



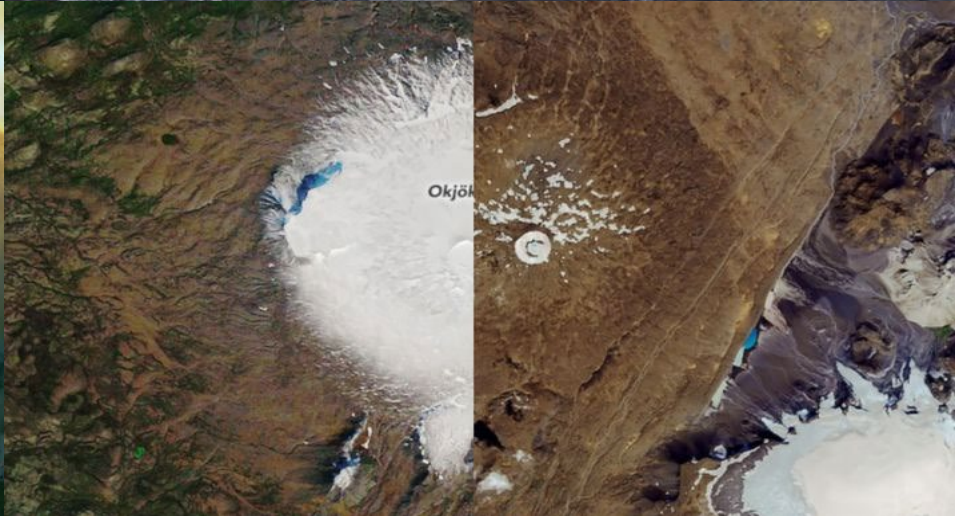
Fjármálaráðstefna  
sveitarfélaga  
8. október 2021

Framtíðin er  
**græn** og óverðtryggð

# Raunveruleikinn



# Raunveruleikinn



## ICELAND

OECD Countries

### OVERALL PERFORMANCE

COUNTRY RANKING

Iceland

**29** / 165

COUNTRY SCORE



REGIONAL AVERAGE: 77.2

STATISTICAL PERFORMANCE INDEX

0 (WORST) TO 100 (BEST)



### AVERAGE PERFORMANCE BY SDG



### SDG DASHBOARDS AND TRENDS



■ Major challenges  
 ■ Significant challenges  
 ■ Challenges remain  
 ■ SDG achieved  
 ■ Information unavailable  
↘ Decreasing  
 ↔ Stagnating  
 ↗ Moderately improving  
 ↑ On track or maintaining SDG achievement  
 ● Information unavailable

Notes: The full title of Goal 2 "Zero Hunger" is "End hunger, achieve food security and improved nutrition and promote sustainable agriculture".  
The full title of each SDG is available here: <https://sustainabledevelopment.un.org/topics/sustainabledevelopmentgoals>

### SDG12 – Responsible Consumption and Production

Electronic waste (kg/capita)	21.4	2019	●	●
Production-based SO <sub>2</sub> emissions (kg/capita)	344.9	2012	●	●
SO <sub>2</sub> emissions embodied in imports (kg/capita)	29.7	2012	●	●
Production-based nitrogen emissions (kg/capita)	34.6	2010	●	●
Nitrogen emissions embodied in imports (kg/capita)	18.0	2010	●	●
Non-recycled municipal solid waste (kg/capita/day)	1.4	2017	●	●

### SDG13 – Climate Action

CO <sub>2</sub> emissions from fossil fuel combustion and cement production (tCO <sub>2</sub> /capita)	9.8	2019	●	→
CO <sub>2</sub> emissions embodied in imports (tCO <sub>2</sub> /capita)	4.5	2015	●	→
CO <sub>2</sub> emissions embodied in fossil fuel exports (kg/capita)	0.0	2017	●	●
Carbon Pricing Score at EUR60/tCO <sub>2</sub> (%), worst 0–100 best)	57.0	2018	●	↑

### SDG14 – Life Below Water

Mean area that is protected in marine sites important to biodiversity (%)	16.6	2019	●	→
Ocean Health Index: Clean Waters score (worst 0–100 best)	79.5	2020	●	↓
Fish caught from overexploited or collapsed stocks (% of total catch)	58.3	2014	●	↓
Fish caught by trawling or dredging (%)	19.7	2016	●	→
Fish caught that are then discarded (%)	2.5	2016	●	●
Marine biodiversity threats embodied in imports (per million population)	0.0	2018	●	●

### SDG15 – Life on Land

Mean area that is protected in terrestrial sites important to biodiversity (%)	19.1	2019	●	→
Mean area that is protected in freshwater sites important to biodiversity (%)	33.5	2019	●	→
Red List Index of species survival (worst 0–1 best)	0.9	2020	●	↓
Permanent deforestation (% of forest area, 5-year average)	NA	NA	●	●
Terrestrial and freshwater biodiversity threats embodied in imports (per million population)	0.4	2018	●	●

### SDG17 – Partnerships for the Goals

Government spending on health and education (% of GDP)	14.6	2018	●	↑
For high-income and all OECD DAC countries: International concessional public finance, including official development assistance (% of GNI)	0.3	2019	●	→
Other countries: Government revenue excluding grants (% of GDP)	NA	NA	●	●
Corporate Tax Haven Score (best 0–100 worst)	*	0.0	2019	●
Financial Secrecy Score (best 0–100 worst)	57.4	2020	●	●
Shifted profits of multinationals (US\$ billion)	0.5	2017	●	●
Statistical Performance Index (worst 0–100 best)	77.8	2019	●	↑

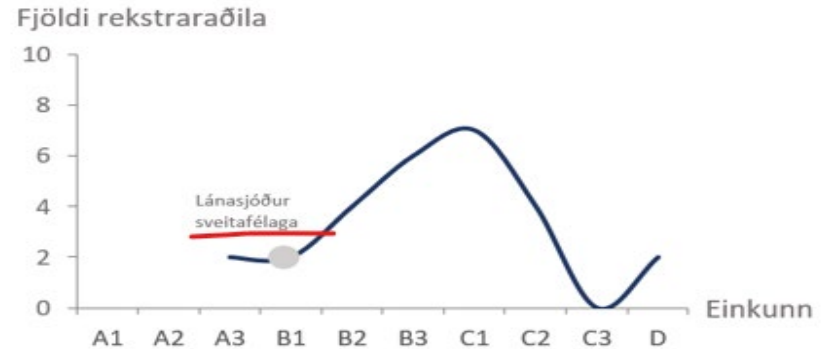
S  
O  
R  
P  
  
L  
O  
F  
T  
S  
L  
  
F  
R  
A  
V  
E  
I  
T  
A  
  
P  
E  
N  
I  
N  
G  
A  
P  
V  
A  
E  
T  
T  
I

# Sjálfbærni UFS (e. ESG)

Lánasjóðurinn fékk  
82 punkta og  
B1 í einkunn



## UFS einkunnadreifing hjá íslenskum útgefendum



Heimild: Reitun



# Kröfur á sveitarfélögin

- Loftslagsstefna og aðgerðaráætlun 31.des.2021
  - Losunarbókhald
- Flokkun og móttaka á sorpi 1. jan.2023
  - Móttöku og söfnunarstöðvar
  - Flokkun og flutningur heimilisúrgangs
  - Hringrásarhagkerfi
- Vinna við nýja reglugerð um fráveitur og skólp
  - Kostnaður áætlaður 20-25 milljarðar

# Græn skuldabréf

- Tvær útgáfur af grænum skuldabréfum
  - Febrúar 2020 – 1.100 m.kr.
  - Ágúst 2021 – 1.400 m.kr.
- Tilbúin til að gefa út meira....
- ... vantar umsóknir um ný verkefni.
- Framvinduskýrsla grænna skuldabréfa
- Umhverfisábatí
  - Betri fráveitur
  - Hreinni orka
  - Minni útblástur



# Dæmi um grænar lánveitingar

- Rafvæðing hafnar sparar 5,63 tonn af CO2 fyrir hverja 1 mk.r fjárfestingu.
- LED götulýsing sparar 0,04 tonn af CO2 fyrir hverja 1 mkr. Fjárfestingar.
- Munur 131 faldur

## Orkunýtni



### Rafvæðing hafnar - 90 m.kr.

Áætluð afkastageta 625 MWh

Áætlaður sparnaður í CO2 507 tonn

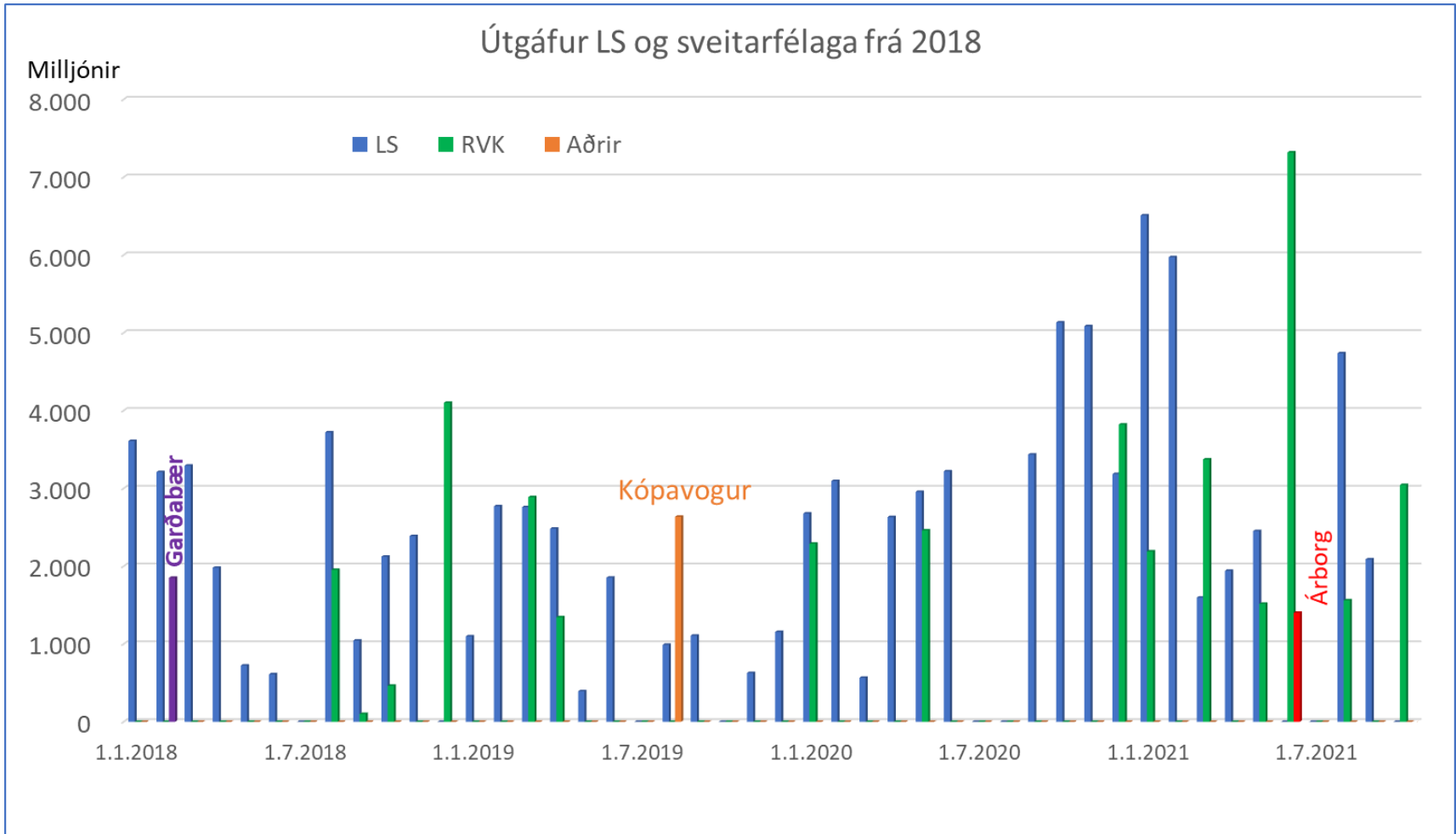
### LED - lýsing götuljóna – 10 m.kr.

Áætlaður orkusparnaður 49,2 MWh

Áætlaður sparnaður í CO2 0,43 tonn

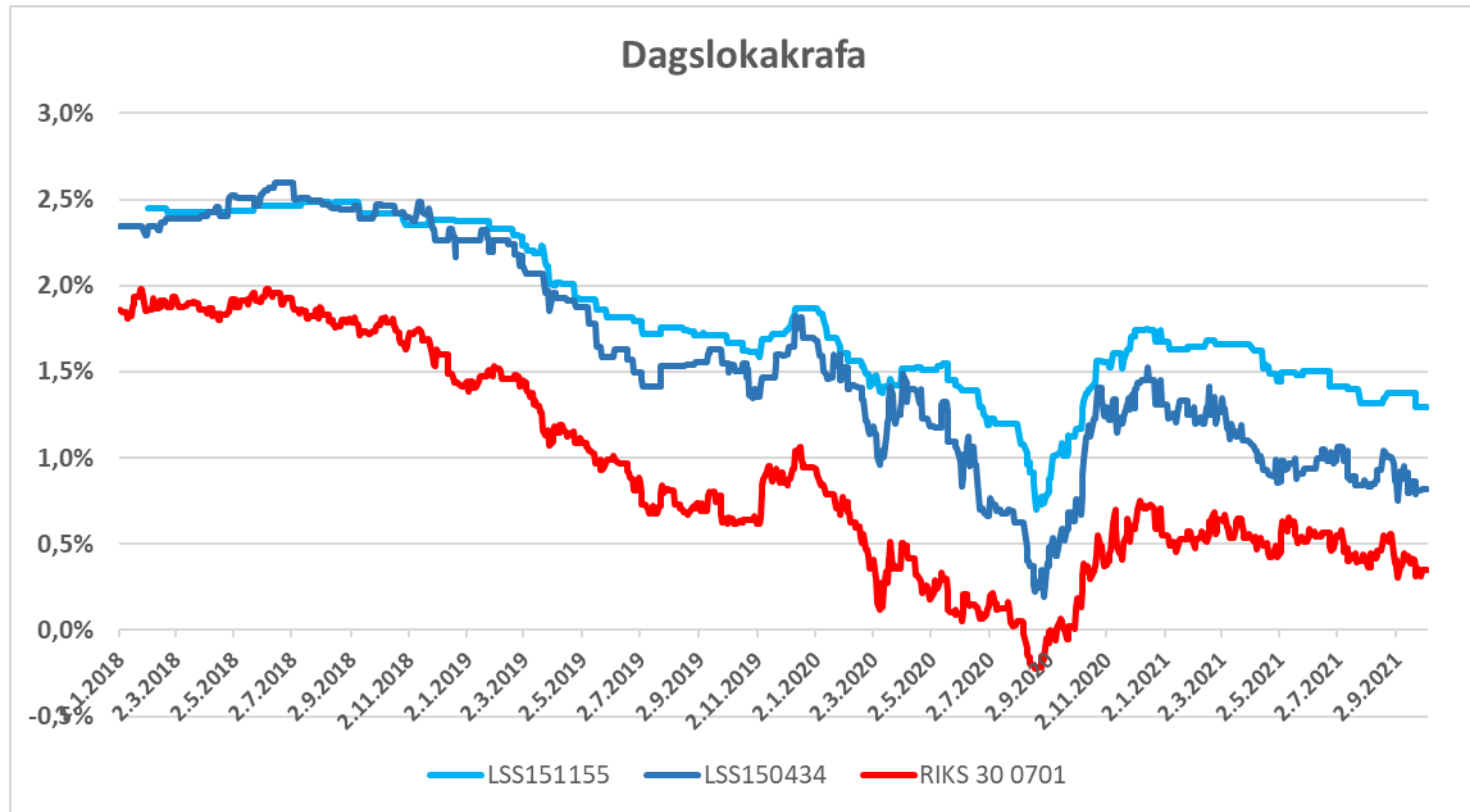


# Aukin útgáfa



# Sveiflur í vöxtum á sama tíma

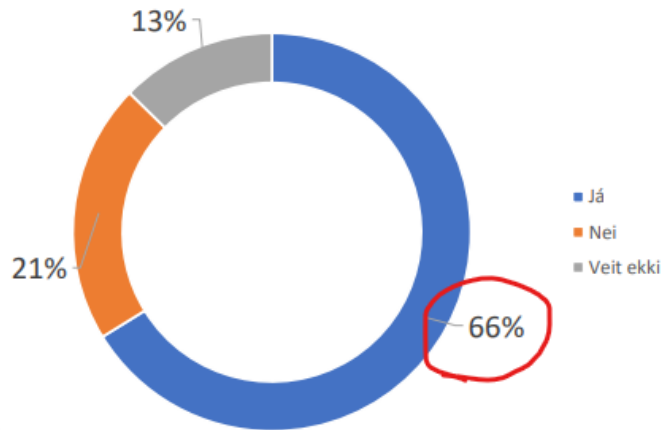
- Markvert lægri raunvextir en áður í sögu sjóðsins.



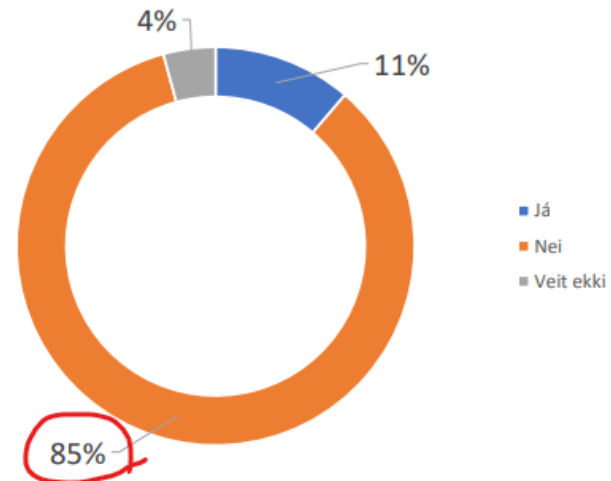
# Viðhorfskönnun

- Munum einbeita okkur þar sem eftirspurnin er:  
Fjármögnun næstu ára

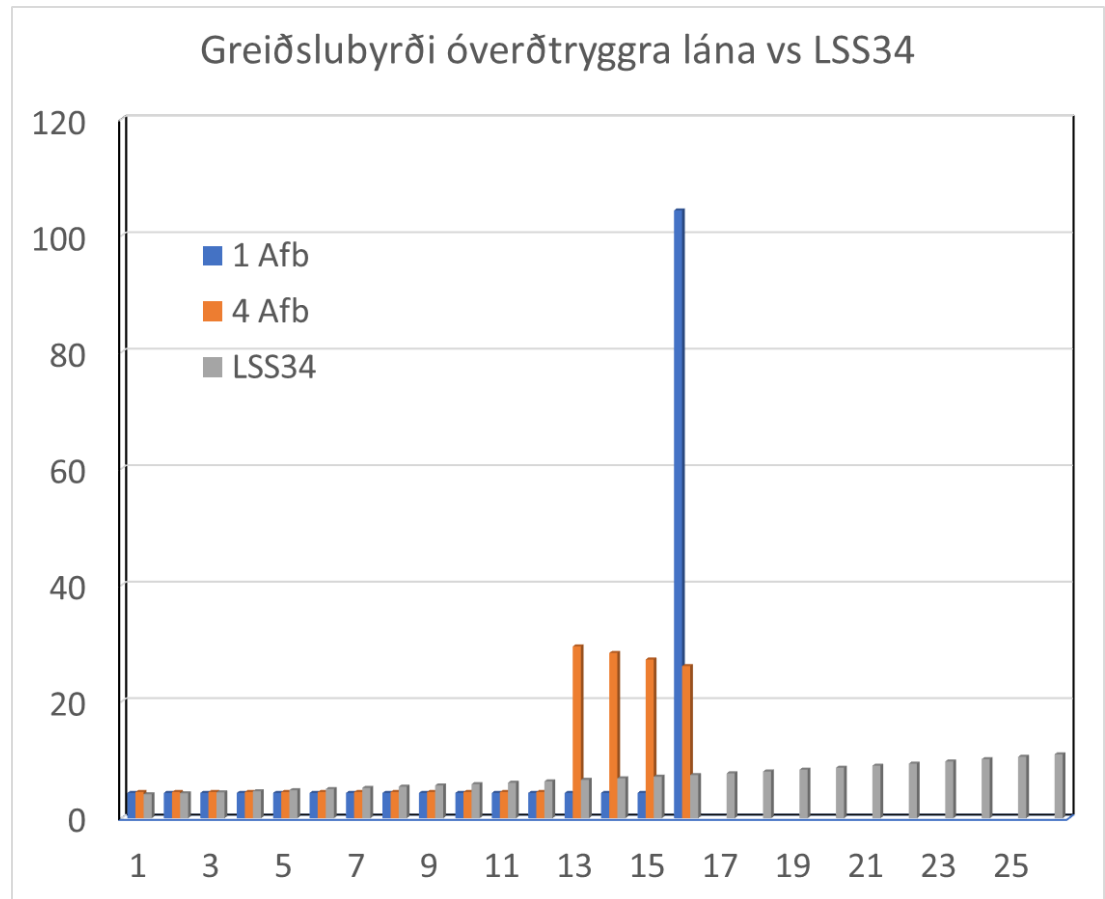
Gæti óverðtryggð fjármögnun hentað þínu sveitarfélagi á næstu árum?



Gæti erlend fjármögnun hentað þínu sveitarfélagi á næstu árum?



- Heildar greiðslur
  - 1 Afborgun
    - 170 mkr
  - 4 Afborganir
    - 165 mkr
  - LSS34
    - Mv 3,5% verðb.
      - 170 mkr
    - Mv 4% verðb.
      - 182 mkr
    - Mv 4,5% verðb.
      - 196 mkr



# Útlán í boði núna

Lánstími	Tegund	Verðtr?	Vextir*	Uppgreiðsla?
2034	Jafngreiðslulán	Já	Fastir 1,02%	Nei
2055	Jafnar afborganir	Já	Fastir 1,52%	Já - 2035 og 2045
2040 Græn	Jafngreiðslulán	Já	Fastir 1,5%	Nei
2029 Græn	1 afborgun	Nei	Fastir 4,35%	Nei
2029 Græn	4 afborganir	Nei	Fastir 4,50%	Nei

- \* Vextir breytast reglulega eftir útboð og eru festir þegar lántaka liggur fyrir.
- <https://www.lanasjodur.is/lanakjor/>



**Takk fyrir**