



Mortgage Fund

Investor Report: May 2016

Overview	Amount
Total Cover Pool Balance	95.678
Average Loan Balance	14
No. of Loans	6.925
No. of Borrowers	5.694
No. of Properties	5.878
WA Legal Maturity (in months)	321
WA Seasoning (in months)	126
WA LTV	62,7%
WA Interest Rate	4,4%

LTV ranges	Balance	Percent
less than 40%	17.659	18,5%
40 - 50%	11.829	12,4%
50 - 60%	13.724	14,3%
60 - 70%	14.429	15,1%
70 - 80%	14.690	15,4%
80 - 90%	12.265	12,8%
90 - 100%	6.627	6,9%
100 - 110%	2.562	2,7%
more than 110%	1.894	2,0%
Total	95.678	100,0%

Property Type	Balance	Percent
Residential	95.002	99,3%
Realestate_other	11	0,0%
Industrial	53	0,1%
Holiday_cottage	11	0,0%
Agricultural	549	0,6%
Commercial	51	0,1%
Total	95.678	100,0%

Payment Frequency	Balance	Percent
Monthly	95.678	100,0%
Total	95.678	100,0%

Interest Rate Type	Balance	Percent
Indexed	90.805	94,9%
Non Indexed	4.873	5,1%
Total	95.678	100,0%

Arrears	Balance	Percent
Not in Arrears	91.006	95,1%
0 - 30 days default	40	0,0%
30 - 90 days default	4.249	4,4%
90 - 180 days default	384	0,4%
Total	95.678	100,0%

Prior Ranks	Balance	Percent
No Prior Ranks	94.344	98,6%
Prior ranks	1.334	1,4%
Total	95.678	100,0%

Area	Balance	Percent
Reykjavik	33.523	35,0%
Capital Area excl. Reykjavik	33.436	34,9%
Suðurnes	917	1,0%
Vesturland	8.008	8,4%
Vestfirðir	304	0,3%
Norðurland Vestra	2.721	2,8%
Norðurland Eystra	5.091	5,3%
Austurland	2.056	2,1%
Suðurland	9.623	10,1%
Total	95.678	100,0%

Maturity	Balance	Percent
Less than 15 years	16.549	17,3%
15 - 20 years	4.844	5,1%
20 - 25 years	582	0,6%
25 - 30 years	57.492	60,1%
30 - 35 years	15.711	16,4%
35 - 40 years	500	0,5%
Total	95.678	100,0%

RWclass	Balance	Percent
Risk weight 35	0	0
Risk weight 75	0	0
Risk weight 100	0	0
Total	0	0,0%

Planned frequency for updates of this summary: 12 times per year.
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Contact:
Investor Relations: samskiptasvidj@arionbanki.is
Head of Funding: Eirikur Magnus Jenson, eirikur.jenson@arionbanki.is
Risk Management: Otto S. Michelsen, otto.michelsen@arionbanki.is