



Mortgage Fund

Investor Report: June 2017

Overview	Amount
Total Cover Pool Balance	89.698
Average Loan Balance	13
No. of Loans	6.881
No. of Borrowers	5.511
No. of Properties	5.679
WA Legal Maturity (in months)	309
WA Seasoning (in months)	134
WA LTV	56,1%
WA Interest Rate	4,4%

LTV ranges	Balance	Percent
less than 40%	21.513	24,0%
40 - 50%	13.378	14,9%
50 - 60%	14.866	16,6%
60 - 70%	16.397	18,3%
70 - 80%	12.519	14,0%
80 - 90%	6.740	7,5%
90 - 100%	2.452	2,7%
100 - 110%	1.122	1,3%
more than 110%	713	0,8%
Total	89.698	100,0%

Property Type	Balance	Percent
Residential	89.509	99,8%
Industrial	7	0,0%
Agricultural	183	0,2%
Total	89.698	100,0%

Payment Frequency	Balance	Percent
Monthly	89.694	100,0%
Quarterly	4	0,0%
Total	89.698	100,0%

Interest Rate Type	Balance	Percent
Indexed	84.094	93,8%
Non Indexed	5.604	6,2%
Total	89.698	100,0%

Arrears	Balance	Percent
Not in Arrears	87.116	97,1%
0 - 30 days default	1.865	2,1%
30 - 90 days default	574	0,6%
90 - 180 days default	144	0,2%
Total	89.698	100,0%

Prior Ranks	Balance	Percent
No Prior Ranks	87.027	97,0%
Prior ranks	2.671	3,0%
Total	89.698	100,0%

Area	Balance	Percent
Reykjavik	31.567	35,2%
Capital Area excl. Reykjavik	31.932	35,6%
Suðurnes	978	1,1%
Vesturland	6.693	7,5%
Vestfirðir	294	0,3%
Norðurland Vestra	2.629	2,9%
Norðurland Eystra	4.536	5,1%
Austurland	1.892	2,1%
Suðurland	9.177	10,2%
Total	89.698	100,0%

Maturity	Balance	Percent
Less than 15 years	17.296	19,3%
15 - 20 years	3.033	3,4%
20 - 25 years	1.552	1,7%
25 - 30 years	61.927	69,0%
30 - 35 years	4.255	4,7%
35 - 40 years	1.636	1,8%
Total	89.698	100,0%

RWclass	Balance	Percent
Risk weight 35	83.396	93,6%
Risk weight 75	5.435	6,1%
Risk weight >= 100	235	0,3%
Total	0	100,0%

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 Jensson, eirikur.jensson@arionbanki.is](mailto:Eirikur.Magnus.Jensson@arionbanki.is)
Risk Management: [Sævarur Einarsson, saevardur.einarsson@arionbanki.is](mailto:Sævarur.Einarsson@arionbanki.is)