



Mortgage Fund

Investor Report: January 2017

Overview	Amount
Total Cover Pool Balance	93.108
Average Loan Balance	13
No. of Loans	7.085
No. of Borrowers	5.662
No. of Properties	5.847
WA Legal Maturity (in months)	312
WA Seasoning (in months)	131
WA LTV	56,3%
WA Interest Rate	4,4%

LTV ranges	Balance	Percent
less than 40%	22.085	23,7%
40 - 50%	13.684	14,7%
50 - 60%	15.487	16,6%
60 - 70%	17.316	18,6%
70 - 80%	12.710	13,7%
80 - 90%	7.170	7,7%
90 - 100%	2.688	2,9%
100 - 110%	1.314	1,4%
more than 110%	653	0,7%
Total	93.108	100,0%

Property Type	Balance	Percent
Residential	92.900	99,8%
Industrial	7	0,0%
Agricultural	201	0,2%
Total	93.108	100,0%

Payment Frequency	Balance	Percent
Monthly	93.102	100,0%
Quarterly	5	0,0%
Total	93.108	100,0%

Interest Rate Type	Balance	Percent
Indexed	87.223	93,7%
Non Indexed	5.885	6,3%
Total	93.108	100,0%

Arrears	Balance	Percent
Not in Arrears	89.682	96,3%
0 - 30 days default	7	0,0%
30 - 90 days default	3.295	3,5%
90 - 180 days default	124	0,1%
Total	93.108	100,0%

Prior Ranks	Balance	Percent
No Prior Ranks	90.554	97,3%
Prior ranks	2.553	2,7%
Total	93.108	100,0%

Area	Balance	Percent
Reykjavik	32.713	35,1%
Capital Area excl. Reykjavik	33.157	35,6%
Suðurnes	899	1,0%
Vesturland	7.171	7,7%
Vestfirðir	313	0,3%
Norðurland Vestra	2.827	3,0%
Norðurland Eystra	4.873	5,2%
Austurland	1.896	2,0%
Suðurland	9.258	9,9%
Total	93.108	100,0%

Maturity	Balance	Percent
Less than 15 years	17.456	18,7%
15 - 20 years	3.920	4,2%
20 - 25 years	1.251	1,3%
25 - 30 years	61.491	66,0%
30 - 35 years	8.011	8,6%
35 - 40 years	979	1,1%
Total	93.108	100,0%

RWclass	Balance	Percent
Risk weight 35	89.942	96,4%
Risk weight 75	2.106	2,3%
Risk weight 100	1.268	1,4%
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](mailto: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)