000 23,12% Not Disclosed 1.421.410.000.000 108,16% Not Disclosed 2.022.738.000.000	Total Assets Year to Year Growth in % Net Assets Year to Year Growth in % Deposits Home Year to Year Growth in % Total Deposits Consolidated Year to Year Growth in % Loans Home Year to Year Growth in % Total Loans Consolidated Total Loans Consolidated Year to Year Growth in %	Q1 2008 Q2 2008
Total Assets Year to Year Growth in % Net Assets Year to Year Growth in % Deposits Home Year to Year Growth in % Deposits Home Year to Year Growth in % Total Deposits Consolidated Year to Year Growth in % Loans Home Year to Year Growth in % Total Loans Consolidated Year to Year Growth in %	Q1 2001 Q2 2001 Q3 2001	268.925.800.000 15.504.900.000 97.631.400.000 99.746.600.000 192.727.900.000		277.824.300.000 3,31% 16.309.400.000 5,19% Not Disclosed 108.306.100.000 8,58% Not Disclosed 214.787.200.000 7,89%	Q1 2003 Q2 2003 Q3 2003	448.238.700.000 61,34% 22.381.900.000 37,23% Not Disclosed 152.320.000.000 40,64% Not Disclosed 326.399.700.000 51,96%	Q1 2004   Q2 2004   Q3 2004	730.378.700.006 62,94% 38.015.900.006 69,85% Not Disclosed 217.969.600.006 43,10% Not Disclosed 549,801.100.006 68,44%	Q1 2005 Q2 2005 Q3 2005	1.405.460.000.000 92,43% 113.617.000.000 198,87% Not Disclosed 334.163.000.000 53,31% Not Disclosed 984.593.000.000 79,08%		2.172.924.000.000 54,61% 149.457.000.000 31,54% Not Disclosed 682.846.000.000 104,35% Not Disclosed 1.438.395.000.000 46,09%		3.057.546.000.000 40,71% 184.004.000.000 23,12% Not Disclosed 1.421.410.000.000 108,16% Not Disclosed 2.022.738.000.000 40,62%	Total Assets Year to Year Growth in % Net Assets Year to Year Growth in % Deposits Home Year to Year Growth in % Total Deposits Consolidated Year to Year Growth in % Loans Home Year to Year Growth in % Total Loans Consolidated Year to Year Growth in %	Q1 2008 Q2 2008
Total Assets Year to Year Growth in % Net Assets Year to Year Growth in % Deposits Home Year to Year Growth in % Total Deposits Consolidated Year to Year Growth in % Loans Home Year to Year Growth in % Loans Home Year to Year Growth in % Total Loans Consolidated Year to Year Growth in % Headcount	Q1 2001 Q2 2001 Q3 2001	268.925.800.000 15.504.900.000 97.631.400.000 99.746.600.000 192.727.900.000		277.824.300.000 3,31% 16.309.400.000 5,19% Not Disclosed 108.306.100.000 8,58% Not Disclosed 214.787.200.000 7,89% 1.064	Q1 2003 Q2 2003 Q3 2003	448.238.700.000 61,34% 22.381.900.000 37,23% Not Disclosed 152.320.000.000 40,64% Not Disclosed 326.399.700.000 51,96%	Q1 2004 Q2 2004 Q3 2004	730.378.700.000 62,94% 38.015.900.000 69,85% Not Disclosed 217.969.600.000 43.10% Not Disclosed 549.801.100.000 68,44% Information Not Available	Q1 2005 Q2 2005 Q3 2005	1.405.460.000.000 92,43% 113.617.000.000 198,87% Not Disclosed 334.163.000.000 53,31% Not Disclosed		2.172.924.000.000 54,61% 149.457.000.000 31,54% Not Disclosed 682.846.000.000 104,35% Not Disclosed 1.438.395.000.000 46,09%		3.057.546.000.000 40,71% 184.004.000.000 23,12% Not Disclosed 1.421.410.000.000 108,16% Not Disclosed 2.022.738.000.000 40,62% 2.640	Total Assets Year to Year Growth in % Net Assets Year to Year Growth in % Deposits Home Year to Year Growth in % Total Deposits Consolidated Year to Year Growth in % Loans Home Year to Year Growth in % Total Loans Consolidated Year to Year Growth in % Headcount	Q1 2008 Q2 2008
Total Assets Year to Year Growth in % Net Assets Year to Year Growth in % Deposits Home Year to Year Growth in % Deposits Home Year to Year Growth in % Total Deposits Consolidated Year to Year Growth in % Loans Home Year to Year Growth in % Total Loans Consolidated Year to Year Growth in %	Q1 2001 Q2 2001 Q3 2001	268.925.800.000 15.504.900.000 97.631.400.000 99.746.600.000 192.727.900.000		277.824.300.000 3,31% 16.309.400.000 5,19% Not Disclosed 108.306.100.000 8,58% Not Disclosed 214.787.200.000 7,89%	Q1 2003 Q2 2003 Q3 2003	448.238.700.000 61,34% 22.381.900.000 37,23% Not Disclosed 152.320.000.000 40,64% Not Disclosed 326.399.700.000 51,96%	Q1 2004 Q2 2004 Q3 2004	730.378.700.006 62,94% 38.015.900.006 69,85% Not Disclosed 217.969.600.006 43,10% Not Disclosed 549,801.100.006 68,44%	Q1 2005 Q2 2005 Q3 2005	1.405.460.000.000 92,43% 113.617.000.000 198,87% Not Disclosed 334.163.000.000 53,31% Not Disclosed 984.593.000.000 79,08%		2.172.924.000.000 54,61% 149.457.000.000 31,54% Not Disclosed 682.846.000.000 104,35% Not Disclosed 1.438.395.000.000 46,09%		3.057.546.000.000 40,71% 184.004.000.000 23,12% Not Disclosed 1.421.410.000.000 108,16% Not Disclosed 2.022.738.000.000 40,62%	Total Assets Year to Year Growth in % Net Assets Year to Year Growth in % Deposits Home Year to Year Growth in % Total Deposits Consolidated Year to Year Growth in % Loans Home Year to Year Growth in % Total Loans Consolidated Year to Year Growth in %	Q1 2008 Q2 2008
Total Assets Year to Year Growth in % Net Assets Year to Year Growth in % Deposits Home Year to Year Growth in % Total Deposits Consolidated Year to Year Growth in % Loans Home Year to Year Growth in % Loans Home Year to Year Growth in % Total Loans Consolidated Year to Year Growth in % Headcount		268.925.800.000 15.304.900.000 97.631.400.000 99.746.600.000 192.727.900.000 199.083.100.000		277.824.300.000 3,31% 16.309.400.000 5,19% Not Disclosed 108.306.100.000 8,58% Not Disclosed 214.787.200.000 7,89% 1.064 0,28%		448.238.700.000 61,34% 22.381.900.000 37,23% Not Disclosed 152.320.000.000 40,64% Not Disclosed 326.399.700.000 51,96% 1.092 2,63%		730.378.700.000 62,94% 38.015.900.000 69,85% Not Disclosed 217.969.600.000 43.10% Not Disclosed 549.801.100.000 68,44% Information Not Available		1.405.460.000.000 92,43% 113.617.000.000 198,87% Not Disclosed 334.163.000.000 53,31% Not Disclosed 984.593.000.000 79,08% 1.725		2.172.924.000.000 54,61% 149.457.000.000 31,54% Not Disclosed 682.846.000.000 104,35% 105 Disclosed 1.438.395.000.000 46,09% 2.117 22,72%		3.057.546.000.000 40,71% 184.004.000.000 23,12% Not Disclosed 1.421.410.000.000 108,16% Not Disclosed 2.022.738.000.000 40,62% 2.640	Total Assets Year to Year Growth in % Net Assets Year to Year Growth in % Deposits Home Year to Year Growth in % Total Deposits Consolidated Year to Year Growth in % Loans Home Year to Year Growth in % Total Loans Consolidated Year to Year Growth in % Headcount	Q1 2008 Q2 2008
Total Assets Year to Year Growth in % Net Assets Year to Year Growth in % Deposits Home Year to Year Growth in % Total Deposits Consolidated Year to Year Growth in % Loans Home Year to Year Growth in % Total Loans Consolidated Year to Year Growth in % Year to Year Growth in % Gillinir Total Assets	Q1 2001 Q2 2001 Q3 2001	268.925.800.000 15.304.900.000 97.631.400.000 99.746.600.000 192.727.900.000 199.083.100.000	Q1 2002  Q2 2002  Q3 2002	277.824.300.000 3,31% 16.309.400.000 5,19% Not Disclosed 108.306.100.000 8,58% Not Disclosed 214.787.200.000 7,89% 1.064 0,28%	Q1 2003 Q2 2003 Q3 2003 Q1 2003 Q2 2003 Q3 2003	448.238.700.000 61,34% 22.381.900.000 37,23% Not Disclosed 152.320.000.000 40,64% Not Disclosed 326.399.700.000 51,96% 1.092 2,63% Q4 2003 443.943.000.000	Q1 2004 Q2 2004 Q3 2004 Q1 2004 Q2 2004 Q3 2004	730.378.700.000 62.949 38.015.900.000 69.85% Not Disclosec 217.969.600.000 43.10% Not Disclosec 549.801.100.000 68,46% Information Not Available #VALUE! Q4.2004 677.316.000.000	Q1 2005 Q2 2005 Q3 2005 Q1 2005 Q2 2005 Q3 2005	1.405.460.000.000 92,43% 113.617.000.000 198,87% Not Disclosed 334.163.000.000 53,31% Not Disclosed 984.593.000.000 79,08% 1.725 Q4 2005 1.471.945.000.000	Q1 2006 Q2 2006 Q3 2006	2.172.924.000.000 54,61% 149.457.000.000 31,54% Not Disclosed 682.846.000.000 104,35% Not Disclosed 1.438.395.000.000 46,09% 2.117 22,72% Q4 2006 2.246.339.000.000	Q1 2007 Q2 2007 Q3 2007	3.057.546.000.000 40,71% 18.004.000.000 23,12% Not Disclosed 1.421.410.000.000 108,16% Not Disclosed 2.022.738.000.000 40,62% 2.640 24,70% Q4 2007 2.948.910.000.000	Total Assets  Year to Year Growth in % Net Assets  Year to Year Growth in % Deposits Home Year to Year Growth in % Total Deposits Consolidated Year to Year Growth in % Total Loans Stonsolidated Year to Year Growth in % Total Loans Consolidated Year to Year Growth in % Headcount Year to Year Growth in % Giltnir Total Assets	
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Total Assets  Year to Year Growth in %  Nex Assets  Year to Year Growth in %  Deposits Home Year to Year Growth in %  Total Deposits Consolidated Year to Year Growth in %  Loans Home Year to Year Growth in %  Total Loans Consolidated Year to Year Growth in %  Headcount Year to Year Growth in %  Giltnir  Total Assets Year to Year Growth in %  Deposits Home Year to Year Growth in %  Total Deposits Consolidated Year to Year Growth in %  Loans Home Year to Year Growth in %  Loans Home Year to Year Growth in %  Total Loans Consolidated Year to Year Growth in %  Total Loans Consolidated Year to Year Growth in %  Nex Hossets  Year to Year Growth in %  Deposits Home	Q1 2001 Q2 2001 Q3 2001	268.925.800.000 15.504.900.000 97.631.400.000 99.746.600.000 192.727.900.000 199.083.100.000 1.061 Q4 2001 Information Not Available	Q1 2002   Q2 2002   Q3 2002	277.824.300.00 3,31% 16.309.400.00 5,19% Not Disclosed 108.306.100, 8,58% Not Disclosed 214.787.200.00 7,89% 1.064 0,28% Q4 2002 312.367.000.000 85.827.000.000	Q1 2003   Q2 2003   Q3 2003	448.218.700.006 61.34% 22.318.1900.000 61.34% Not Disclosed 152.320.004 40.64% Not Disclosed 326.399.700.000 51.992 2.633% Q4 2003 443.943.004 40.55% 42.12% 42.12% 43.95% 107.672.000.000 25,45% sDIV/01	Q1 2004 Q2 2004 Q3 2004	730.378.700.000 62.94% 38.015.900.000 69.85% Not Disclose 217.969.600.000 43.100% Not Disclose 549.800.1000.000 68,445 information Not Available #VALUE!  Q4 2004 45.51% 524.020.000.000 66,27% 1.126 gliv/Q1 Q4 2004 1.554.500.000.000	Q1 2005 Q2 2005 Q3 2005	1.405.460.000.000 92,43% 113.617.000.000 1398,67% Net Disclosed 334.161.600.000 79,08% 04.2005 1.471.945.000.000 124,12% 0304.116.000.000 124,12% 1,296% 1.174.428.000.000 124,12% 1,296% 1.2005 2.40.000 0.000.000 124,12% 1.2005 2.40.000 0.000.000 124,12% 1.2005	Q1 2006 Q2 2006 Q3 2006	2.172 224 000 000 54 61% 149 457 000 000 131,54% Not Disclosed 104,354 000 000 104,354 000 000 104,354 000 000 104,354 000 000 104,354 000 000 122,272% Q4 2006 2.286 33.90 000 000 44,10% 45,054 000 000 44,10% 1376 1380 000 000 44,10% 1376 1380 000 000 144,47% Q4 2006 000 159,51% 000 159,51% 000 000 159,51% 000 000 159,51% 000 000 000 159,51% 000 000 000 159,51% 000 000 000 159,51% 000 000 159,51% 000 000 000 154,852 000 000 159,51% 000 000 159,51% 000 000 159,51% 000 000 159,51% 000 000 159,51% 000 000 159,51% 000 000 000 159,51% 000 000 000 159,51% 000 159,51% 000 159,51% 000 159,51	Q1 2007 Q2 2007 Q3 2007	3.07.754.00.000 40,71% 184.004.000.00 23,12% Not Disclosed 1.421.410.00.000 18,16% Not Disclosed 2.02.738.000.00 24,00% 19,28% 19,38% 19,38% 19,38% 10,38% 10,38% 2,28% 11	Total Assets Year to Year Growth in % Net Assets Net Assets Net Assets Net Assets Net Total Exposits frome Year to Year Growth in % Deposits frome Year to Year Growth in % Total Deposits Consolidated Year to Year Growth in % Total Lose Consolidated Year to Year Growth in % Giltnir Total Assets Year to Year Growth in % Deposits Consolidated Year to Year Growth in % Deposits Home Year to Year Growth in % Total Assets Year to Year Growth in % Headcount Year to Year Growth in % Headcount Year to Year Growth in % Headcount Year to Year Growth in % Net Assets hin % Net Assets hin % Net Assets hin % Deposits Home	Q1 2008 Q2 2008
Total Assets  Ver to Year Growth in %  Net Assets  Ver to Year Growth in %  Deposits Home  Ver to Year Growth in %  Total Deposits Consolidated  Ver to Year Growth in %  Loans Home  Ver to Year Growth in %  Total Loans Consolidated  Ver to Year Growth in %  Total Loans Consolidated  Ver to Year Growth in %  Gilland  Total Assets  Vear to Year Growth in %  Assets  Vear to Year Growth in %  Deposits Home  Vera to Year Growth in %  Deposits Home  Vear to Year Growth in %  Total Loans Consolidated  Vear to Year Growth in %  Total Loans Consolidated  Vear to Year Growth in %  Total Loans Consolidated  Vear to Year Growth in %  Loans Home  Year to Year Growth in %  Total Loans Consolidated  Vear to Year Growth in %  Loans Home  Year to Year Growth in %  Kaupthing  Total Assets  Vear Growth in %  Net Assets  Vear Growth in %  Net Assets  Vear Growth in %  Loans Growth in %  Net Assets  Vear Growth in %  Deposits Home  Vear Or Year Growth in %	Q1 2001 Q2 2001 Q3 2001	268.925.800.000 15.504.900.000 97.631.400.000 99.746.600.000 192.727.900.000 199.083.100.000 1.061 Q4 2001 Information Not Available	Q1 2002   Q2 2002   Q3 2002	277.824.300.00 3,31% 16.309.400.00 5,19% Not Disclosed 108.306.100, 8,58% Not Disclosed 214.787.200.00 7,89% 1.064 0,28% Q4 2002 312.367.000.000 85.827.000.000	Q1 2003   Q2 2003   Q3 2003	448.218.700.006 61.34% 22.318.1900.000 61.34% Not Disclosed 152.320.004 40.64% Not Disclosed 326.399.700.000 51.992 2.633% Q4 2003 443.943.004 40.55% 42.12% 42.12% 43.95% 107.672.000.000 25,45% sDIV/01	Q1 2004 Q2 2004 Q3 2004	730.378.700.000 62.9494 38.015.900.000 69.8596 Not Disclose 217.969.600.000 43.1006 Not Disclose 549.8001.000.000 68.405 information for Available WALUE! Q4 2004 45.516 524.020.000.000 66,2796 1.126 BIDIV/01 Q4 2004 1.554.500.0000.000 149.400.0000.000	Q1 2005 Q2 2005 Q3 2005	1.405.460.000.000 92,43% 131.617.000.000 1398,67% Not Disclosed 334.618.000 79.00% 134.218.000 79.00% 1.725 04.2005 0.42005 0.42005 0.471.945.000.000 124.125 0.946% 1.174.428.000.000 124.125 1.174.125 1.174.1	Q1 2006 Q2 2006 Q3 2006	2.17.2.24.000.00 54.61% 149.57.000.00 31.54% Not Disclosed 682.846.003 104.35% Not Disclosed 1438.355.000.00 1438.355.000.00 22.172 22.72% 04.2006 22.426.339.000.00 44.10% 438.272.000.00 44.10% 438.272.000.00 49.89% 1.763.368.000.00 49.89% 1.2214.47% 04.206 4.055.366.000.00 4.955.366.000.00 72.62%	Q1 2007 Q2 2007 Q3 2007	3.07.545.00.000 40,71% 184.004.000.00 23,12% Not Disclosed 1.421.410.000 186,16% Not Disclosed 1.421.410.000 46,62% 24,70% 46,62% 24,70% 46,62% 24,70% 46,62% 24,70% 46,62% 24,70% 46,62% 24,70% 46,62% 24,70% 46,62% 24,70% 46,62	Total Assets  Vear to Year Growth in % Deposits Home Year to Year Growth in % Deposits Home Year to Year Growth in % Deposits Home Year to Year Growth in % Total Deposits Consolidated Year to Year Growth in % Loans Home Year to Year Growth in % Headcount Total Assets Year to Year Growth in % Headcount Total Assets Year to Year Growth in % Next Assets Year to Year Growth in % Total Assets Year to Year Growth in % Loans Home Year to Year Growth in % Loans Home Year to Year Growth in % Headcount Year to Year Growth in % Next Seets Year to Year Growth in % Next Seets Year to Year Growth in % Next Seets Year to Year Growth in % Peoposits Home Year to Year Growth in %	Q1 2008 Q2 2008
Total Assets  Year to Year Growth in %  Deposits Home Year to Year Growth in %  Deposits Home Year to Year Growth in %  Total Deposits Consolidated Year to Year Growth in %  Loans Home Year to Year Growth in %  Loans Home Year to Year Growth in %  Gillinir  Total Assets Year to Year Growth in %  Total Assets Year to Year Growth in %  Total Coans Home Year to Year Growth in %  Total Loans Home Year to Year Growth in %  Total Loans Consolidated Year to Year Growth in %  HeadCount Year to Year Growth in %  Year to Year Growth in %  HeadCount Year to Year Growth in %  Kaupthing  Total Assets Year to Year Growth in %  Kaupthing  Total Assets Year to Year Growth in %  Year to Year Growth in %  Year to Year Growth in %  Pear Growth in %  Year to Year Growth in %  Year to Year Growth in %  Total Deposits Consolidated Year to Year Growth in %  Total Deposits Consolidated Year to Year Growth in %  Total Deposits Consolidated Year to Year Growth in %  Total Deposits Consolidated	Q1 2001 Q2 2001 Q3 2001	268.925.800.000 15.504.900.000 97.631.400.000 99.746.600.000 192.727.900.000 199.083.100.000 1.061 Q4 2001 Information Not Available	Q1 2002   Q2 2002   Q3 2002	277.824.300.00 3,31% 16.309.400.00 5,19% Not Disclosed 108.306.100, 8,58% Not Disclosed 214.787.200.00 7,89% 1.064 0,28% Q4 2002 312.367.000.000 85.827.000.000	Q1 2003   Q2 2003   Q3 2003	448.218.700.006 61.34% 22.318.1900.000 61.34% Not Disclosed 152.320.004 40.64% Not Disclosed 326.399.700.000 51.992 2.633% Q4 2003 443.943.004 40.55% 42.12% 42.12% 43.95% 107.672.000.000 25,45% sDIV/01	Q1 2004 Q2 2004 Q3 2004	730.378.700.000 62.94% 38.015.900.000 69.85% Not Disclose 217.969.600.000 43.100% Not Disclose 549.800.1000.000 68,445 information Not Available #VALUE!  Q4 2004 45.51% 524.020.000.000 66,27% 1.126 gliv/Q1 Q4 2004 1.554.500.000.000	Q1 2005 Q2 2005 Q3 2005	1.405.460.000.000 92.43% 113.617.000.000 1198.67% Not Disclosed 334.163.000.000 334.163.000.000 344.593.000.000 117.23% 42.590.000.000 74.40% 1.471.945.000.000 74.40% 1.174.42% 1.216 1.24.12% 1.216 1.24.12% 1.26.500.000	Q1 2006 Q2 2006 Q3 2006	2.17.2.24.00.000 54.61% 149.457.000.000 54.61% 149.457.000.000 54.61% Not Disclosed 682.84.000.000 104.35% Not Disclosed 682.84.000.000 682.84.000.000 682.84.000.000 682.84.000.000 72.85% 48.39% 1.392 1.760.388.000.000 72.85% 1.392 1.447% 04 2006 4.055.398.000.000 72.62% 75.658.000.000	Q1 2007 Q2 2007 Q3 2007	3.07.545.00.000 40,71% 184.004.000.00 23,12% Not Disclosed 1.421.410.00.000 184.004 Not Disclosed 1.421.410.00.000 184.004 184.007 184.004 184.006 184.006 184.007 184.006 184	Total Assets Year to Year Growth in % Net Assets Net Assets Net Assets Net Assets Net Total Assets Net Total Assets Net Year Orean Consolidated	Q1 2008 Q2 2008
Total Assets  Year to Year Growth in %  Deposits Home Year to Year Growth in %  Deposits Home Year to Year Growth in %  Total Deposits Consolidated Year to Year Growth in %  Loans Home Year to Year Growth in %  Total Loans Consolidated Year to Year Growth in %  Gilland  Total Assets  Year to Year Growth in %  All Year Consolidated Year to Year Growth in %  Pear to Year Growth in %  Net Assets  Year to Year Growth in %  Total Deposits Consolidated Year to Year Growth in %  Total Deposits Consolidated Year to Year Growth in %  Total Deposits Consolidated Year to Year Growth in %  Total Loans Consolidated Year to Year Growth in %  Total Loans Consolidated Year to Year Growth in %  For to Year Growth in %  Net Assets  Year to Year Growth in %  Net Assets  Year Or Year Growth in %  Pear Growth in %  Deposits Home Year to Year Growth in %  Pear Growth in %  Pear Growth in %  Deposits Home Year to Year Growth in %  Total Deposits Consolidated Year to Year Growth in %  Total Deposits Consolidated Year to Year Growth in %  Total Deposits Consolidated Year to Year Growth in %  Total Deposits Consolidated Year to Year Growth in %  Total Deposits Consolidated Year to Year Growth in %  Total Deposits Consolidated Year to Year Growth in %  Total Deposits Consolidated Year to Year Growth in %  Total Deposits Consolidated Year to Year Growth in %  Total Deposits Consolidated Year to Year Growth in %  Total Deposits Consolidated Year to Year Growth in %  Total Deposits Consolidated Year to Year Growth in %  Total Deposits Consolidated Year to Year Growth in %  Total Deposits Consolidated Year to Year Growth in %	Q1 2001 Q2 2001 Q3 2001	268.925.800.000 15.504.900.000 97.631.400.000 99.746.600.000 192.727.900.000 199.083.100.000 1.061 Q4 2001 Information Not Available	Q1 2002   Q2 2002   Q3 2002	277.824.300.00 3,31% 16.309.400.00 5,19% Not Disclosed 108.306.100, 8,58% Not Disclosed 214.787.200.00 7,89% 1.064 0,28% Q4 2002 312.367.000.000 85.827.000.000	Q1 2003   Q2 2003   Q3 2003	448.218.700.006 61.34% 22.318.1900.000 61.34% Not Disclosed 152.320.004 40.64% Not Disclosed 326.399.700.000 51.992 2.633% Q4 2003 443.943.004 40.55% 42.12% 42.12% 43.95% 107.672.000.000 25,45% sDIV/01	Q1 2004 Q2 2004 Q3 2004	730.378.700.000 62.9494 38.015.900.000 69.8596 Not Disclose 217.969.600.000 43.1006 Not Disclose 549.8001.000.000 68.405 information for Available WALUE! Q4 2004 45.516 524.020.000.000 66,2796 1.126 BIDIV/01 Q4 2004 1.554.500.0000.000 149.400.0000.000	Q1 2005 Q2 2005 Q3 2005	1.405.460.000.000 92,43% 131.617.000.000 1398,67% Not Disclosed 334.618.000 79.00% 134.218.000 79.00% 1.725 04.2005 0.42005 0.42005 0.471.945.000.000 124.125 0.946% 1.174.428.000.000 124.125 1.174.125 1.174.1	Q1 2006 Q2 2006 Q3 2006	2.17.2.24.000.00 54.61% 149.57.000.00 31.54% Not Disclosed 682.846.003 104.35% Not Disclosed 1438.355.000.00 1438.355.000.00 22.172 22.72% 04.2006 22.426.339.000.00 44.10% 438.272.000.00 44.10% 438.272.000.00 49.89% 1.763.368.000.00 49.89% 1.2214.47% 04.206 4.055.366.000.00 4.955.366.000.00 72.62%	Q1 2007 Q2 2007 Q3 2007	3.07.545.00.000 40,71% 184.004.000.00 23,12% Not Disclosed 1.421.410.00.00 186,16% Not Disclosed 2.02.738.000.00 46,62% 2.470% 40,62% 2.470% 40,62% 2.470% 40,62% 2.470% 40,62% 2.470% 40,62% 40,62% 2.470% 40,62% 4	Total Assets  Vear to Year Growth in % Deposits Home Year to Year Growth in % Deposits Home Year to Year Growth in % Deposits Home Year to Year Growth in % Total Deposits Consolidated Year to Year Growth in % Loans Home Year to Year Growth in % Headcount Year to Year Growth in % Headcount Year to Year Growth in % Headcount Year to Year Growth in % Next Assets Year to Year Growth in % Total Assets Year to Year Growth in % Loans Home Year to Year Growth in % Loans Home Year to Year Growth in % Headcount Year to Year Growth in % Deposits Home Year to Year Growth in % Total Deposits Consolidated Year to Year Growth in % Deposits Home Year to Year Growth in % Total Deposits Consolidated Year to Year Growth in % Total Deposits Consolidated Year to Year Growth in % Total Deposits Consolidated Year to Year Growth in % Total Deposits Consolidated Year to Year Growth in % Total Deposits Consolidated Year to Year Growth in % Total Deposits Consolidated Year to Year Growth in % Total Deposits Consolidated Year to Year Growth in % Total Deposits Consolidated Year to Year Growth in % Total Deposits Consolidated Year to Year Growth in % Total Deposits Consolidated Year to Year Growth in % Total Deposits Consolidated Year to Year Growth in % Total Deposits Consolidated	Q1 2008 Q2 2008
Total Assets  Year to Year Growth in %  Deposits Home Year to Year Growth in %  Deposits Home Year to Year Growth in %  Total Deposits Consolidated Year to Year Growth in %  Loans Home Year to Year Growth in %  Total Loans Consolidated Year to Year Growth in %  Headcount Year to Year Growth in %  Gillater  Sillater Year to Year Growth in %  For the Year to Year Growth in %  Deposits Home Year to Year Growth in %  Deposits Home Year to Year Growth in %  Deposits Home Year to Year Growth in %  Total Deposits Consolidated Year to Year Growth in %  Total Deposits Consolidated Year to Year Growth in %  Total Canson Consolidated Year to Year Growth in %  Total Assets Year to Year Growth in %  Kaupthing  Total Assets Year to Year Growth in %  Year Growth in %  Total Deposits Consolidated Year Growth in %  Total Deposits Consolidated Year Growth in %  Total Deposits Consolidated Year Growth in %  Total Consolidated Year Growth in %  Total Consolidated Year Or Growth in %  Total Consolidated Year Or Year Growth in %	Q1 2001 Q2 2001 Q3 2001	268.925.800.000 15.504.900.000 97.631.400.000 99.746.600.000 192.727.900.000 199.083.100.000 1.061 Q4 2001 Information Not Available	Q1 2002   Q2 2002   Q3 2002	277.824.300.00 3,31% 16.309.400.00 5,19% Not Disclosed 108.306.100, 8,58% Not Disclosed 214.787.200.00 214.787.200.00 214.787.200.00 21.964.000.000 85.827.000.000	Q1 2003   Q2 2003   Q3 2003	448.218.700.006 61.34% 22.318.1900.000 61.34% Not Disclosed 152.320.004 40.64% Not Disclosed 326.399.700.000 51.992 2.633% Q4 2003 443.943.004 40.55% 42.12% 42.12% 43.95% 107.672.000.000 25,45% sDIV/01	Q1 2004 Q2 2004 Q3 2004	730.378.700.000 62.94% 38.015.900.000 69.85% Not Disclose 217.969.600.000 43.100% Not Disclose 217.969.600.000 43.100% Not Disclose 549.801.100.000 68.45% Information Not Available WAUAUEI Q4 2004 677.318.000.000 64,75% 64.747.000.000 64,75% 155.602.000.000 44,51% 524.020.000.000 62.75% 1.126 gibri/gi Q4 2004 1.554.500.000.000 149.400.000.000	Q1 2005 Q2 2005 Q3 2005	1.405.460.000.000 92.43% 113.617.000.000 139.617.000.000 339.416.107.000.000 339.416.107.000.000 339.416.000 339.416.000.000 12.23% 40.530.000.000 12.23% 40.530.000.000 12.412% 12.7599% 40.400.000.000 124.12% 125.7599% 40.400.000.000 29.455%	Q1 2006 Q2 2006 Q3 2006	2.172.924.000.000 54.61% 149.575.000.000 31.54% Not Disclosed 104.35% Not Disclosed 148.83.95.000.000 2.172 22.72% 04.206 2.246.339.000.000 2.256.1% 148.19.000.000 49.89% 1.760.368.000.000 49.89% 1.760.368.000.000 77.65% 750.558.000.000 77.65%	Q1 2007 Q2 2007 Q3 2007	3.07.754.00.000 40,71% 184.004.000.00 23,12% Not Disclosed 1.421.410.00.000 1.421.410.00.000 184.02% Not Disclosed 2.02.738.000.000 40,62% 2.02.738.000.000 40,62% 2.478 169.969.000.000 65,50% 2,238.500.000 2,04% 2,238.500.000 2,04% 2,248.500.000 65,50% 2,248.500.000 2,04% 2,248.500.000 3,1,66% 2,248.500.000 3,1,66% 3,36% 3	Total Assets  Vear to Year Growth in % Deposits Home Year to Year Growth in % Deposits Home Year to Year Growth in % Deposits Home Year to Year Growth in % Total Deposits Consolidated Year to Year Growth in % Loans Home Year to Year Growth in % Headcount Year to Year Growth in % Headcount Year to Year Growth in % Headcount Year to Year Growth in % Assets Year to Year Growth in % Deposits Home Year to Year Growth in % Total Assets Year to Year Growth in % Total Deposits Consolidated Year to Year Growth in % Loans Home Year to Year Growth in % Headcount Year to Year Growth in % Headcount Year to Year Growth in % Headcount Year to Year Growth in % Next Assets Year to Year Growth in % Next Headcount Year to Year Growth in % Next Headcount Year to Year Growth in % Next Headcount Year to Year Growth in % Total Deposits Consolidated Year to Year Growth in % Total Deposits Consolidated Year to Year Growth in % Total Deposits Consolidated Year to Year Growth in % Total Deposits Consolidated Year to Year Growth in % Total Deposits Consolidated Year to Year Growth in % Total Deposits Consolidated Year to Year Growth in % Total Deposits Consolidated Year to Year Growth in % Total Deposits Consolidated Year to Year Growth in % Total Deposits Consolidated Year to Year Growth in %	Q1 2008 Q2 2008
Total Assets Vera to Year Growth in % Net Assets Vera to Year Growth in % Deposits Home Vera to Year Growth in % Total Deposits Consolidated Vera to Year Growth in % Loans Home Vera to Year Growth in % Total Loans Consolidated Vera to Year Growth in % Gillinia Total Assets Vera to Year Growth in % Assets Vera to Year Growth in % Deposits Home Vera to Year Growth in % Deposits Home Vera to Year Growth in % Total Loans Consolidated Vera to Year Growth in % Vera to Year Growth in % Total Loans Consolidated Vera to Year Growth in % Vera Growth in % Vera Growth in % Vera Growth in % Net Assets Vera to Year Growth in % Net Assets Vera to Year Growth in % Deposits Home Vera Growth in % Net Assets Vera to Year Growth in % Deposits Home Vera Growth in % Deposits Home Vera to Year Growth in % Total Loans Consolidated Vera to Year Growth in % Deposits Home Vera Growth in % Total Loans Consolidated Vera to Year Growth in % Total Loans Consolidated Vera to Year Growth in % Total Loans Consolidated Vera to Year Growth in % Total Loans Consolidated Vera to Year Growth in % Total Loans Consolidated	Q1 2001 Q2 2001 Q3 2001	268.925.800.000 15.504.900.000 97.631.400.000 99.746.600.000 192.727.900.000 199.083.100.000 1.061 Q4 2001 Information Not Available	Q1 2002   Q2 2002   Q3 2002	277.824.300.00 3,31% 16.309.400.00 5,19% Not Disclosed 108.306.100, 8,58% Not Disclosed 214.787.200.00 214.787.200.00 214.787.200.00 21.964.000.000 85.827.000.000	Q1 2003   Q2 2003   Q3 2003	448.218.700.006 61.34% 22.318.1900.000 61.34% Not Disclosed 152.320.004 40.64% Not Disclosed 326.399.700.000 51.992 2.633% Q4 2003 443.943.004 40.55% 42.12% 42.12% 43.95% 107.672.000.000 25,45% sDIV/01	Q1 2004 Q2 2004 Q3 2004	730.378.700.000 62.9494 38.015.900.000 69.8596 Not Disclose 217.969.600.000 43.1006 Not Disclose 549.8001.000.000 68.405 information for Available WALUE! Q4 2004 45.516 524.020.000.000 66,2796 1.126 BIDIV/01 Q4 2004 1.554.500.0000.000 149.400.0000.000	Q1 2005 Q2 2005 Q3 2005	1.405.460.000.000 92.43% 113.617.000.000 1198,87% Not Disclosed 334.163.000.000 334.163.000.000 344.163.000.000 147.948% 1.725 1.725 1.727	Q1 2006 Q2 2006 Q3 2006	2.172.24.000.000 54.61% 149.557.000.000 31.54% Not Disclosed 131.54% Not Disclosed 148.355.000.000 148.355.000.000 46.09% 22.177 22.72% 48.355.000.000 72.85% 48.272.000.000 44.10% 48.375.000.000 44.10% 48.375.000.000 48.375.000.000 48.375.000.000 48.375.000.000 48.375.385.000.000 48.375.385.000.000 48.375.385.000.000 48.375.385.000.000 48.375.385.000.000 48.375.385.000.000 58.446%	Q1 2007 Q2 2007 Q3 2007	3.07.545.00.000 40,71% 184.004.000.00 23.12% Not Disclosed 1.421.410.00.000 14.21.410.00.000 40,62% Not Disclosed 20.27.380.000.000 13.28% 12.548.000.000 13.28% 12.548.000.000 15.32% 12.548.000.000 15.32% 12.548.000.000 15.32% 12.548.000.000 15.32% 12.548.000.000 15.32% 13.548.000.000 15.347.350.0000 15.347.350.0000 15.347.350.0000 15.347.350.0000 15.347.350.0000 15.347.350.00000 15.347.350.00000 15.347.350.00000 13.388.457.000.000	Total Assets  Vear to Year Growth in % Net Assets  Net Assets  Net Assets  Poposits Home  Vear to Year Growth in % Deposits Home  Vear to Year Growth in % Total Deposits Consolidated  Vear to Year Growth in %  Collisting  Total Assets  Vear to Year Growth in %  Gillining  Total Assets  Vear to Year Growth in %  Dillining  Total Assets  Vear to Year Growth in %  Deposits Home  Vear to Year Growth in %  Total Assets  Vear to Year Growth in %  Total Openions Home  Vear to Year Growth in %  Total Openions Consolidated  Vear to Year Growth in %  Total Assets  Vear to Year Growth in %  Total Assets  Vear to Year Growth in %  Headcount  Vear to Year Growth in %  Read to Year to Year Growth in %  Read to Year to Year Growth in %  Read to Year to Year Growth in %  Net Notal Deposits Consolidated  Vear to Year Growth in %  Net To Year Growth in %  Net Year to Year Growth in %  Net Year to Year Growth in %  Net Year to Year Growth in %  Net Assets  Year to Year Growth in %  Net Assets  Year to Year Growth in %  Net Assets  Year to Year Growth in %  Total Assets  Year to Year Growth in %  Total Deposits Home  Year to Year Growth in %  Total Deposits Home  Year to Year Growth in %  Total Deposits Home  Year to Year Growth in %  Total Deposits Home  Year to Year Growth in %  Total Deposits Home  Year to Year Growth in %  Total Deposits Home  Year to Year Growth in %  Total Deposits Home  Year to Year Growth in %  Total Deposits Home  Year To Year Growth in %  Total Deposits Home  Year To Year Growth in %  Total Deposits Home  Year To Year Growth in %  Total Deposits Home  Year To Year Growth in %  Total Deposits Home  Year To Year Growth in %  Total Deposits Home  Year To Year Growth in %  Total Deposits Home  Year To Year Growth in %  Total Deposits Home  Year To Year Growth in %  Total Deposits Home  Year To Year Growth in %  Total Deposits Home  Year To Year Growth in %  Total Deposits Home  Ye	Q1 2008 Q2 2008
Total Assets  Year to Year Growth in %  Deposits Home Year to Year Growth in %  Deposits Home Year to Year Growth in %  Total Deposits Consolidated Year to Year Growth in %  Loans Home Year to Year Growth in %  Total Loans Consolidated Year to Year Growth in %  Headcount Year to Year Growth in %  Gillatur Year to Year Growth in %  All Assets Year to Year Growth in %  Possits Home Year to Year Growth in %  Deposits Home Year to Year Growth in %  Deposits Home Year to Year Growth in %  Deposits Home Year to Year Growth in %  Total Deposits Consolidated Year to Year Growth in %  Total Loans Consolidated Year to Year Growth in %  Total Assets Year to Year Growth in %  Kaupthing  Total Assets Year to Year Growth in %  Next Forest Growth in %  Year to Year Growth in %  Total Deposits Consolidated Year to Year Growth in %  Total Loans Consolidated Year to Year Growth in %  Total Loans Consolidated Year to Year Growth in %  Total Loans Consolidated Year to Year Growth in %  Total Loans Consolidated Year to Year Growth in %  Total Loans Consolidated Year to Year Growth in %  Total Loans Consolidated Year to Year Growth in %  Total Loans Consolidated Year to Year Growth in %  Total Loans Consolidated Year to Year Growth in %  Total Loans Consolidated Year to Year Growth in %  Total Loans Consolidated Year to Year Growth in %  Total Loans Consolidated Year to Year Growth in %  Total Loans Consolidated Year to Year Growth in %  Total Loans Consolidated Year to Year Growth in %  Total Loans Consolidated Year to Year Growth in %  Total Loans Consolidated Year to Year Growth in %	Q1 2001 Q2 2001 Q3 2001	268.925.800.000 15.504.900.000 97.631.400.000 99.746.600.000 192.727.900.000 199.083.100.000 1.061 Q4 2001 Information Not Available	Q1 2002   Q2 2002   Q3 2002	277.824.300.00 3,31% 16.309.400.00 5,19% Not Disclosed 108.306.100, 8,58% Not Disclosed 214.787.200.00 214.787.200.00 214.787.200.00 21.964.000.000 85.827.000.000	Q1 2003   Q2 2003   Q3 2003	448.218.700.006 61.34% 22.318.1900.000 61.34% Not Disclosed 152.320.004 40.64% Not Disclosed 326.399.700.000 51.992 2.633% Q4 2003 443.943.004 40.55% 42.12% 42.12% 43.95% 107.672.000.000 25,45% sDIV/01	Q1 2004 Q2 2004 Q3 2004	730.378.700.000 62.94% 38.015.900.000 69.85% Not Disclose 217.969.600.000 43.100% Not Disclose 217.969.600.000 43.100% Not Disclose 549.801.100.000 68.45% Information Not Available WAUAUEI Q4 2004 677.318.000.000 64,75% 64.747.000.000 64,75% 155.602.000.000 44,51% 524.020.000.000 62.75% 1.126 gibri/gi Q4 2004 1.554.500.000.000 149.400.000.000	Q1 2005 Q2 2005 Q3 2005	1.405.460.000.000 92.43% 113.617.000.000 139.617.000.000 339.416.107.000.000 339.416.107.000.000 339.416.000 339.416.000.000 12.23% 40.530.000.000 12.23% 40.530.000.000 12.412% 12.7599% 40.400.000.000 124.12% 125.7599% 40.400.000.000 29.455%	Q1 2006 Q2 2006 Q3 2006	2.17.22.4.000.00 54.61% 149.57.000.00 31.54% Not Disclosed 682.84.003,003 104.35% Not Disclosed 148.83.50.00.00 2.17 22.72% 04.206 2.246.339.000.00 2.256.1% 438.272.000.00 44.10% 1.760.368.000.00 49.89% 3.217 2.278 3.39.000.00 3.39.61% 3	Q1 2007 Q2 2007 Q3 2007	3.07.754.00.000 40,71% 184.004.000.00 23,12% Not Disclosed 1.421.410.00.000 188.16% Not Disclosed 1.421.410.00.000 188.16% Not Disclosed 2.02.738.000.000 40,62% 2.02.738.000.000 40,62% 2.478% 169.969.000.000 65.50% 2.238.376.000.000 28.01% 2.248 61.49% 42.007 5.347.345.000.000 6.49% 1.381.457.000.000 68.40%	Total Assets  Vear to Year Growth in % Deposits Home Year to Year Growth in % Deposits Home Year to Year Growth in % Deposits Home Year to Year Growth in % Total Deposits Consolidated Year to Year Growth in % Loans Home Year to Year Growth in % Headcount Year to Year Growth in % Headcount Year to Year Growth in % Headcount Year to Year Growth in % Assets Year to Year Growth in % Deposits Home Year to Year Growth in % Total Assets Year to Year Growth in % Total Deposits Consolidated Year to Year Growth in % Loans Home Year to Year Growth in % Assupthing Total Assets Year to Year Growth in % Next Assets Year to Year Growth in % Total Canoscionalidated Year to Year Growth in % Total Canoscionalidated Year to Year Growth in % Total Deposits Consolidated Year to Year Growth in % Total Deposits Consolidated Year to Year Growth in % Total Deposits Consolidated Year to Year Growth in % Total Loans Consolidated Year to Year Growth in % Total Loans Consolidated Year to Year Growth in % Total Loans Consolidated Year to Year Growth in % Total Loans Consolidated Year to Year Growth in % Total Loans Consolidated Year to Year Growth in % Total Loans Consolidated	Q1 2008 Q2 2008
Total Assets  Year to Year Growth in %  Deposits Home Year to Year Growth in %  Deposits Home Year to Year Growth in %  Total Deposits Consolidated Year to Year Growth in %  Loans Home Year to Year Growth in %  Total Loans Consolidated Year to Year Growth in %  Gillinia  Total Assets Year to Year Growth in %  Beaution  Total Assets Year to Year Growth in %  Deposits Home Year to Year Growth in %  Deposits Home Year to Year Growth in %  Total Deposits Consolidated Year to Year Growth in %  Year to Year Growth in %  Total Deposits Consolidated Year to Year Growth in %  Year to Year Growth in %  Year to Year Growth in %  Headcount Year to Year Growth in %  Kaupthing  Total Assets Year to Year Growth in %  Net Assets Year to Year Growth in %  Deposits Home Year Growth in %  Deposits Home Year Growth in %  Total Loans Growth in %  Total Cannel Home Year to Year Growth in %  Total Loans Consolidated Year to Year Growth in %  Total Loans Consolidated Year to Year Growth in %  Total Loans Consolidated Year to Year Growth in %  Total Loans Consolidated Year to Year Growth in %  Total Loans Consolidated Year to Year Growth in %  Total Loans Consolidated Year to Year Growth in %	Q1 2001 Q2 2001 Q3 2001	268.925.800.000 15.504.900.000 97.631.400.000 99.746.600.000 192.727.900.000 199.083.100.000 1.061 Q4 2001 Information Not Available	Q1 2002   Q2 2002   Q3 2002	277.824.300.00 3,31% 16.309.400.00 5,19% Not Disclosed 108.306.100, 8,58% Not Disclosed 214.787.200.00 214.787.200.00 214.787.200.00 21.964.000.000 85.827.000.000	Q1 2003   Q2 2003   Q3 2003	448.218.700.006 61.34% 22.318.1900.000 61.34% Not Disclosed 152.320.004 40.64% Not Disclosed 326.399.700.000 51.992 2.633% Q4 2003 443.943.004 40.55% 42.12% 42.12% 43.95% 107.672.000.000 25,45% sDIV/01	Q1 2004 Q2 2004 Q3 2004	730.378.700.000 62.94% 38.015.900.000 69.85% Not Disclose 217.969.600.000 43.100% Not Disclose 217.969.600.000 43.100% Not Disclose 549.801.100.000 68.45% Information Not Available WAUAUEI Q4 2004 677.318.000.000 64,75% 64.747.000.000 64,75% 155.602.000.000 44,51% 524.020.000.000 62.75% 1.126 gibri/gi Q4 2004 1.554.500.000.000 149.400.000.000	Q1 2005 Q2 2005 Q3 2005	1.405.460.000.000 92.43% 113.617.000.000 1198,87% Not Disclosed 334.163.000.000 334.163.000.000 344.163.000.000 147.948% 1.725 1.725 1.727	Q1 2006 Q2 2006 Q3 2006	2.172.24.000.000 54.61% 149.557.000.000 31.54% Not Disclosed 131.54% Not Disclosed 148.355.000.000 148.355.000.000 46.09% 22.177 22.72% 48.355.000.000 72.85% 48.272.000.000 44.10% 48.375.000.000 44.10% 48.375.000.000 48.375.000.000 48.375.000.000 48.375.000.000 48.375.385.000.000 48.375.385.000.000 48.375.385.000.000 48.375.385.000.000 48.375.385.000.000 48.375.385.000.000 58.446%	Q1 2007 Q2 2007 Q3 2007	3.07.545.00.000 40,71% 184.004.000.00 23.12% Not Disclosed 1.421.410.00.000 14.21.410.00.000 40,62% Not Disclosed 20.27.380.000.000 13.28% 12.548.000.000 13.28% 12.548.000.000 15.32% 12.548.000.000 15.32% 12.548.000.000 15.32% 12.548.000.000 15.32% 12.548.000.000 15.32% 13.548.000.000 15.347.350.0000 15.347.350.0000 15.347.350.0000 15.347.350.0000 15.347.350.0000 15.347.350.00000 15.347.350.00000 15.347.350.00000 13.388.457.000.000	Total Assets  Vear to Year Growth in %  Net Assets  Net Assets  Net Assets  Net Assets  Net Assets  Total Deposits frome  Vear to Year Growth in %  Deposits frome  Vear to Year Growth in %  Loans Home  Vear to Year Growth in %  Collibria  Total Assets  Vear to Year Growth in %  Cilibria  Total Assets  Vear to Year Growth in %  Deposits Home  Vear to Year Growth in %  Deposits Home  Vear to Year Growth in %  Loans Home  Vear to Year Growth in %  Total Assets  Vear to Year Growth in %  Total Deposits Consolidated  Vear to Year Growth in %  Loans Home  Vear to Year Growth in %  Total Deposits Consolidated  Vear to Year Growth in %  Total Assets  Vear to Year Growth in %  Raugthing  Total Assets  Net Assets  Net Assets  Net Assets  Net Assets  Vear to Year Growth in %  Total Deposits Consolidated  Vear to Year Growth in %  Total Assets  Net Assets  Net Assets  Vear to Year Growth in %  Total Deposits Consolidated  Vear to Year Growth in %  Total Deposits Consolidated  Vear to Year Growth in %  Total Consolidated  Vear to Year Growth in %  HeadCount  Vear Year Growth in %  Total Consolidated  Vear to Year Growth i	Q1 2008 Q2 2008
Total Assets  Yes to Year Growth in %  Deposits Home Year to Year Growth in %  Deposits Home Year to Year Growth in %  Total Deposits Consolidated Year to Year Growth in %  Loans Home Year to Year Growth in %  Total Loans Consolidated Year to Year Growth in %  Headcount Year to Year Growth in %  Gillater  Sillater  Year to Year Growth in %  For the Year to Year Growth in %  Deposits Home Year to Year Growth in %  Deposits Home Year to Year Growth in %  Deposits Home Year to Year Growth in %  Total Deposits Consolidated Year to Year Growth in %  Loans Home Year to Year Growth in %  Total Assets Year to Year Growth in %  Kaupthing  Total Assets Year to Year Growth in %  Kaupthing  Total Assets Year to Year Growth in %  Year Growth in %  Year Growth in %  Year Growth in %  Total Deposits Consolidated Year to Year Growth in %  Year Growth in %  Total Loans Consolidated Year to Year Growth in %  Year Growth in %  Total Loans Consolidated Year to Year Growth in %  Year Growth in %  Total Loans Consolidated Year to Year Growth in %  Total Loans Consolidated Year to Year Growth in %  Total Loans Consolidated Year to Year Growth in %  Total Loans Consolidated Year to Year Growth in %  Total Loans Consolidated Year to Year Growth in %  Total Loans Consolidated Year to Year Growth in %  Total Loans Consolidated Year to Year Growth in %  Total Loans Consolidated Year to Year Growth in %  Total Loans Consolidated Year to Year Growth in %  Total Loans Consolidated Year to Year Growth in %  Total Loans Consolidated Year to Year Growth in %  Total Year Year Growth in %  Total Year Year Growth in %  Total Year Year Year Year Year Year Year Year	Q1 2001 Q2 2001 Q3 2001	268.925.800.000 15.504.900.000 97.631.400.000 99.746.600.000 192.727.900.000 199.083.100.000 1.061 Q4 2001 Information Not Available	Q1 2002   Q2 2002   Q3 2002	277.824.300.00 3,31% 16.309.400.00 5,19% Not Disclosed 108.306.100, 8,58% Not Disclosed 214.787.200.00 214.787.200.00 214.787.200.00 21.964.000.000 85.827.000.000	Q1 2003   Q2 2003   Q3 2003	448.218.700.006 61.34% 22.318.1900.000 61.34% Not Disclosed 152.320.004 40.64% Not Disclosed 326.399.700.000 51.992 2.633% Q4 2003 443.943.004 40.55% 42.12% 42.12% 43.95% 107.672.000.000 25,45% sDIV/01	Q1 2004 Q2 2004 Q3 2004	730.378.700.000 62.94% 38.015.900.000 69.85% Not Disclose 217.969.600.000 43.100% Not Disclose 217.969.600.000 43.100% Not Disclose 549.801.100.000 68.45% Information Not Available WAUAUEI Q4 2004 677.318.000.000 64,75% 64.747.000.000 64,75% 155.602.000.000 44,51% 524.020.000.000 62.75% 1.126 gibri/gi Q4 2004 1.554.500.000.000 149.400.000.000	Q1 2005 Q2 2005 Q3 2005	1.405.460.000.000 92.43% 113.617.000.000 1198,87% Not Disclosed 334.163.000.000 334.163.000.000 344.163.000.000 147.948% 1.725 1.725 1.727	Q1 2006 Q2 2006 Q3 2006	2.17.22.4.000.00 54.61% 149.57.000.00 31.54% Not Disclosed 682.84.003,003 104.35% Not Disclosed 148.83.50.00.00 2.17 22.72% 04.206 2.246.339.000.00 2.256.1% 438.272.000.00 44.10% 1.760.368.000.00 49.89% 3.217 2.278 3.39.000.00 3.39.61% 3	Q1 2007 Q2 2007 Q3 2007	3.07.754.00.000 40,71% 184.004.000.00 23,12% Not Disclosed 1.421.410.00.000 188.16% Not Disclosed 1.421.410.00.000 188.16% Not Disclosed 2.02.738.000.000 40,62% 2.02.738.000.000 40,62% 2.478% 169.969.000.000 65.50% 2.238.376.000.000 28.01% 2.248 61.49% 42.007 5.347.345.000.000 6.49% 1.381.457.000.000 68.40%	Total Assets  Vear to Year Growth in % Deposits Home Year to Year Growth in % Deposits Home Year to Year Growth in % Deposits Home Year to Year Growth in % Total Deposits Consolidated Year to Year Growth in % Loans Home Year to Year Growth in % Headcount Year to Year Growth in % Headcount Year to Year Growth in % Headcount Year to Year Growth in % Assets Year to Year Growth in % Deposits Home Year to Year Growth in % Total Assets Year to Year Growth in % Total Deposits Consolidated Year to Year Growth in % Loans Home Year to Year Growth in % Assupthing Total Assets Year to Year Growth in % Next Assets Year to Year Growth in % Total Canoscionalidated Year to Year Growth in % Total Canoscionalidated Year to Year Growth in % Total Deposits Consolidated Year to Year Growth in % Total Deposits Consolidated Year to Year Growth in % Total Deposits Consolidated Year to Year Growth in % Total Loans Consolidated Year to Year Growth in % Total Loans Consolidated Year to Year Growth in % Total Loans Consolidated Year to Year Growth in % Total Loans Consolidated Year to Year Growth in % Total Loans Consolidated Year to Year Growth in % Total Loans Consolidated	Q1 2008 Q2 2008

03 2008	04 2008	Growth of total assets in % from Q406 to Q408	Growth in Stockholders' Equity in % from Q406 to Q408	Growth in Consolidated Deposits in % from Q406 to Q408
	2.401.652.000.000	175,60%	YES 76,96%	73,82%
	26,37%	Growth of total assets in % from Q404 to Q406	Growth in Stockholders' Equity in % from Q40 to Q406	Growth in Consolidated Deposits in % from Q404 to Q406
	80.498.000.000 -11.95%	49,35% Growth of total assets in % from Q402 to Q404	66,36% Growth in Stockholders' Equity in % from Q402 to Q406	34,42% Growth in Consolidated Deposits in % from Q402 to Q404
	456.443.000.000	41,62%	16,10%	40,26%
	-13,43%	Growth of total assets in % from Q401 to Q402	Growth in Stockholders' Equity in % from Q401 to Q402	Growth in Consolidated Deposits in % from Q401 to Q402
	897.556.000.000	11,72%	NO 5,13%	14,58%
	-9,79% 431.943.000.000	Growth of total assets in % from beginning to end of the observed period 551.24%	Growth in Stockholders' Equity in % from beginning to end of the observed period	Growth in Consolidated Deposits in % from beginning to end of the observed period 275.49%
	2,14%	331,24%	#DIV/O:	213,43%
	1.012.919.000.000			
	-3,41%			
	199.500 46,05%			
	40,0376			
Q3 2008	Q4 2008	Growth of total assets in % from Q406 to Q408	Growth in Stockholders' Equity in % from Q406 to Q408	Growth in Consolidated Deposits in % from Q406 to Q408
	436.033.000.000 23.40%	26,90%	YES -18,37%	22,68%
	9.393.000.000	Growth of total assets in % from Q404 to Q406 22.78%	Growth in Stockholders' Equity in % from Q40 to Q406 15.34%	Growth in Consolidated Deposits in % from Q404 to Q406 14.16%
	-22,63%	Growth of total assets in % from Q402 to Q404	Growth in Stockholders' Equity in % from Q402 to Q406	Growth in Consolidated Deposits in % from Q402 to Q404
	Not Disclosed	10,72%	25,15%	4,92%
	170 938 000 000	Growth of total assets in % from Q401 to Q402	YES Growth in Stockholders' Equity in % from Q401 to Q402 -75 91%	Growth in Consolidated Deposits in % from Q401 to Q402
	9.19%	Growth of total assets in % from beginning to end of the observed period	Growth in Stockholders' Equity in % from beginning to end of the observed period	Growth in Consolidated Deposits in % from beginning to end of the observed period
	Not Disclosed	84,34%	#DIV/0!	56,66%
	283.493.000.000 15,87%			
	Not Disclosed			
Q3 2008	Q4 2008 2.075.551.000.000	Growth of total assets in % from Q406 to Q408 44.10%	Growth in Stockholders' Equity in % from Q406 to Q408 7.51%	Growth in Consolidated Deposits in % from Q406 to Q408 25.76%
	22,49%	Growth of total assets in % from Q404 to Q406	Growth in Stockholders' Equity in % from Q40 to Q406	Growth in Consolidated Deposits in % from Q404 to Q406
	53.228.000.000	58,99%	63,98%	19,76%
	-1,06%	Growth of total assets in % from Q402 to Q404 27.54%	Growth in Stockholders' Equity in % from Q402 to Q406	Growth in Consolidated Deposits in % from Q402 to Q404 22.86%
		27,54% Growth of total assets in % from Q401 to Q402	14,18% Growth in Stockholders' Equity in % from Q401 to Q402	22,86% Growth in Consolidated Deposits in % from Q401 to Q402
	494.401.000.000	-13,93%	7,46%	23,64%
	11,08%	Growth of total assets in % from beginning to end of the observed period	Growth in Stockholders' Equity in % from beginning to end of the observed period	Growth in Consolidated Deposits in % from beginning to end of the observed period
		151,49%	116,29%	128,79%
	413.955.000.000			
	19,40%			
	173.188			
	6,45%			
Q3 2008	Q4 2008	Growth of total assets in % from Q406 to Q407	Growth in Stockholders' Equity in % from Q406 to Q407	Growth in Consolidated Deposits in % from Q406 to Q407
Q3 2008	Q4 2008	40,71% Growth of total assets in % from Q404 to Q406	23,12%	108,16% Growth in Consolidated Deposits in % from Q404 to Q406
Q3 2008	Q4 2008	40,71% Growth of total assets in % from Q404 to Q406 197,51%	23,12% Growth in Stockholders' Equity in % from Q40 to Q406 293,14%	108,16% Growth in Consolidated Deposits in % from Q404 to Q406 213,28%
Q3 2008	Q4 2008	40,71% Growth of total assets in % from Q404 to Q406 197,51% Growth of total assets in % from Q402 to Q404	23,12% Growth in Stockholders' Equity in % from Q40 to Q406 293,14% Growth in Stockholders' Equity in % from Q402 to Q406	108,16% Growth in Consolidated Deposits in % from Q404 to Q406 213,28% Growth in Consolidated Deposits in % from Q402 to Q404
Q3 2008	Q4 2008	40,71% Growth of total assets in % from Q404 to Q406 197,51%	23,12% Growth in Stockholders' Equity in % from Q40 to Q406 293,14%	108,16% Growth in Consolidated Deposits in % from Q404 to Q406 213,28%
Q3 2008	Q4 2008	40,71%. Growth of total assets in & from Q404 to Q406 197,51% Growth of total assets in % from Q402 to Q404 107,61% Growth of total assets in % from Q402 to Q404 102,31% Growth of total assets in % from Q401 to Q402 3,31%	23.21% Growth in Stockholden: Equity in % from Q40 to Q406 293,14% Growth in Stockholders Equity in % from Q402 to Q406 133,09% Growth in Stockholders Equity in % from Q401 to Q402 5.19%	Growth in Consolidated Deposits in % from Q404 to Q406 213.28% Growth in Consolidated Deposits in % from Q402 to Q404 Growth in Consolidated Deposits in % from Q402 to Q404 frowth in Consolidated Deposits in % from Q401 to Q402 8.5.5%
Q3 2008	Q4 2008	40,71% Growth of toal assets in % from Q404 to Q406 197,51% Growth of toal assets in % from Q402 to Q404 162,89% Growth of toal assets in % from Q401 to Q402 3,31% Growth of toal assets in % from Q401 to Q402 3,31% Growth of toal assets in % from Q401 to Q402	Growth in Stockholden' Equity in % from Q40 to Q406 293,1.0% Growth in Stockholden's Equity in % from Q402 to Q406 133,00% Growth in Stockholden's Equity in % from Q402 to Q406 133,00% Growth in Stockholden's Equity in % from Q401 to Q402 5.19% Growth in Stockholden' Equity in % from beginning to end of the observed period	Growth in Consolidated Deposits in % from Q404 to Q406 213.28% Growth in Consolidated Deposits in % from Q402 to Q404 101.25% Growth in Consolidated Deposits in % from Q402 to Q404 101.25% Growth in Consolidated Deposits in % from Q401 to Q402 8.58% Growth in Consolidated Deposits in % from Depinning to end of the observed period
Q3 2008	Q4 2008	40,71%. Growth of total assets in & from Q404 to Q406 197,51% Growth of total assets in % from Q402 to Q404 107,61% Growth of total assets in % from Q402 to Q404 102,31% Growth of total assets in % from Q401 to Q402 3,31%	23.21% Growth in Stockholden: Equity in % from Q40 to Q406 293,14% Growth in Stockholders Equity in % from Q402 to Q406 133,09% Growth in Stockholders Equity in % from Q401 to Q402 5.19%	Growth in Consolidated Deposits in % from Q404 to Q406 213.28% Growth in Consolidated Deposits in % from Q402 to Q404 Growth in Consolidated Deposits in % from Q402 to Q404 frowth in Consolidated Deposits in % from Q401 to Q402 8.5.5%
Q3 2008	Q4 2008	40,71% Growth of toal assets in % from Q404 to Q406 197,51% Growth of toal assets in % from Q402 to Q404 162,89% Growth of toal assets in % from Q401 to Q402 3,31% Growth of toal assets in % from Q401 to Q402 3,31% Growth of toal assets in % from Q401 to Q402	Growth in Stockholden' Equity in % from Q40 to Q406 293,1.0% Growth in Stockholden's Equity in % from Q402 to Q406 133,00% Growth in Stockholden's Equity in % from Q402 to Q406 133,00% Growth in Stockholden's Equity in % from Q401 to Q402 5.19% Growth in Stockholden' Equity in % from beginning to end of the observed period	Growth in Consolidated Deposits in % from Q404 to Q406 213.28% Growth in Consolidated Deposits in % from Q402 to Q404 101.25% Growth in Consolidated Deposits in % from Q402 to Q404 101.25% Growth in Consolidated Deposits in % from Q401 to Q402 8.58% Growth in Consolidated Deposits in % from Depinning to end of the observed period
Q3 2008	Q4 2008	40,71% Growth of toal assets in % from Q404 to Q406 197,51% Growth of toal assets in % from Q402 to Q404 162,89% Growth of toal assets in % from Q401 to Q402 3,31% Growth of toal assets in % from Q401 to Q402 3,31% Growth of toal assets in % from Q401 to Q402	Growth in Stockholden' Equity in % from Q40 to Q406 293,1.0% Growth in Stockholden's Equity in % from Q402 to Q406 133,00% Growth in Stockholden's Equity in % from Q402 to Q406 133,00% Growth in Stockholden's Equity in % from Q401 to Q402 5.19% Growth in Stockholden' Equity in % from beginning to end of the observed period	Growth in Consolidated Deposits in % from Q404 to Q406 213.28% Growth in Consolidated Deposits in % from Q402 to Q404 101.25% Growth in Consolidated Deposits in % from Q402 to Q404 101.25% Growth in Consolidated Deposits in % from Q401 to Q402 8.58% Growth in Consolidated Deposits in % from Depinning to end of the observed period
Q3 2008	Q4 2008	40,71% Growth of toal assets in % from Q404 to Q406 197,51% Growth of toal assets in % from Q402 to Q404 162,89% Growth of toal assets in % from Q401 to Q402 3,31% Growth of toal assets in % from Q401 to Q402 3,31% Growth of toal assets in % from Q401 to Q402	Growth in Stockholden' Equity in % from Q40 to Q406 293,1.0% Growth in Stockholden's Equity in % from Q402 to Q406 133,00% Growth in Stockholden's Equity in % from Q402 to Q406 133,00% Growth in Stockholden's Equity in % from Q401 to Q402 5.19% Growth in Stockholden' Equity in % from beginning to end of the observed period	Growth in Consolidated Deposits in % from Q404 to Q406 213.28% Growth in Consolidated Deposits in % from Q402 to Q404 101.25% Growth in Consolidated Deposits in % from Q402 to Q404 101.25% Growth in Consolidated Deposits in % from Q401 to Q402 8.58% Growth in Consolidated Deposits in % from Depinning to end of the observed period
Q3 2008	Q4 2008	40,71% Growth of toal assets in % from Q404 to Q406 197,51% Growth of toal assets in % from Q402 to Q404 162,89% Growth of toal assets in % from Q401 to Q402 3,31% Growth of toal assets in % from Q401 to Q402 3,31% Growth of toal assets in % from Q401 to Q402	32.1% Growth in Stockholders' Equity in % from Q40 to Q406 293,14% Growth in Stockholders' Equity in % from Q40 to Q406 Growth in Stockholders' Equity in % from Q402 to Q406 133,05% Growth in Stockholders' Equity in % from Q401 to Q402 5.19% Growth in Stockholders' Equity in % from beginning to end of the observed period 1006,75%	Growth in Consolidated Deposits in % from Q404 to Q406 213.28% Growth in Consolidated Deposits in % from Q402 to Q404 101.25% Growth in Consolidated Deposits in % from Q402 to Q404 101.25% Growth in Consolidated Deposits in % from Q401 to Q402 8.58% Growth in Consolidated Deposits in % from Depinning to end of the observed period
Q3 2008	Q4 2008	40,71% Growth of total assets in % from Q404 to Q406 197.51% Growth of total assets in % from Q402 to Q404 102,89% Growth of total assets in % from page 10,31% Growth of total assets in % from page 10,31% Growth of total assets in % from Q401 to Q402 1,31% Growth of total assets in % from Q406 to Q407	32,12% Growth in Stockholders' Equity in % from Q401 to Q406 293,1.4% Growth in Stockholders' Equity in % from Q402 to Q406 133,05% Growth in Stockholders' Equity in % from Q401 to Q402 5,19% Growth in Stockholders' Equity in % from beginning to end of the observed period 1086,75% Growth in Stockholders' Equity in % from Q406 to Q407	108,16% Growth in Consolidated Deposits in % from Q404 to Q406 213,28% Growth in Consolidated Deposits in % from Q402 to Q404 101,25% Growth in Consolidated Deposits in % from Q401 to Q402 8,58% Growth in Consolidated Deposits in % from Q401 to Q402 8,58% Growth in Consolidated Deposits in % from Depinning to end of the observed period 1325,02% Growth in Consolidated Deposits in % from Q406 to Q407
		40,71% Growth of toal assets in % from Q404 to Q406 197.51% Growth of toal assets in % from Q402 to Q404 102,89% Growth of toal assets in % from Q401 to Q402 3,31% Growth of toal assets in % from Edining to end of the observed period 1036,55% Growth of total assets in % from Q406 to Q407 3,12% Growth of total assets in % from Q406 to Q407 3,128%	23,21% Growth in Stockholders' Equity in % from Q40 to Q406 293,14% Growth in Stockholders' Equity in % from Q40 to Q406 (Growth in Stockholders' Equity in % from Q402 to Q406 (Growth in Stockholders' Equity in % from Q401 to Q402 (Growth in Stockholders' Equity in % from beginning to end of the observed period 1056,75%  Growth in Stockholders' Equity in % from Q406 to Q407 15,25%	Growth in Consolidated Deposits in % from Q404 to Q406  213,25% Growth in Consolidated Deposits in % from Q402 to Q404  101,25% Growth in Consolidated Deposits in % from Q402 to Q402  5,55% Growth in Consolidated Deposits in % from Q401 to Q402  6,55% Growth in Consolidated Deposits in % from Q401 to end of the observed period  1225,02%  Growth in Consolidated Deposits in % from Q406 to Q407  6,55%
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		40,71% Growth of toal assets in % from Q404 to Q406 197.51% Growth of toal assets in % from Q402 to Q404 102,89% Growth of toal assets in % from Q401 to Q402 3,31% Growth of toal assets in % from Edining to end of the observed period 1036,55% Growth of total assets in % from Q406 to Q407 3,12% Growth of total assets in % from Q406 to Q407 3,128%	23,21% Growth in Stockholders' Equity in % from Q40 to Q406 293,14% Growth in Stockholders' Equity in % from Q40 to Q406 (Growth in Stockholders' Equity in % from Q402 to Q406 (Growth in Stockholders' Equity in % from Q401 to Q402 (Growth in Stockholders' Equity in % from beginning to end of the observed period 1056,75%  Growth in Stockholders' Equity in % from Q406 to Q407 15,25%	Growth in Consolidated Deposits in % from Q404 to Q406  213,25% Growth in Consolidated Deposits in % from Q402 to Q404  101,25% Growth in Consolidated Deposits in % from Q402 to Q402  5,55% Growth in Consolidated Deposits in % from Q401 to Q402  6,55% Growth in Consolidated Deposits in % from Q401 to end of the observed period  1225,02%  Growth in Consolidated Deposits in % from Q406 to Q407  6,55%
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		40,71% Growth of total assets in % from Q404 to Q406 197.51% Growth of total assets in % from Q402 to Q404 162,89% Growth of total assets in % from page 10,31% Growth of total assets in % from page 10,31% Growth of total assets in % from Q406 to Q407 1036,95% Growth of total assets in % from Q406 to Q407 31,28% Growth of total assets in % from Q404 to Q406 221,55% Growth of total assets in % from Q404 to Q406 116,33% Growth of total assets in % from Q402 to Q404 116,33% Growth of total assets in % from Q402 to Q404	Growth in Stockholders' Equity in % from Q401 to Q406 133,05% Growth in Stockholders' Equity in % from Q401 to Q406 133,05% Growth in Stockholders' Equity in % from Q401 to Q402 5,19% Growth in Stockholders' Equity in % from beginning to end of the observed period 1086,75%  Growth in Stockholders' Equity in % from Q406 to Q407 16,27% Growth in Stockholders' Equity in % from Q406 to Q407 16,27% Growth in Stockholders' Equity in % from Q40 to Q406 Conduction of the Stockholders' Equity in % from Q401 to Q406 101,22% Growth in Stockholders' Equity in % from Q402 to Q406 131,22% Growth in Stockholders' Equity in % from Q402 to Q406 Growth in Stockholders' Equity in % from Q402 to Q406 Growth in Stockholders' Equity in % from Q402 to Q406 Growth in Stockholders' Equity in % from Q402 to Q406	Growth in Consolidated Deposits in % from Q404 to Q406  213.28%  Growth in Consolidated Deposits in % from Q402 to Q404  101.25%  Growth in Consolidated Deposits in % from Q401 to Q402  8,58%  Growth in Consolidated Deposits in % from Q401 to Q402  8,58%  Growth in Consolidated Deposits in % from Q401 to Q402  125,02%  Growth in Consolidated Deposits in % from Q406 to Q407  6,50%  Growth in Consolidated Deposits in % from Q404 to Q406  131.66%  Growth in Consolidated Deposits in % from Q404 to Q406  131.66%  Growth in Consolidated Deposits in % from Q402 to Q404  81.30%  Growth in Consolidated Deposits in % from Q402 to Q404  61.30%  Growth in Consolidated Deposits in % from Q402 to Q404  61.30%  Growth in Consolidated Deposits in % from Q402 to Q404  61.30%  Growth in Consolidated Deposits in % from Q402 to Q404  61.30%  Growth in Consolidated Deposits in % from Q402 to Q404  61.30%  Growth in Consolidated Deposits in % from Q402 to Q404
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Q3 2008	Q4 2008	Growth of total assets in % from Q405 to Q405 197.51% Growth of total assets in % from Q402 to Q404 162.89% Growth of total assets in % from Q401 to Q402 3.3.1% Growth of total assets in % from Q406 to Q407 1036.95% Growth of total assets in % from Q406 to Q407 31.26% Growth of total assets in % from Q405 to Q407 31.26% Growth of total assets in % from Q405 to Q407 31.26% Growth of total assets in % from Q405 to Q407 10.83% Growth of total asset in % from Q405 to Q407 10.83% Growth of total asset in % from Q405 to Q407 10.83% Growth of total asset in % from Q405 to Q407 10.83% Growth of total asset in % from Q405 to Q407 10.83% Growth of total asset in % from Q405 to Q407 10.08% Growth of total asset in % from Q406 to Q407 10.08% Growth of total asset in % from Q406 to Q407 10.08% Growth of total asset in % from Q406 to Q404 10.07(/) Growth of total asset in % from Q406 to Q404 10.07(/) Growth of total asset in % from Q406 to Q404 10.07(/) Growth of total asset in % from Q406 to Q404 10.07(/)	Growth in Stockholders' Equity in % from Q40 to Q406 133,09% Growth in Stockholders' Equity in % from Q40 to Q406 133,09% Growth in Stockholders' Equity in % from Q401 to Q402 5,19% Growth in Stockholders' Equity in % from Q406 to Q407 1056,75%  Growth in Stockholders' Equity in % from Q406 to Q407 15,27% Growth in Stockholders' Equity in % from Q406 to Q407 16,27% Growth in Stockholders' Equity in % from Q406 to Q407 17,27% Growth in Stockholders' Equity in % from Q406 to Q406 131,22% Growth in Stockholders' Equity in % from Q406 to Q406 131,22% Growth in Stockholders' Equity in % from Q406 to Q406 131,27% Growth in Stockholders' Equity in % from Q406 to Q407 10,77% Growth in Stockholders' Equity in % from Q406 to Q407 Growth in Stockholders' Equity in % from Q406 to Q407 Growth in Stockholders' Equity in % from Q406 to Q407 Growth in Stockholders' Equity in % from Q406 to Q407 Growth in Stockholders' Equity in % from Q406 to Q406 124, 10% Growth in Stockholders' Equity in % from Q400 to Q406 124, 10% Growth in Stockholders' Equity in % from Q400 to Q406 124, 10% Growth in Stockholders' Equity in % from Q400 to Q406 127(7) Growth in Stockholders' Equity in % from Q400 to Q406 127(7) Growth in Stockholders' Equity in % from Q400 to Q402 107(7) Growth in Stockholders' Equity in % from Q400 to Q402 107(7) Growth in Stockholders' Equity in % from Q400 to Q402 107(7) 10, from Q400 to Q402 10, 10, 10, 10, 10, 10, 10, 10, 10, 10,	Growth in Consolidated Deposits in % from Q404 to Q406  131,326%.  Growth in Consolidated Deposits in % from Q402 to Q404  101,15%.  Growth in Consolidated Deposits in % from Q402 to Q402  8,55%.  Growth in Consolidated Deposits in % from Q401 to Q402  8,55%.  Growth in Consolidated Deposits in % from Q406 to Q407  125,02%.  Growth in Consolidated Deposits in % from Q406 to Q407  65,50%.  Growth in Consolidated Deposits in % from Q406 to Q407  65,50%.  Growth in Consolidated Deposits in % from Q404 to Q406  131,66%.  Growth in Consolidated Deposits in % from Q401 to Q402  INAUL!  Growth in Consolidated Deposits in % from Q401 to Q402  INAUL!  Growth in Consolidated Deposits in % from Q401 to Q402  Growth in Consolidated Deposits in % from Q406 to Q407  Growth in Consolidated Deposits in % from Q406 to Q407  Growth in Consolidated Deposits in % from Q406 to Q407  Growth in Consolidated Deposits in % from Q406 to Q406  Growth in Consolidated Deposits in % from Q406 to Q406  Growth in Consolidated Deposits in % from Q408 to Q406  Growth in Consolidated Deposits in % from Q408 to Q406  Growth in Consolidated Deposits in % from Q408 to Q406  Growth in Consolidated Deposits in % from Q408 to Q406  Growth in Consolidated Deposits in % from Q408 to Q406  Growth in Consolidated Deposits in % from Q408 to Q406  Growth in Consolidated Deposits in % from Q408 to Q408  Growth in Consolidated Deposits in % from Q408 to Q406  Growth in Consolidated Deposits in % from Q408 to Q406  Growth in Consolidated Deposits in % from Q408 to Q406  Growth in Consolidated Deposits in % from Q408 to Q406  Growth in Consolidated Deposits in % from Q408 to Q406  Growth in Consolidated Deposits in % from Q408 to Q406  Growth in Consolidated Deposits in % from Q408 to Q406  Growth in Consolidated Deposits in % from Q408 to Q406  Growth in Consolidated Deposits in % from Q408 to Q406  Growth in Consolidated Deposits in % from Q408 to Q406  Growth in Consolidated Deposits in % from Q408 to Q406  Growth in Consolidated Deposits in % from Q408 to Q
Q3 2008	Q4 2008	Growth of total assets in % from Q406 to Q407 Growth of total assets in % from Q406 to Q406 107.51% Growth of total assets in % from Q400 to Q402 3,3.15 Growth of total assets in % from Q400 to Q402 3,3.15 Growth of total assets in % from Q406 to Q407 31.26% Growth of total assets in % from Q406 to Q407 31.26% Growth of total assets in % from Q406 to Q407 40.10% Growth of total assets in % from Q406 to Q407 40.10% Growth of total assets in % from Q406 to Q407 40.10% Growth of total assets in % from Q406 to Q407 40.10% Growth of total assets in % from Q406 to Q402 40.10% Growth of total assets in % from Q406 to Q402 40.10% Growth of total assets in % from Q406 to Q407 31.30% Growth of total assets in % from Q406 to Q407 31.30% Growth of total assets in % from Q406 to Q407 31.30% Growth of total assets in % from Q406 to Q407 Growth of total assets in % from Q406 to Q407 Growth of total assets in % from Q406 to Q406 Growth of total assets in % from Q406 to Q406 Growth of 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Q3 2008	Q4 2008	Growth of total assets in % from Q405 to Q405 197.51% Growth of total assets in % from Q402 to Q404 162.89% Growth of total assets in % from Q401 to Q402 3.3.1% Growth of total assets in % from Q406 to Q407 1036.95% Growth of total assets in % from Q406 to Q407 31.26% Growth of total assets in % from Q405 to Q407 31.26% Growth of total assets in % from Q405 to Q407 31.26% Growth of total assets in % from Q405 to Q407 10.83% Growth of total asset in % from Q405 to Q407 10.83% Growth of total asset in % from Q405 to Q407 10.83% Growth of total asset in % from Q405 to Q407 10.83% Growth of total asset in % from Q405 to Q407 10.83% Growth of total asset in % from Q405 to Q407 10.08% Growth of total asset in % from Q406 to Q407 10.08% Growth of total asset in % from Q406 to Q407 10.08% Growth of total asset in % from Q406 to Q404 10.07(/) Growth of total asset in % from Q406 to Q404 10.07(/) Growth of total asset in % from Q406 to Q404 10.07(/) Growth of total asset in % from Q406 to Q404 10.07(/)	Growth in Stockholders' Equity in % from Q40 to Q406 133,09% Growth in Stockholders' Equity in % from Q40 to Q406 133,09% Growth in Stockholders' Equity in % from Q401 to Q402 5,19% Growth in Stockholders' Equity in % from Q406 to Q407 1056,75%  Growth in Stockholders' Equity in % from Q406 to Q407 15,27% Growth in Stockholders' Equity in % from Q406 to Q407 16,27% Growth in Stockholders' Equity in % from Q406 to Q407 17,27% Growth in Stockholders' Equity in % from Q406 to Q406 131,22% Growth in Stockholders' Equity in % from Q406 to Q406 131,22% Growth in Stockholders' Equity in % from Q406 to Q406 131,27% Growth in Stockholders' Equity in % from Q406 to Q407 10,77% Growth in Stockholders' Equity in % from Q406 to Q407 Growth in Stockholders' Equity in % from Q406 to Q407 Growth in Stockholders' Equity in % from Q406 to Q407 Growth in Stockholders' Equity in % from Q406 to Q407 Growth in Stockholders' Equity in % from Q406 to Q406 124, 10% Growth in Stockholders' Equity in % from Q400 to Q406 124, 10% Growth in Stockholders' Equity in % from Q400 to Q406 124, 10% Growth in Stockholders' Equity in % from Q400 to Q406 127(7) Growth in Stockholders' Equity in % from Q400 to Q406 127(7) Growth in Stockholders' Equity in % from Q400 to Q402 107(7) Growth in Stockholders' Equity in % from Q400 to Q402 107(7) Growth in Stockholders' Equity in % from Q400 to Q402 107(7) 10, from Q400 to Q402 10, 10, 10, 10, 10, 10, 10, 10, 10, 10,	Growth in Consolidated Deposits in % from Q404 to Q406  131,326%.  Growth in Consolidated Deposits in % from Q402 to Q404  101,15%.  Growth in Consolidated Deposits in % from Q402 to Q402  8,55%.  Growth in Consolidated Deposits in % from Q401 to Q402  8,55%.  Growth in Consolidated Deposits in % from Q406 to Q407  125,02%.  Growth in Consolidated Deposits in % from Q406 to Q407  65,50%.  Growth in Consolidated Deposits in % from Q406 to Q407  65,50%.  Growth in Consolidated Deposits in % from Q404 to Q406  131,66%.  Growth in Consolidated Deposits in % from Q401 to Q402  INAUL!  Growth in Consolidated Deposits in % from Q401 to Q402  INAUL!  Growth in Consolidated Deposits in % from Q401 to Q402  Growth in Consolidated Deposits in % from Q406 to Q407  Growth in Consolidated Deposits in % from Q406 to Q407  Growth in Consolidated Deposits in % from Q406 to Q407  Growth in Consolidated Deposits in % from Q406 to Q406  Growth in Consolidated Deposits in % from Q406 to Q406  Growth in Consolidated Deposits in % from Q408 to Q406  Growth in Consolidated Deposits in % from Q408 to Q406  Growth in Consolidated Deposits in % from Q408 to Q406  Growth in Consolidated Deposits in % from Q408 to Q406  Growth in Consolidated Deposits in % from Q408 to Q406  Growth in Consolidated Deposits in % from Q408 to Q406  Growth in Consolidated Deposits in % from Q408 to Q408  Growth in Consolidated Deposits in % from Q408 to Q406  Growth in Consolidated Deposits in % from Q408 to Q406  Growth in Consolidated Deposits in % from Q408 to Q406  Growth in Consolidated Deposits in % from Q408 to Q406  Growth in Consolidated Deposits in % from Q408 to Q406  Growth in Consolidated Deposits in % from Q408 to Q406  Growth in Consolidated Deposits in % from Q408 to Q406  Growth in Consolidated Deposits in % from Q408 to Q406  Growth in Consolidated Deposits in % from Q408 to Q406  Growth in Consolidated Deposits in % from Q408 to Q406  Growth in Consolidated Deposits in % from Q408 to Q406  Growth in Consolidated Deposits in % from Q408 to Q
Q3 2008	Q4 2008	Growth of total assets in % from Q405 to Q405 197.51% Growth of total assets in % from Q402 to Q404 162.89% Growth of total assets in % from Q401 to Q402 3.3.1% Growth of total assets in % from Q406 to Q407 1036.95% Growth of total assets in % from Q406 to Q407 31.26% Growth of total assets in % from Q405 to Q407 31.26% Growth of total assets in % from Q405 to Q407 31.26% Growth of total assets in % from Q405 to Q407 10.83% Growth of total asset in % from Q405 to Q407 10.83% Growth of total asset in % from Q405 to Q407 10.83% Growth of total asset in % from Q405 to Q407 10.83% Growth of total asset in % from Q405 to Q407 10.83% Growth of total asset in % from Q405 to Q407 10.08% Growth of total asset in % from Q406 to Q407 10.08% Growth of total asset in % from Q406 to Q407 10.08% Growth of total asset in % from Q406 to Q404 10.07(/) Growth of total asset in % from Q406 to Q404 10.07(/) Growth of total asset in % from Q406 to Q404 10.07(/) Growth of total asset in % from Q406 to Q404 10.07(/)	Growth in Stockholders' Equity in % from Q40 to Q406 133,09% Growth in Stockholders' Equity in % from Q40 to Q406 133,09% Growth in Stockholders' Equity in % from Q401 to Q402 5,19% Growth in Stockholders' Equity in % from Q406 to Q407 1056,75%  Growth in Stockholders' Equity in % from Q406 to Q407 15,27% Growth in Stockholders' Equity in % from Q406 to Q407 16,27% Growth in Stockholders' Equity in % from Q406 to Q407 17,27% Growth in Stockholders' Equity in % from Q406 to Q406 131,22% Growth in Stockholders' Equity in % from Q406 to Q406 131,22% Growth in Stockholders' Equity in % from Q406 to Q406 131,27% Growth in Stockholders' Equity in % from Q406 to Q407 10,77% Growth in Stockholders' Equity in % from Q406 to Q407 Growth in Stockholders' Equity in % from Q406 to Q407 Growth in Stockholders' Equity in % from Q406 to Q407 Growth in Stockholders' Equity in % from Q406 to Q407 Growth in Stockholders' Equity in % from Q406 to Q406 124, 10% Growth in Stockholders' Equity in % from Q400 to Q406 124, 10% Growth in Stockholders' Equity in % from Q400 to Q406 124, 10% Growth in Stockholders' Equity in % from Q400 to Q406 127(7) Growth in Stockholders' Equity in % from Q400 to Q406 127(7) Growth in Stockholders' Equity in % from Q400 to Q402 107(7) Growth in Stockholders' Equity in % from Q400 to Q402 107(7) Growth in Stockholders' Equity in % from Q400 to Q402 107(7) 10, from Q400 to Q402 10, 10, 10, 10, 10, 10, 10, 10, 10, 10,	Growth in Consolidated Deposits in % from Q404 to Q406  131,326%.  Growth in Consolidated Deposits in % from Q402 to Q404  101,15%.  Growth in Consolidated Deposits in % from Q402 to Q402  8,55%.  Growth in Consolidated Deposits in % from Q401 to Q402  8,55%.  Growth in Consolidated Deposits in % from Q406 to Q407  125,02%.  Growth in Consolidated Deposits in % from Q406 to Q407  65,50%.  Growth in Consolidated Deposits in % from Q406 to Q407  65,50%.  Growth in Consolidated Deposits in % from Q404 to Q406  131,66%.  Growth in Consolidated Deposits in % from Q401 to Q402  INAUL!  Growth in Consolidated Deposits in % from Q401 to Q402  INAUL!  Growth in Consolidated Deposits in % from Q401 to Q402  Growth in Consolidated Deposits in % from Q406 to Q407  Growth in Consolidated Deposits in % from Q406 to Q407  Growth in Consolidated Deposits in % from Q406 to Q407  Growth in Consolidated Deposits in % from Q406 to Q406  Growth in Consolidated Deposits in % from Q406 to Q406  Growth in Consolidated Deposits in % from Q408 to Q406  Growth in Consolidated Deposits in % from Q408 to Q406  Growth in Consolidated Deposits in % from Q408 to Q406  Growth in Consolidated Deposits in % from Q408 to Q406  Growth in Consolidated Deposits in % from Q408 to Q406  Growth in Consolidated Deposits in % from Q408 to Q406  Growth in Consolidated Deposits in % from Q408 to Q408  Growth in Consolidated Deposits in % from Q408 to Q406  Growth in Consolidated Deposits in % from Q408 to Q406  Growth in Consolidated Deposits in % from Q408 to Q406  Growth in Consolidated Deposits in % from Q408 to Q406  Growth in Consolidated Deposits in % from Q408 to Q406  Growth in Consolidated Deposits in % from Q408 to Q406  Growth in Consolidated Deposits in % from Q408 to Q406  Growth in Consolidated Deposits in % from Q408 to Q406  Growth in Consolidated Deposits in % from Q408 to Q406  Growth in Consolidated Deposits in % from Q408 to Q406  Growth in Consolidated Deposits in % from Q408 to Q406  Growth in Consolidated Deposits in % from Q408 to Q

Royal Bank of Scotland	Growth in Consolidated Loans in % from Q406 to Q408
_	84,34%
	Growth in Consolidated Loans in % from Q404 to Q406
	36,11%
	Growth in Consolidated Loans in % from Q402 to Q404
	50,86%
	Growth in Consolidated Loans in % from Q401 to Q402
_	16,86%
	Growth in Consolidated Loans in % from beginning to end of the observed period
	342,31%
Lloyds Banking Group	Growth in Consolidated Loans in % from Q406 to Q408
	23,84%
	Growth in Consolidated Loans in % from Q404 to Q406
	28,75%
	Growth in Consolidated Loans in % from Q402 to Q404
	16,96%
	Growth in Consolidated Loans in % from Q401 to Q402
	9,94%
	Growth in Consolidated Loans in % from beginning to end of the observed period
	105,01%
BNP Paribas	Growth in Consolidated Loans in % from Q406 to Q408
	38,61%
	Growth in Consolidated Loans in % from Q404 to Q406
	11,92%
	11,92% Growth in Consolidated Loans in % from Q402 to Q404
	Growth in Consolidated Loans in % from Q402 to Q404
	Growth in Consolidated Loans in % from Q402 to Q404 13,22%

Landsbankinn	Growth in Consolidated Loans in % from Q406 to Q407				
	40,62%				
	Growth in Consolidated Loans in % from Q404 to Q406				
	161,62%				
	Growth in Consolidated Loans in % from Q402 to Q404				
	155,97%				
	Growth in Consolidated Loans in % from Q401 to Q402				
	7,89%				
	Growth in Consolidated Loans in % from beginning to end of the observed period				
	916,03%				

Glitnir	Growth in Consolidated Loans in % from Q406 to Q407
	28,01%
	Growth in Consolidated Loans in % from Q404 to Q406
	235,94%
	Growth in Consolidated Loans in % from Q402 to Q404
	107,13%
	Growth in Consolidated Loans in % from Q401 to Q402
	#VALUE!
	Growth in Consolidated Loans in % from beginning to end of the observed period
	790,68%

Kaupthing	Growth in Consolidated Loans in % from Q406 to Q407				
	30,17%				
	Growth in Consolidated Loans in % from Q404 to Q406				
	119,91%				
	Growth in Consolidated Loans in % from Q402 to Q404				
	WDIV/0!				
	Growth in Consolidated Loans in % from Q401 to Q402				
	WDIV/0!				
	Growth in Consolidated Loans in % from beginning to end of the observed period				

Loans to Total Assets ratio 2001 62.10%	Deposits to Total Assets ratio 2001 64.82%	Year to Year Growth in Total Assets 2001
Loans to Total Assets ratio 2002	Deposits to Total Assets ratio 2002	Year to Year Growth in Total Assets 2002
64,96% Loans to Total Assets ratio 2003	66,48% Deposits to Total Assets ratio 2003	11,72% Year to Year Growth in Total Assets 2003
66,87% Loans to Total Assets ratio 2004	66,84% Deposits to Total Assets ratio 2004	10,50% Year to Year Growth in Total Assets 2004
69,19% Loans to Total Assets ratio 2005	65,84% Deposits to Total Assets ratio 2005	28,16% Year to Year Growth in Total Assets 2005
62,80% Loans to Total Assets ratio 2006	58,35% Deposits to Total Assets ratio 2006	33,14% Year to Year Growth in Total Assets 2006
63,06%	59,25%	12,18%
Loans to Total Assets ratio 2007 55,18%	Deposits to Total Assets ratio 2007 52,35%	Year to Year Growth in Total Assets 2007 118,09%
Loans to Total Assets ratio 2008 42,18%	Deposits to Total Assets ratio 2008 37,37%	Year to Year Growth in Total Assets 2008 26,37%
Loans to Total Assets ratio 2001 58,46%	Deposits to Total Assets ratio 2001 46,13%	Year to Year Growth in Total Assets 2001
Loans to Total Assets ratio 2002 60,15%	Deposits to Total Assets ratio 2002 46,03%	Year to Year Growth in Total Assets 2002 6,86%
Loans to Total Assets ratio 2003 59.84%	Deposits to Total Assets ratio 2003 46.23%	Year to Year Growth in Total Assets 2003 -0.30%
Loans to Total Assets ratio 2004	Deposits to Total Assets ratio 2004	Year to Year Growth in Total Assets 2004
63,54% Loans to Total Assets ratio 2005	43,62% Deposits to Total Assets ratio 2005	11,04% Year to Year Growth in Total Assets 2005
66,70% Loans to Total Assets ratio 2006	42,31% Deposits to Total Assets ratio 2006	10,69% Year to Year Growth in Total Assets 2006
66,63% Loans to Total Assets ratio 2007	40,55% Deposits to Total Assets ratio 2007	10,93% Year to Year Growth in Total Assets 2007
69,24% Loans to Total Assets ratio 2008	44,31% Deposits to Total Assets ratio 2008	2,84% Year to Year Growth in Total Assets 2008
65,02%	39,20%	23,40%
Loans to Total Assets ratio 2001 29,73%	Deposits to Total Assets ratio 2001 26,18%	Year to Year Growth in Total Assets 2001
Loans to Total Assets ratio 2002 33,18%	Deposits to Total Assets ratio 2002 37,62%	Year to Year Growth in Total Assets 2002 -13,93%
Loans to Total Assets ratio 2003 29,56%	Deposits to Total Assets ratio 2003 36,08%	Year to Year Growth in Total Assets 2003 10,24%
Loans to Total Assets ratio 2004 29,46%	Deposits to Total Assets ratio 2004 36,24%	Year to Year Growth in Total Assets 2004 15,69%
Loans to Total Assets ratio 2005	Deposits to Total Assets ratio 2005 23.94%	Year to Year Growth in Total Assets 2005 38,87%
Loans to Total Assets ratio 2006	Deposits to Total Assets ratio 2006	Year to Year Growth in Total Assets 2006
20,73% Loans to Total Assets ratio 2007	27,29% Deposits to Total Assets ratio 2007	14,49% Year to Year Growth in Total Assets 2007
20,46% Loans to Total Assets ratio 2008	26,27% Deposits to Total Assets ratio 2008	17,64% Year to Year Growth in Total Assets 2008
19,94%	23,82%	22,49%
Loans to Total Assets ratio 2001 74,03%	Deposits to Total Assets ratio 2001 37,09%	Year to Year Growth in Total Assets 2001
74,03% Loans to Total Assets ratio 2002 77,31%	37,09% Deposits to Total Assets ratio 2002 38,98%	Year to Year Growth in Total Assets 2002 3,31%
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74,03% Loans to Total Assets ratio 2002 77,31%	37,09% Deposits to Total Assets ratio 2002 38,98%	Year to Year Growth in Total Assets 2002 3,31% Year to Year Growth in Total Assets 2003
74,03% Loans to Total Assets ratio 2002 77,31% Loans to Total Assets ratio 2003 72,82% Loans to Total Assets ratio 2004 75,28% Loans to Total Assets ratio 2005	37,09% Deposits to Total Assets ratio 2002 38,98% Deposits to Total Assets ratio 2003 33,98% Deposits to Total Assets ratio 2004 25,84% Deposits to Total Assets ratio 2004	Year to Year Growth in Total Assets 2002 3,31% Year to Year Growth in Total Assets 2003 61,34% Year to Year Growth in Total Assets 2004 62,94% Year to Year Growth in Total Assets 2005
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