

# Fact Sheet

H12016



## Landsbankinn in brief

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

Landsbankinn hf. was established on 7 October 2008 but the history of its predecessor runs back to 1886.

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

CEO of Landsbankinn hf. is Steinthor Pálsson.

## Balance sheet

	30/06/2016	31/12/2015	30/06/2016	31/12/2015
	ISKm		EURm	
<b>Total assets</b>	1,109,844	1,118,658	8,113	7,917
<b>Loans to customers</b>	827,241	811,549	6,047	5,743
<b>Loans to financial institutions</b>	21,885	20,791	160	147
<b>Bonds</b>	157,898	203,684	1,154	1,442
<b>Equities</b>	29,042	29,192	212	207
<b>Deposits from customers</b>	556,841	559,051	4,070	3,956
<b>Deposits from financial institutions</b>	34,643	56,731	253	401
<b>Borrowings</b>	221,246	209,983	1,617	1,486
<b>Equity</b>	247,291	264,531	1,808	1,872
<b>Equity ratio (CAD)</b>	28.9%	30.4%		
<b>Loans / customers deposits</b>	148.6%	145.2%		

## Customers and branches

30/06/2016

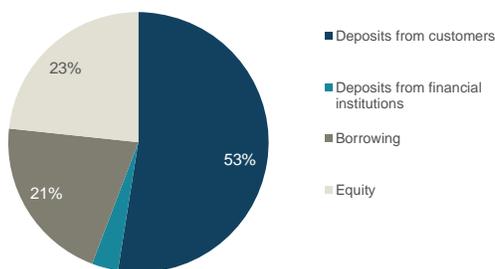
Retail customers	118,500
Corporate customers	12,600
Number of branches	37
Number of employees	1,040

## Income statement

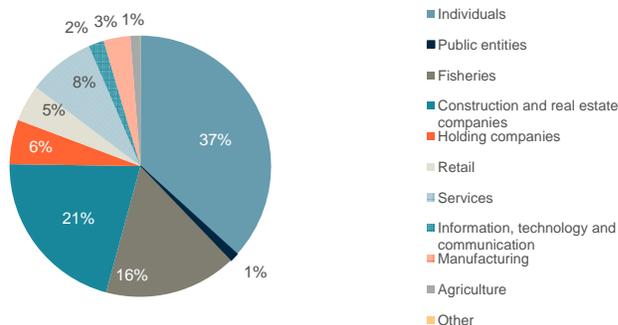
H1 2016 H1 2015 H1 2016 H1 2015  
ISKm EURm

<b>Operating income</b>	28,207	28,767	201	193
<b>Profit after taxes</b>	11,298	12,405	81	83
<b>ROE after taxes</b>	8.6%	10.4%		
<b>Interest spread</b>	2.3%	2.2%		
<b>Cost-income ratio</b>	47.3%	44.8%		

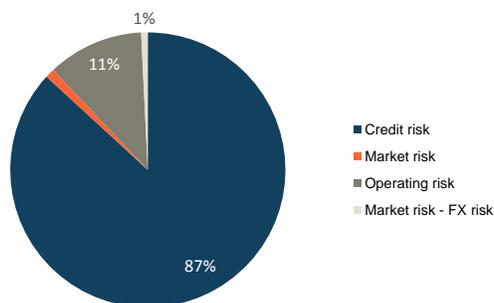
## Funding profile



## Loans and advances by industry sectors



## Risk profile



## Equity ratio

