



H1 2019 Results

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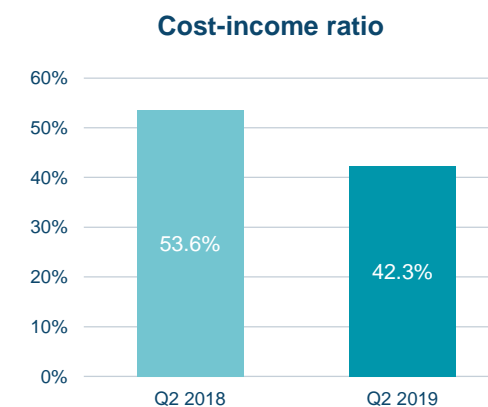
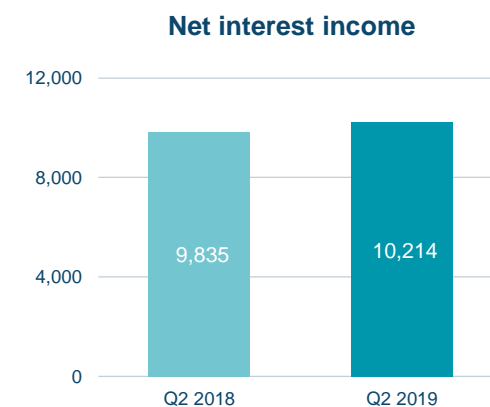
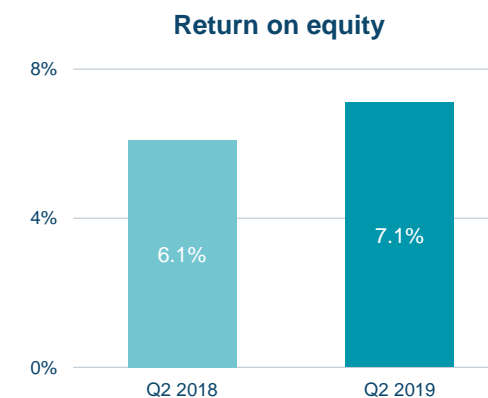
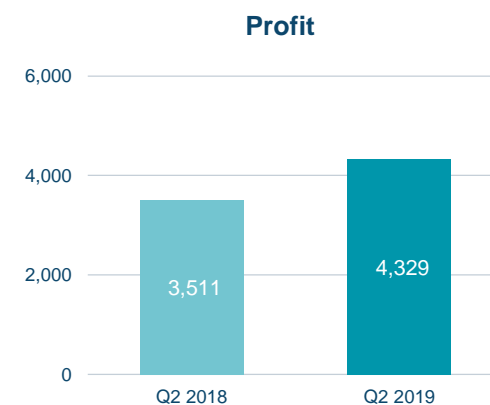
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Highlights – Operations Q2 2019

Highlights of Q2 2019

- The Bank's after-tax profit in Q2 of 2019 was ISK 4.3 bn, as compared with ISK 3.5 bn for the same period of 2018.
- Net interest income was ISK 10.2 bn in Q2, as compared with ISK 9.8 bn in Q2 2018.
- Net valuation adjustments during the period were negative by ISK 1.4 bn as compared with a positive change in the amount of ISK 0.7 bn in Q2 of 2018.
- Net fee and commission income for the period amounted to ISK 2.1 bn in Q2 as compared with ISK 2.2 bn during the same period the previous year.
- Operating cost was ISK 6.0 bn, as compared with ISK 6.2 bn in Q2 2018.
- Return on equity (ROE) after taxes was 7.1% in Q2 2019 as compared with a ROE of 6.1% for the same period in 2018.
- The cost-income ratio for Q2 was 42.3%, as compared with 53.6% for the same time last year.

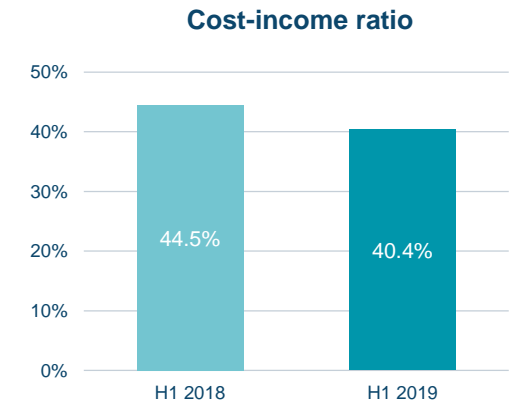
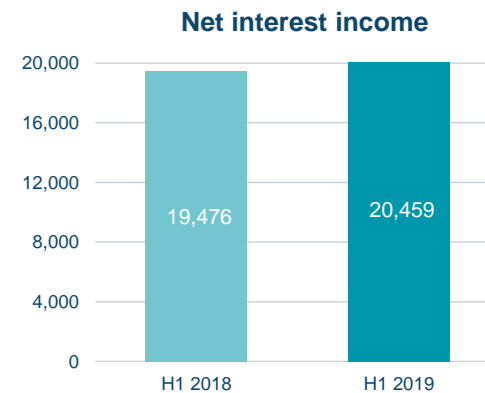
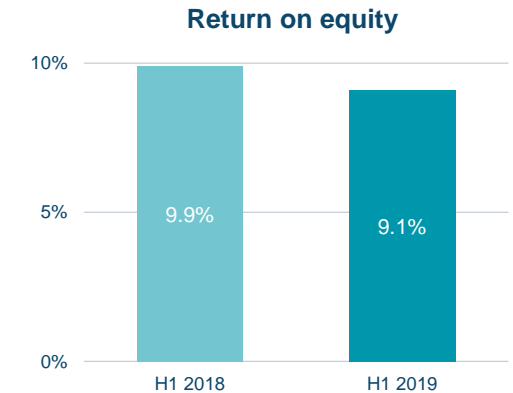
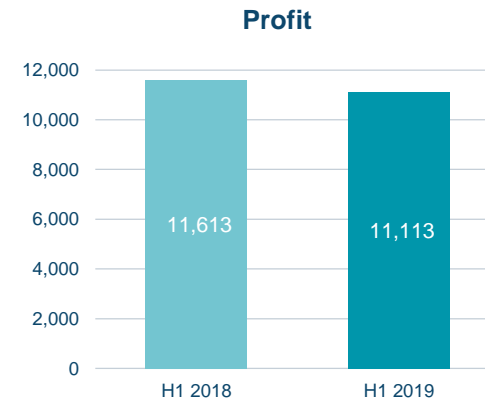


Amounts in ISKm

Highlights – Operations H1 2019

Highlights of H1 2019

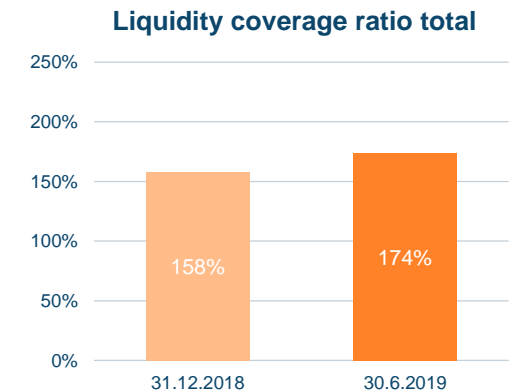
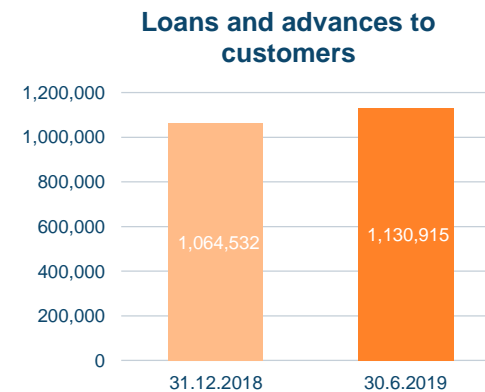
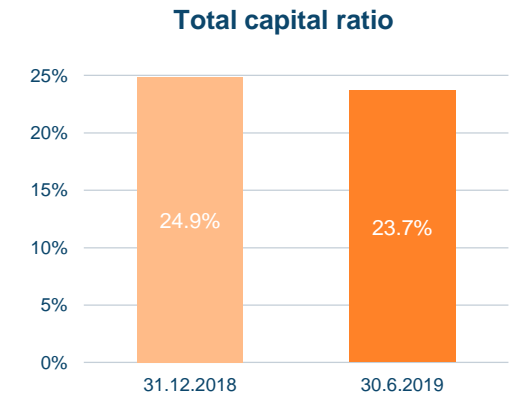
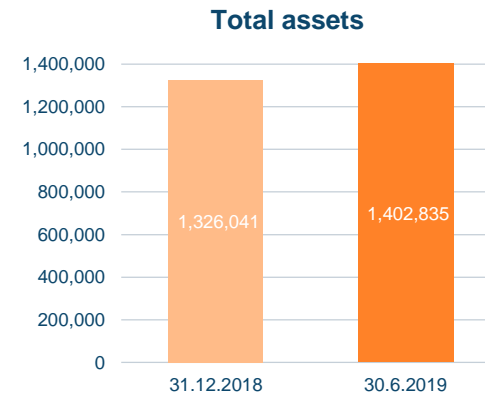
- The Bank's after-tax profit in H1 of 2019 was ISK 11.1 bn, as compared with ISK 11.6 bn for the same period of 2018.
- Net interest income was ISK 20.5 bn, as compared with ISK 19.5 bn in H1 2018.
- Net valuation adjustments during the period were negative by ISK 2.4 bn as compared with a positive change in the amount of ISK 1.7 bn in H1 of 2018.
- Net fee and commission income for the period amounted to ISK 4.1 bn as compared with ISK 3.9 bn during the same period the previous year.
- Other operating income amounted to ISK 5.7 bn, as compared with ISK 4.0 bn in H1 2018.
- Operating cost was ISK 12.2 bn nearly the same as in H1 2018.
- The interest margin on assets and liabilities was 2.4% at the end of June 2019, as compared to 2.7% at the end of June 2018.
- Return on equity (ROE) after taxes was 9.1% in H1 2019 as compared with a ROE of 9.9% for the same period in 2018.
- The cost-income ratio for the first six months of the year was 40.4%, as compared with 44.5% for the same time last year.
- The effective income tax rate for H1 of 2019 was 18.3%.



Amounts in ISKm

Highlights – Balance sheet

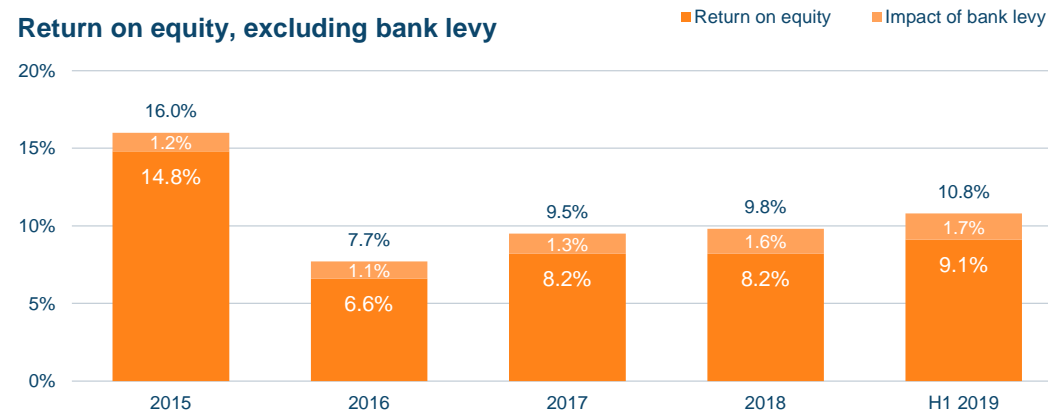
- Total assets amounted to ISK 1,403 bn at the end of June 2019.
- Lending increased by ISK 66 billion in H1 2019. Lending to corporates increased by ISK 40 bn and lending to households by ISK 26 bn.
- Landsbankinn's equity was ISK 240.6 bn at the end of June 2019, up from ISK 239.6 bn the beginning of this year.
- The total capital ratio is now 23.7%, down from 24.9% at year-end 2018, and well above the FME's requirement of 21.0%.
- The Bank's AGM, held on 4 April 2019, approved a motion from the Board of Directors to pay a dividend in the amount of ISK 9,922 m for the 2018 operating year in two payments in April and in October.
- Total liquidity coverage ratio (LCR) is 174% at 30 June 2019, but was 158% at year-end 2018. According to the Central Bank's rules, there is a minimum 100% LCR requirement, both in total and in foreign currencies.



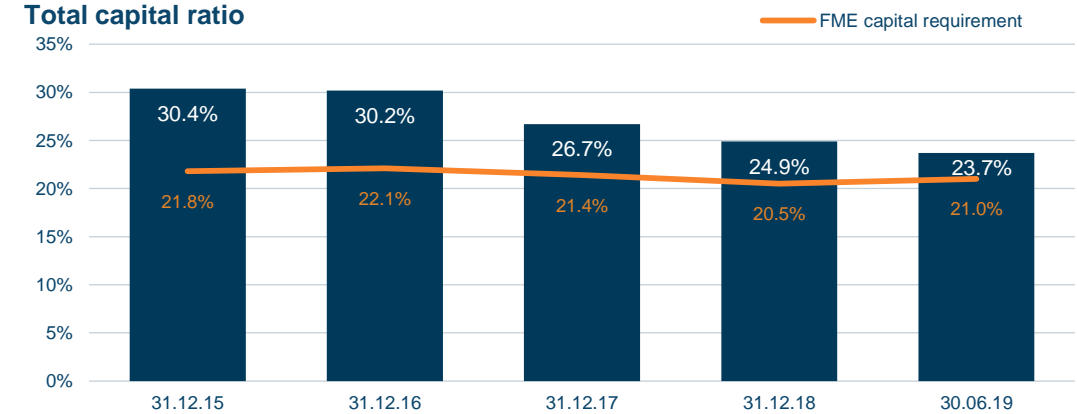
Amounts in ISKm

Development of KPIs

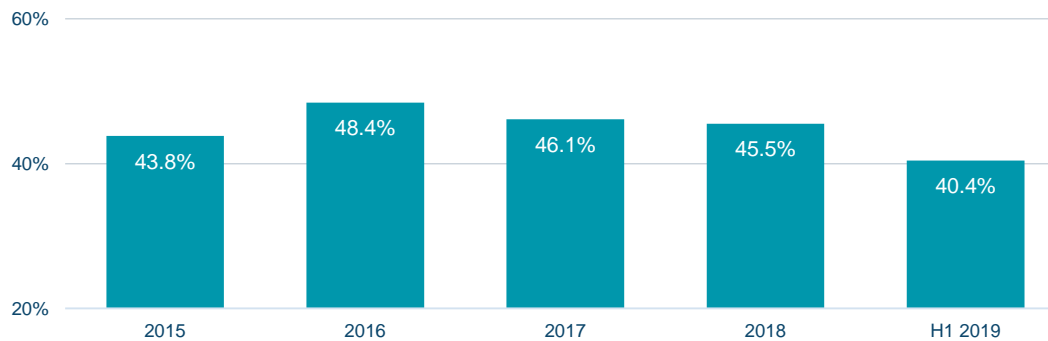
Return on equity, excluding bank levy



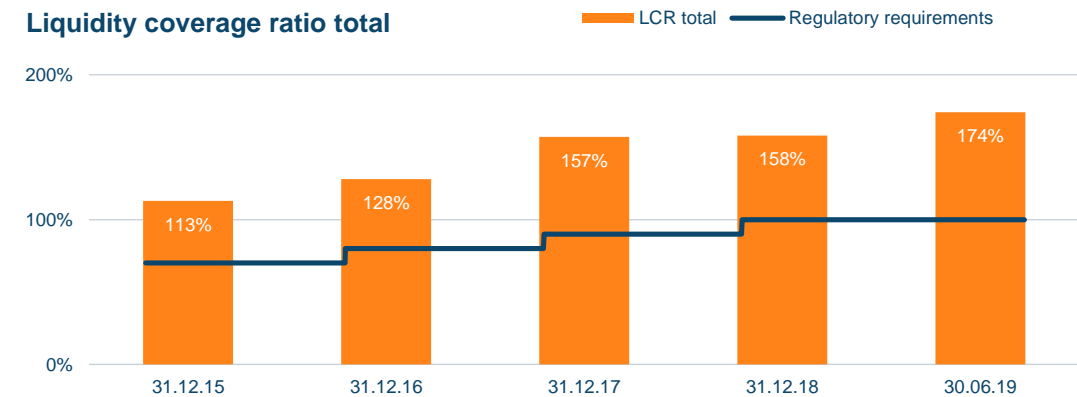
Total capital ratio



Cost-income ratio



Liquidity coverage ratio total

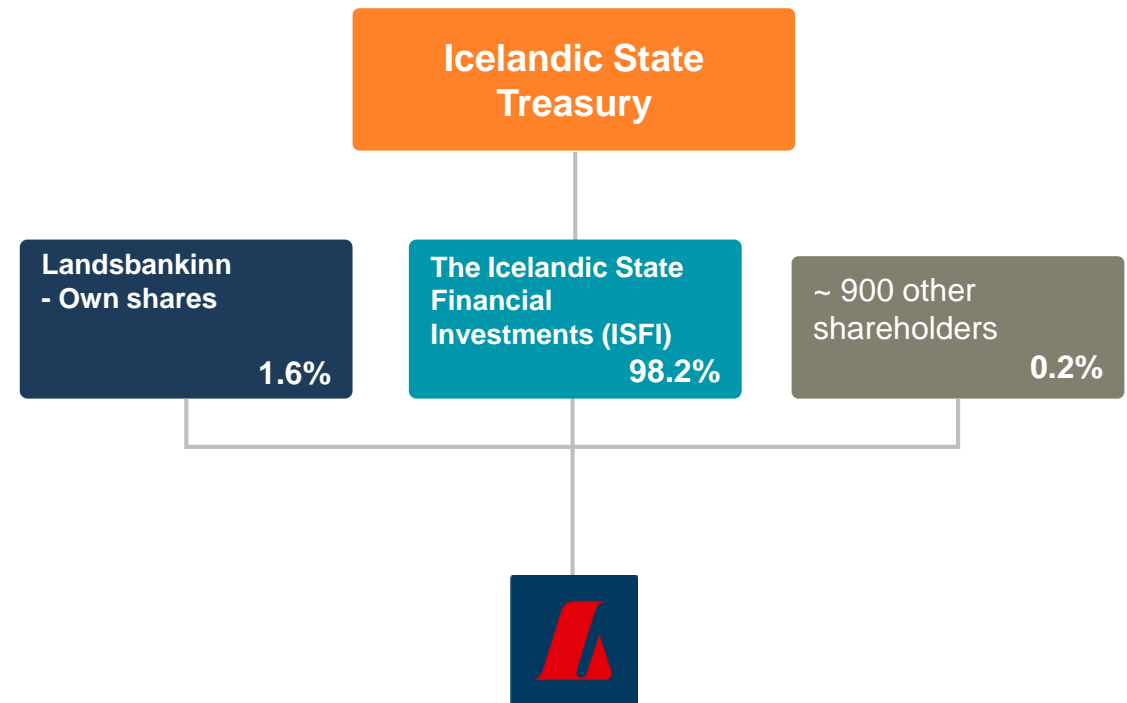


Ownership

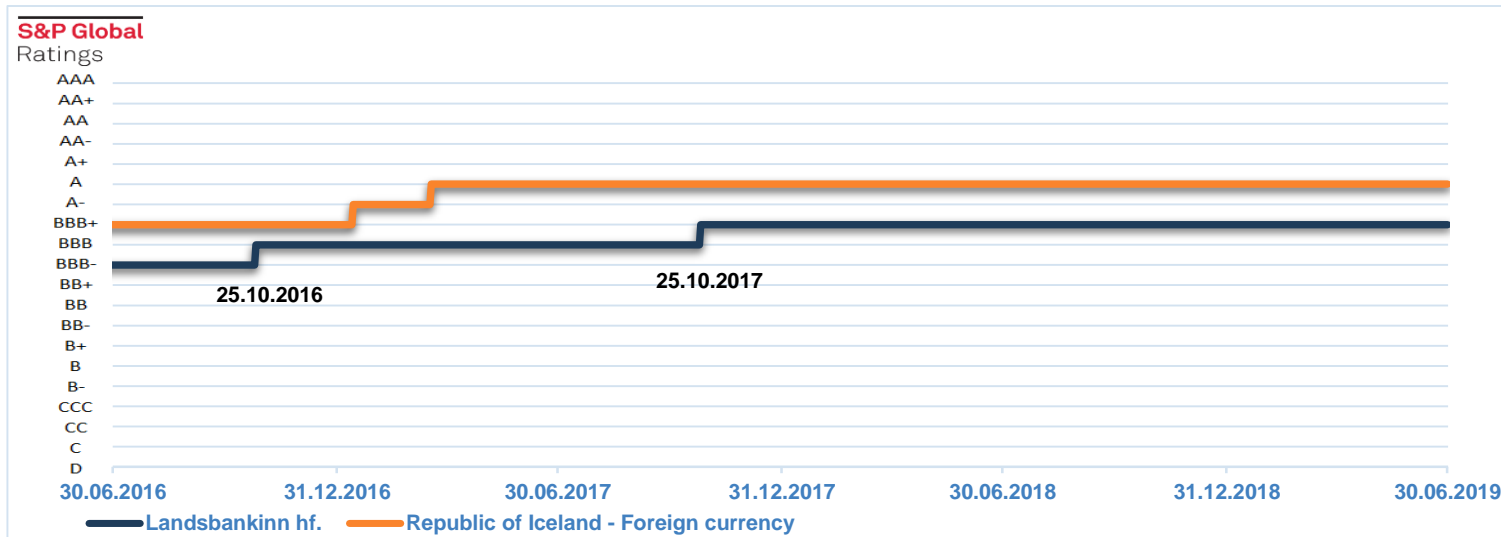
- The Finance Ministry published an ownership policy in July 2017 in regards to equity holdings in financial companies that are supervised by the Icelandic State Financial Investments (ISFI).

In regards to Landsbankinn the policy states

- The government will retain a significant equity stake in the bank (34-40%) to ensure stability in the domestic financial sector.
- The remaining equity stake will be sold in the next few years given favorable market conditions.
- Equity in Landsbankinn will be listed on a stock exchange.



Credit rating



Fundamental factors for Landsbankinn:

- Very strong capital and earnings
- Adequate liquidity position
- Average funding profile
- Adequate business position
- Moderate risk position

	Icelandic sovereign	Landsbankinn hf.
Long-term rating	A	BBB+
Short-term rating	A-1	A-2
Outlook	Stable	Negative
Last rating action	March 2017	July 2019

Financial objectives

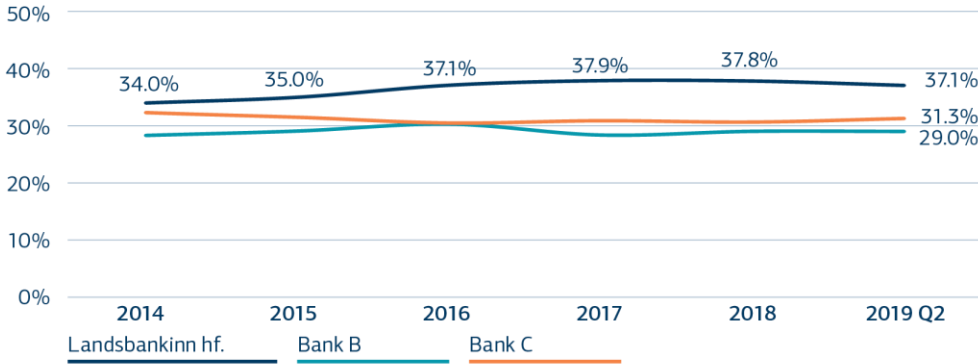
	Objective	H1 2019	Guidelines
Return on equity, excluding bank levy ¹ (ROE)	≥ 10%	10.8%	Expected ROE, excluding bank levy in 2019 is 9.5 – 10.5%.
Cost-income ratio (C/I ratio)	≤ 45%	40.4%	Expected ratio in 2019 is 39-43%.
Total capital ratio (TCR)	≥ 23%	23.7%	<p>The Bank's aim is to maintain capital ratios above the FME's capital requirements at any given time, plus a 1.5-2.5% management buffer.</p> <p>The Bank also aims to be in the highest category for risk-adjusted capital ratio, as determined and measured by the relevant credit rating agencies.</p> <p>The Bank intends to raise subordinated market funding, if suitable and favourable for the Bank's capital structure</p>
Common Equity Tier 1 capital (CET1)	≥ 18%	22.3%	
Dividend payout ratio	≥ 50%	52% ²	The aim is also to make special dividend payments to further optimise the Bank's capital structure.

¹ Special tax on financial institutions of 0.376% is levied of the carrying amount of total liabilities at year-end, excluding tax liabilities, in excess of ISK 50,000 million as determined for tax purposes. The special income tax on financial institutions is a non-deductible expense

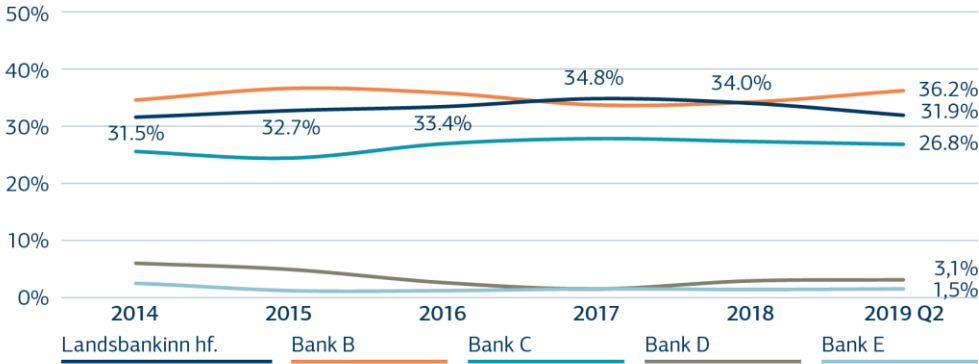
² Regular dividend payout ratio of last year profit.

Landsbankinn's successes

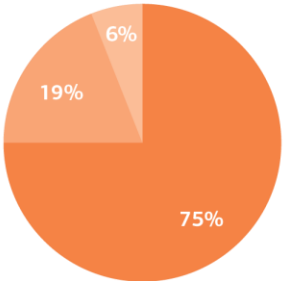
Marketshare – Retail banking



Marketshare – Corporate banking

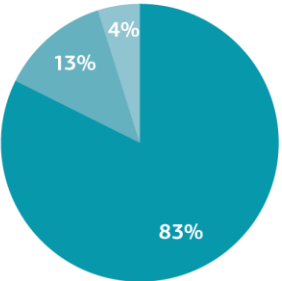


Customer satisfaction – Individuals



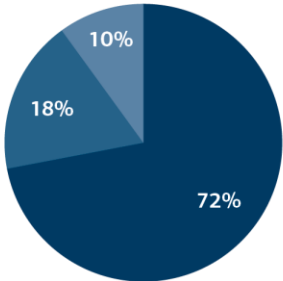
■ Satisfied ■ Neither nor ■ Dissatisfied

Satisfaction with online banking – Individuals



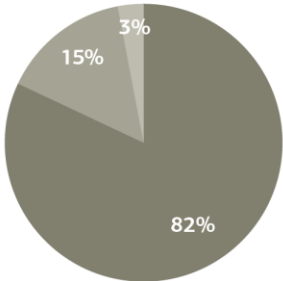
■ Satisfied ■ Neither nor ■ Dissatisfied

Customer satisfaction – Business



■ Satisfied ■ Neither nor ■ Dissatisfied

Satisfaction with online banking – Business



■ Satisfied ■ Neither nor ■ Dissatisfied

Source: Gallup

Aukakrónur



24% of Icelanders use Aukakrónur, according to Gallup.

Capacent's Equality Indicator



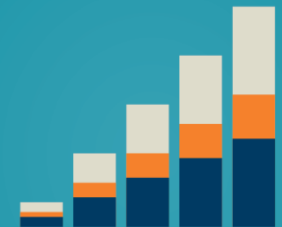
Landsbankinn became a member of Capacent's Equality Indicator (Jafnréttisvísir) in 2018. The Equality Indicator is a strategy and promotes awareness about equality.

Credit rating



S&P Global Ratings upgraded Landsbankinn's credit rating to BBB+/A-2 with a negative outlook.

Pension savings



The market share in supplementary pension savings is 21%, according to Gallup.

Self-service for individuals



Foreign payments 90%
Changes to credit card limit 92%
Consumer loans 76%

Mobile payment solutions



Over 17,000 customers have signed up for Landsbankinn's mobile payment solutions

App of the Year



Landsbankinn's app was selected App of the Year 2018 at the Icelandic Web Awards.

Landsbankinn's app



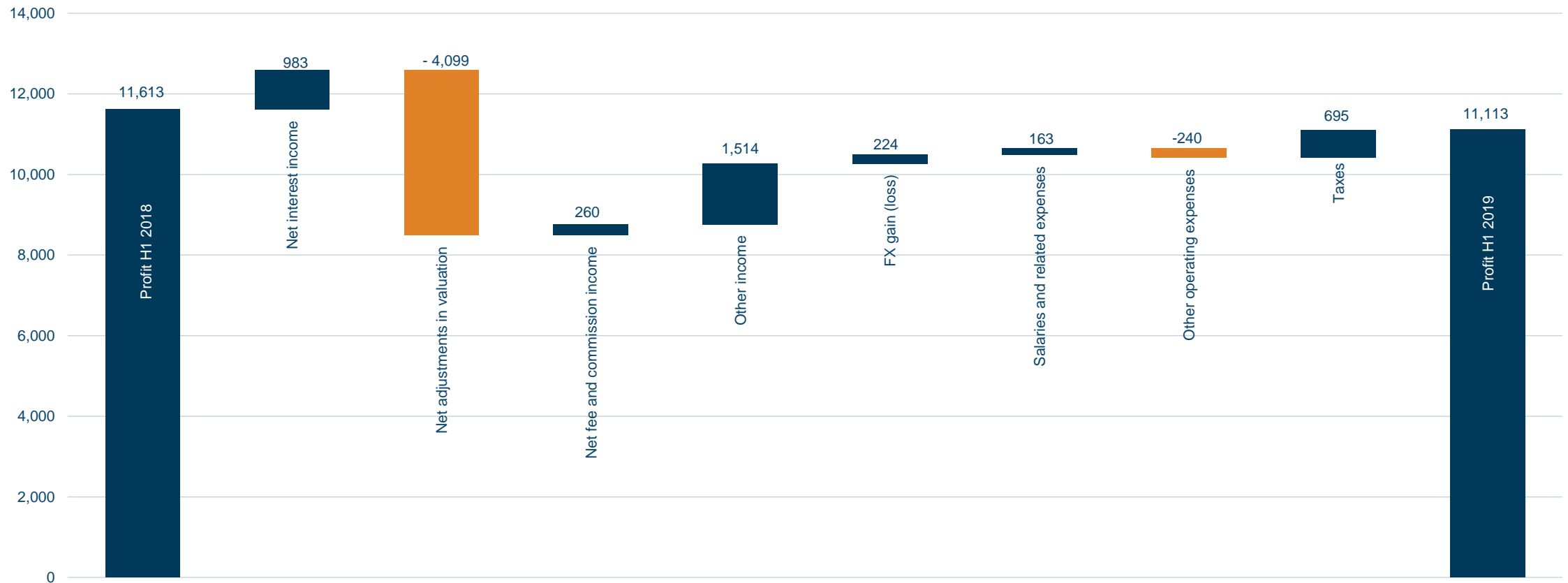
Landsbankinn's app has been downloaded over 88,000 times.

A scenic landscape photograph featuring a calm lake in the foreground that reflects the surrounding environment. The lake's surface is dark and still, mirroring the sky and the distant mountains. The middle ground is dominated by steep, vibrant green mountain slopes that rise sharply from the water's edge. In the background, a range of rugged mountains is visible, with several peaks covered in patches of white snow. The sky above is filled with heavy, grey clouds, with a bright light source breaking through near the center, creating a soft glow and illuminating the scene. The overall atmosphere is serene and majestic.

Income Statement

Income statement

Change from H1 2018 to H1 2019



Amounts in ISKm

Income statement

	H1 2019	H1 2018	Change			Q2 2019	Q2 2018	Change	
Net interest income	20,459	19,476	983	5%		10,214	9,835	379	4%
Net adjustments in valuation	-2,372	1,727	-4,099	-237%		-1,378	703	-2,082	-296%
Net interest income after adjustments in valuation	18,087	21,203	-3,116	-15%		8,836	10,538	-1,702	-16%
Net fee and commission income	4,136	3,876	260	7%		2,076	2,185	-107	-5%
Other net operating income	5,677	3,939	1,738	44%		1,955	-537	2,494	-464%
Total operating income	27,900	29,018	-1,118	-4%		12,867	12,186	682	6%
Salaries and related expenses	7,369	7,532	-163	-2%		3,689	3,869	-181	-5%
Other operating expenses	4,862	4,622	240	5%		2,340	2,287	53	2%
Total operating expenses	12,231	12,154	77	1%		6,029	6,156	-128	-2%
Profit before tax	15,669	16,864	-1,195	-7%		6,838	6,030	808	13%
Income tax expense and tax on liabilities of financial institutions	4,556	5,251	-695	-13%		2,509	2,519	-9	0%
Profit for the period	11,113	11,613	-500	-4%		4,329	3,511	818	23%

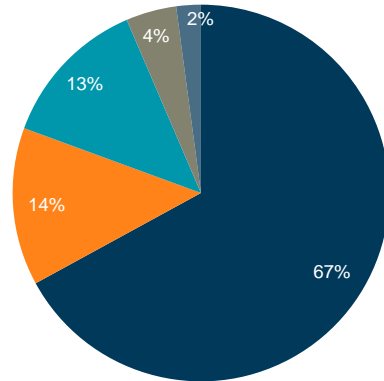
Amounts in ISKm

Net interest income and valuation adjustments

	H1 2019	H1 2018	Change			Q2 2019	Q2 2018	Change	
Interest income	38,454	32,375	6,079	19%		20,555	16,316	4,239	26%
Interest expense	-17,995	-12,899	-5,096	-40%		-10,341	-6,481	-3,860	-60%
Net interest income	20,459	19,476	983	5%		10,214	9,835	379	4%
Net impairment loss on loans	-2,407	599	-3,006	-502%		-1,383	-426	-957	-225%
Net impairment from foreign currency linkage of loans and advances to customers	0	1,129	-1,129	-100%		0	1,129	-1,129	-100%
Other impairment	35	0	35			5	0	5	0%
Net valuation adjustments	-2,372	1,727	-4,099	-237%		-1,378	703	-2,081	296%
Net interest income after net valuation adjustments	18,087	21,203	-3,116	-15%		8,836	10,538	-1,702	-16%

Amounts in ISKm

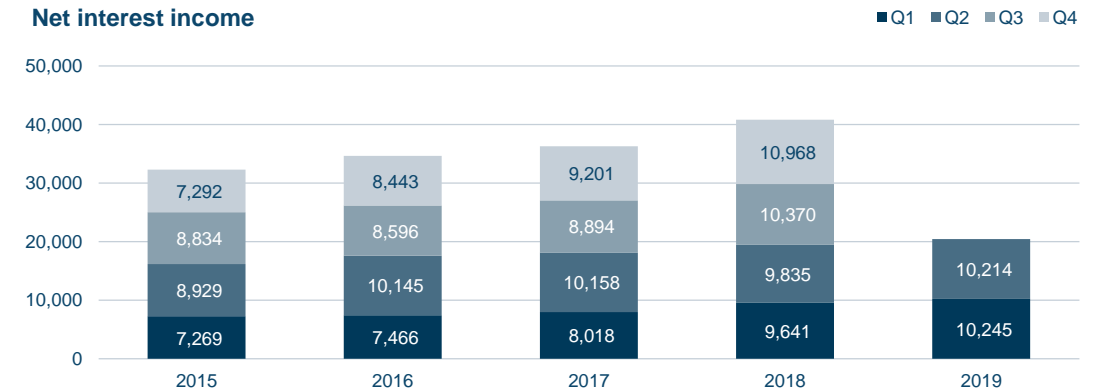
Net operating income



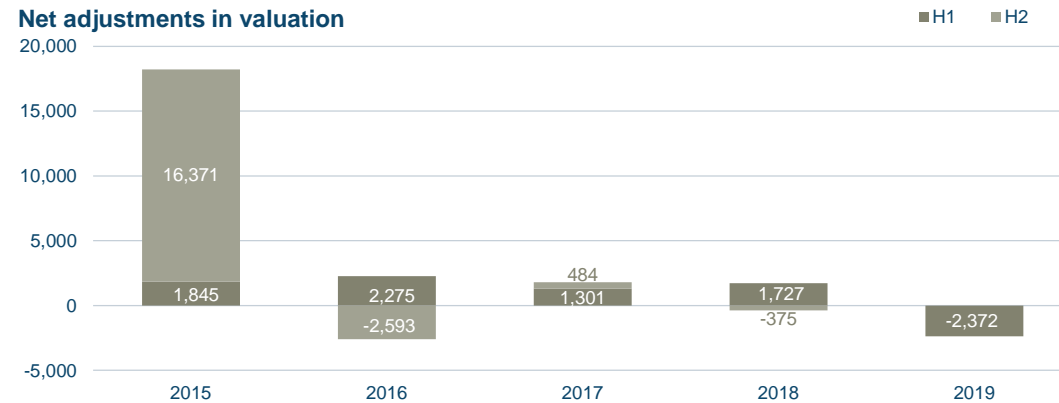
Income mix

- Net interest income
- Net fee and commission income
- Equities
- Other net operating income
- Bonds

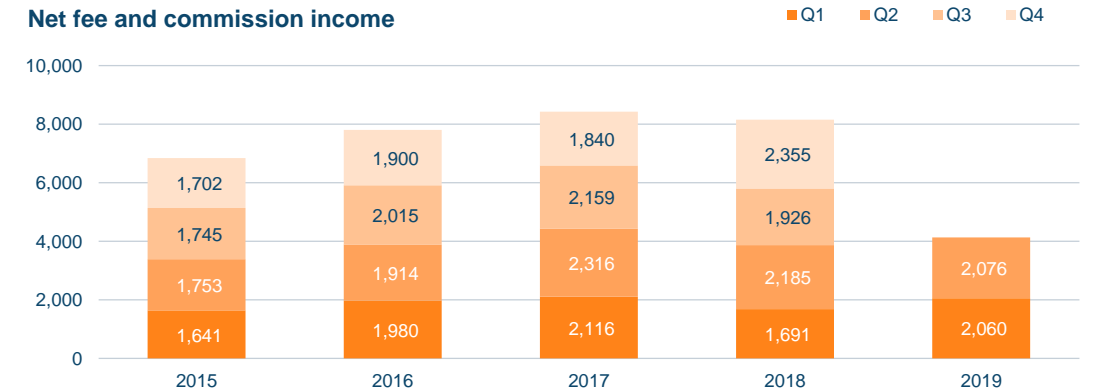
Net interest income



Net adjustments in valuation



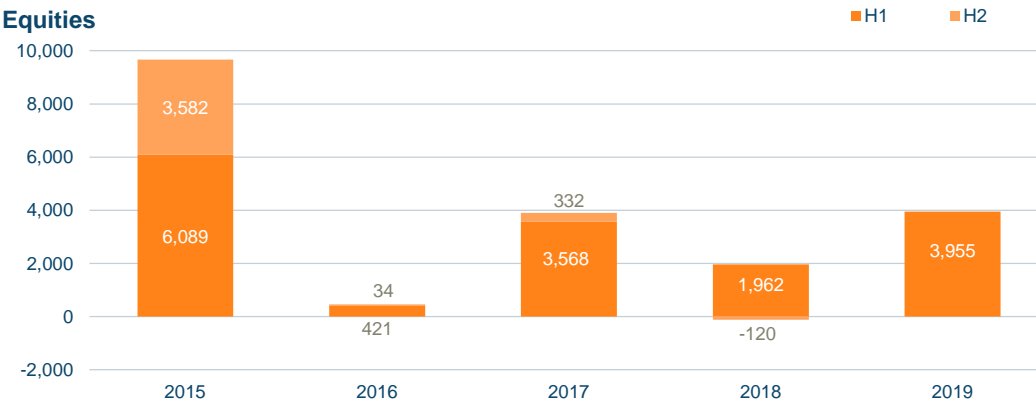
Net fee and commission income



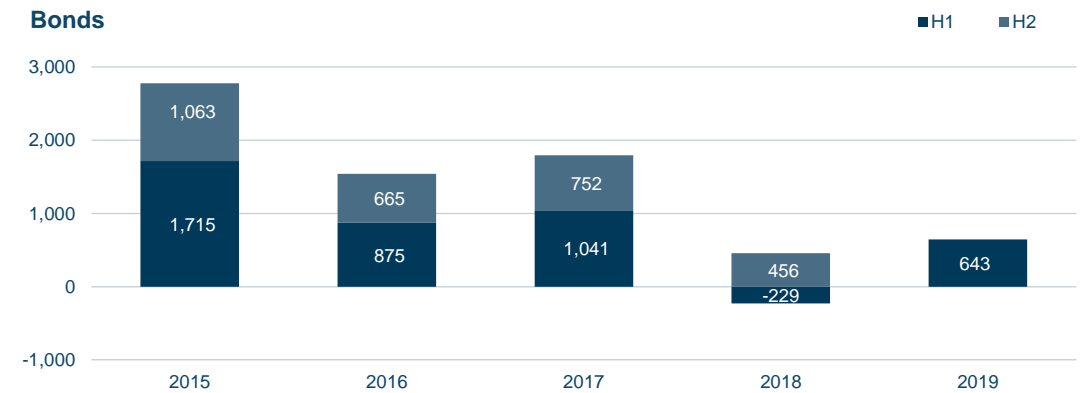
Amounts in ISKm

Net operating income

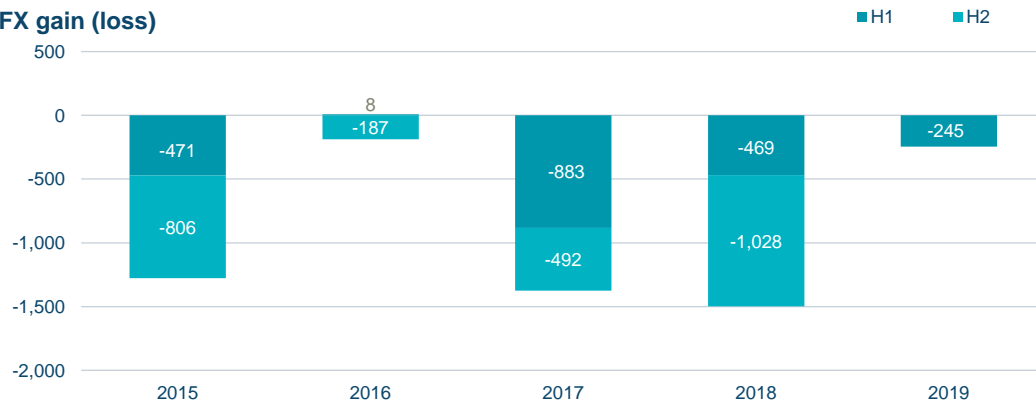
Equities



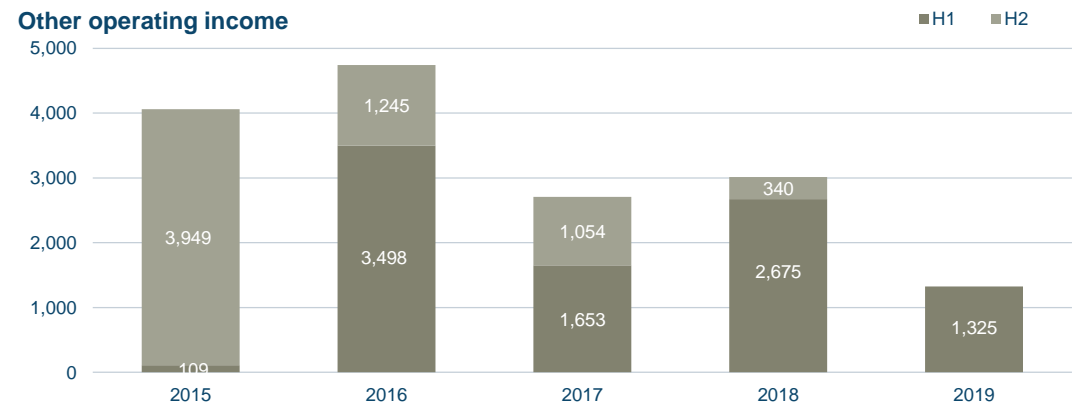
Bonds



FX gain (loss)



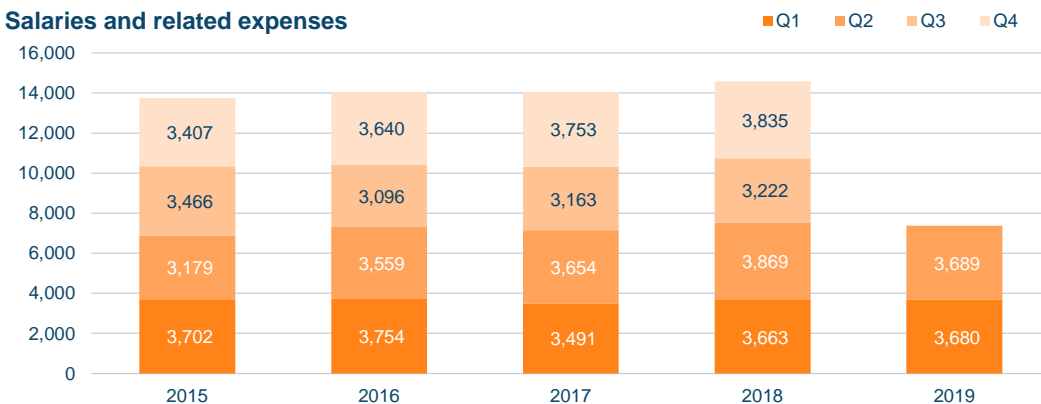
Other operating income



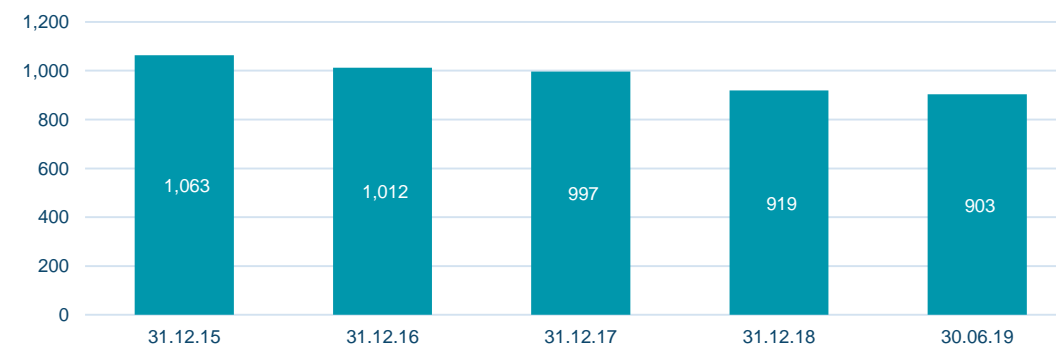
Amounts in ISKm

Operating expenses

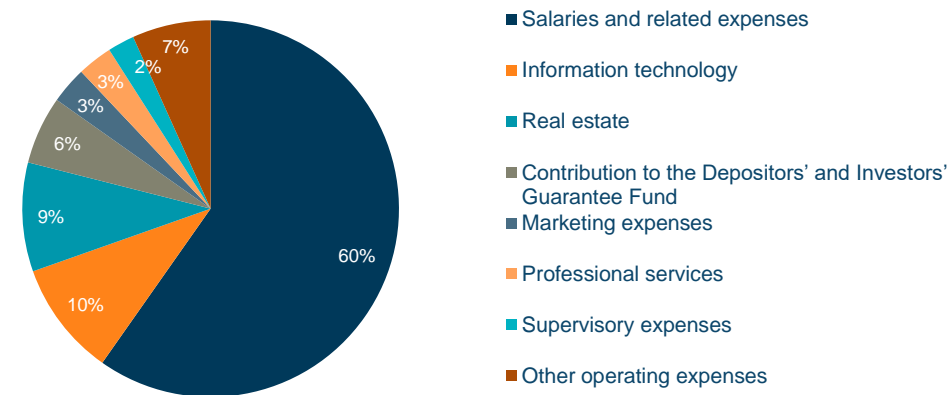
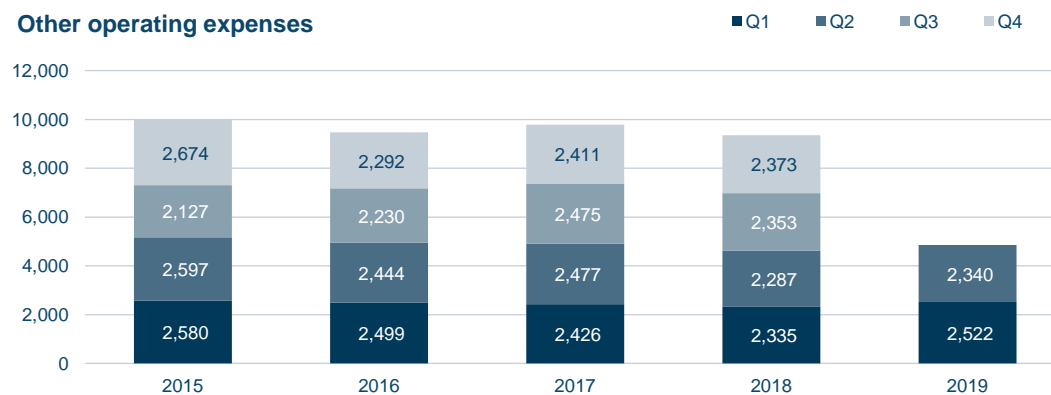
Salaries and related expenses



Full time eqv. positions



Other operating expenses



Amounts in ISKm

Taxes

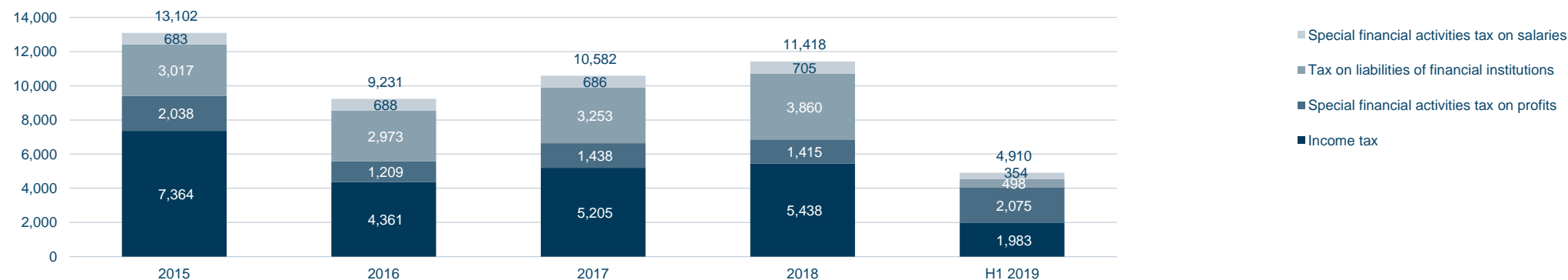
	H1 2019	H1 2018	Change	
Income tax	1,983	2,835	-852	-30%
Special financial activities tax on profits ¹	498	666	-168	-25%
Income Tax	2,481	3,501	-1,020	-29%
Tax on liabilities of financial institutions ²	2,075	1,750	325	19%
Special financial activities tax on salaries ³	354	347	7	2%
Total	4,910	5,597	-688	-12%

¹ A 6% additional tax on pre-tax profit over ISK 1 bn

² Special tax on financial institutions of 0.376% is levied of the carrying amount of total liabilities at year-end, excluding tax liabilities, in excess of ISK 50,000 million as determined for tax purposes. The special income tax on financial institutions is a non-deductible expense

³ A 5.5% tax on salaries which is expensed in the line item "Salaries and related expenses" in the income statement

Taxes



Amounts in ISKm

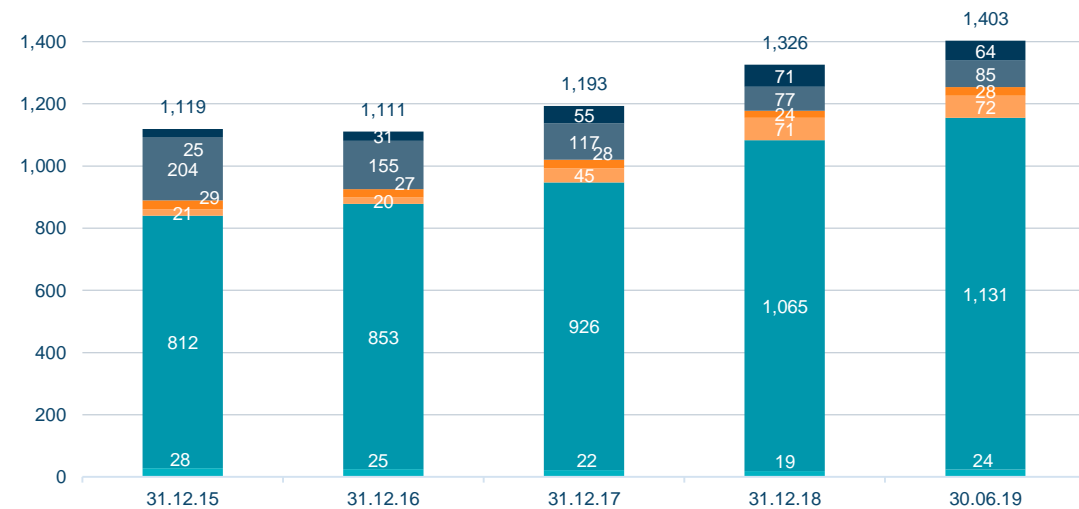
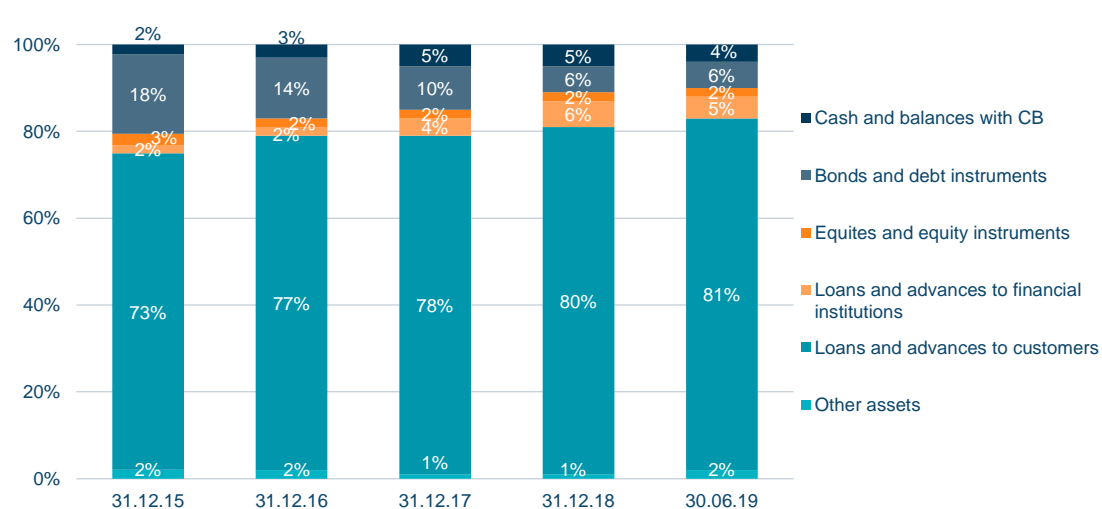


Balance Sheet

Total assets

	30.06.2019	31.12.2018	Change	
Cash and balances with CB	63,990	70,854	-6,864	-10%
Bonds and debt instruments	84,830	77,058	7,772	10%
Equities and equity instruments	27,658	23,547	4,111	17%
Loans and advances to financial institutions	71,812	71,385	427	1%
Loans and advances to customers	1,130,915	1,064,532	66,383	6%
Other assets	26,630	18,665	4,965	27%
Total	1,402,835	1,326,041	76,794	6%

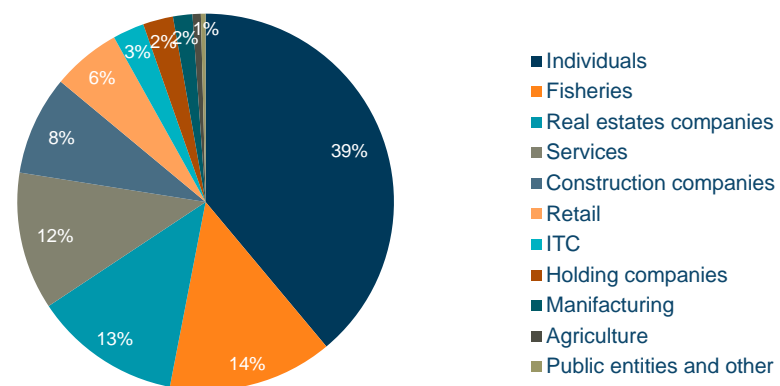
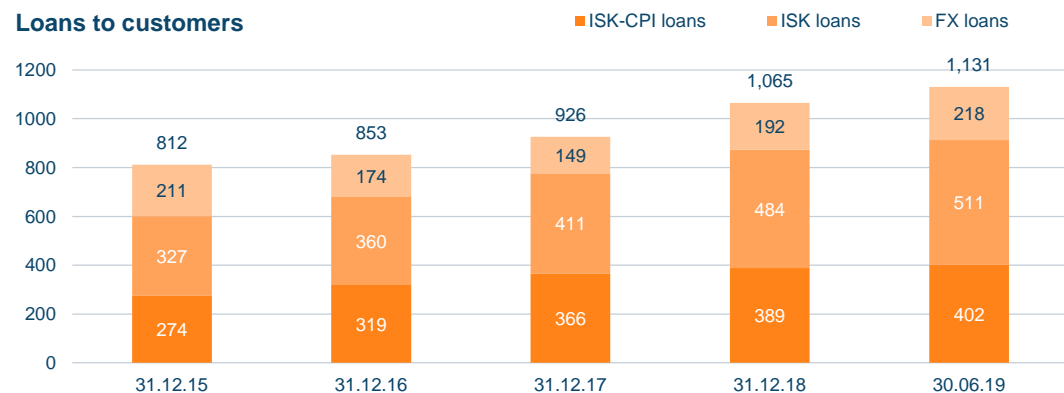
Amounts in ISKmn



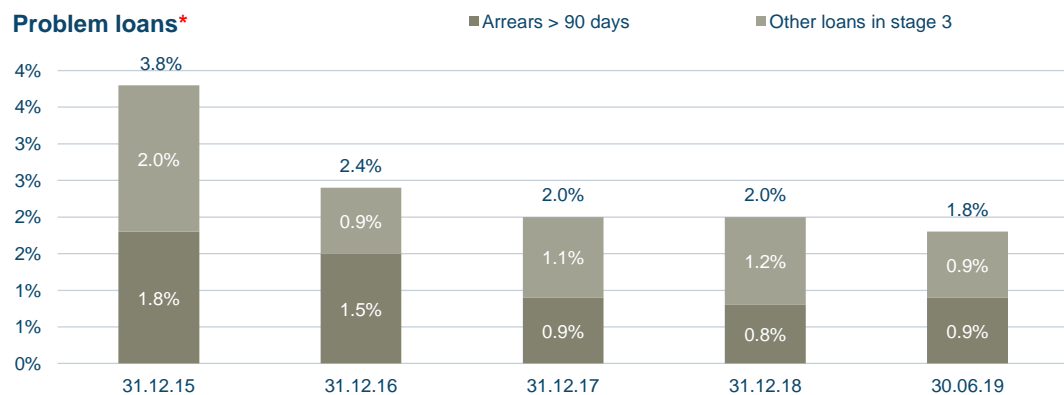
Amounts in ISKbn

Loans

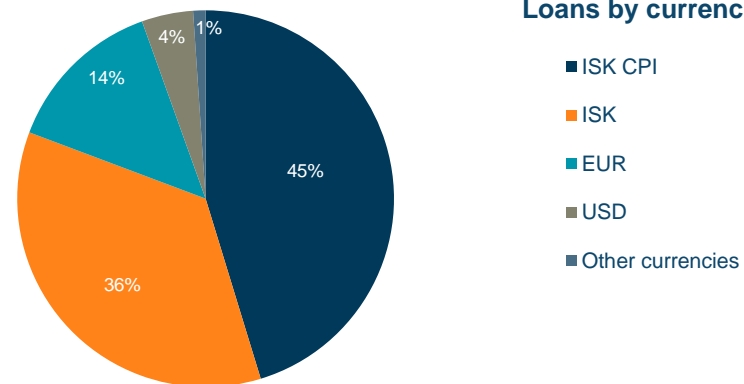
Loans to customers



Problem loans*



Loans by currencies

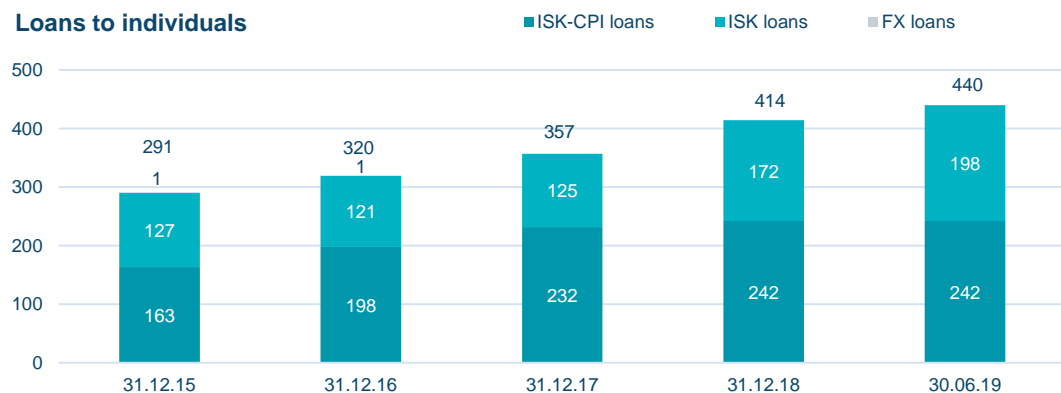


Amounts in ISKbn

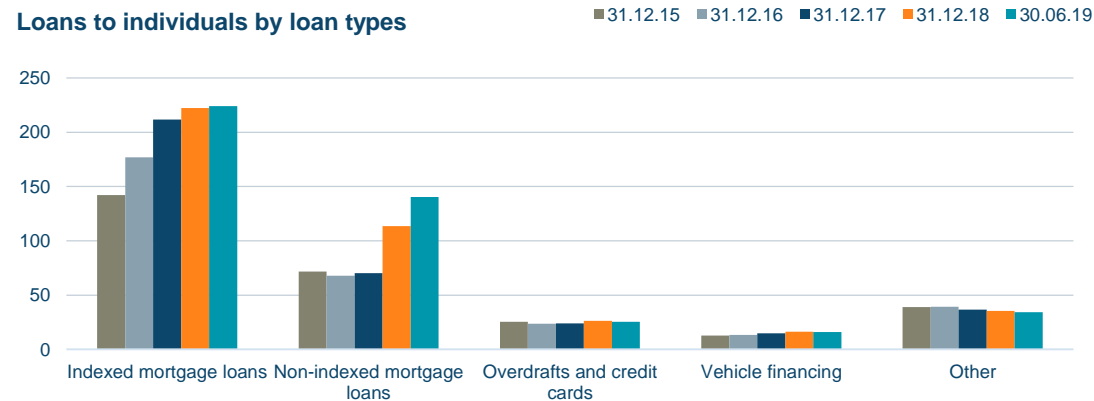
* until 31.12.2017 problem loans were defined as loans and advances with individual allowance and/or more than 90 days in arrears

Loans to individuals

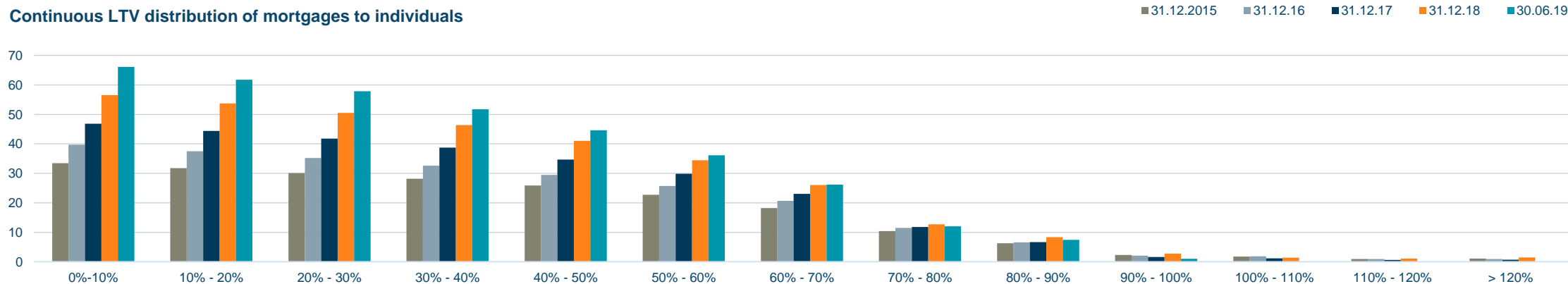
Loans to individuals



Loans to individuals by loan types



Continuous LTV distribution of mortgages to individuals

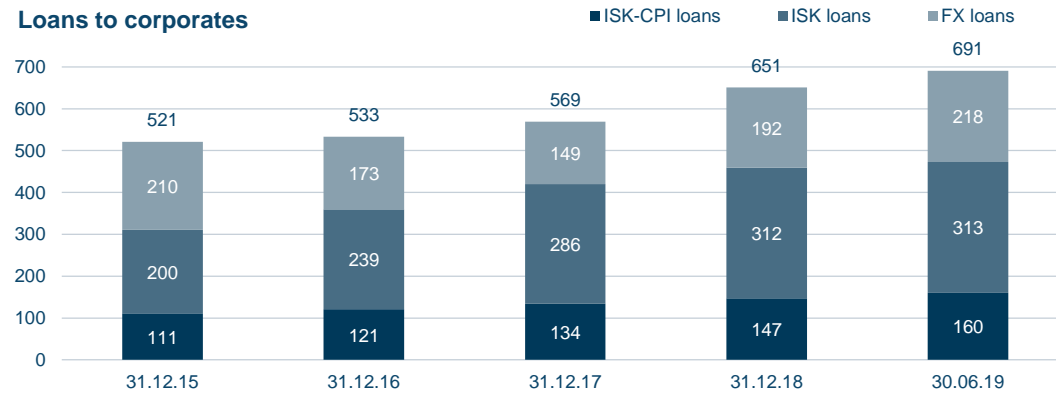


Weighted average LTV 56.1% 30.06.19
57.6% 31.12.18; 62.3% 31.12.17 and 31.12.16 ; 63.4% 31.12.15

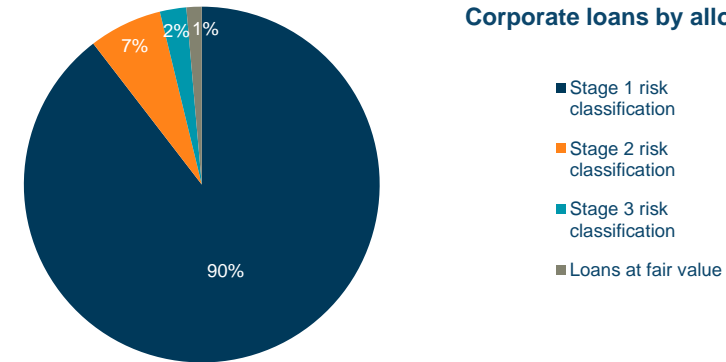
Amounts in ISKbn

Loans to corporates

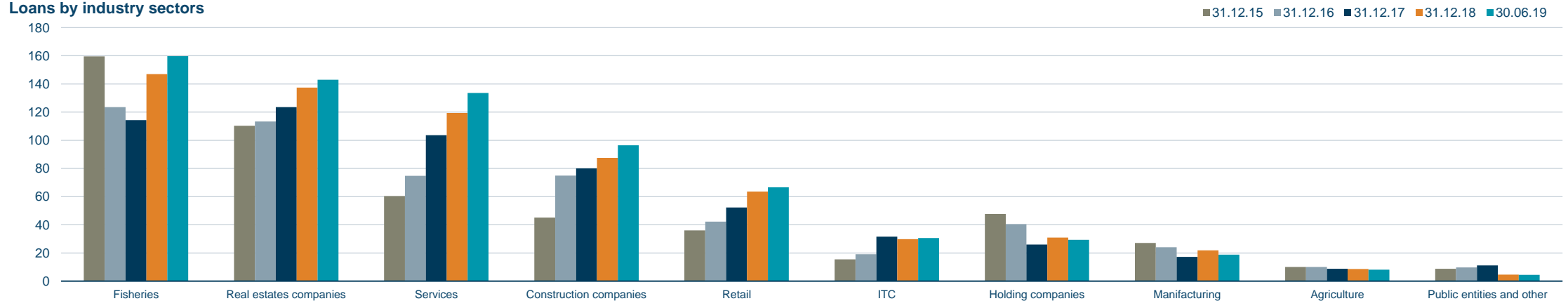
Loans to corporates



Corporate loans by allocation



Loans by industry sectors

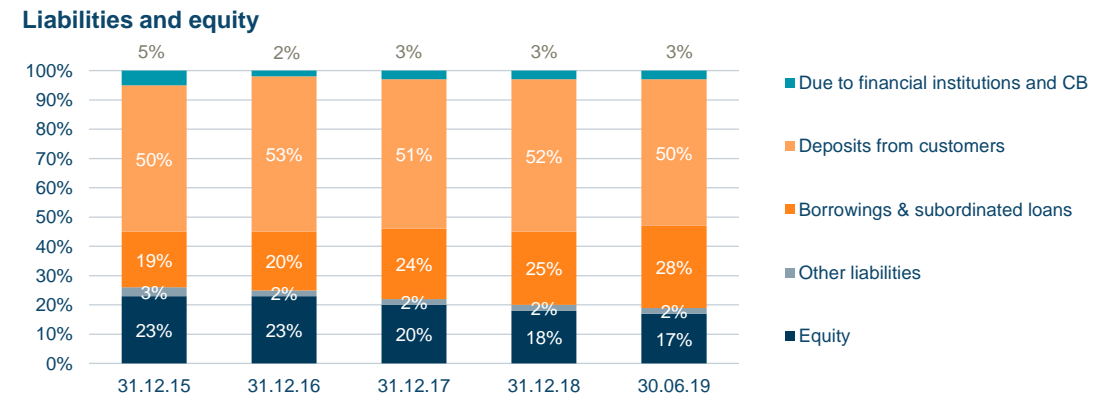
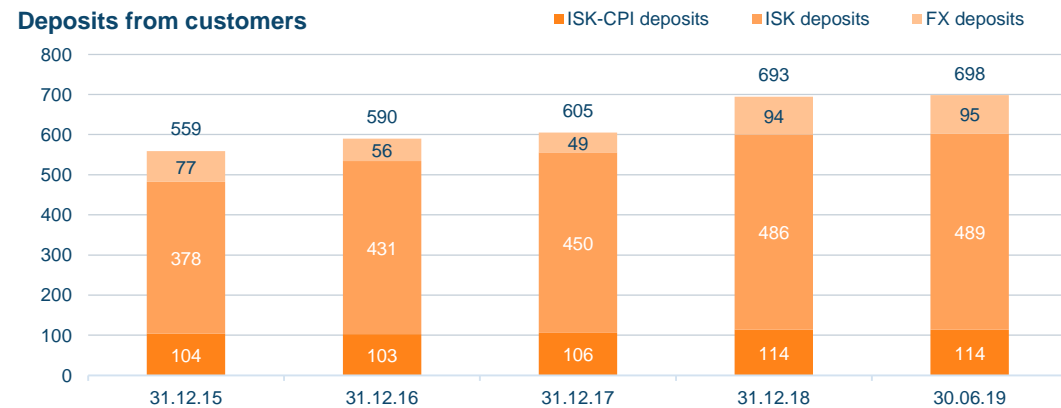


Amounts in ISKbn

Liabilities and equity

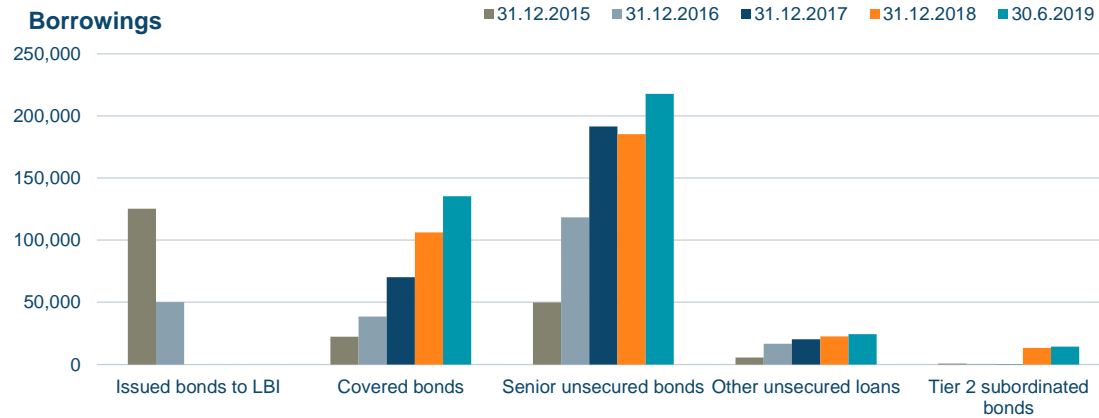
	30.06.2019	31.12.2018	Change	
Due to financial institutions and CB	34,430	34,609	-179	-1%
Deposits from customers	697,898	693,043	4,855	1%
Borrowings	377,680	314,412	63,268	20%
Other liabilities	37,797	31,027	6,770	22%
Subordinated liabilities	14,417	13,340	1,077	8%
Equity	240,612	239,610	1,002	0%
Total	1,402,835	1,326,041	76,794	6%

Amounts in ISKm

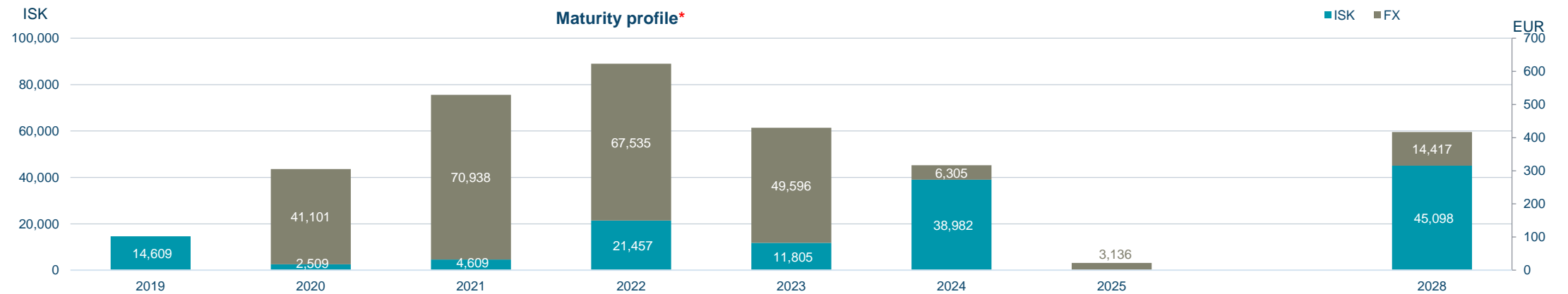
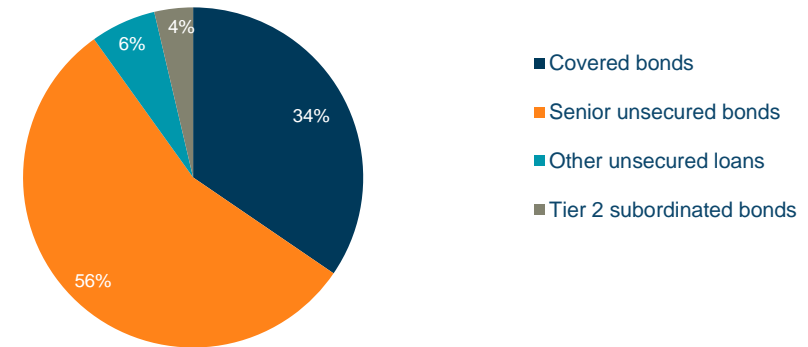


Amounts in ISKbn

Borrowings



Borrowings 30.06.2019

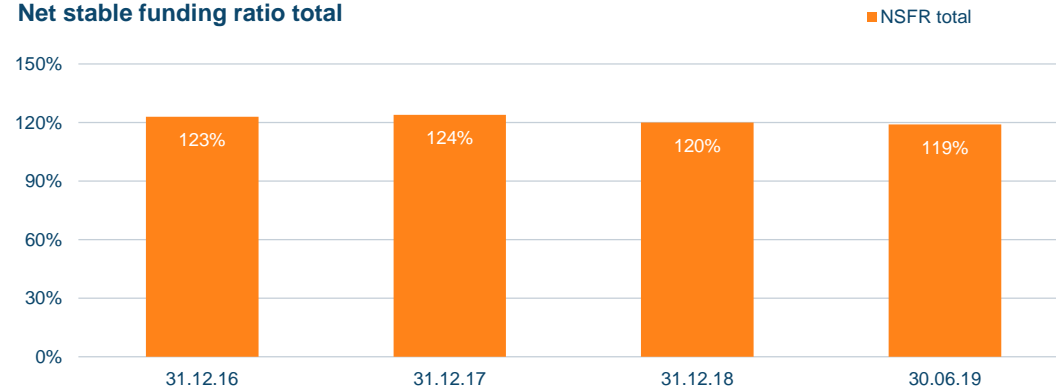


*EUR 100 million Tier 2 Subordinated bonds maturing in 2028 are callable in 2023.

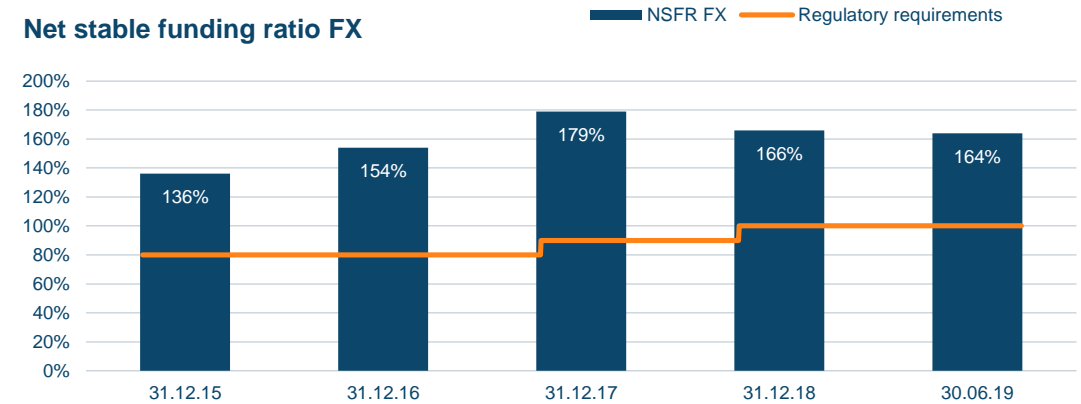
Amounts in ISKm

Net stable funding and liquidity ratios

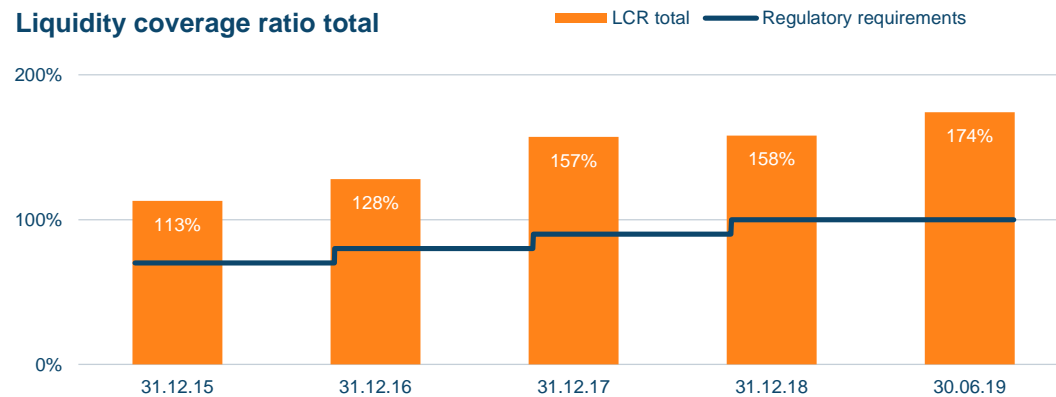
Net stable funding ratio total



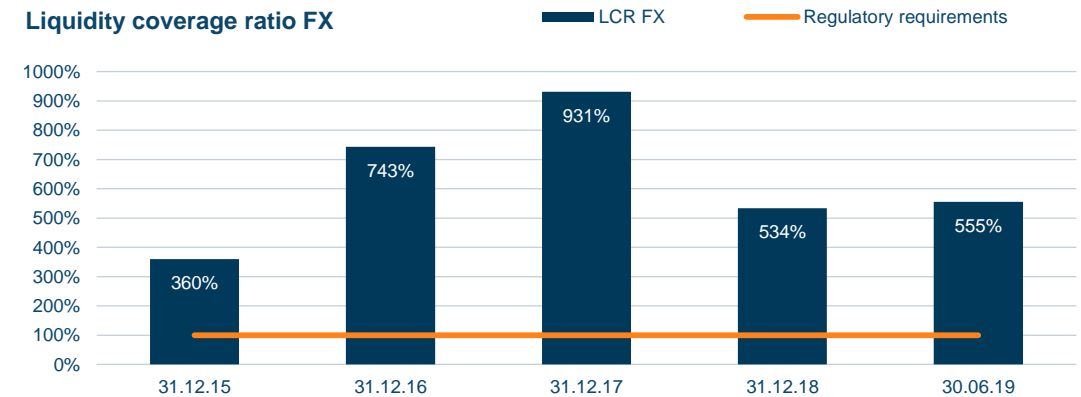
Net stable funding ratio FX



Liquidity coverage ratio total



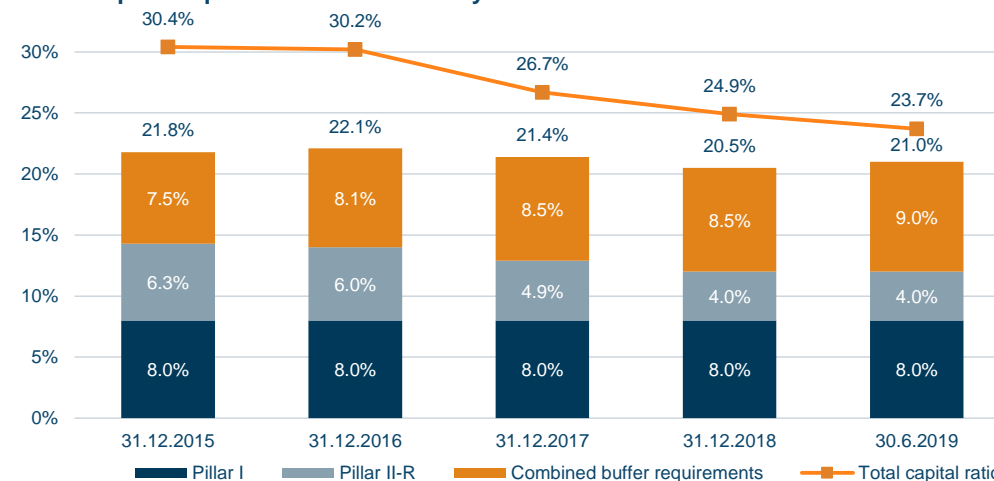
Liquidity coverage ratio FX



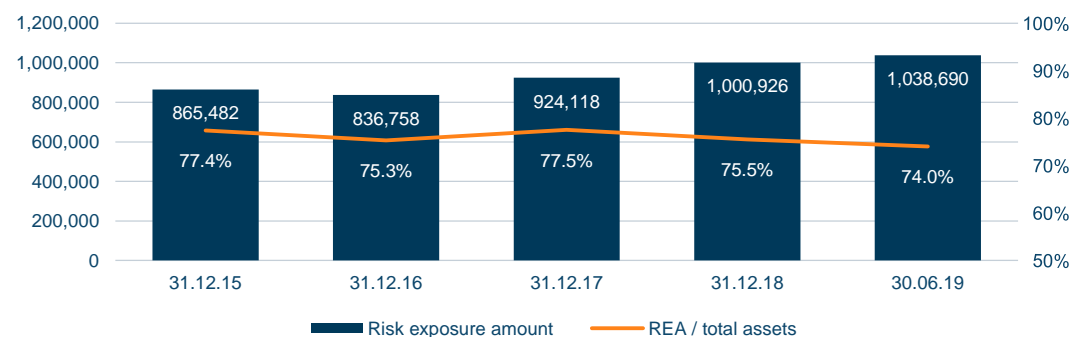
Capital requirements

	CET1	Tier 1	Total
Pillar I	4.5%	6.0%	8.0%
Pillar II-R	2.3%	3.0%	4.0%
Minimum requirements under Pillar I and Pillar II-R	6.8%	9.0%	12.0%
Systemic risk buffer	2.84%	2.84%	2.84%
Capital buffer for systematically important institutions	2.00%	2.00%	2.00%
Countercyclical capital buffer	1.68%	1.68%	1.68%
Capital conservation buffer	2.50%	2.50%	2.50%
Combined buffer requirements under Pillar II-G	9.02%	9.02%	9.02%
Total capital requirements	15.8%	18.0%	21.0%
Total capital ratio 30.06.19	22.3%	22.3%	23.7%

Total capital requirements as defined by FME



Risk exposure amount

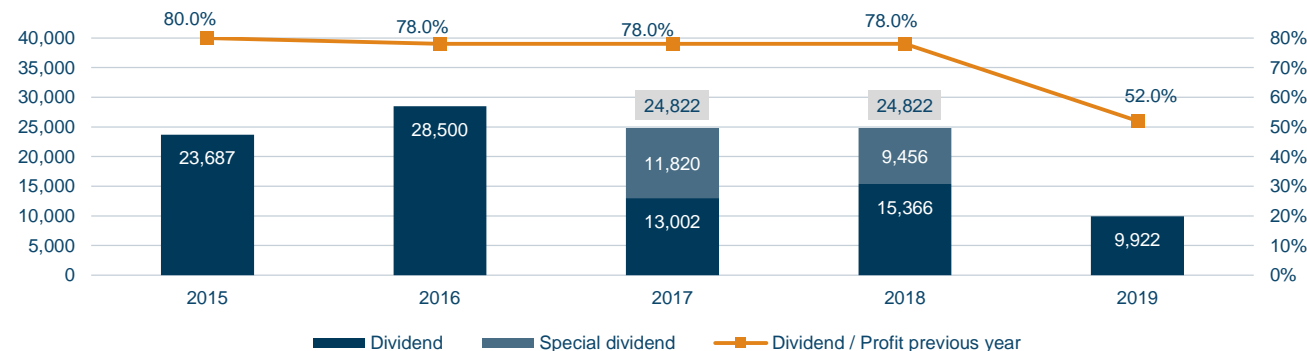


Amounts in ISKm

- The Group uses the Standardized Approach in measuring Pillar I capital requirements for credit risk and market risk. For operational risk it uses the Basic Indicator Approach.
- The countercyclical capital buffer on domestic exposures increased in May by 0.5 percentage points, from 1.25% to 1.75. On 1 February 2020 it will increase by 0.25 percentage points, from 1.75% to 2%.

Dividend payments and capital base

Dividend payments



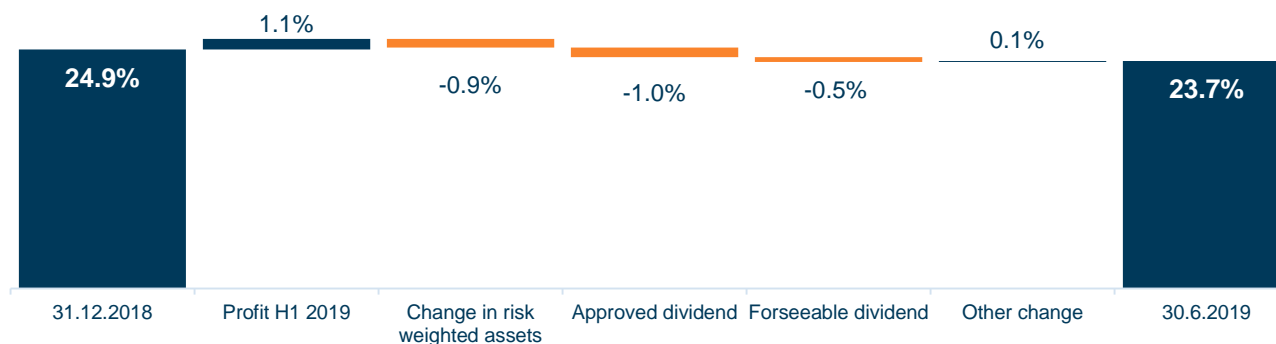
Landsbankinn's dividend policy

- Landsbankinn aims to pay regular dividends to shareholders amounting in general to $\geq 50\%$ of the previous year's profit. In line with Landsbankinn's target capital ratio, the aim is also to make special dividend payments to optimise the Bank's capital structure.
- In determining the amount of dividend payments, it shall be ensured that the Bank maintains a very strong financial position. Regard shall be had for risk in the Bank's internal and external environment, growth prospects and the maintenance of a long-term, robust equity and liquidity position, as well as compliance with regulatory requirements of financial standing at any given time.

Capital base

- Landsbankinn includes reviewed interim profits in the Group's common equity tier 1 capital (CET 1), but deducts the following items:
 - Approved dividend
 - Foreseeable dividend
- Foreseeable dividend at the end of the period equals 50% of the interim profits, which is in accordance with the Bank's dividend policy.

Total Capital Ratio, change H1 2019



Amounts in ISKm



Annex - further information

Key financial ratios

	Q2 2019	Q1 2019	Q4 2018	Q3 2018	Q2 2018	H1 2019	2018	2017	2016	2015
Profit after taxes	4,329	6,784	3,867	3,780	3,511	11,113	19,260	19,766	16,643	36,460
Return on equity before taxes	11.2%	14.5%	11.2%	11.1%	10.5%	12.9%	12.8%	12.3%	9.9%	19.9%
Return on equity after taxes	7.1%	11.2%	6.5%	6.5%	6.1%	9.1%	8.2%	8.2%	6.6%	14.8%
After tax return on average assets	1.2%	2.0%	1.2%	1.2%	1.1%	1.6%	1.5%	1.7%	1.5%	3.2%
Total capital ratio	23.7%	23.8%	24.9%	24.8%	24.1%	23.7%	24.9%	26.7%	30.2%	30.4%
Net interest income	10,214	10,245	10,968	10,370	9,835	20,459	40,814	36,271	34,650	32,324
Interest spread as a ratio of assets and liabilities	2.3%	2.5%	2.8%	2.7%	2.7%	2.4%	2.7%	2.5%	2.3%	2.2%
Cost-income ratio	42.3%	38.7%	47.3%	45.9%	53.6%	40.4%	45.5%	46.1%	48.4%	43.8%
Net stable funding ratio NSFR total	119%	118%	120%	120%	119%	119%	119%	124%	123%	
Net stable funding ratio NSFR FX	164%	165%	166%	168%	165%	164%	166%	179%	154%	136%
Liquidity ratio LCR total	174%	243%	158%	154%	164%	174%	158%	157%	128%	113%
Liquidity LCR FX	555%	434%	534%	392%	743%	555%	534%	931%	743%	360%
Operating expenses as a ratio of average total assets	1.7%	1.8%	1.9%	1.7%	2.0%	1.8%	1.9%	2.0%	2.1%	2.1%
Total assets	1,402,835	1,379,298	1,326,041	1,317,205	1,249,853	1,402,835	1,326,041	1,192,870	1,111,157	1,118,658
Loans / deposits ratio	162.0%	157.6%	153.6%	149.9%	151.1%	162.0%	153.6%	153.0%	144.7%	145.2%
Full-time eqv.positions	903	922	919	948	955	903	919	997	1,012	1,063

Amounts in ISKm

Operations

	Q2 2019	Q1 2019	Q4 2018	Q3 2018	Q2 2018	H1 2019	2018	2017	2016	2015
Net interest income	10,214	10,245	10,968	10,370	9,835	20,459	40,814	36,271	34,650	32,324
Net valuation adjustments	-1,378	-994	-286	-89	703	-2,372	1,352	1,785	-318	18,216
Net interest income after valuation adjustments	8,836	9,251	10,682	10,281	10,538	18,087	42,166	38,056	34,332	50,540
Net fee commission income	2,076	2,060	2,355	1,926	2,185	4,136	8,157	8,431	7,809	6,841
Net foreign exchange gain (loss)	-87	-158	-676	-352	-399	-245	-1,497	-1,375	-179	-1,277
Other net operating income	2,042	3,880	479	197	-138	5,922	5,084	8,400	6,738	16,507
Total operating income	12,867	15,033	12,840	12,052	12,186	27,900	53,910	53,512	48,700	72,611
Salaries and related expenses	3,689	3,680	3,835	3,222	3,869	7,369	14,589	14,061	14,049	13,754
Other operating expenses	2,340	2,522	2,373	2,353	2,287	4,862	9,348	9,789	9,465	9,978
Total operating expenses	6,029	6,202	6,208	5,575	6,156	12,231	23,937	23,850	23,514	23,732
Profit before tax	6,839	8,831	6,632	6,477	6,030	15,669	29,973	29,662	25,186	48,879
Income tax expense	2,509	2,047	2,765	2,697	2,519	4,556	10,713	9,896	8,543	12,419
Profit for the period	4,329	6,784	3,867	3,780	3,511	11,113	19,260	19,766	16,643	36,460

Amounts in ISKm

Balance Sheet

	30.6.2019	31.12.2018	Change		31.12.2017	31.12.2016	31.12.2015
Cash and balances with CB	63,990	70,854	-6,864	-10%	55,192	30,662	25,164
Bonds and debt instruments	84,830	77,058	7,772	10%	117,310	154,892	203,684
Equities and equity instruments	27,658	23,547	4,111	17%	27,980	26,688	29,192
Loans and advances to fin institutions	71,812	71,385	427	1%	44,866	20,408	20,791
Loans and advances to customers	1,130,915	1,064,532	66,383	6%	925,636	853,417	811,549
Other assets	22,348	17,335	5,013	29%	18,238	17,641	16,323
Assets classified as held for sale	1,282	1,330	-48	-4%	3,648	7,449	11,955
Total	1,402,835	1,326,041	76,794	6%	1,192,870	1,111,157	1,118,658
Due to financial institutions and CB	34,430	34,609	-179	-1%	32,062	20,093	56,731
Deposits from customers	697,898	693,043	4,855	1%	605,158	589,725	559,051
Borrowings	377,680	314,412	63,268	20%	281,874	223,944	209,344
Other liabilities	37,768	30,997	6,771	22%	27,615	24,681	26,844
Liabilities associated with assets classified as held for sale	30	30	0	0%	27	1,095	1,518
Subordinated liabilities	14,417	13,340	1,077	8%	77	388	639
Equity	240,612	239,610	1,002	0%	246,057	251,231	264,531
Total	1,402,835	1,326,041	76,794	6%	1,192,870	1,111,157	1,118,658

Amounts in ISKm

Segments

H1 2019	Personal banking	Corporate Banking	Markets	Treasury	Support functions	Reconciliation	Total
Net interest income (expense)	8,143	9,882	371	2,062	-16	17	20,459
Net valuation adjustments	-504	-1,872	-1	5	0	0	-2,372
Net fee and commission income (expense)	2,066	343	1,913	-190	122	-118	4,136
Other net operating income (expense)	606	84	52	4,841	134	-40	5,677
Total operating income (expense)	10,311	8,437	2,335	6,718	240	-141	27,900
Operating expenses	-3,264	-1,087	-1,193	-926	-5,887	126	-12,231
Cost allocated from support functions to business segments	-2,372	-1,485	-778	-571	5,206	0	0
Profit (loss) before tax	4,675	5,865	364	5,221	-441	-15	15,669
Total assets	488,531	610,443	8,920	592,314	20,755	-318,128	1,402,835
Total liabilities	446,844	502,341	2,399	508,012	20,755	-318,128	1,162,223
Allocated capital	41,687	108,102	6,521	84,302	0	0	240,612

Amounts in ISKm

Landsbankinn's successes

Landsbankinn Chosen Best Bank in Iceland



The international financial magazine Euromoney selected Landsbankinn as the best bank in Iceland.

Best CSR report



Festa, Stjórnvísí and the Icelandic Chamber of Commerce have selected Landsbankinn's Report on Social Responsibility as the best CSR report of 2018.

Principles for Responsible Banking



Landsbankinn has decided to endorse UNEP FI's new Principles for Responsible Banking.

Good governance



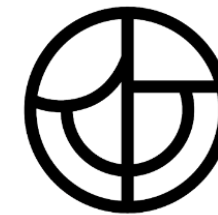
Landsbankinn was recognised as a model of good corporate governance in 2015, 2016, 2017, 2018 and 2019.

PRI



Landsbankinn is a member of the United Nation's Principles for Responsible Investment (UNPRI)

Equal pay certification



Landsbankinn received equal pay certification in April 2019. The certification confirms that the bank's remuneration system complies with the Equal Pay Standard ÍST 85:2012.