



## Mortgage Fund

Investor Report: September 2018

Overview	Amount
Total Cover Pool Balance	68.360
Average Loan Balance	13
No. of Loans	5.292
No. of Borrowers	4.371
No. of Properties	4.562
WA Legal Maturity (in months)	294
WA Seasoning (in months)	150
WA LTV	48,0%
WA Interest Rate	4,4%

LTV ranges	Balance	Percent
less than 40%	23.486	34,4%
40 - 50%	12.845	18,8%
50 - 60%	13.671	20,0%
60 - 70%	10.133	14,8%
70 - 80%	5.199	7,6%
80 - 90%	1.884	2,8%
90 - 100%	795	1,2%
100 - 110%	259	0,4%
more than 110%	88	0,1%
Total	68.360	100,0%

Property Type	Balance	Percent
Residential	67.970	99,4%
Realestate_other	25	0,0%
Industrial	22	0,0%
Agricultural	327	0,5%
Commercial	15	0,0%
Total	68.360	100,0%

Payment Frequency	Balance	Percent
Monthly	68.360	100,0%
Total	68.360	100,0%

Interest Rate Type	Balance	Percent
Indexed	64.813	94,8%
Non Indexed	3.547	5,2%
Total	68.360	100,0%

Arrears	Balance	Percent
Not in Arrears	66.422	97,2%
0 - 30 days default	1.240	1,8%
30 - 90 days default	651	1,0%
90 - 180 days default	47	0,1%
Total	68.360	100,0%

Prior Ranks	Balance	Percent
No Prior Ranks	66.648	97,5%
Prior ranks	1.712	2,5%
Total	68.360	100,0%

Area	Balance	Percent
Reykjavik	23.427	34,3%
Capital Area excl. Reykjavik	24.104	35,3%
Suðurnes	711	1,0%
Vesturland	5.406	7,9%
Vestfirðir	270	0,4%
Norðurland Vestra	2.078	3,0%
Norðurland Eystra	3.234	4,7%
Austurland	1.617	2,4%
Suðurland	7.514	11,0%
Total	68.360	100,0%

Maturity	Balance	Percent
Less than 15 years	13.518	19,8%
15 - 20 years	1.913	2,8%
20 - 25 years	896	1,3%
25 - 30 years	48.887	71,5%
30 - 35 years	2.255	3,3%
35 - 40 years	891	1,3%
Total	68.360	100,0%

RWclass	Balance	Percent
Risk weight 35	65.290	94,5%
Risk weight 75	3.277	4,7%
Risk weight >= 100	533	0,8%
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: Eiríkur Magnus Jónsson, [eirikur.jonsson@arionbanki.is](mailto:eirikur.jonsson@arionbanki.is)  
Risk Management: Sævarur Einarsson, [saevardur.einarsson@arionbanki.is](mailto:saevardur.einarsson@arionbanki.is)