

Fact Sheet

2015



Landsbankinn in brief

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

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

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

CEO of Landsbankinn hf. is Steinthor Pálsson.

Balance sheet

	31.12.2015	31.12.2014	31.12.2015	31.12.2014
	ISKm		EURm	
Total assets	1.118.658	1.098.370	7.917	7.121
Loans to customers	811.549	718.355	5.743	4.657
Loans to financial institutions	20.791	49.789	147	323
Bonds	203.684	243.589	1.442	1.579
Equities	29.192	29.433	207	191
Deposits from customers	559.051	551.435	3.956	3.575
Deposits from financial institutions	56.731	53.827	401	349
Borrowings	209.983	207.028	1.486	1.342
Equity	264.531	250.803	1.872	1.626
Equity ratio (CAD)	30,4%	29,5%		
Loans / customers deposits	145,2%	130,3%		

Customers and branches

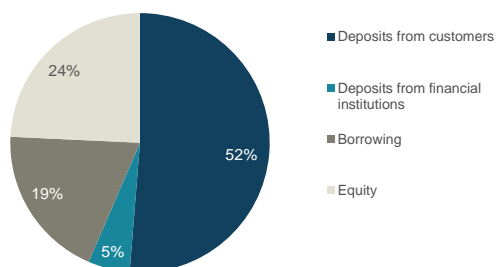
31.12.2015

Retail customers	118.500
Corporate customers	12.300
Number of branches	38
Number of employees	1.063

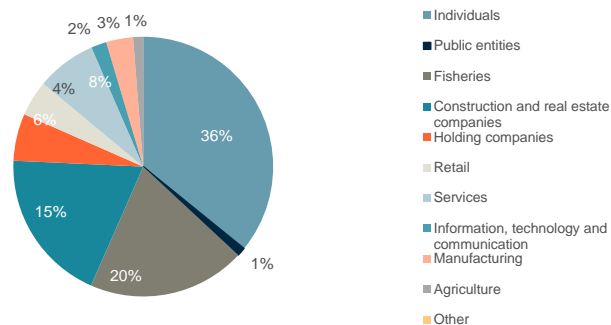
Income statement

	2015	2014	2015	2014
	ISKm		EURm	
Operating income	72.363	63.149	495	408
Profit after taxes	36.460	29.737	249	192
ROE after taxes	14,8%	12,5%		
Interest spread	2,2%	1,9%		
Cost-income ratio	43,8%	56,0%		

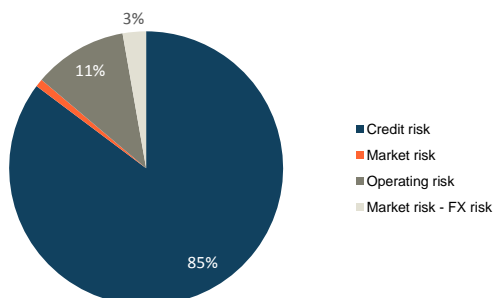
Funding profile



Loans and advances by industry sectors



Risk profile



Equity ratio

