



2019 Results

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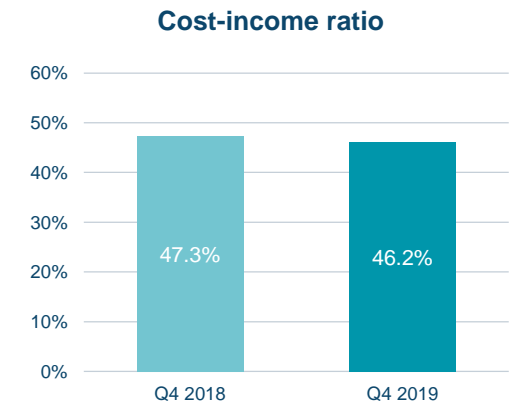
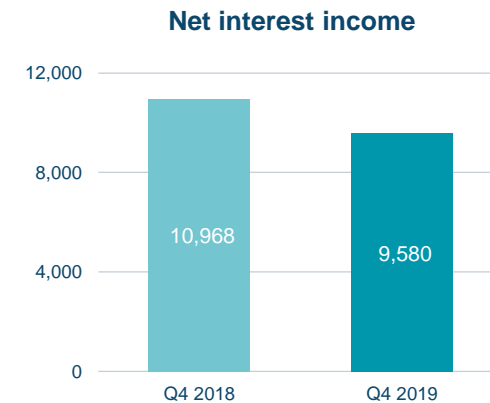
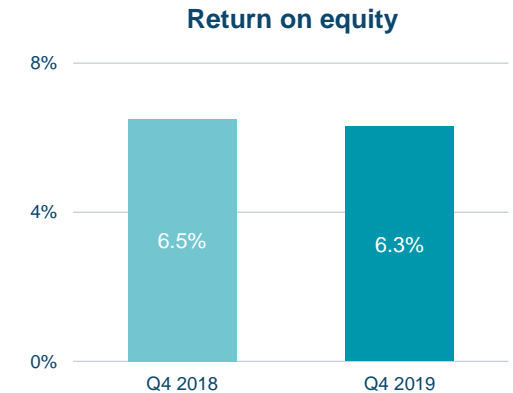
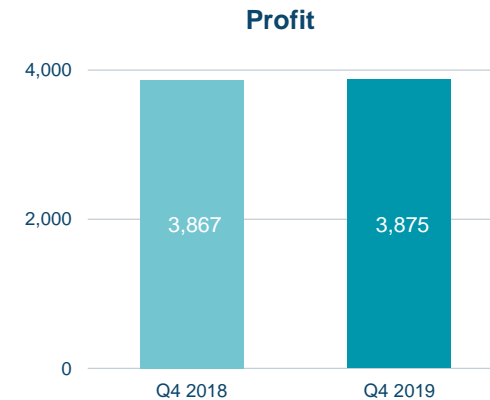
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Highlights – Operations Q4 2019

Highlights of Q4 2019

- The Bank's after-tax profit in Q4 in 2019 amounted to ISK 3.9 bn, remaining unchanged between years.
- Net interest income amounted to ISK 9.6 bn in Q4 compared to ISK 11.0 bn in Q4 2018.
- Net valuation adjustments during the period were negative by ISK 1.4 bn compared to a negative change in the amount of ISK 0.3 bn in Q4 of 2018.
- Net fee and commission income for the period amounted to ISK 2.1 bn in Q4 as compared to ISK 2.4 bn during the same period the previous year.
- Operating cost was ISK 6.3 bn, as compared with ISK 6.2 bn in Q4 2018.
- Return on equity (ROE) after taxes was 6.3% in Q4 2019 compared to a ROE of 6.5% during the same period in 2018.
- The cost-income ratio for Q4 was 46.2%, as compared with 47.3% for the same time last year.

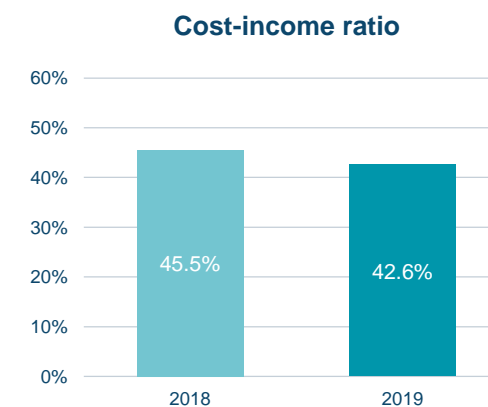
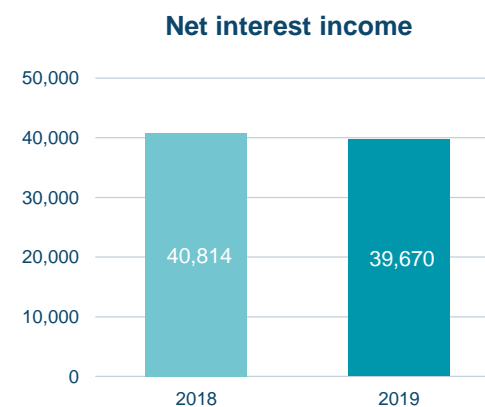
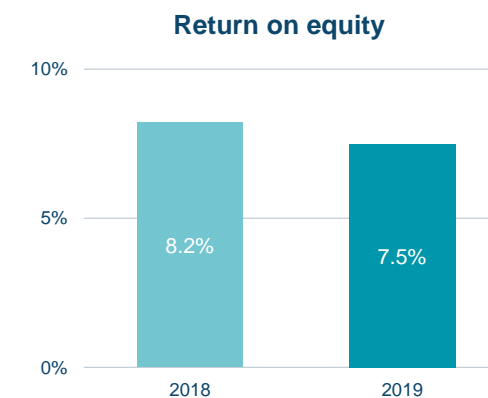
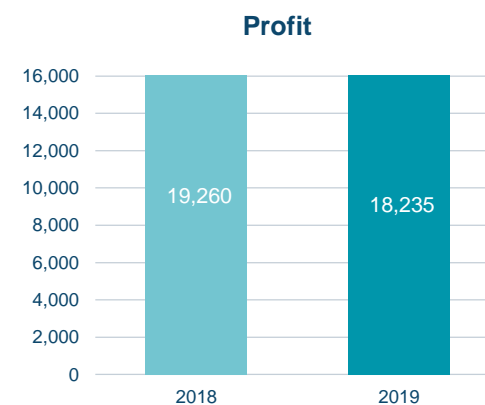


Amounts in ISKm

Highlights – Operations 2019

Highlights of 2019

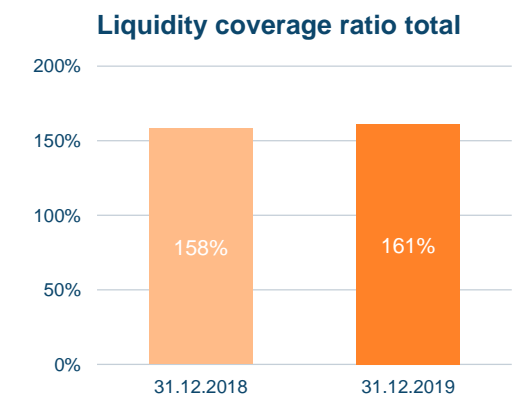
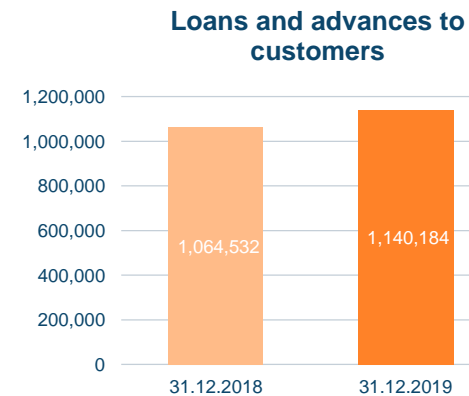
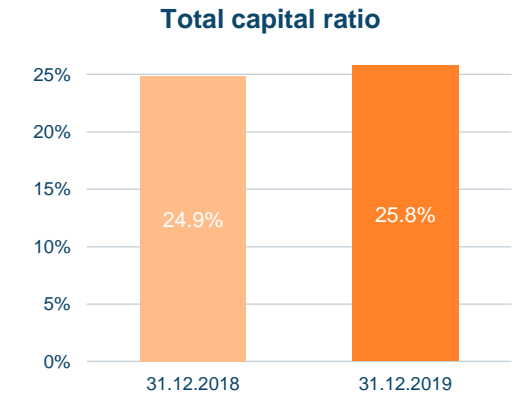
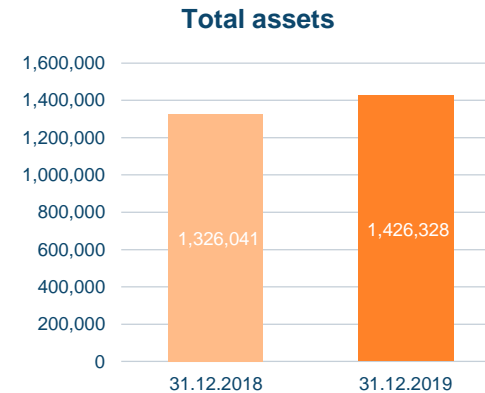
- The Bank's after-tax profit in 2019 amounted to ISK 18.2 bn, as compared to ISK 19.3 bn for the same period in 2018.
- Net interest income amounted to ISK 39.7 bn compared to ISK 40.8 bn in 2018.
- Net valuation adjustments during the period were negative by ISK 4.8 bn as compared with a positive change in the amount of ISK 1.4 bn in 2018.
- Net fee and commission income for the period amounted to ISK 8.2 bn remaining unchanged between years.
- Other operating income amounted to ISK 8.5 bn compared to ISK 3.6 bn in 2018.
- Operating cost was ISK 24 bn, remaining unchanged between years.
- The interest margin on assets and liabilities was 2.4% at year-end 2019, as compared to 2.7% at year-end 2018.
- Return on equity (ROE) after taxes was 7.5% in 2019 as compared with an ROE of 8.2% in 2018.
- The cost-income ratio of the year was 42.6%, as compared with 45.5% last year.
- The effective income tax rate for 2019 was 21.8%.



Amounts in ISKm

Highlights – Balance sheet

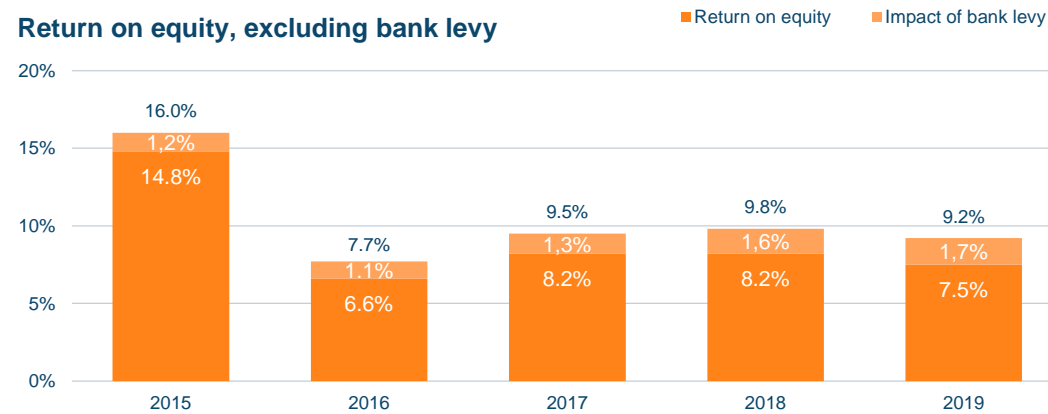
- Total assets amounted to ISK 1,426 bn at year-end 2019.
- Lending increased by ISK 76 billion in 2019. Lending to corporates increased by ISK 21 bn and lending to households by ISK 55 bn.
- Landsbankinn's equity was ISK 247.7 bn at year-end 2019, up from ISK 239.6 bn the beginning of this year.
- The total capital ratio is now 25.8%, up from 24.9% at year-end 2018, and well above the FME's requirement of 20.5%.
- 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 December 2019, the Bank concluded issuance of ISK Tier 2 fixed rate inflation linked subordinated bonds, in the amount of ISK 5.5 bn. The issuance is a step towards further optimizing the Bank's capital structure.
- The total liquidity coverage ratio (LCR) is 161% at year-end 2019, up from 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.



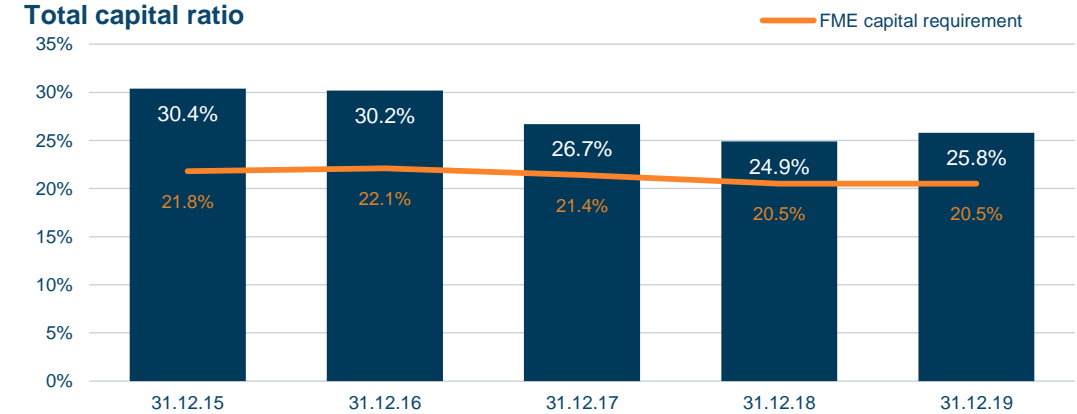
Amounts in ISKm

Development of KPIs

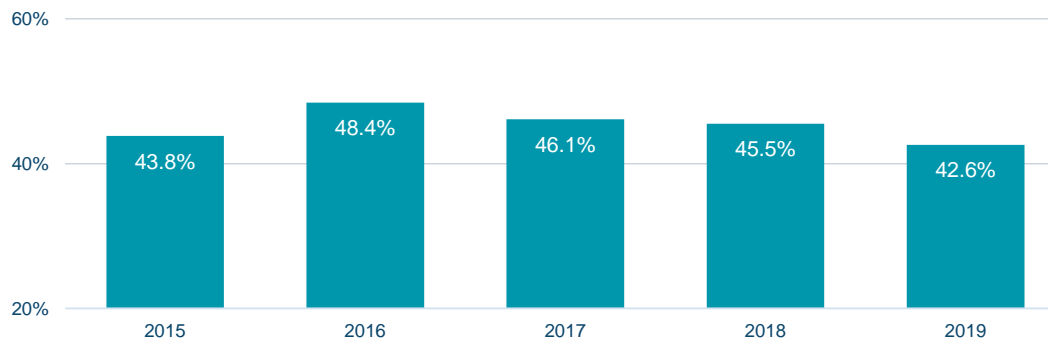
Return on equity, excluding bank levy



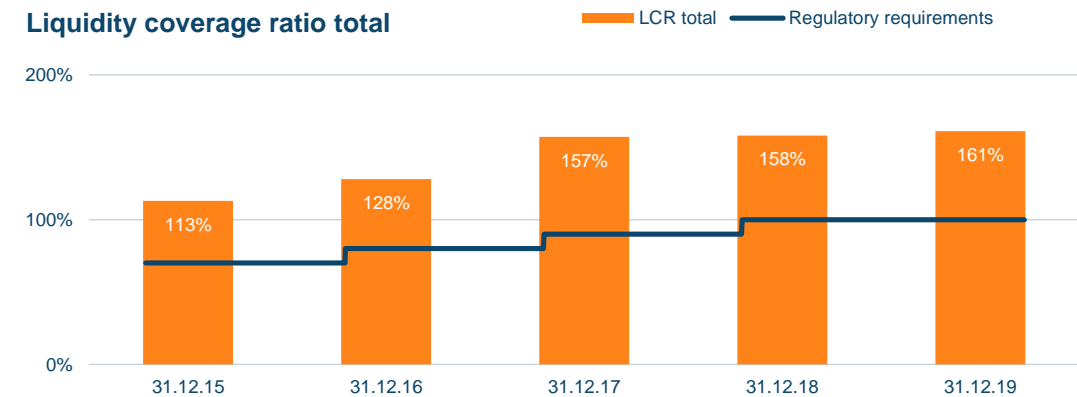
Total capital ratio



Cost-income ratio



Liquidity coverage ratio total

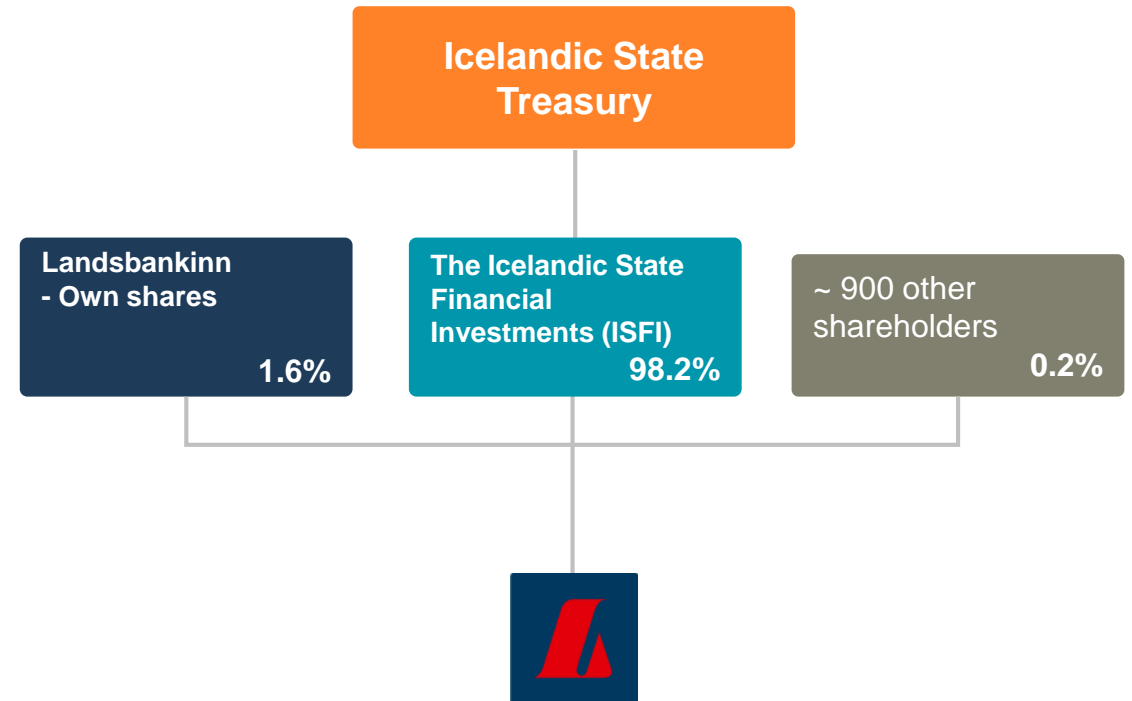


Ownership

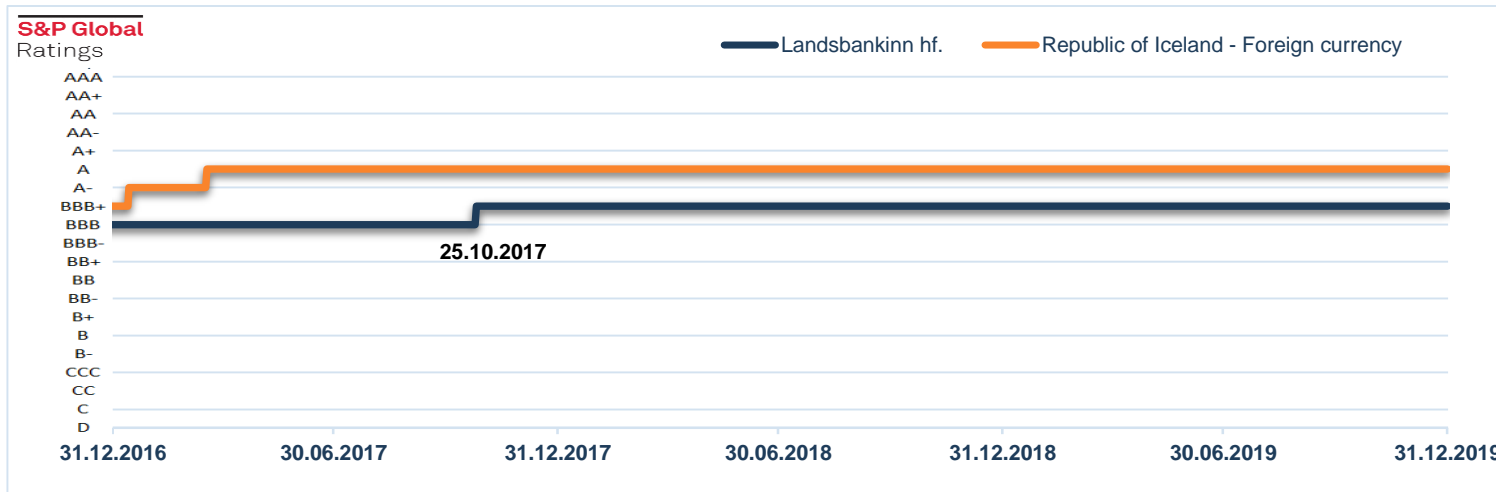
- The Finance Ministry published an ownership policy in July 2017 in regards to equity holdings in financial companies that are supervised by the Icelandic State Financial Investments (ISFI).

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

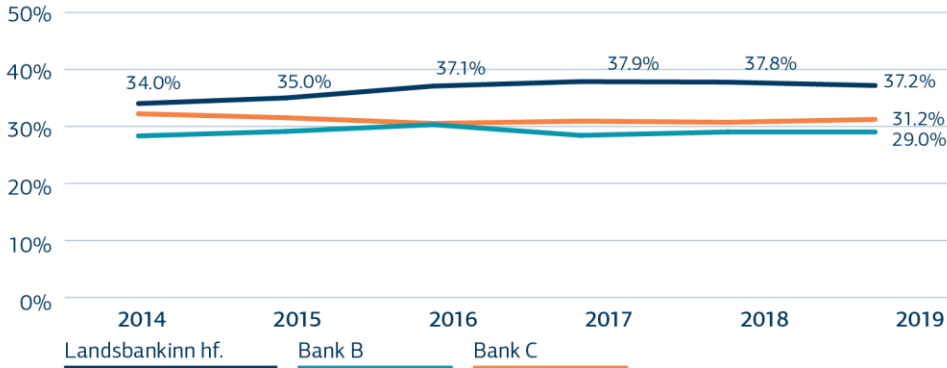
	Objective	2019	Guidelines
Return on equity, excluding bank levy ¹ (ROE)	≥ 10%	9.2%	Expected ROE, excluding bank levy in 2019 is 7.0 – 8.5%.
Cost-income ratio (C/I ratio)	≤ 45%	42.6%	Expected ratio in 2019 is 43-47%.
Total capital ratio (TCR)	≥ 23%	25.8%	<p>The Bank's aim is to maintain capital ratios 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%	23.9%	
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

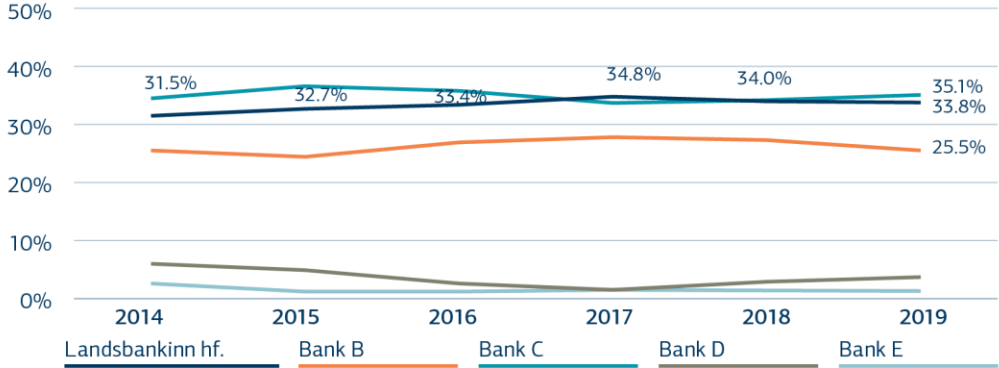
² Regular dividend payout ratio of last year profit.

Landsbankinn's successes

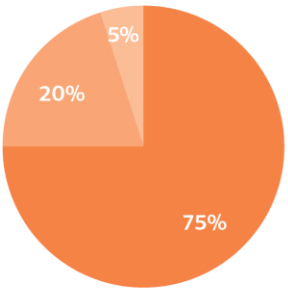
Market share – Retail banking



Market share – Corporate banking

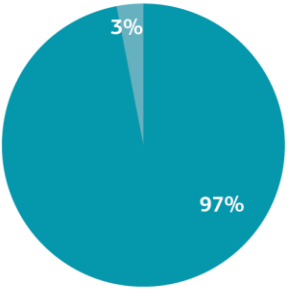


Customer satisfaction – Individuals



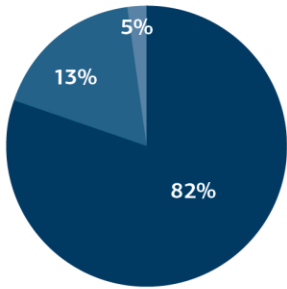
■ Satisfied ■ Neither nor ■ Dissatisfied

Satisfaction with 360° advice – Individuals



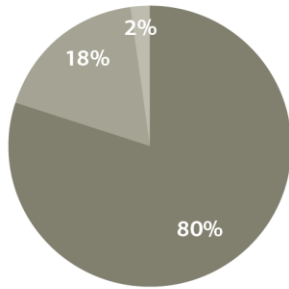
■ Satisfied ■ Neither nor ■ Dissatisfied

Customer satisfaction – Corporates



■ Satisfied ■ Neither nor ■ Dissatisfied

Satisfaction with self-service solutions – Corporates



■ Satisfied ■ Neither nor ■ Dissatisfied

Source: Gallup

Aukakrónur



25% 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



Landsbankinn's credit rating from S&P Global Ratings is BBB+/A2 with a negative outlook.

What bank would private individuals choose?



According to Gallup, Landsbankinn's customers have never been as likely to repeat their choice of bank. More than 4 out of 5 customers would choose Landsbankinn again, were they selecting a bank today.

Self-service for individuals



Foreign payments 91%
Changes to credit card limit 91%
Credit assessment 76%

Mobile payment solutions



Over 40,000 customers have signed up for Landsbankinn's mobile payment solutions.

Satisfied users of online banking



Customers are very satisfied with Landsbankinn online banking, with 94% of users describing themselves as satisfied according to Gallup.

Landsbankinn's app



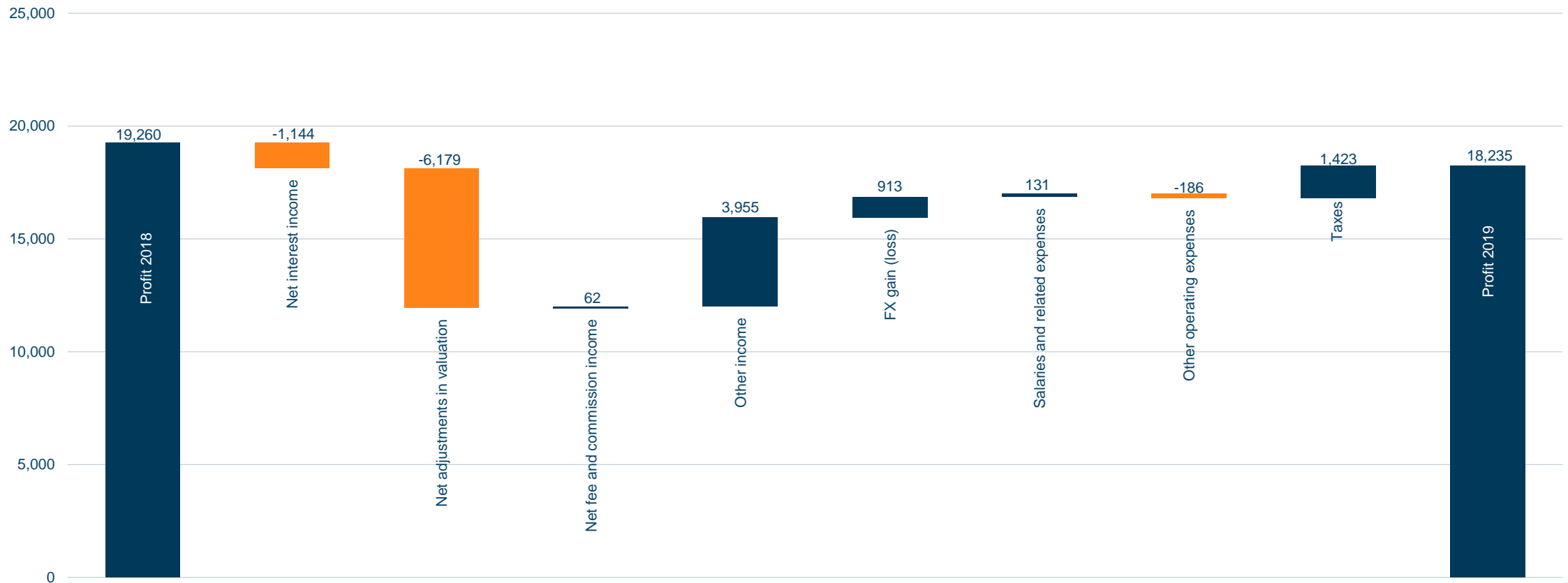
Landsbankinn's app has been downloaded over 106,000 times.



Income Statement

Income statement

Change from 2018 to 2019



Amounts in ISKm

Income statement

	2019	2018	Change		Q4 2019	Q4 2018	Change	
Net interest income	39,670	40,814	-1,144	-3%	9,580	10,968	-1,388	-13%
Net adjustments in valuation	-4,827	1,352	-6,179	-457%	-1,399	-286	-1,113	389%
Net interest income after adjustments in valuation	34,843	42,166	-7,323	-17%	8,181	10,682	-2,501	-23%
Net fee and commission income	8,219	8,157	62	1%	2,125	2,355	-230	-10%
Other net operating income	8,455	3,587	4,868	136%	1,957	-197	2,154	-1091%
Total operating income	51,517	53,910	-2,393	-4%	12,263	12,840	-577	-4%
Salaries and related expenses	14,458	14,589	-131	-1%	3,805	3,835	-30	-1%
Other operating expenses	9,534	9,348	186	2%	2,505	2,373	132	6%
Total operating expenses	23,992	23,937	55	0%	6,310	6,208	102	2%
Profit before tax	27,525	29,973	-2,448	-8%	5,953	6,632	-679	-10%
Income tax expense and tax on liabilities of financial institutions	9,290	10,713	-1,423	-13%	2,078	2,765	-687	-25%
Profit for the year	18,235	19,260	-1,025	-5%	3,875	3,867	8	0%

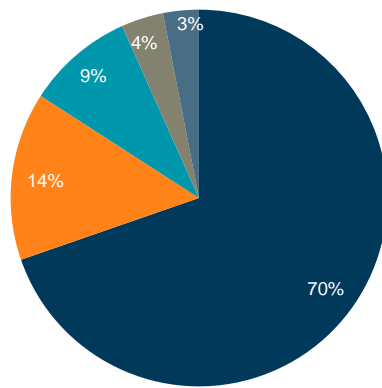
Amounts in ISKm

Net interest income and valuation adjustments

	2019	2018	Change		Q4 2019	Q4 2018	Change	
Interest income	72,172	69,378	2,794	4%	16,844	19,381	-2,537	-13%
Interest expense	-32,502	-28,564	-3,938	-14%	-7,264	-8,413	1,149	14%
Net interest income	39,670	40,814	-1,144	-3%	9,580	10,968	-1,388	-13%
Net impairment loss on loans	-4,854	299	-5,153	-1721%	-1,400	-353	-1,047	-297%
Net impairment from foreign currency linkage of loans and advances to customers	0	1,129	-1,129	-100%	0	0	0	0%
Other impairment	27	-76	103	-135%	1	67	-66	-99%
Net valuation adjustments	-4,827	1,352	-6,179	-457%	-1,399	-286	-1,113	-389%
Net interest income after net valuation adjustments	34,843	42,166	-7,323	-17%	8,181	10,682	-2,501	-23%

Amounts in ISKm

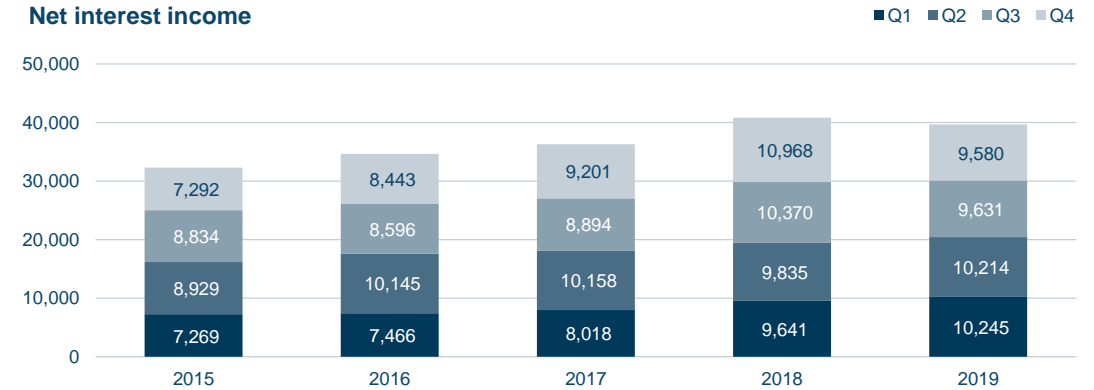
Net operating income



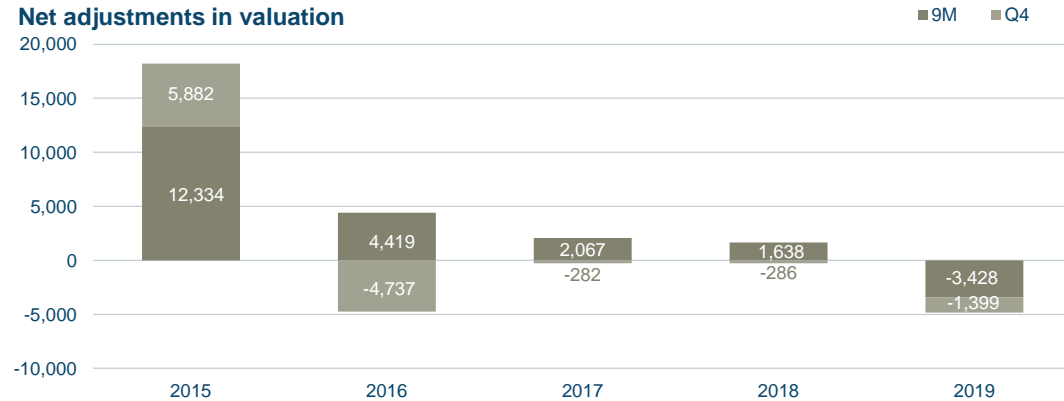
Income mix

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

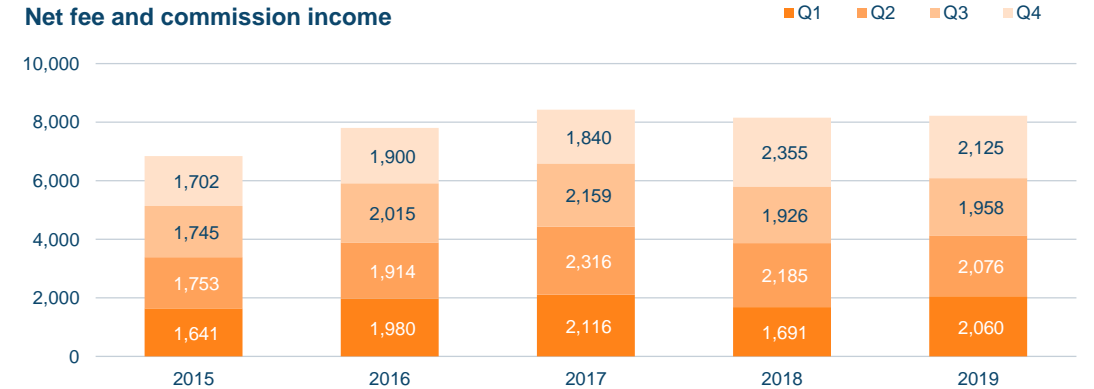
Net interest income



Net adjustments in valuation

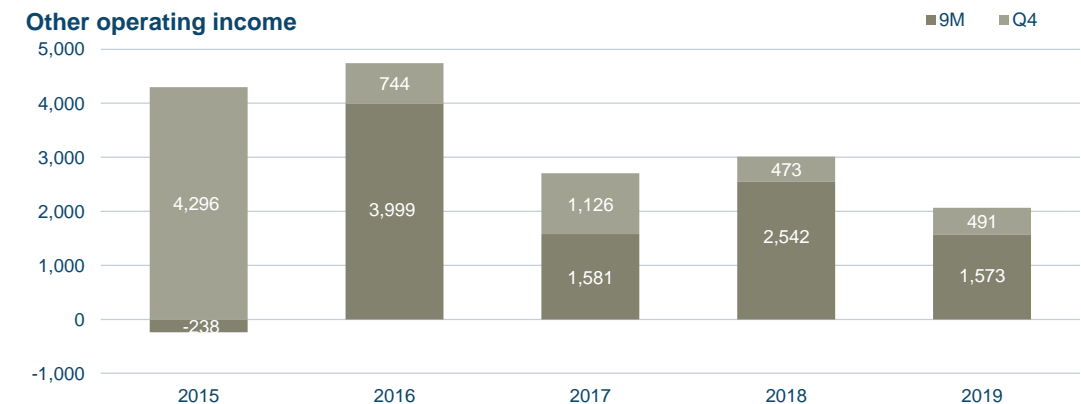
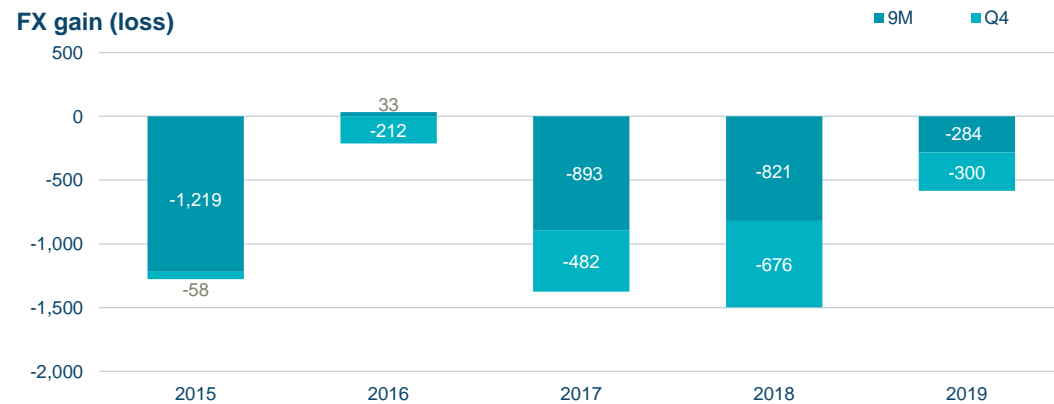
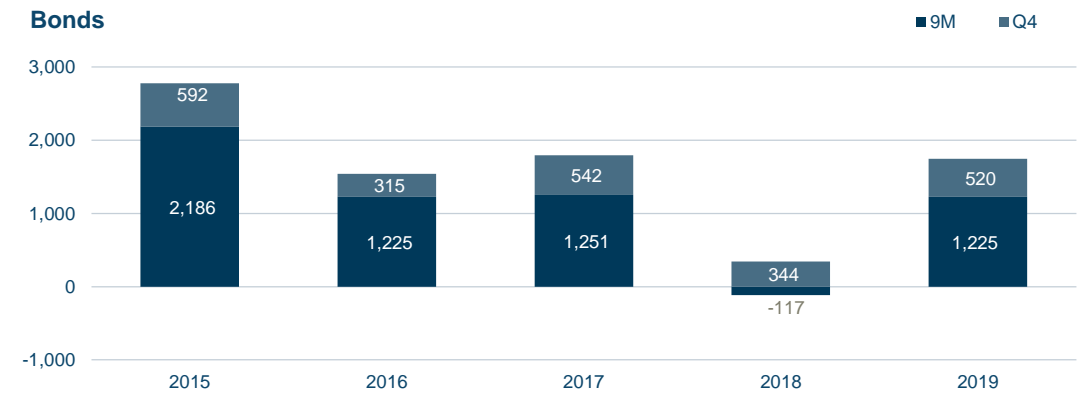
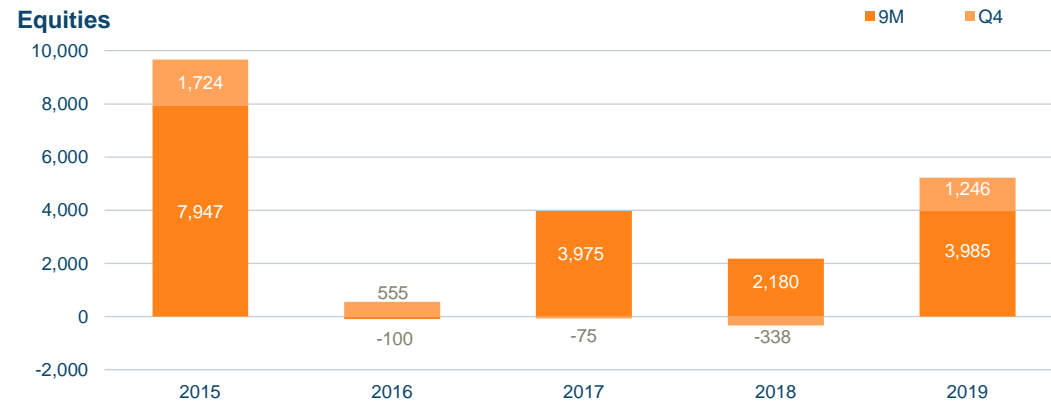


Net fee and commission income



Amounts in ISKm

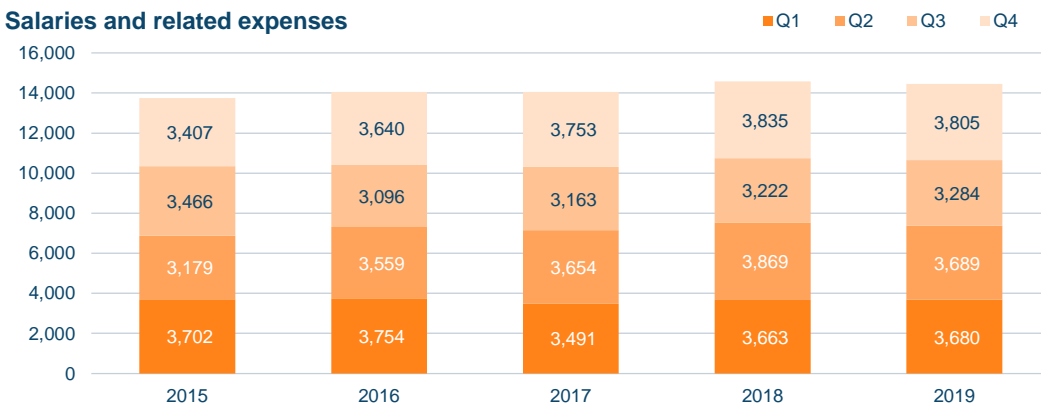
Net operating income



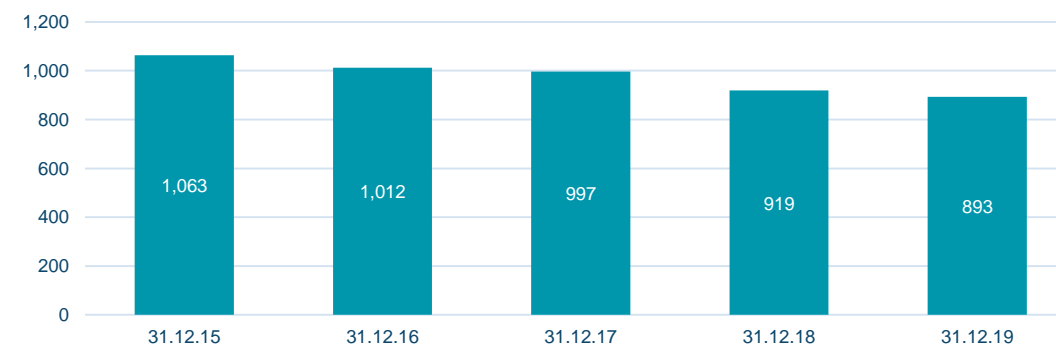
Amounts in ISKm

Operating expenses

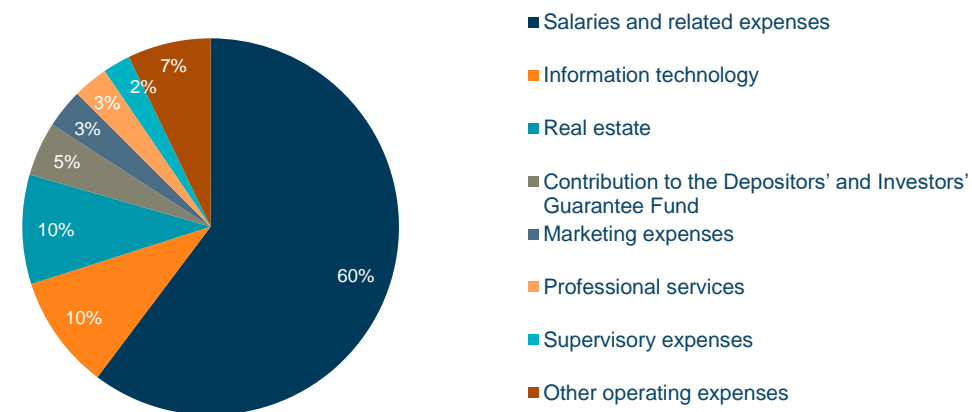
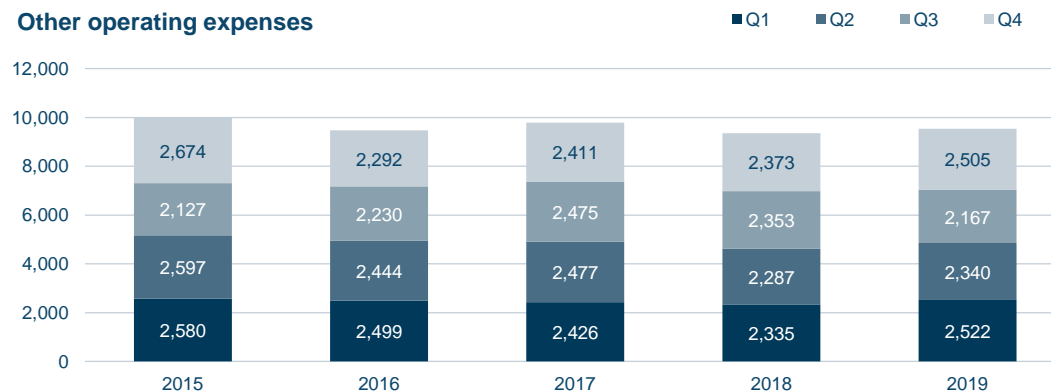
Salaries and related expenses



Full time eqv. positions



Other operating expenses



Amounts in ISKm

Taxes

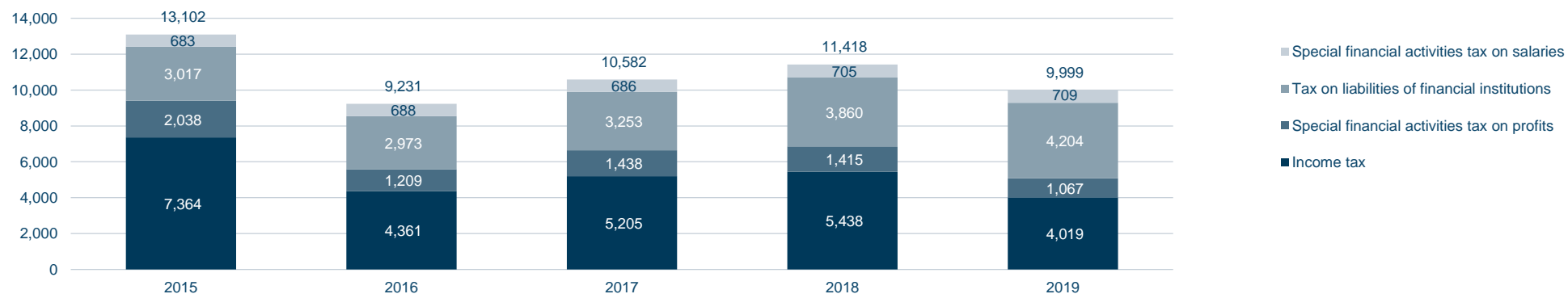
	2019	2018	Change	
Income tax	4,019	5,438	-1,419	-26%
Special financial activities tax on profits ¹	1,067	1,415	-348	-25%
Income Tax	5,086	6,853	-1,767	-26%
Tax on liabilities of financial institutions ²	4,204	3,860	344	9%
Special financial activities tax on salaries ³	709	705	4	1%
Total	9,999	11,418	-1,419	-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



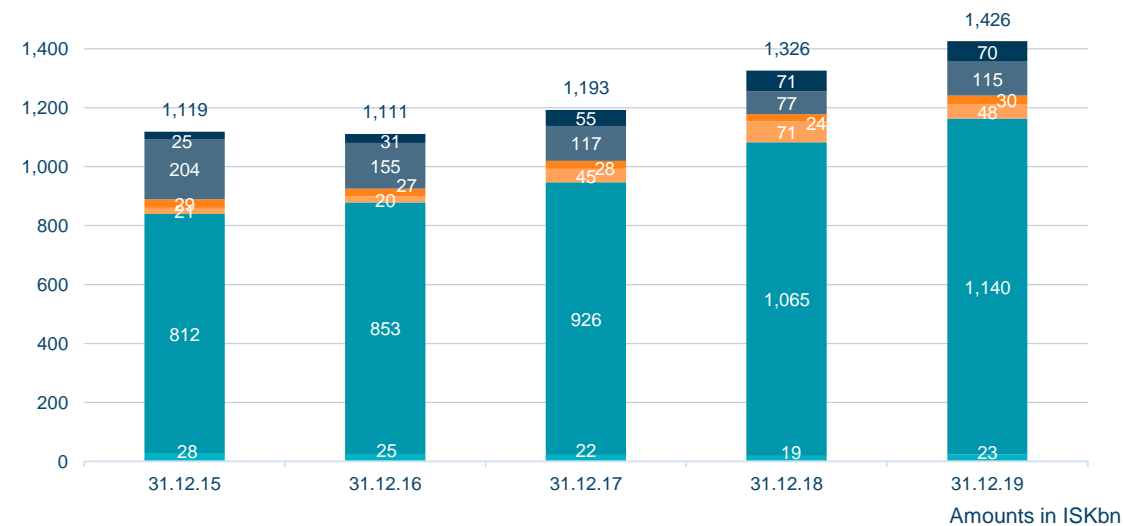
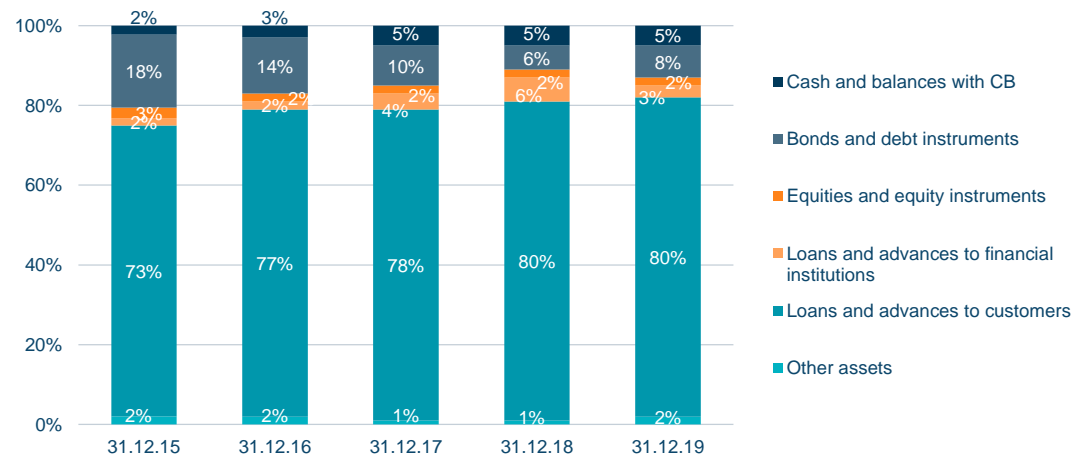
Balance Sheet

Total assets

	31.12.2019	31.12.2018	Change	
Cash and balances with CB	69,824	70,854	-1,030	-1%
Bonds and debt instruments	115,262	77,058	38,204	50%
Equities and equity instruments	30,019	23,547	6,472	27%
Loans and advances to financial institutions	47,929	71,385	-23,456	-33%
Loans and advances to customers	1,140,184	1,064,532	75,652	7%
Other assets	23,110	18,665	4,445	24%
Total	1,426,328	1,326,041	100,287	8%

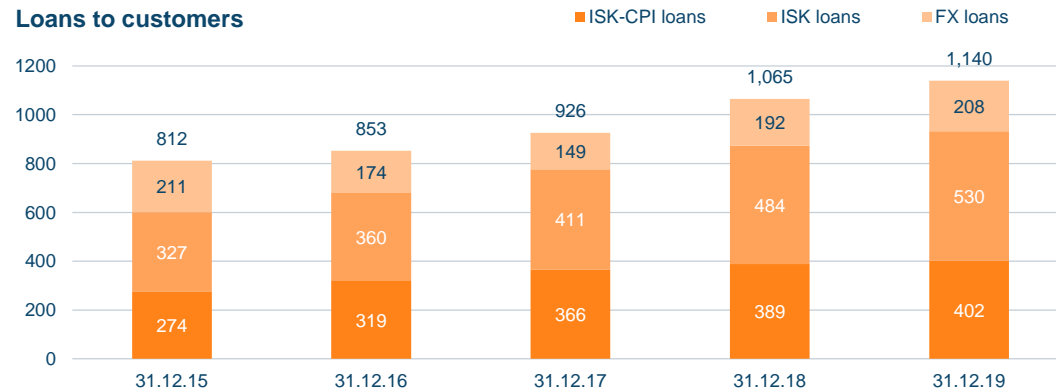
Amounts in ISKmn

Assets

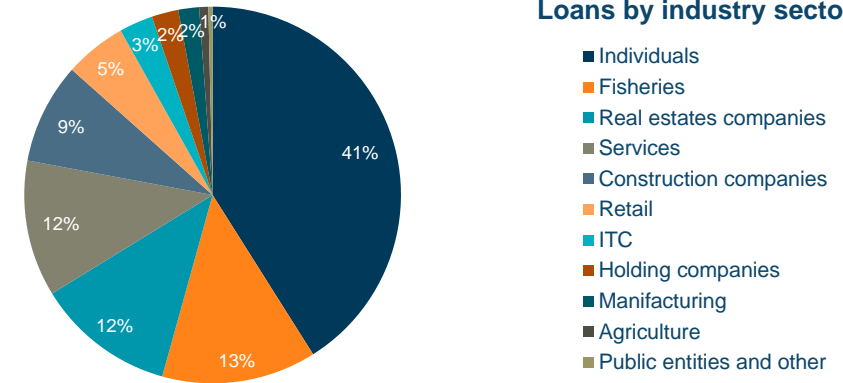


Loans

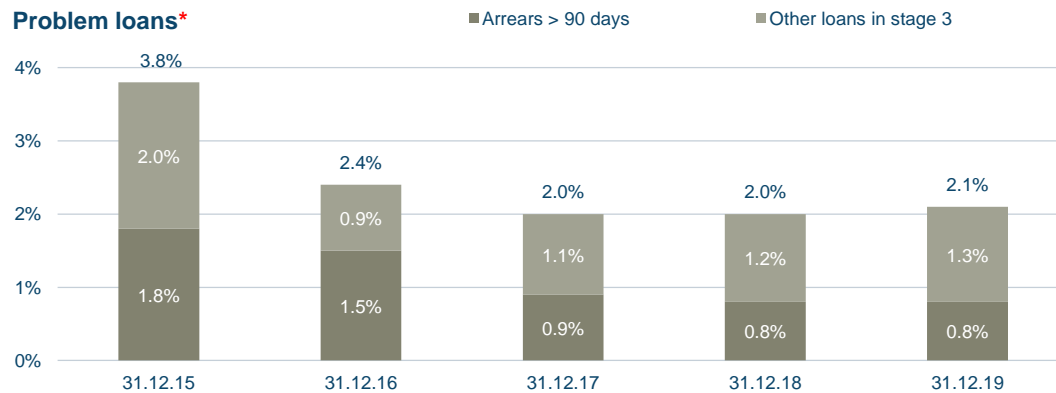
Loans to customers



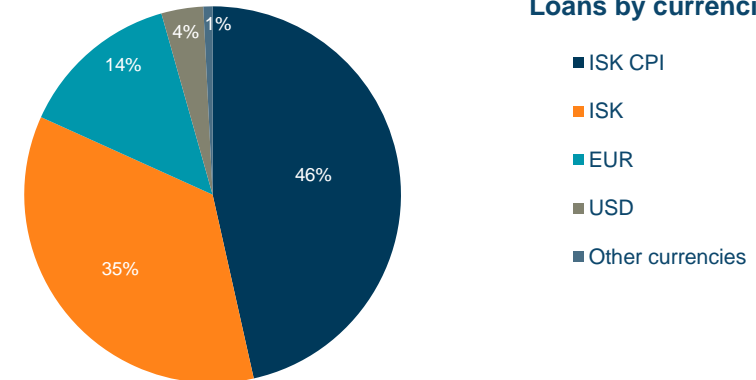
Loans by industry sectors



Problem loans*



Loans by currencies

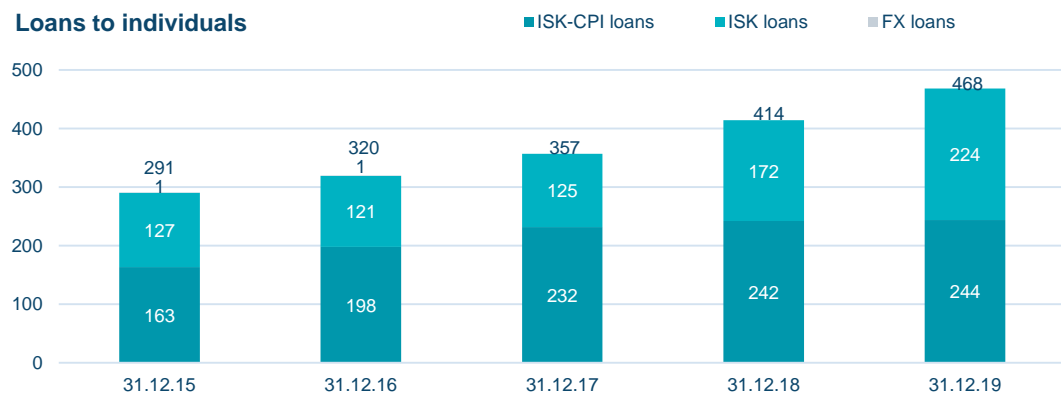


Amounts in ISKbn

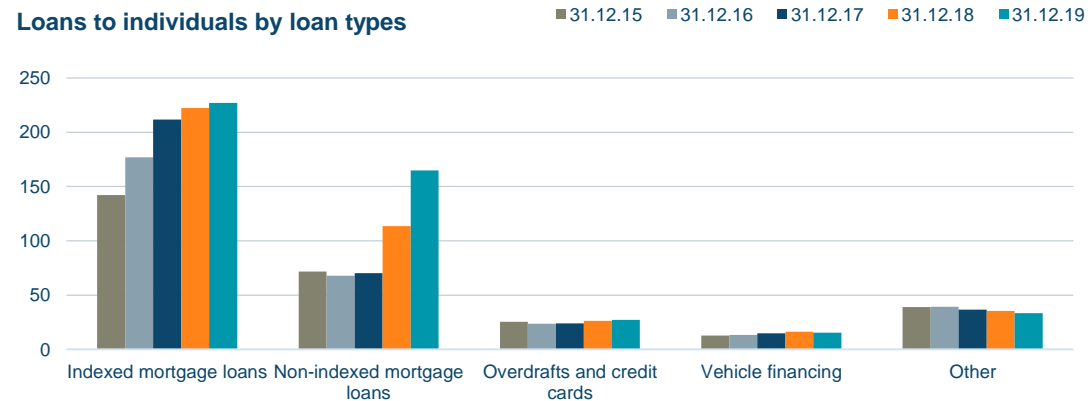
* until 31.12.2017 problem loans were defined as loans and advances with individual allowance and/or more than 90 days in arrears

Loans to individuals

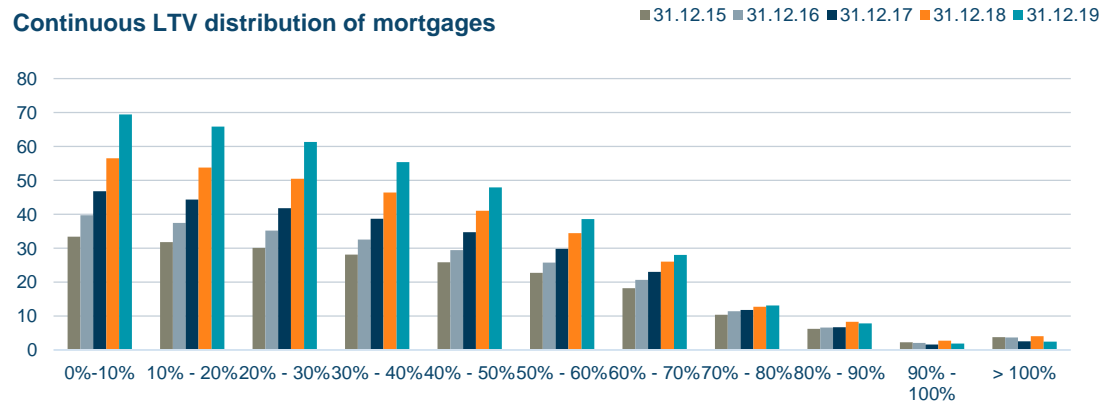
Loans to individuals



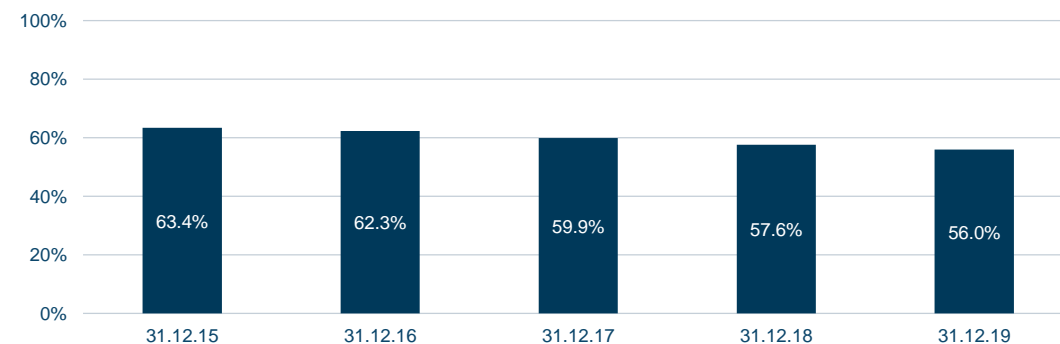
Loans to individuals by loan types



Continuous LTV distribution of mortgages



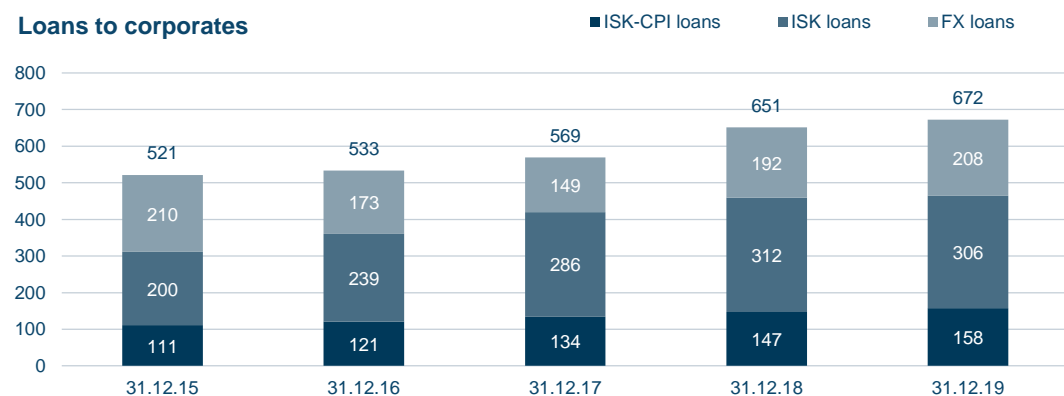
Weighted average LTV of mortgages



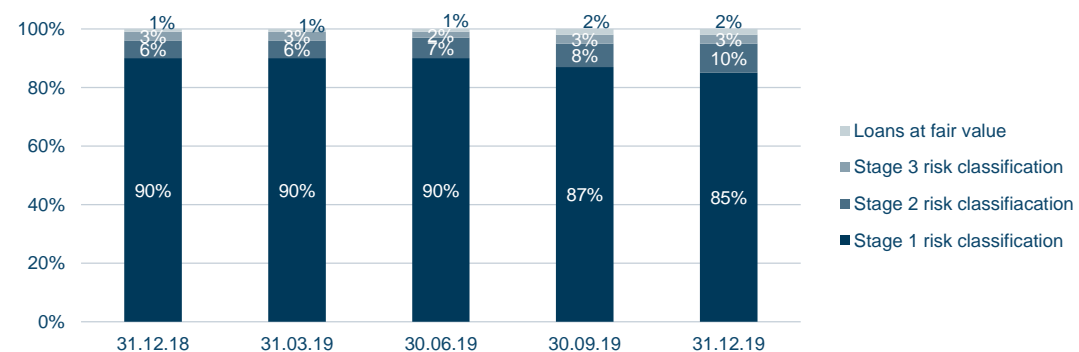
Amounts in ISKm

Loans to corporates

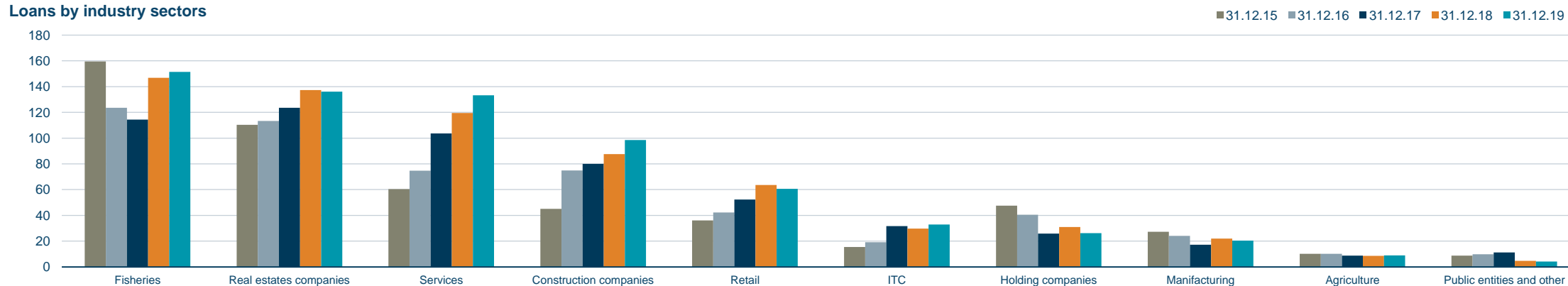
Loans to corporates



Corporate loans by allocation



Loans by industry sectors

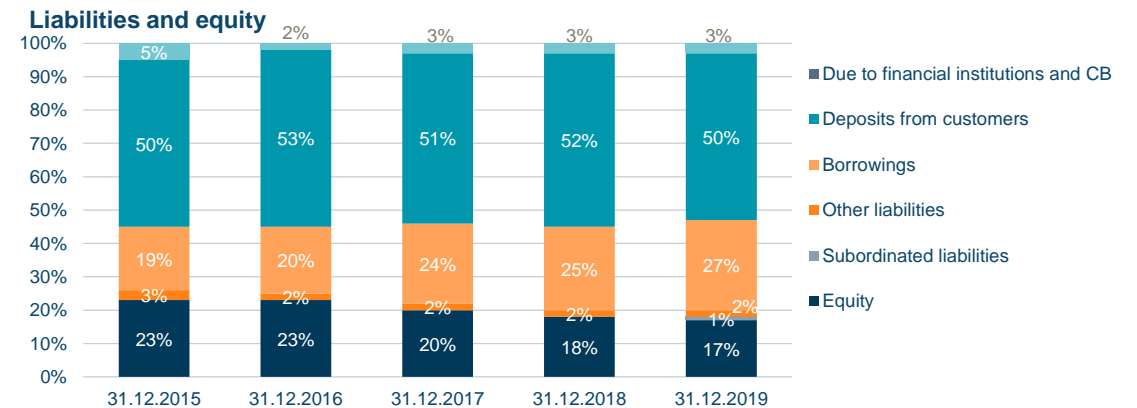
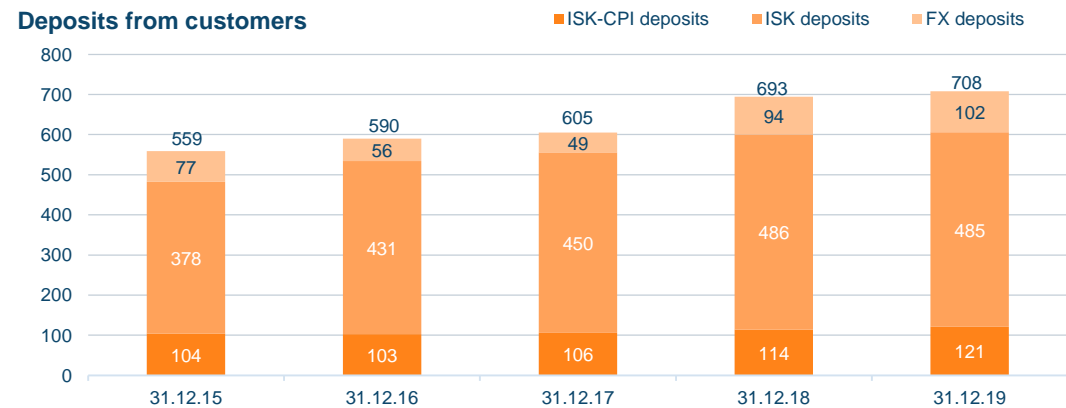


Amounts in ISKbn

Liabilities and equity

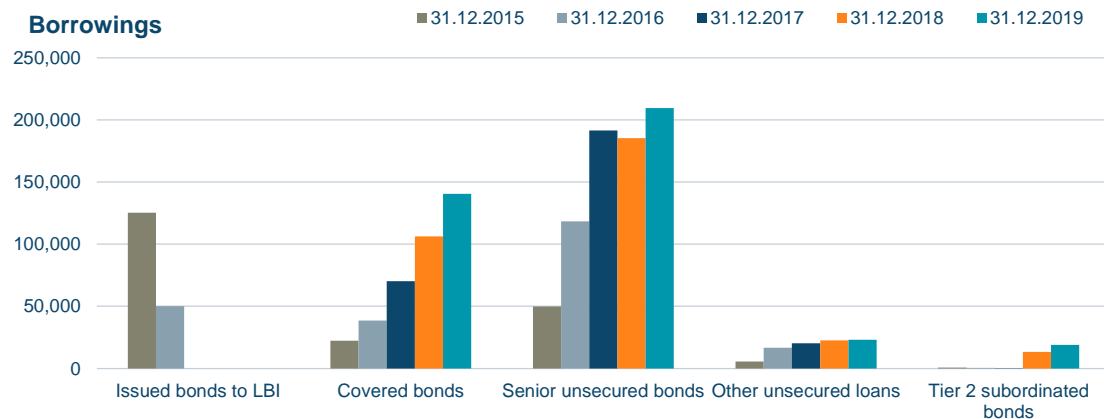
	31.12.2019	31.12.2018	Change	
Due to financial institutions and CB	48,062	34,609	13,453	39%
Deposits from customers	707,813	693,043	14,770	2%
Borrowings	373,168	314,412	58,756	19%
Other liabilities	30,470	31,027	-557	-2%
Subordinated liabilities	19,081	13,340	5,741	43%
Equity	247,734	239,610	8,124	3%
Total	1,426,328	1,326,041	100,287	8%

Amounts in ISKm

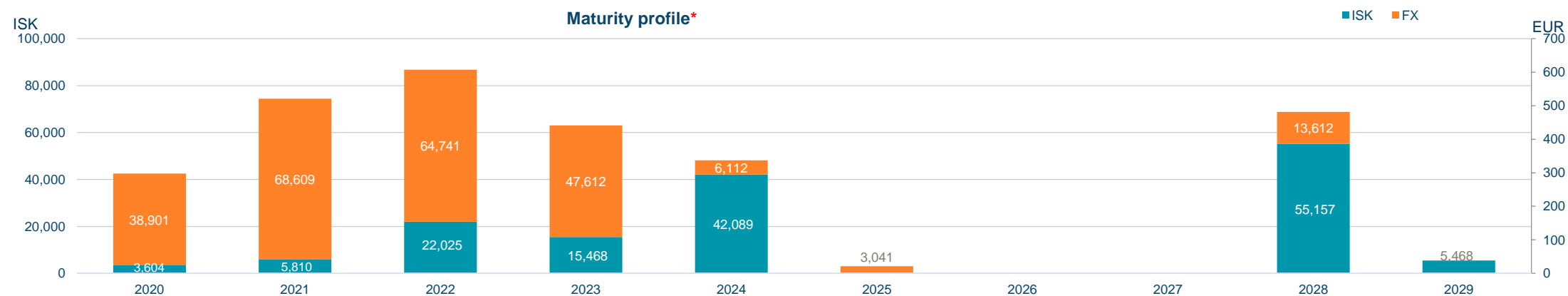
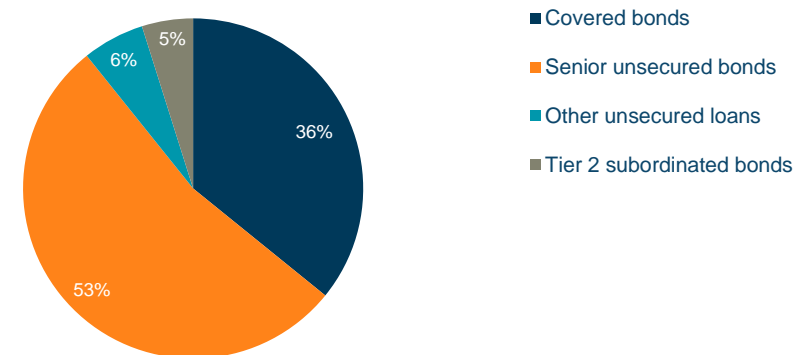


Amounts in ISKbn

Borrowings



Borrowings 31.12.2019

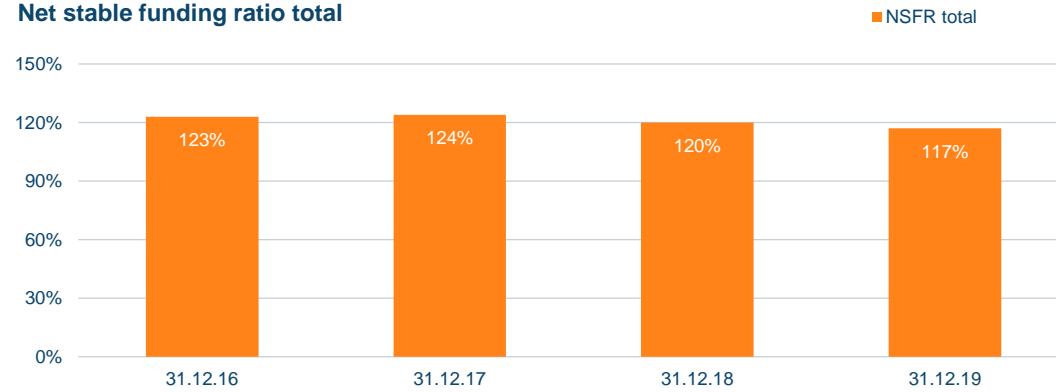


Amounts in ISKm

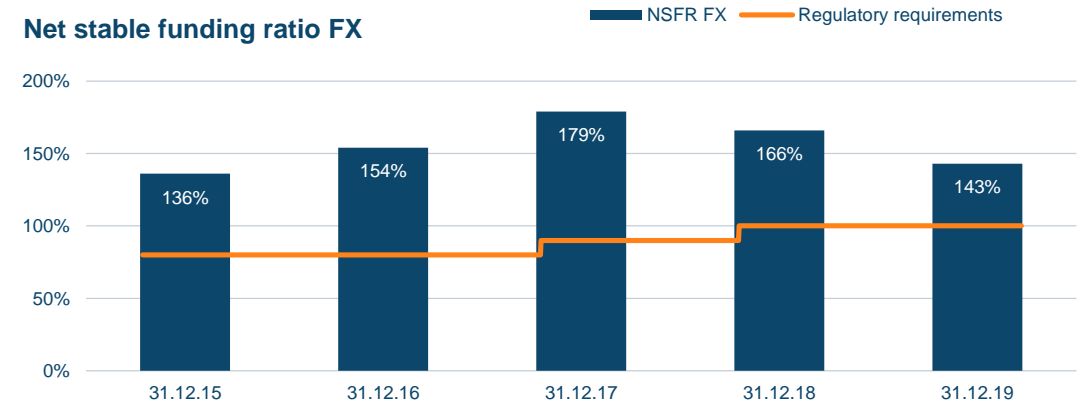
*EUR 100 million Tier 2 Subordinated bonds maturing in 2028 are callable in 2023.
ISK 5.5 bn Subordinated bonds maturing in 2029 are callable in 2024.

Net stable funding and liquidity ratios

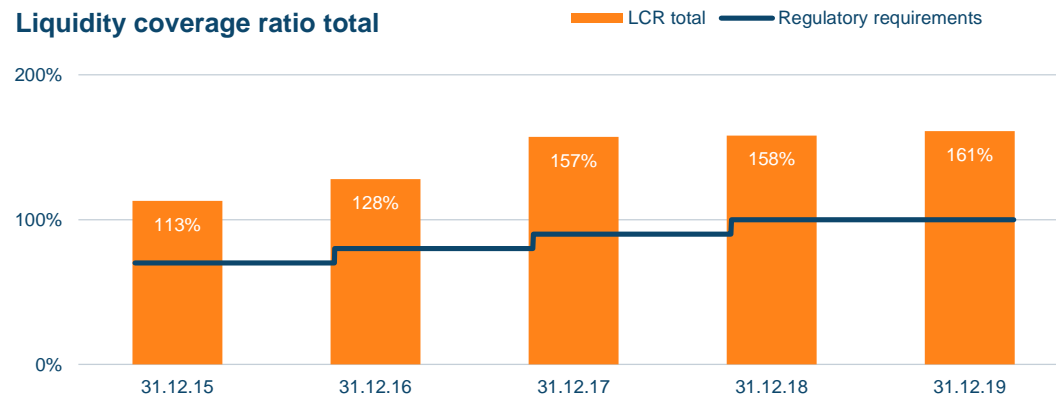
Net stable funding ratio total



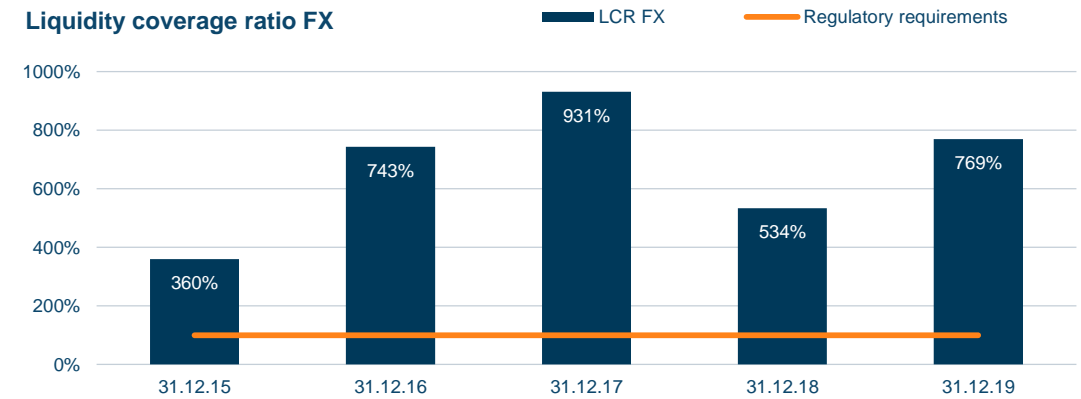
Net stable funding ratio FX



Liquidity coverage ratio total



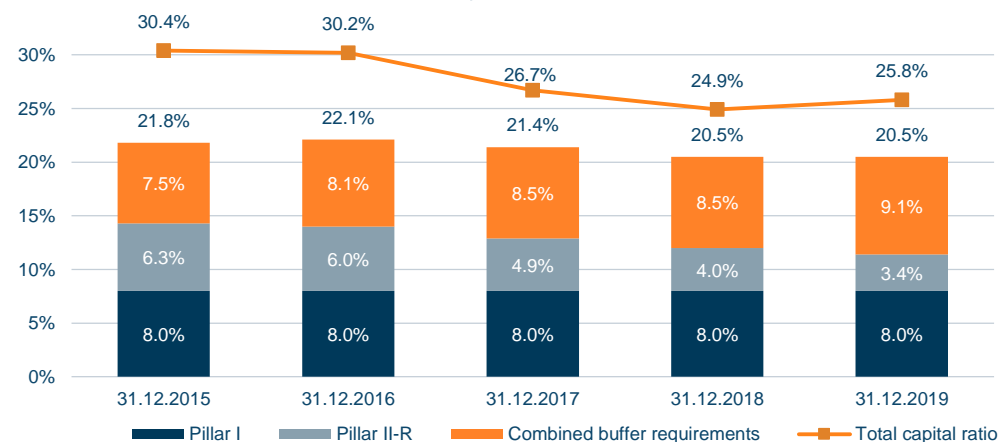
Liquidity coverage ratio FX



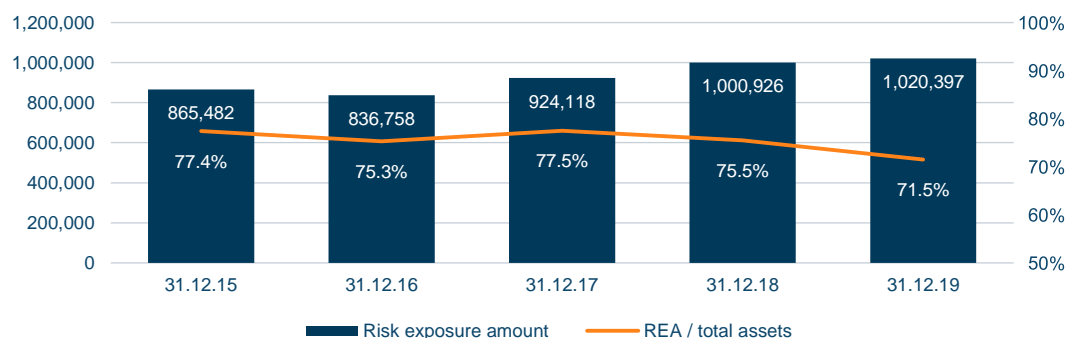
Capital requirements

	CET1	Tier 1	Total
Pillar I	4.5%	6.0%	8.0%
Pillar II-R	1.9%	2.6%	3.4%
Minimum requirements under Pillar I and Pillar II-R	6.4%	8.6%	11.4%
Systemic risk buffer	2.87%	2.87%	2.87%
Capital buffer for systematically important institutions	2.00%	2.00%	2.00%
Countercyclical capital buffer	1.70%	1.70%	1.70%
Capital conservation buffer	2.50%	2.50%	2.50%
Combined buffer requirements under Pillar II-G	9.07%	9.07%	9.07%
Total capital requirements	15.5%	17.7%	20.5%
Total capital ratio 31.12.19	23.9%	23.9%	25.8%

Total capital requirements as defined by FME



Risk exposure amount



- 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 was increased by 0.25 percentage points, from 1.75% to 2%.

Amounts in ISKm

Dividend payments and capital base

Dividend payments for 2019:

- A regular dividend in the amount of 0.42 pr share.
 - This is equivalent to ISK 9,922 m.
 - This is equivalent to 52% of the previous year's profit.

Dividend proposal for 2020*:

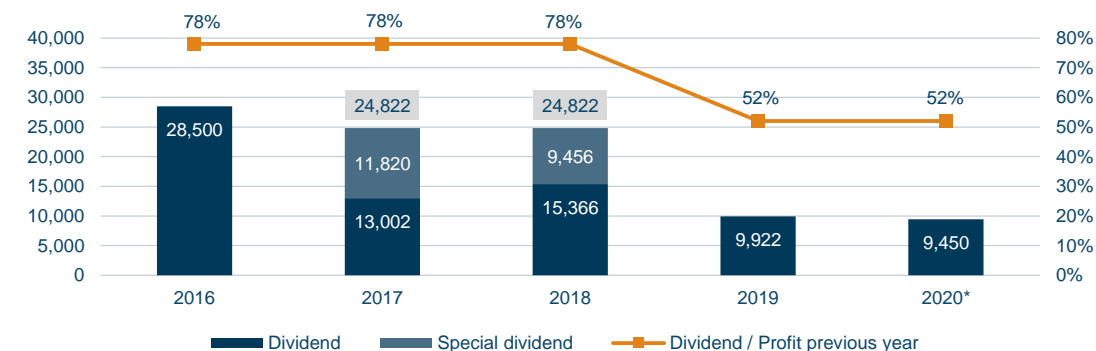
- A regular dividend in the amount of 0.40 pr share.
 - This is equivalent to ISK 9,450 m.
 - This is equivalent to 52% of the previous year's profit (2019).
- If the AGM approves the Board's proposal in March 2020, the Bank's capital adequacy ratio will, other things remaining equal, decrease by 0.9 percentage points.

Landsbankinn's dividend policy

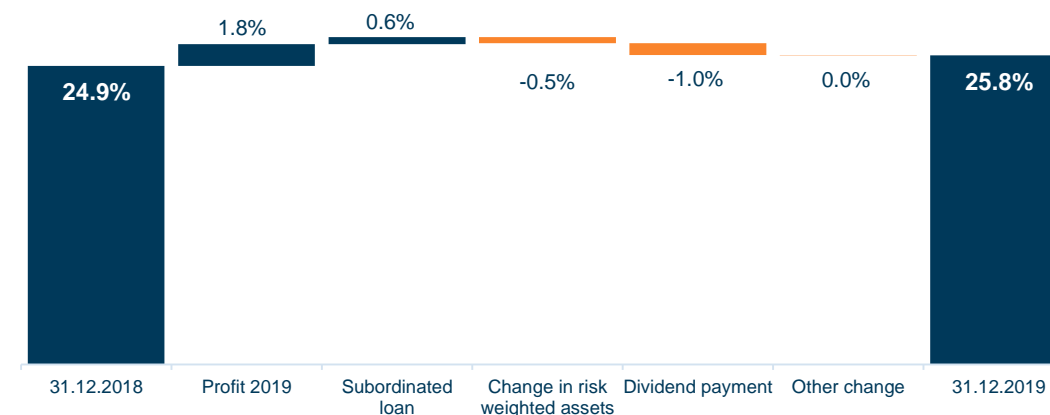
- Landsbankinn aims to pay regular dividends to shareholders amounting in general to $\geq 50\%$ of the previous year's profit. In line with Landsbankinn's target capital ratio, the aim is also to make special dividend payments to optimise the Bank's capital structure.
- In determining the amount of dividend payments, it shall be ensured that the Bank maintain 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.

Amounts in ISKm

Dividend payments



Total Capital Ratio, change 2019



A photograph of a small, white, octagonal lighthouse situated on a dark, rocky coastline. The lighthouse has a dark metal railing around its upper section and a small door at the base. The year '1918' is inscribed on the base. The sky is a deep purple and blue, with a thin crescent moon visible in the upper right. The ocean is calm with some small waves breaking on the rocks. Two horizontal white lines are drawn across the image, one above and one below the text.

Annex - further information

Key financial ratios

	Q4 2019	Q3 2019	Q2 2019	Q1 2019	Q4 2018	2019	2018	2017	2016	2015
Profit after taxes	3,875	3,247	4,329	6,784	3,867	18,235	19,260	19,766	16,643	36,460
Return on equity before taxes	9.7%	9.7%	11.2%	14.5%	11.2%	11.3%	12.8%	12.3%	9.9%	19.9%
Return on equity after taxes	6.3%	5.4%	7.1%	11.2%	6.5%	7.5%	8.2%	8.2%	6.6%	14.8%
After tax return on average assets	1.1%	0.9%	1.2%	2.0%	1.2%	1.3%	1.5%	1.7%	1.5%	3.2%
Total capital ratio	25.8%	23.6%	23.7%	23.8%	24.9%	25.8%	24.9%	26.7%	30.2%	30.4%
Net interest income	9,580	9,631	10,214	10,245	10,968	39,670	40,814	36,271	34,650	32,324
Interest spread as a ratio of assets and liabilities	2.3%	2.3%	2.3%	2.5%	2.8%	2.4%	2.7%	2.5%	2.3%	2.2%
Cost-income ratio	46.2%	43.9%	42.3%	38.7%	47.3%	42.6%	45.5%	46.1%	48.4%	43.8%
Net stable funding ratio NSFR total	117%	119%	119%	118%	120%	117%	120%	124%	123%	
Net stable funding ratio NSFR FX	143%	158%	164%	165%	166%	143%	166%	179%	154%	136%
Liquidity ratio LCR total	161%	186%	174%	243%	158%	161%	158%	157%	128%	113%
Liquidity LCR FX	769%	577%	555%	434%	534%	769%	534%	931%	743%	360%
Operating expenses as a ratio of average total assets	1.8%	1.5%	1.7%	1.8%	1.9%	1.7%	1.9%	2.0%	2.1%	2.1%
Total assets	1,426,328	1,415,262	1,402,835	1,379,298	1,326,041	1,426,328	1,326,041	1,192,870	1,111,157	1,118,658
Loans / deposits ratio	161.1%	161.5%	162.0%	157.6%	153.6%	161.1%	153.6%	153.0%	144.7%	145.2%
Full-time eqv.positions	893	903	903	922	919	893	919	997	1,012	1,063

Amounts in ISKm

Operations

	Q4 2019	Q3 2019	Q2 2019	Q1 2019	Q4 2018	2019	2018	2017	2016	2015
Net interest income	9,580	9,631	10,214	10,245	10,968	39,670	40,814	36,271	34,650	32,324
Net valuation adjustments	-1,399	-1,056	-1,378	-994	-286	-4,827	1,352	1,785	-318	18,216
Net interest income after valuation adjustments	8,181	8,575	8,836	9,251	10,682	34,843	42,166	38,056	34,332	50,540
Net fee commission income	2,125	1,958	2,076	2,060	2,355	8,219	8,157	8,431	7,809	6,841
Net foreign exchange gain (loss)	-300	-39	-87	-158	-676	-584	-1,497	-1,375	-179	-1,277
Other net operating income	2,257	860	2,042	3,880	479	9,039	5,084	8,400	6,738	16,507
Total operating income	12,263	11,354	12,867	15,033	12,840	51,517	53,910	53,512	48,700	72,611
Salaries and related expenses	3,805	3,284	3,689	3,680	3,835	14,458	14,589	14,061	14,049	13,754
Other operating expenses	2,505	2,167	2,340	2,522	2,372	9,534	9,348	9,789	9,465	9,978
Total operating expenses	6,310	5,451	6,029	6,202	6,208	23,992	23,937	23,850	23,514	23,732
Profit before tax	5,953	5,903	6,839	8,831	6,632	27,525	29,973	29,662	25,186	48,879
Income tax expense	2,078	2,656	2,509	2,047	2,765	9,290	10,713	9,896	8,543	12,419
Profit for the year	3,875	3,247	4,329	6,784	3,867	18,235	19,260	19,766	16,643	36,460

Amounts in ISKm

Balance Sheet

	31.12.2019	31.12.2018	Change		31.12.2017	31.12.2016	31.12.2015
Cash and balances with CB	69,824	70,854	-1,030	-1%	55,192	30,662	25,164
Bonds and debt instruments	115,262	77,058	38,204	50%	117,310	154,892	203,684
Equities and equity instruments	30,019	23,547	6,472	27%	27,980	26,688	29,192
Loans and advances to fin institutions	47,929	71,385	-23,456	-33%	44,866	20,408	20,791
Loans and advances to customers	1,140,184	1,064,532	75,652	7%	925,636	853,417	811,549
Other assets	23,110	18,665	4,445	24%	21,886	25,090	28,278
Total	1,426,328	1,326,041	100,287	8%	1,192,870	1,111,157	1,118,658
Due to financial institutions and CB	48,062	34,609	13,453	39%	32,062	20,093	56,731
Deposits from customers	707,813	693,043	14,770	2%	605,158	589,725	559,051
Borrowings	373,168	314,412	58,756	19%	281,874	223,944	209,344
Other liabilities	30,470	31,027	-557	-2%	27,642	25,776	28,362
Subordinated liabilities	19,081	13,340	5,741	43%	77	388	639
Equity	247,734	239,610	8,124	3%	246,057	251,231	264,531
Total	1,426,328	1,326,041	100,287	8%	1,192,870	1,111,157	1,118,658

Amounts in ISKm

Segments

2019	Personal banking	Corporate Banking	Markets	Treasury	Support functions	Reconciliation	Total
Net interest income (expense)	16,674	18,821	709	3,597	-68	-63	39,670
Net valuation adjustments	-1,424	-3,409	1	4	1	0	-4,827
Net fee and commission income (expense)	4,114	699	3,761	-276	159	-238	8,219
Other net operating income (expense)	808	26	-134	7,591	220	-56	8,455
Total operating income (expense)	20,172	16,137	4,337	10,916	312	-357	51,517
Operating expenses	-6,550	-2,121	-2,368	-1,666	-11,542	255	-23,992
Cost allocated from support functions to business segments	-4,651	-2,829	-1,506	-885	9,870	0	0
Profit (loss) before tax	8,971	11,187	463	8,365	-1,360	-102	27,525
Total assets	510,568	599,414	13,601	548,039	17,659	-262,953	1,426,328
Total liabilities	466,799	481,045	7,325	468,719	17,659	-262,953	1,178,594
Allocated capital	43,769	118,369	6,276	79,320	0	0	247,734

Amounts in ISKm

Landsbankinn's successes

Landsbankinn chosen best bank in Iceland



International financial magazine *Euromoney* selected Landsbankinn as the best bank in Iceland.

ESG risk rating



Landsbankinn ranked 6th out of 376 European banks assessed by Sustainalytics in its ESG risk rating.

Principles for Responsible Banking



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

Icelandic Performance Satisfaction Index



Landsbankinn was ranked highest by banking customers in the Icelandic Performance Satisfaction Index 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.