

ÚTGÁFULÝSING / ISSUE DESCRIPTION

RAFRÆN ÚTGÁFA SKULDABRÉFA/VÍXLA HJÁ NASDAQ CSD ICELAND. ELECTRONIC ISSUE OF FIXED-INCOME SECURITIES IN THE NASDAQ CSD ICELAND SYSTEM.

1. Almennar upplýsingar um útgefanda / General information about the issuer:

Nafn útgefanda, kennitala, heimild til útgáfu, skráð aðsetur og höfuðstöðvar ef þær eru aðrar en hið skráða aðsetur. / Name of issuer, registration number, authorisation for issue, registered address and head office address if different from the registered address:

Upplýsingar um útgefanda/Issuer's data:	
Nafn útgefanda/Name of issuer: Landsbankinn hf.	Kennitala/Registry code: 4710080280
Skráð aðsetur/Registered address:	LEI kóði/LEI code: 549300TLZPT6JELDWM92
Höfuðstöðvar, ef annað en skráð aðsetur/Head office address, if different from registered address: Austurstræti 11, 155 Reykjavík Iceland	
Tengiliður/Contact person (Issuer or Issuer Agent): Sigrún Guðnadóttir	E-mail: sigrun.gudnadottir@landsbankinn.is Símanr./Phone number: 410-7351

Nöfn og kennitölur forsvarsmanna útgefenda. / Names and national identification numbers of issuer's representatives:

Nafn/Name:	Kennitala/Id no:
Lilja Einarsdóttir	0408733339

Nöfn, símanúmer og netföng þeirra sem annast afborganir útgáfunnar. / Names, phone numbers and e-mail addresses of persons managing the issue's repayments:

Nafn/Name:	Símanr./Phone no.:	Netfang/E-mail:
Clearing and settlement	410-7950	bo.info@landsbankinn.is

2. Upplýsingar um útgáfuna / Information about the issue:

Upplýsingar um útgáfuna/Issue's data:	
Nafn útgáfunnar/ Issue's short name: LBANK CB 27	ISIN kóði/code: IS0000033777

Nafnverð og önnur skilyrði sem varða útgáfuna og skuldbinda útgefanda skal skrá í viðauka, sjá eyðublað, „Viðauki – skilmálar skuldabréfs/víxils“. / The nominal value and other terms concerning the issue and obliging the issuer shall be recorded in an appendix, see the form “Appendix – Term sheet for fixed-income securities”.

Breytingar á skilmálum / Amendments to terms and conditions:

Útgefanda ber að tilkynna Nasdaq verðbréfamiðstöð hf. (NVM) um hvers kyns breytingar á skilmálum skuldabréfanna. The issuer must notify Nasdaq CSD Iceland hf. (“NCSDI”) of any changes to the terms and conditions of the fixed-income securities.

Afskráning / Removal from registration:

Skuldabréfin verða afskráð eftir lokagjalddaga, nema tilkynning um annað berist frá útgefanda. Útgefandi sendir NVM staðfestingu þegar lokagjalddagi hefur verið greiddur. / The fixed-income securities will be removed from registration after the maturity date, unless notification to the contrary is received from the issuer. The issuer sends NCSDI confirmation when payment has been made.

Greiðslufall / Non-payment:

Útgefanda ber að tilkynna NVM um greiðslufall og skal í því tilviki senda NVM tilkynningu þar um þegar greiðsla hefur farið fram. NVM getur óskað eftir staðfestingu frá vörsluaðila að skuldabréfið hafi verið greitt upp. / The issuer must notify NCSDI of any non-payment and shall in such cases send NCSDI notification thereon once the payment has been made. NCSDI may request confirmation from the custodian that the bond has been paid off.

Nasdaq verðbréfamiðstöð hf. ráðstafar útgefnum skuldabréfum á NVM reikning útgefanda hjá fjármálafyrirtæki. / Nasdaq CSD Iceland hf. deposits issued fixed-income securities into an NCSDI account held by the issuer with a financial institution.

Upplýsingar um reikning útgefanda/Issue's account data:	
Fjármálafyrirtæki/vörsluaðili/ Financial institution/custodian: Landsbankinn hf.	Reikningsnúmer/Account number: 99108816437

Annað/ Miscellaneous:

The covered bonds are issued under the ISK 250,000,000,000 Covered Bond Programme of the Issuer. This issue description constitutes an Appendix-Term sheet of the covered bonds. For full information on the covered bond the aforementioned Appendix-Term sheet must be read in conjunction with the Final Terms of this series of covered bonds, and the Terms and Conditions in the Base Prospectus dated 15 April 2021, and any supplements, if applicable. Copies of the said documents are available for viewing at the Issuer's website, <https://www.landsbankinn.is/bankinn/fjarfestatengsl/fjarmognun>

3. Upplýsingar um þá sem annast útgáfulýsingu / Information about those managing the Issue Description:

Nafn, sími og netfang þeirra sem annast útgáfulýsingu hjá útgefanda. Names, phone numbers and e-mail addresses of the issuer's employees managing the Issue Description:

Nafn/Name:	Símanr./Phone no.:	Netfang/E-mail:
Margrét Valdimarsdóttir	+ 0354 4106716	margretv@landsbankinn.is
Guðni Einarsson	+ 0354 4107314	gudni.einarsson@landsbankinn.is

Nöfn, símanúmer og netföng starfsmanna þeirrar reikningsstofnunar sem annast útgáfulýsinguna. / Names, phone numbers and e-mail addresses of the account operator's employees managing the Issue Description:

Nafn/Name:	Símanr./Phone no.:	Netfang/E-mail:
Clearing and Settlement	410-7950	bo.info@landsbankinn.is

4. Fylgigögn með útgáfulýsingu/ Documentation accompanying the Issue Description:

- ☒ Staðfesting á að útgefandi hafi tekið formlega ákvörðun um hina fyrirhuguðu rafrænu útgáfu eða önnur gögn þar að lútandi svo sem staðfest afrit af fundargerð eða vísun í lög eða reglur sem gilda um útgáfuna. / Confirmation that the issuer has made a formal decision on the intended electronic issue or other documentation to that effect, such as a certified copy of minutes or a reference to laws or regulations that apply to the issue.
- ☒ Viðauki – skilmálar skuldabréfs/víxils. / Appendix – Term sheet for the bond/bill.

Útgefandi/ Issuer:

HALLGRÍMUR ÁSGEIRSSON		13/01/2022
NAFN (í prentstöfum/FIRST AND LAST NAME (in capital letters)	(undirskrift/signature)	(dagsetning/date)

Reikningsstofnun/ Account operator:

HREIDAR BJARNASON		13/01/2022
NAFN (í prentstöfum/FIRST AND LAST NAME (in capital letters)	(undirskrift/signature)	(dagsetning/date)

Undirritunarsíða

f.h. Landsbankans hf.
Hallgrímur Ásgeirsson

F.h. Landsbankans hf.
Hreiðar Bjarnason