

9 Appendix¹

Table A1 Economic development²

	2015		2015
Population at year-end (thousands)	332.5	Labour force participation rate, males (%) ³	90.3
<i>Average annual population growth (%)</i>		Labour force participation rate, females (%) ³	85.5
in last 10 yrs.	1.1	Rate of unemployment (% of labour force) ³	4.2
in last 20 yrs.	1.1	Infant mortality (per 1,000 live births)	2.1
in last 30 yrs.	1.1	Life expectancy (males)	81.0
GDP in ISK billions	2,214	Life expectancy (females)	83.6
GDP in EUR billions	15.1	Live births per 1,000 inhabitants	13.2
GDP in USD billions	16.8	Energy consumption per 100,000 inhabitants (PJ) (2014)	79.6
GDP/capita in EUR thousands	45.5	Physicians per 1,000 inhabitants (2014)	3.6
GDP/capita in USD thousands in terms of PPP	45.8	Passenger cars per 1,000 inhabitants (2014)	671.2
Rank among OECD countries	9.0	Access to Internet (% of population)	98.2
<i>Average annual growth rate of GDP (%)</i>		Exports as a share of GDP	53.7
in last 10 yrs.	1.8	International investment position at year-end as a share of GDP	-5.7
in last 20 yrs.	3.2	Government revenue as a share of GDP	42.1
in last 30 yrs.	2.7	Government expenditures as a share of GDP	42.9
<i>Average annual inflation rate (%)</i>		General government gross debt as a share of GDP	60.7
in last 10 yrs.	5.8		
in last 20 yrs.	4.6		
in last 30 yrs.	6.9		

1. The information in the appendix is based on data available in mid-September, whereas the analysis in the main text is based on data from end-August 2016. 2. Data refer to 2015 unless otherwise indicated. 3. Age 16-64.

Sources: OECD, Statistics Iceland, Central Bank of Iceland.

Table A2 Structure of the economy

<i>A Components of GDP</i>	<i>At current prices (EUR millions)</i>			<i>% of GDP</i>			<i>Average volume change (%)</i>	
	1990	2000	2015	1990	2000	2015	1975-2015	1995-2015
Private consumption	2,990	5,813	7,525	59.8	60.0	49.7	2.9	2.7
Public consumption	996	2,169	3,572	19.9	22.4	23.6	3.1	2.2
Gross capital formation	973	2,341	2,871	19.5	24.2	19.0	2.0	4.0
National expenditure	4,934	10,359	13,992	98.7	107.0	92.5	2.6	2.8
Exports of goods and services	1,682	3,139	8,126	33.6	32.4	53.7	3.9	5.5
Imports of goods and services	1,617	3,813	6,987	32.3	39.4	46.2	3.4	4.6
GDP	5,000	9,686	15,131	100.0	100.0	100.0	3.1	3.2
Current account balance	-104	-997	770	-2.1	-10.3	5.1	.	.

<i>B GDP by sector</i>	<i>% of GDP</i>				
	1997	2000	2007	2009	2015
Agriculture, forestry and fishing	9.6	8.3	5.1	6.6	6.4
Mining and quarrying	0.2	0.1	0.1	0.1	0.1
Manufacturing	16.6	13.6	9.3	12.5	12.7
Electricity, gas, steam and air conditioning supply	3.7	3.3	3.2	4.1	4.2
Water supply; sewerage, waste management and remediation activities	0.6	0.6	0.8	0.9	1.0
Construction	8.9	9.2	10.5	4.8	6.0
Wholesale and retail trade; repair of motor vehicles and motorcycles	11.9	11.4	10.3	8.9	9.7
Transportation and storage	6.3	5.9	4.6	5.3	5.7
Accommodation and food service activities	1.6	1.9	1.6	1.8	3.3
Information and communication	5.3	5.8	4.3	4.0	4.7
Financial and insurance activities	3.5	5.4	12.8	11.2	6.6
Real estate activities	6.2	6.9	9.8	11.0	9.4
Professional, scientific and technical activities	3.7	4.3	4.6	4.4	4.6
Administrative and support service activities	1.9	2.1	2.2	2.6	3.5
Public administration and defence; compulsory social security	4.8	5.7	6.0	5.1	5.3
Education	5.0	5.0	5.5	6.5	6.0
Human health and social work activities	8.0	8.2	6.5	7.6	7.8
Arts, entertainment and recreation	1.0	0.9	1.2	1.3	1.6
Other service activities	1.4	1.4	1.5	1.4	1.4
Activities of households as employers; undifferentiated goods- and services-producing activities of households for own use	0.1	0.1	0.1	0.1	0.1
Activities of extra-territorial organisations and bodies	0.0	0.0	0.1	0.0	0.0
Total	100.0	100.0	100.0	100.0	100.0

Table A2 (continued) Structure of the economy¹

C Breakdown of employment by industry	Thous.	Percentage breakdown						
	man-years 2015	1963	1970	1980	1990	2000	2010	2015
Agriculture	3,600	13.4	12.4	7.9	4.9	4.4	2.6	2.0
Fisheries	4,100	6.6	6.4	5.3	5.7	3.9	3.2	2.2
Fish processing	3,700	9.7	7.8	9.1	6.1	4.3	2.0	2.0
Manufacturing industry	15,300	15.6	15.2	15.2	12.5	11.2	8.4	8.3
Construction, electricity and water	13,700	11.1	11.4	11.0	10.8	7.5	7.6	7.5
Wholesale & retail trade, restaurants & hotels	34,900	13.7	13.5	13.4	14.5	18.1	17.0	19.0
Transport, storage and communications	20,600	9.6	8.5	7.3	6.7	6.8	9.6	11.2
Finance, insurance, real estate, business services	24,300	2.7	4.0	5.4	8.1	12.5	13.6	13.2
Public administration	7,500	3.6	4.0	4.5	5.1	4.5	5.1	4.1
Health & social services	20,900	3.3	5.1	7.7	10.9	13.2	12.7	11.4
Education	23,500	3.0	3.9	5.0	6.0	6.3	12.3	12.8
Other services	11,400	7.6	7.8	8.2	8.5	7.3	5.8	6.2
Total employment	183,700	100.0	100.0	100.0	100.0	100.0	100.0	100.0

1. Figures for the period 1963-1990 are based on Statistics Iceland's domestic classification of man-years by industry. Year-2000 figures are based on the NACE Rev. 1 classification of labour force survey main job employment. Figures for 2010 onwards are based on the NACE Rev. 2 classification of labour force survey main job employment. The figures are not entirely comparable because of differences in classification standards. Sources: Statistics Iceland, Central Bank of Iceland.

Table A3 Structure of foreign trade

A Exports and imports by basic category 1995-2015

	At current prices (EUR millions)				% of total exports or imports			
	1995	2005	2010	2015	1995	2005	2010	2015
Exports of goods and services	1,925	4,280	5,735	8,206	100.0	100.0	100.0	100.0
Imports of goods and services	1,718	5,645	4,367	7,033	100.0	100.0	100.0	100.0
Merchandise exports (fob value)	1,392	2,487	3,466	4,280	72.3	58.1	60.4	52.2
Marine products	1,001	1,409	1,362	1,809	52.0	32.9	23.7	22.0
Manufacturing goods	298	855	1,921	2,263	15.5	20.0	33.5	27.6
Other goods	92	223	182	208	4.8	5.2	3.2	2.5
Merchandise imports (fob value)	1,236	3,697	2,723	4,489	72.0	65.5	62.4	63.8
Consumption goods	401	1,135	686	1,203	23.4	20.1	15.7	17.1
Capital goods	264	860	617	939	15.3	15.2	14.1	13.4
Industrial supplies	344	884	898	1,264	20.1	15.7	20.6	18.0
Services exports	533	1,792	2,270	3,926	27.7	41.9	39.6	47.8
Transportation	...	...	...	1,401	...	...	...	17.1
Travel	...	...	...	1,458	...	...	...	17.8
Other services	...	...	...	1,066	...	...	...	13.0
Services imports	481	1,948	1,644	2,545	28.0	34.5	37.6	36.2
Transportation	...	...	...	431	...	...	...	6.1
Travel	...	...	...	898	...	...	...	12.8
Other services	...	...	...	1,215	...	...	...	17.3

Sources: Statistics Iceland, Central Bank of Iceland.

B Merchandise exports by commodity group (fob value) 1995-2015

	At current prices (EUR millions)				% of total exports or imports			
	1995	2005	2010	2015	1995	2005	2010	2015
Total merchandise exports	1,392	2,487	3,466	4,280	100.0	100.0	100.0	100.0
Marine products	1,001	1,409	1,362	1,809	71.9	56.7	39.3	42.3
Salted and/or dried fish	161	254	194	226	11.6	10.2	5.6	5.3
Fresh fish	81	253	158	364	5.9	10.2	4.6	8.5
Whole-frozen fish	149	152	196	230	10.7	6.1	5.7	5.4
Frozen fish fillets	278	375	358	367	20.0	15.1	10.3	8.6
Frozen shrimp	184	101	69	97	13.2	4.1	2.0	2.3
Fish meal	56	110	87	201	4.0	4.4	2.5	4.7
Fish oil	29	34	55	84	2.1	1.4	1.6	2.0
Other marine products	63	131	244	238	4.6	5.3	7.0	5.6
Agricultural products	25	48	55	91	1.8	1.9	1.6	2.1
Manufacturing products	298	855	1,921	2,263	21.4	34.4	55.4	52.9
Aluminium	147	461	1,374	1,630	10.6	18.5	39.6	38.1
Ferrosilicon	38	78	116	130	2.8	3.1	3.3	3.0
Other manufacturing products	113	316	431	503	8.1	12.7	12.4	11.8
Other products	68	175	127	117	4.9	7.0	3.7	2.7
Ships and aircraft	49	123	53	26	3.5	5.0	1.5	0.6
Other products	19	52	74	91	1.3	2.1	2.1	2.1

Sources: Statistics Iceland, Central Bank of Iceland.

Table A3 (continued) Structure of foreign trade

C Merchandise imports by economic category (fob value) 1995-2015

	At current prices (EUR millions)				% of total merchandise exports			
	1995	2005	2010	2015	1995	2005	2010	2015
Total merchandise imports	1,236	3,697	2,723	4,489	100.0	100.0	100.0	100.0
Food and beverages	123	252	264	445	10.0	6.8	9.7	9.9
Primary, mainly for industry	29	62	12	15	2.4	1.7	0.4	0.3
Primary, mainly for household consumption	16	37	83	163	1.3	1.0	3.0	3.6
Processed, mainly for industry	11	13	21	47	0.9	0.4	0.8	1.0
Processed, mainly for household consumption	67	140	148	219	5.4	3.8	5.4	4.9
Industrial supplies not elsewhere specified	344	884	898	1,264	27.9	23.9	33.0	28.2
Primary	14	38	38	62	1.2	1.0	1.4	1.4
Processed	330	846	859	1,201	26.7	22.9	31.6	26.8
Fuels and lubricants	87	346	357	568	7.1	9.4	13.1	12.7
Primary	3	12	13	17	0.3	0.3	0.5	0.4
Motor spirits	18	70	81	75	1.4	1.9	3.0	1.7
Other	66	265	263	476	5.4	7.2	9.7	10.6
Capital goods (except transport)	264	860	617	939	21.3	23.3	22.6	20.9
Capital goods (except transport)	169	568	293	503	13.7	15.4	10.8	11.2
Parts and accessories	94	292	323	436	7.6	7.9	11.9	9.7
Transport equipment	154	745	185	710	12.4	20.1	6.8	15.8
Passenger motor cars (excl. busses)	55	334	49	251	4.4	9.0	1.8	5.6
Transport equipment (excl. ships, aircraft)	17	141	14	81	1.4	3.8	0.5	1.8
Other, non-industrial	3	18	6	13	0.2	0.5	0.2	0.3
Parts and accessories	35	97	74	125	2.8	2.6	2.7	2.8
Ships	35	31	18	98	2.9	0.8	0.7	2.2
Aircraft	10	124	24	142	0.8	3.3	0.9	3.2
Consumer goods not elsewhere specified	261	606	400	556	21.1	16.4	14.7	12.4
Durable	54	174	68	125	4.3	4.7	2.5	2.8
Semi-durable	104	216	146	208	8.4	5.8	5.4	4.6
Non-durable	103	216	186	224	8.4	5.8	6.8	5.0
Goods not elsewhere specified	3	4	3	6	0.2	0.1	0.1	0.1

Sources: Statistics Iceland, Central Bank of Iceland.

Table A3 (continued) Structure of foreign trade

D Geographic distribution of foreign trade 1970-2015¹

<i>Merchandise exports, fob</i>	<i>Share of total</i>					<i>EUR millions</i>
	1970	1980	1990	2000	2015	2015
European Union	52.8	52.3	70.7	67.4	73.5	3,144.0
Euro area	25.4	30.2	37.6	42.3	57.4	2,455.4
Other EU countries	27.4	22.0	33.1	25.1	16.1	688.6
United Kingdom	13.2	16.5	25.3	19.3	11.6	496.9
Other Western European countries	2.8	2.3	3.4	7.8	5.8	248.4
Eastern Europe and former Soviet Union	9.6	8.8	2.9	1.4	2.5	109.1
Russia	6.8	5.4	2.5	0.4	2.0	86.6
United States	30.0	21.6	9.9	12.2	5.7	242.3
Japan	0.1	1.5	6.0	5.2	2.0	85.7
Other OECD countries	0.5	0.6	0.5	2.0	3.0	127.3
Developing countries	4.2	12.9	5.5	3.0	5.6	239.8
Other countries	0.0	0.0	1.1	1.0	1.9	83.0
Total	100.0	100.0	100.0	100.0	100.0	4,279.6
<i>Merchandise imports, cif</i>						
European Union	64.9	58.0	59.9	57.0	50.5	2,419.3
Euro area	32.0	33.2	35.5	33.5	30.9	1,477.5
Other EU countries	33.0	24.8	24.4	23.6	19.7	941.8
United Kingdom	14.3	9.5	8.1	9.0	5.0	241.0
Other Western European countries	5.4	8.1	5.2	9.7	12.0	572.4
Eastern Europe and former Soviet Union	10.4	10.9	6.5	5.7	0.4	19.2
Russia	7.2	9.7	5.0	1.8	0.3	14.7
United States	8.2	9.4	14.4	11.0	7.9	376.1
Japan	2.9	4.0	5.6	4.9	1.7	82.5
Other OECD countries	0.4	5.8	3.7	4.5	5.6	268.8
Developing countries	7.2	2.7	3.1	5.6	20.1	964.4
Other countries	0.6	1.1	1.4	1.5	1.7	83.7
Total	100.0	100.0	100.0	100.0	100.0	4,786.4

1. In data prior to 2000, country groups are based on the year 2000.

Sources: Statistics Iceland, Central Bank of Iceland.

Table A4 National accounts overview

	At current prices (EUR millions)					Volume change year-on-year (%)				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Private consumption	5,457	5,908	6,095	6,767	7,525	2.5	2.0	1.0	2.9	4.3
Public consumption	2,605	2,714	2,828	3,131	3,572	-0.1	-1.8	1.0	1.7	1.0
Gross fixed capital formation	1,621	1,770	1,828	2,233	2,871	11.6	5.3	2.2	16.0	18.3
Industries	1,086	1,205	1,187	1,459	2,048	23.8	8.0	-2.0	17.2	29.5
Housing	248	279	313	380	399	5.6	6.8	10.7	14.8	-3.1
Public works and buildings	288	286	328	394	424	-15.9	-6.2	12.1	12.5	-2.5
National expenditure	9,703	10,404	10,720	12,144	13,992	3.5	1.5	0.7	5.2	6.0
Exports of goods and services	5,963	6,304	6,453	6,899	8,126	3.4	3.6	6.7	3.2	9.2
Exports of goods	3,486	3,586	3,455	3,670	4,200	2.7	3.4	3.7	1.7	3.3
Exports of services	2,477	2,718	2,998	3,229	3,926	4.4	3.8	10.6	4.9	15.9
Imports of goods and services	5,124	5,643	5,527	6,089	6,987	6.8	4.6	0.1	9.8	13.5
Imports of goods	3,260	3,511	3,407	3,736	4,442	6.8	2.3	-0.3	9.3	18.7
Imports of services	1,864	2,132	2,120	2,352	2,545	6.7	8.7	0.8	10.5	5.3
Gross domestic prod. (GDP)	10,541	11,065	11,647	12,954	15,131	2.0	1.2	4.4	1.9	4.2
Current account balance	-555	-438	704	516	770	.	.	.	.	.
Current acc. balance, % of GDP	.	.	.	.	.	-5.3	-4.0	6.0	4.0	5.1

Source: Statistics Iceland.

Table A5 Financial sector indicators

<i>Financial institutions (number, unless otherwise indicated)</i>	2000	2005	2010	2015
Commercial banks	4	4	5	4
Savings banks	25	24	10	4
Number of employees in commercial banks and savings banks, year-end ¹	3,046	3,884	3,541	3,037
Total assets of commercial and savings banks (EUR billions) ¹	10	52	18	23
Credit undertakings	12	11	8	5
Undertakings engaged in securities	11	11	10	10
Pension funds	56	45	33	26
Insurance companies	12	12	10	12
<i>Financial markets</i>				
Listed companies on Iceland Stock Exchange (ICEX), now OMXI	75	24	8	17
Market capitalisation of listed companies at end of period (EUR billions)	5.0	24.3	0.9	7.3
Market capitalisation of listed companies at end of period (% of GDP)	59.0	182.3	12.5	47
Annual turnover in listed equities (EUR billions)	2.7	15.2	0.1	2.7
Annual turnover in listed bonds (EUR billions)	4.6	16.7	17.5	13.6
Annual turnover on the Icelandic interbank market for foreign exchange (EUR billions)	10.6	26.3	0.3	3.4
Annual turnover on the interbank currency swap market (EUR billions)	.	0.6	0.0	0.0
Annual turnover on the interbank market for krónur (EUR billions)	7.2	20.0	2.5	2.4

1. Parent company basis.

Sources: Financial Supervisory Authority, Nasdaq Iceland, Central Bank of Iceland.

Table A6 Government sector indicators

General government revenues and expenditures

<i>% of GDP</i>	2007	2008	2009	2010	2011	2012	2013	2014	2015
Revenue	45.9	42.3	38.7	39.6	40.1	41.7	42.1	45.2	42.1
Taxes	36.2	32.4	29.0	29.5	30.5	31.6	32.1	34.9	33.1
on income and wealth	20.2	19.3	17.5	17.5	18.4	19.0	19.7	22.6	20.9
on production/imports/consumption	15.9	13.2	11.5	12.0	12.1	12.6	12.3	12.3	12.2
Social contributions	2.9	2.7	2.9	3.9	3.9	3.6	3.7	3.7	3.6
Interest	2.2	3.2	3.0	2.0	1.5	1.4	1.1	1.1	0.8
Sales of goods and services	3.0	3.1	2.9	3.0	2.9	3.2	3.0	3.0	3.0
Other income	1.7	0.9	0.9	1.1	1.3	1.8	2.2	2.5	1.5
Expenditure	41.0	55.3	48.4	49.3	45.7	45.4	43.9	45.3	42.9
Wages	13.7	13.5	13.6	13.5	13.5	13.6	13.5	13.7	13.9
Purchases of goods and services	10.5	11.2	12.0	12.1	12.1	12.0	11.8	11.5	10.9
Interest	2.4	3.1	6.0	4.8	4.1	4.7	4.6	4.7	4.6
Subsidies	1.7	1.8	1.8	1.7	1.7	1.7	1.6	1.5	1.4
Current transfers	5.5	5.8	7.7	7.5	8.1	7.6	7.1	7.0	6.4
Fixed investment	4.7	4.9	4.0	3.4	2.7	2.7	2.9	3.1	2.9
Capital transfers	0.7	13.2	1.2	4.5	1.8	1.5	0.9	2.3	1.4
Other	1.7	1.9	2.0	1.9	1.6	1.5	1.6	1.5	1.4

General government, % of GDP

Expenditure	41.0	55.3	48.4	49.3	45.7	45.4	43.9	45.3	42.9
Administration, safety, defence ¹	4.4	4.4	4.8	5.0	5.4	5.3	5.0	4.8	4.6
Education	7.9	8.1	8.1	8.0	7.8	7.7	7.5	7.6	7.5
Health services	7.6	7.6	7.9	7.5	7.3	7.4	7.4	7.5	7.5
Social security	8.2	8.5	10.7	10.7	11.1	10.6	10.2	10.2	9.5
Other social affairs ²	4.7	4.7	4.6	6.5	4.0	4.8	4.4	4.1	4.3
Economic affairs	5.7	18.7	6.0	6.8	5.7	4.8	4.8	6.3	5.0
Interest expenditure	2.6	3.3	6.3	5.0	4.3	4.9	4.7	4.8	4.7

Central government, % of GDP

Expenditure	30.0	43.4	36.3	38.4	34.9	34.0	32.7	33.4	31.6
Administration, safety, defence ¹	4.5	4.4	4.8	5.0	5.4	5.2	5.0	4.8	4.5
Education	3.1	3.3	3.3	3.3	3.1	3.2	3.1	3.0	3.0
Health services	7.5	7.4	8.0	7.7	7.4	7.5	7.6	7.6	7.5
Social protection	7.0	6.7	7.7	8.4	8.8	7.7	7.4	6.9	6.5
Other social affairs ²	1.7	1.6	1.7	3.6	1.5	2.2	1.7	1.4	1.6
Economic affairs	4.2	17.3	5.0	6.0	4.9	3.9	3.7	5.4	4.3
Interest expenditure	2.0	2.6	5.7	4.4	3.7	4.3	4.2	4.3	4.2

Local government, % of GDP

Expenditure	13.2	13.5	13.0	12.8	12.9	13.1	13.3	13.5	13.0
Administration and safety ¹	1.0	1.1	1.0	1.1	1.1	1.2	1.2	1.2	1.2
Education	4.8	4.8	4.8	4.7	4.7	4.5	4.5	4.6	4.5
Health services	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Social protection	2.1	2.1	2.4	2.5	3.0	3.0	3.1	3.3	3.1
Other social affairs ²	3.1	3.2	3.0	3.0	2.6	2.6	2.7	2.7	2.8
Economic affairs	1.5	1.6	1.1	0.9	0.9	1.1	1.3	1.1	0.9
Interest expenditure	0.6	0.7	0.6	0.6	0.6	0.6	0.5	0.5	0.5

1. Excluding interest expense. 2. Culture, religion, recreation, housing and community affairs, environment protection.

Source: Statistics Iceland.

Table A7 Balance of payments

<i>EUR millions</i>	1995	2000	2005	2008	2015 ¹
Current account	10	-997	-2,137	-2,754	770
Goods	138	-637	-1,442	-517	-243
Goods exports	1,393	1,977	2,327	3,158	4,200
Goods imports	1,255	2,614	3,770	3,675	4,442
Services	52	-36	-155	250	1,382
Services exports	533	1,162	1,792	1,862	3,926
Services imports	481	1,199	1,948	1,611	2,545
Primary income	-175	-309	-543	-2,461	-127
Receipts of primary income	44	119	1,160	1,072	759
Expenditures of primary income	219	428	1,703	3,533	886
Secondary income - Balance on secondary income	-4	-15	3	-26	-241
Receipts of secondary income	16	17	59	69	113
Expenditures of secondary income	20	32	56	95	355
Capital account	-3	-3	-5	-8	-10
Receipts	0	0	0	0	0
Expenditures	3	3	5	8	10
Financial account ²	-27	-1,161	-1,846	-9,096	910
Assets	27	1,060	18,328	-3,777	-1,728
Direct investment	19	427	5,715	-2,904	366
Portfolio investment	49	599	3,773	-3,384	-2,673
Financial derivatives, net	.	.	.	-1	15
Other investment	-44	113	8,781	1,724	-416
Reserve assets	3	-79	60	789	981
Liabilities	54	2,220	20,174	5,319	-2,637
Direct investment	-7	185	2,483	633	921
Portfolio investment	169	1,288	13,599	37	-6,121
Other investment	-107	747	4,092	4,649	2,563
Net errors and omissions	-34	-160	297	-6,335	150

1. Preliminary figures. 2. Positive number represents inflow of capital due to foreign borrowing or decrease in assets. Negative number accounts for outflow of capital, debt repayment, or increase in assets.

Source: Central Bank of Iceland.

Table A8 Projected external debt service¹

<i>EUR millions</i>	2016	2017	2018	2019	2020	2021	<i>Principal thereafter</i>	<i>Total</i>
Government								
Principal	0	0	0	0	758	0	902	1,660
Interest ²	36	72	72	72	63	53	.	.
Total	36	72	72	72	821	53	.	.
Monetary authorities & Treasury								
Principal	0	0	0	0	758	0	902	1,660
Interest ²	36	72	72	72	63	53	.	.
Total	36	72	72	72	821	53	.	.
Local government								
Principal	0	0	0	0	0	0	0	0
Interest ²	0	0	0	0	0	0	.	.
Total	0	0	0	0	0	0	.	.
Banks								
Principal	0	144	978	458	117	0	0	1,697
Interest ²	25	49	32	8	3	0	.	.
Total	25	193	1,010	466	121	0	.	.
Other credit institutions								
Principal	26	38	31	6	22	5	10	137
Interest ²	1	1	0	0	0	0	.	.
Total	26	39	31	7	22	5	.	.
Other sectors								
Principal	236	389	492	311	352	202	1,001	2,981
Interest ²	16	29	26	22	16	13	.	.
Total	252	417	517	332	368	215	.	.
Grand total								
Principal	262	571	1,500	775	1,249	206	1,913	6,476
Interest ²	78	151	130	102	83	66	.	.
Total	340	721	1,630	877	1,332	273	.	.

1. Based on debt outstanding at end of June 2016. 2. Floating interest rate is assumed according to the most recent market rates available.

Source: Central Bank of Iceland.