

Bank. At the end of 2003, ownership in Heritable reached 100%. In June 2002 the Government sold 20% of the total share capital in the Landsbanki, decreasing their ownership to 48%. In 2003 the State sold its remaining shares in Landsbanki to Samson group. In 2003 the Bank also acquired Landsbanki Luxembourg SA. In early 2005 Landsbanki acquired Teather & Greenwood Holdings Ltd, a British independent stockbroker. Also, a Landsbanki London Branch was formally founded in January 2005. In September 2005 Landsbanki reached an agreement to acquire Kepler Equities SA (Kepler), a European securities company, previously known as the Julius Bär Brokerage. Landsbanki has already acquired 84% of the total shares. In November 2005 Landsbanki announced the purchase of 50% of total shares of Merrion Capital Group Ltd, Dublin. Full share ownership will be acquired in the coming three years.

#### **Ownership:**

Approximately 23.000 shareholders

#### **View Group Structure**

#### **PERSONNEL:**

Chairman of the Board of Directors: Björgolfur Guðmundsson

##### **SENIOR EXECUTIVES:**

Group Managing Director & Chief Executive Officer: Sigurjón Th. Arnason *Tel. 4104015 E-Mail: sigurjon.t.arnason@landsbanki.is*

Group Managing Director & Chief Executive Officer: Halldór J. Kristjánsson *Tel. 4104015 E-Mail: halldor.j.kristjansson@landsbanki.is*

International Banking: Brynjólfur Helgason (*Managing Director*) *Tel. 4107201 E-Mail: brynjolfur.helgason@landsbanki.is*

Retail Banking: Ingólfur Guðmundsson (*Managing Director*) *Tel. 4107146 Fax. 4103001 E-Mail: ingolfur.gudmundsson@landsbanki.is*

Corporate Banking: Elin Sigfusdóttir (*Managing Director*) *Tel. 4107401 Fax. 4103015 E-Mail: elin.sigfusdottir@landsbanki.is*

Financial Markets: Yngvi Orn Kristinsson (*Managing Director*) *Tel. 4107301 Fax. 4103008 E-Mail: yngvi.kristinsson@landsbanki.is*

Asset Management: Stefán H. Stefánsson (*Managing Director*) *Tel. 4107151 Fax. 4103001 E-Mail: stefan.stefanson@landsbanki.is*

Sales & Marketing: Hermann Jónasson (*Managing Director*) *Tel. 4107101 Fax. 4103040 E-Mail: hermann.jonasson@landsbanki.is*

Finance & Operations: Haukur Thór Haraldsson (*Managing Director*) *Tel. 4107801 Fax. 4103076 E-Mail: haukur.haraldsson@landsbanki.is*

Information Technology: Guðmundur Guðmundsson (*Managing Director*) *Tel. 4107001 E-Mail: gudmundur.gudmundsson@landsbanki.is*

Legal: Ársæll Hafsteinsson (*Managing Director*) *Tel. 4107714 E-Mail: arsaell.hafsteinsson@landsbanki.is*

Landsbanki Luxembourg SA: Gunnar Thoroddsen (*Managing Director*) *Tel. +352 26192926 E-Mail: gunnar@landsbanki.lu*

The Heritable Bank: Mark Sismey-Durrant (*Managing Director*) *Tel. +44 20 76184226 E-Mail: mark.sismey-durrant@heritable.co.uk*

Teather & Greenwood Holdings plc: Nicholas Stagg (*Chief Executive*) *Tel. +44 20 74269062 E-Mail: nic.stagg@teathers.com*

Kepler Equities SA: Laurent Quirin (*Senior Managing Director*) *Tel. +33 1 63653502 Fax: +33 1 63653519 E-Mail: laurent.quirin@kepler-equities.com*

##### **PRINCIPAL OFFICERS:**

Correspondent Banking: Sigurdur Erlingsson (*Deputy Managing Director*) *Tel. 4107203 E-Mail: sigurdur.erlingsson@landsbanki.is*

Björn Sigurdsson (*Deputy Managing Director*) *Tel. 4107204 E-Mail: bjorn.sigurdsson@landsbanki.is*

Investor Relations: Tinna Molphy *Tel. 4107205 E-Mail: tinna.molphy@landsbanki.is*

Documentary Credits: Ráðhildur Sigurdardóttir (*Manager*) *Tel. 4107453 Fax: 4103012 E-Mail: radhildur.sigurdardottir@landsbanki.is*

International Payments: Audur Bjarnadóttir (*Manager*) *Tel. 4107230 Fax. 4103014 E-Mail: audur.bjarnadottir@landsbanki.is*

Corporate Finance: David Björnsson (*Deputy Managing Director*) *Tel. 4107210 Fax. 4103013 E-Mail: david.bjornsson@landsbanki.is*

Retail Banking: Kristinn Briem (*Senior Manager*) *Tel. 4107606 Fax. 4103010 E-Mail: kristinn.briem@landsbanki.is*

**CORRESPONDENTS:**

<b>Amsterdam</b>	ABN AMRO Bank NV
<b>Auckland</b>	Bank of New Zealand
<b>Brussels</b>	Fortis Bank NV/SA
<b>Copenhagen</b>	Danske Bank A/S †Nordea Bank Danmark A/S
<b>Dublin</b>	Bank of Ireland
<b>Frankfurt am Main</b>	Deutsche Bank AG Dresdner Bank AG
<b>Helsinki</b>	Nordea Bank Finland Plc
<b>Hong Kong</b>	The Hongkong and Shanghai Banking Corporation Limited
<b>Johannesburg</b>	FirstRand Bank Ltd
<b>London</b>	†Barclays Bank PLC HSBC Bank plc Lloyds TSB Bank plc The Royal Bank of Scotland plc
<b>Luxembourg</b>	Banque et Caisse d'Epargne de l'Etat, Luxembourg
<b>Madrid</b>	Banco Bilbao Vizcaya Argentaria SA Banco Santander Central Hispano SA
<b>Melbourne</b>	National Australia Bank Ltd
<b>Milan</b>	Banca Intesa SpA UniCredito Italiano SpA
<b>New York</b>	American Express Bank Ltd Bank of America NA JPMorgan Chase Bank National Association Wachovia Bank NA
<b>Nuuk</b>	The BANK of Greenland
<b>Oslo</b>	DnB NOR Bank ASA Nordea Bank Norge ASA
<b>Paris</b>	Credit Industriel et Commercial Société Générale
<b>Porto</b>	Banco Comercial Português SA
<b>Stockholm</b>	Skandinaviska Enskilda Banken AB (Publ) Svenska Handelsbanken AB (publ)
<b>Tokyo</b>	The Bank of Tokyo-Mitsubishi UFJ Ltd JPMorgan Chase Bank National Association Sumitomo Mitsui Banking Corporation
<b>Toronto</b>	Canadian Imperial Bank of Commerce
<b>Tórshavn</b>	Føroya Banki P/F

<b>Turin</b>	Sanpaolo IMI SpA
<b>Vienna</b>	Bank Austria Creditanstalt AG
<b>Zürich</b>	Credit Suisse UBS AG

*† Also EURO Account.*

#### STANDARD SETTLEMENT INSTRUCTIONS:

Currency	Bank	Town	SWIFT/BIC	Acct No
AUD	National Australia Bank Ltd	Melbourne	NATA AU 33 033	
CAD	Canadian Imperial Bank of Commerce	Toronto	CIBC CA TT	
CHF	Credit Suisse	Zürich	CRES CH ZZ 80A	
DKK	The BANK of Greenland	Nuuk	GREN GL GX	
	Danske Bank A/S	Copenhagen	DABA DK KK	
	Føroya Banki P/F	Tórshavn	FIFB FO TX	
EUR	ABN AMRO Bank NV	Amsterdam	ABNA NL 2A	
	Banco Bilbao Vizcaya Argentaria SA	Madrid	BBVA ES MM	
	Banco Comercial Português SA	Porto	BCOM PT PL	
	Bank Austria Creditanstalt AG	Vienna	BKAU AT WW	
	Bank of Ireland	Dublin	BOFI IE 2D	
	Banque et Caisse d'Epargne de l'Etat, Luxembourg	Luxembourg	BCEE LU LL	
	Credit Industriel et Commercial	Paris	CMCI FR PP	
	Deutsche Bank AG	Frankfurt am Main	DEUT DE FF	
	Fortis Bank NV/SA	Brussels	GEBA BE BB	
	Nordea Bank Finland Plc	Helsinki	NDEA FI HH	
	Sanpaolo IMI SpA	Turin	IBSP IT TM	
GBP	Lloyds TSB Bank plc	London	LOYD GB 2L	
HKD	The Hongkong and Shanghai Banking Corporation Limited	Hong Kong	HSBC HK HH HKH	
JPY	The Bank of Tokyo-Mitsubishi UFJ Ltd	Tokyo	BOTK JP JT	
NOK	DnB NOR Bank ASA	Oslo	UBNO NO KK	
NZD	Bank of New Zealand	Auckland	BKNZ NZ 22	
SEK	Skandinaviska Enskilda Banken AB (Publ)	Stockholm	ESSE SE SS	
USD (Commercial Payments)	JPMorgan Chase Bank National Association	New York	CHAS US 33	
USD (Treasury)	Bank of America NA	New York	BOFA US 3N	
ZAR	FirstRand Bank Ltd	Johannesburg	FIRN ZA JJ	

#### DOMESTIC BRANCHES:

Akranes

Hafnarfjörður

Reydarfjodur

Akureyri  
 Baejarútibú  
 Borgarfjörður  
 Breiddalsvík  
 Brekkuútibú  
 Djúpvogur  
 Egilsstadir  
 Eskifjörður  
 Fáskrúdsfjörður  
 Grundarfjörður

Hellissandur  
 Hornafjörður  
 Húsavík  
 Hvalsvöllur  
 Ísafjörður  
 Keflavík  
 Kópasker  
 Kópavogur  
 Neskaupstaður  
 Ólafsvík

Reykjavík  
 Sandgerði  
 Saudárkrókur  
 Selfoss  
 Seydisfjörður  
 Skagaströnd  
 Smáralind  
 Stodvarfjörður  
 Thorlakshöfn  
 Vopnafjörður

#### FOREIGN BRANCHES:

##### UK:

London, Beaufort House, 15 St Botolph Street, London, EC3A 7QR  
 Head of London Branch: Lárus Welding  
 Tel: 20 78665002 E-Mail: [larus.welding@landsbanki.co.uk](mailto:larus.welding@landsbanki.co.uk)

#### REPRESENTATIVE OFFICES:

##### Canada:

Halifax 5112 Prince Street, Halifax, NS B3J1L3  
 Head of Landsbanki Representative Office: Olafur Thorsteinsson  
 Tel: 902 5762091 Fax: 902 5762309 E-Mail: [olafur.thorsteinsson@landsbanki.is](mailto:olafur.thorsteinsson@landsbanki.is)

#### CONSOLIDATED BALANCE SHEET:

[View 5 years financials](#)

##### Liabilities

	Dec.31 2005 ISK
Capital	10 614 000 000
Subordinated Loan	49 074 000 000
Reserves	54 067 000 000
Deposits, &c	478 759 000 000
Borrowings, &c	689 939 000 000
Other Liabilities	77 580 000 000
Profit Balance	45 377 000 000
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Total	1 405 460 000 000
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#### CONSOLIDATED BALANCE SHEET:

##### Assets

	Dec.31 2005 ISK
Cash & Banks	16 611 000 000
Investments	262 522 000 000
Loans, &c	1 071 513 000 000
Fixed Assets	4 260 000 000
Other Assets	60 554 000 000
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Total	1 405 460 000 000
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## Ecobank Nigeria PLC



Head Office: PMB 72688, 2 Ajose Adeogun St, Victoria Island, Lagos, Lagos State, Nigeria

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CHIPS UID: 286964

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World Rank [2,638] Country Rank [15]

Private Stock Bank.

Regulator: **Central Bank of Nigeria**

Regional and Savings Bank. Commercial, Corporate, Investment, Private and Retail Banking. Services include: Asset Management, Bills of Exchange, Bonds, Capital Markets, Corporate Finance, Correspondent Banking, Debentures, Documentary Credits, Equity Investments, Factoring, Foreign Exchange, Guarantees, International Settlements, Letters of Credit, Money Markets, Note Issue, Portfolio Management, Syndicated Loans, Fixed Deposits - Long & Short Term, Funds Transfer Services, Savings Accounts.

### History:

Established April 24, 1989

### Ownership:

Ecobank Transnational Inc Lomé, 54%; Nigerian citizens hold 45%

[View Group Structure](#)

### PERSONNEL:

#### BOARD OF DIRECTORS:

Chairman: Omo-Oba A O Odimayo

Managing Director: Ms O Osibodu

Directors: Arc T C Awagü; Mrs F Y Emanuel, CON; Chief J A Odeyemi; Dr S O Omobomi

Beninoise: Monsieur Souradjou Ibrahim (Director)

Directors: Jean Aka

Executive Director: Patrick Akinwuntan

#### MANAGEMENT TEAM:

Chief Executive Officer: Ms O Osibodu

Executive Director: Patrick Akinwuntan

Operations: Adebisi Shonubi (Head)

Information Technology: Masa Zubaivu (Head)

Treasury: Ms Patience Oniha (Head)

Private Banking: Ms Jolout Okovodudu (Head)

Company Secretary: Ms Denike Lacye

Risk Asset Management Group: Dele Alabi (Head)

Internal Control & Systems Unit: Femi Komolafe (Head)

Commercial Banking Group: Kunle Adeosun (Head)

Consumer Banking Group: Mrs Morenike Adesoji (Head)

Institutional Banking Group: Philip Iktazor (Head)

Corporate Enquiries: Deda Doyi-Yebour

International Division: Ayaba Ayo-Joseph

# Banco de Machala



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Fax: +593 7 2922744

Tlx: 04-4479 banmach ed

Tgms: banmachala

SWIFT/BIC: BMAC EC EG

Bank Code: 10261000

Website: <http://www.bmachala.com>

World Rank [2,627] Country Rank [6]

Regulator: *Superintendencia de Bancos*

Commercial Banking

## History:

Established July 15, 1972

## PERSONNEL:

President of the Board of Directors: Dr Esteban Quirola Figueroa

Executive President: Dr Mario Canessa Oneto

## DOMESTIC BRANCHES:

Ambato	Loja	Pucara
Arenillas	Machala	Quevedo
Atahualpa	Manta	Quito
Baños	Milagro	Samborondon
Cuenca	Naranjal	Santa Rosa
El Guabo	Pasaje	Valencia
El Triunfo	Piñas	Zaruma
Guayaquil	Ponce Enriquez	
Huaquillas	Portovelo	

## CONSOLIDATED BALANCE SHEET:

[View 5 years financials](#)

Liabilities	Dec.31 2004 US\$	Dec.31 2003 US\$
Capital	14,000,000	11,000,000
Reserves	257,508	479,048
Deposits, &c	174,426,999	139,966,402
Acceptances, &c	6,094,242	3,411,012
Other Liabilities	4,831,676	3,851,576
Profit Balance	1,915,221	1,399,050
Total	<u>201,525,636</u>	<u>160,107,087</u>

## CONSOLIDATED BALANCE SHEET:

Assets	Dec.31 2004	Dec.31 2003
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