



Overview of Costs and Charges when investing in securities

Better overview of costs and charges when investing in securities at Arion Bank

Overview of estimated costs and charges before investing

When investing in securities, it is important to know the costs and charges related to the transactions and the effect on returns.

The Markets in Financial Instruments Directive (known as MiFID II) introduced new obligations on investment firms to provide their clients or potential clients with adequate information on all costs and related charges.

This document contains information on aggregated *estimated* costs and charges when trading shares, bonds, and funds. The costs are based on examples of trades with fixed terms on e.g. ongoing costs, holding period and amounts invested. These examples do not represent an exhaustive list of possible trades.

In the examples, three cost components are specified. *Firstly*, service costs. This includes all costs and related charges that Arion Bank charges in connection with transactions involving financial instruments, such as transaction costs, processing fees, and custody fees.

Secondly, product costs, i.e. costs and related charges directly associated with the financial instruments themselves. In the case of funds, this includes management fees deducted from the fund's assets.

Thirdly, third-party payments. This refers to payments that Arion Bank receives from third parties, such as commissions and discounts from fund managers in connections with their distribution. When Arion Bank manages assets on behalf of clients, the bank allocates third-party payments to the client. In other cases, the bank may retain third-party payments, provided that the payment is intended to enhance the quality of service and does not create a conflict of interest with the client's interest.

The effect of costs on returns

Costs have a negative effect on returns. The investment must generate a higher return than the cost to realize a positive return. The cost is typically higher at the beginning and end of the investment as a result of entry and exit costs, but is lower in the intervening period.

Actual costs may differ

The costs in the following examples are based on the list of fees and charges. Please bear in mind that the costs are estimated and the costs incurred by the client may differ, due to e.g. discounts, different holding period or the amount invested.

Once a year clients receive a detailed overview of the costs and charges paid during the year.

To get an overview of cost items please refer to the Fees and Charges for Investment Services available online at arionbanki.is/english/about-us/more/rates/.

The client should not interpret the information given in the examples as advice to buy, sell or otherwise dispose of financial instruments or as a forecast of future returns.

The information on estimated costs and related charges does not take into account costs which may arise from general risks when investing in financial instruments. Investors are encouraged to read the overview of the main characteristics of financial instruments and risk factors at arionbanki.is/investorprotection.

If any questions arise, please contact us by phone on 444 7000, e-mail at arionbanki@arionbanki.is or via webchat at arionbanki.is/english.

Shares

Listed domestic shares - trading via Online Banking or Arion App

Terms

The following example provides information on aggregated costs and charges, expressed both as a cash amount and as a percentage, when investing in listed domestic shares via Online Banking or Arion App. Additionally, the cumulative effect of the costs on the return are provided.

The holding period is assumed to be 5 years and the shares are sold at the end of that time. The company pays out dividends annually. For the sake of simplicity, the growth rate is set at 0% during the holding period. The investor is assumed to be a person, i.e. not a legal entity, and this particular financial instrument the only holding in the respective custody account.

Financial instrument:	Listed domestic shares	Growth:	0.00%
Trading venue:	Online Banking / Arion App	Market:	Iceland
Holding period:	5 years	Currency:	Icelandic króna (ISK)

Aggregated costs and charges over holding period

Amount invested:	ISK 500,000		ISK 1,000,000		ISK 5,000,000	
	Amount	Percentage of investment	Amount	Percentage of investment	Amount	Percentage of investment
Service costs ¹	ISK 28,100	5.62%	ISK 35,600	3.56%	ISK 95,600	1.91%
Product costs	ISK 0	0.00%	ISK 0	0.00%	ISK 0	0.00%
Third party payments	ISK 0	0.00%	ISK 0	0.00%	ISK 0	0.00%
Total costs and charges:	ISK 28,100	5.62%	ISK 35,600	3.56%	ISK 95,600	1.91%

Cumulative effect of costs on return

Value of investment if no charges at all	ISK 500,000	ISK 1,000,000	ISK 5,000,000
Value of investment if all costs and charges are included	ISK 471,900	ISK 964,400	ISK 4,904,400
Anticipated spikes or fluctuations in costs and charges (due to entry and exit costs)	ISK 8,100	ISK 15,600	ISK 75,600
Investment growth, including costs, assuming 0% return	-5.62%	-3.56%	-1.91%
Equal to decrease in return of	ISK 28,100	ISK 35,600	ISK 95,600

¹ This refers to entry and exit costs, transaction fees and custody fees. A minimum custody fee is payable on all portfolios, regardless of portfolio value and product. However, no custody fee, including a minimum fee, is charged on the funds of Stefir hf. Please refer to the Fees and Charges for Investment Services at arionbanki.is/english/about-us/more/rates/

Listed domestic shares - trading via brokerage

Terms

The following example provides information on aggregated costs and charges, expressed both as a cash amount and as a percentage, when investing in listed international shares through a securities brokerage. Additionally, the cumulative effect of the costs on the return are provided. The example is split into three according to the amount invested.

The holding period is assumed to be five years and the shares are sold at the end of that time. The company pays out dividends annually. For the sake of simplicity, the growth rate is set at 0% during the holding period. The investor is assumed to be a person, i.e. not a legal entity, and this particular financial instrument the only holding in the respective custody account.

Financial instrument:	Listed domestic shares	Growth:	0.00%
Trading venue:	Brokerage	Market:	Iceland
Holding period:	5 years	Currency:	Icelandic króna (ISK)

Aggregated costs and charges over holding period

Amount invested:	ISK 500,000		ISK 1,000,000		ISK 5,000,000	
	Amount	Percentage of investment	Amount	Percentage of investment	Amount	Percentage of investment
Service costs ¹	ISK 31,400	6.28%	ISK 41,400	4.14%	ISK 121,400	2.43%
Product costs	ISK 0	0.00%	ISK 0	0.00%	ISK 0	0.00%
Third party payments	ISK 0	0.00%	ISK 0	0.00%	ISK 0	0.00%
Total costs and charges:	ISK 31,400	6.28%	ISK 41,400	4.14%	ISK 121,400	2.43%

Cumulative effect of costs on return

	ISK 500,000	ISK 1,000,000	ISK 5,000,000
Value of investment if no charges at all	ISK 500,000	ISK 1,000,000	ISK 5,000,000
Value of investment if all costs and charges are included	ISK 468,600	ISK 958,600	ISK 4,878,600
Anticipated spikes or fluctuations in costs and charges (due to entry and exit costs)	ISK 11,400	ISK 21,400	ISK 101,400
Investment growth, including costs, assuming 0% return	-6.28%	-4.14%	-2.43%
Equal to decrease in return of	ISK 31,400	ISK 41,400	ISK 121,400

¹ This refers to entry and exit costs, transaction fees and custody fees. A minimum custody fee is payable on all portfolios, regardless of portfolio value and product. However, no custody fee, including a minimum fee, is charged on the funds of Stefir hf. Please refer to the Fees and Charges for Investment Services at arionbanki.is/english/about-us/more/rates/

Listed international shares - trading via brokerage

Terms

The following example provides information on aggregated costs and charges, expressed both as a cash amount and as a percentage, when investing in listed international shares through a securities brokerage. Additionally, the cumulative effect of the costs on the return are provided. The example is split into three according to the amount invested.

The holding period is assumed to be five years and the shares are sold at the end of that time. The company pays out dividends annually. For the sake of simplicity, the growth rate is set at 0% during the holding period. The investor is assumed to be a person, i.e. not a legal entity, and this particular financial instrument the only holding in the respective custody account.

Financial instrument:	Listed shares	Growth:	0.00%
Trading venue:	Brokerage	Market:	USA
Holding period:	5 years	Currency:	US Dollar (USD)

Aggregated costs and charges over holding period

Amount invested:	ISK 500,000		ISK 1,000,000		ISK 5,000,000	
	Amount	Percentage of investment	Amount	Percentage of investment	Amount	Percentage of investment
Service costs ¹	ISK 43,444	8.69%	ISK 43,444	4.34%	ISK 123,444	2.47%
Product costs	ISK 0	0.00%	ISK 0	0.00%	ISK 0	0.00%
Third party payments	ISK 0	0.00%	ISK 0	0.00%	ISK 0	0.00%
Total costs and charges:	ISK 43,444	8.69%	ISK 43,444	4.34%	ISK 123,444	2.47%

Cumulative effect of costs on return

	ISK 500,000	ISK 1,000,000	ISK 5,000,000
Value of investment if no charges at all	ISK 500,000	ISK 1,000,000	ISK 5,000,000
Value of investment if all costs and charges are included	ISK 456,556	ISK 956,556	ISK 4,876,556
Anticipated spikes or fluctuations in costs and charges (due to entry and exit costs)	ISK 23,444	ISK 23,444	ISK 103,444
Investment growth, including costs, assuming 0% return	-8.69%	-4.34%	-2.47%
Equal to decrease in return of	ISK 43,444	ISK 43,444	ISK 123,444

¹ This refers to entry and exit costs, transaction fees, and custody fees. Based on official exchange rate of USD to ISK on March 2nd 2026, ISK 123,01. A minimum custody fee is payable on all portfolios, regardless of portfolio value and product. However, no custody fee, including a minimum fee, is charged on the funds of Stefir hf. Please refer to the Fees and Charges for Investment Services at arionbanki.is/english/about-us/more/rates/

Bonds

Listed treasury bills - trading via brokerage

Terms

The following example provides information on aggregated costs and charges, expressed both as a cash amount and as a percentage, when investing in listed treasury bills, with a duration of less than one year, through a securities brokerage. Additionally, the cumulative effect of the costs on the return are provided. The example is split into three according to the amount invested.

The holding period is assumed to be six months and the bills are paid at the end of that time. Treasury bills bear no interest and are paid at nominal value on the due date. The investor is assumed to be a person, i.e. not a legal entity, and this particular financial instrument the only holding in the respective custody account.

Financial instrument:	Listed treasury bills	Growth:	0.00%
Trading venue:	Brokerage	Market:	Iceland
Holding period:	1 year	Currency:	Icelandic króna (ISK)

Aggregated costs and charges over holding period

Amount invested:	ISK 500,000		ISK 1,000,000		ISK 5,000,000	
	Amount	Percentage of investment	Amount	Percentage of investment	Amount	Percentage of investment
Service costs ¹	ISK 9,400	1.88%	ISK 9,400	0.94%	ISK 17,900	0.36%
Product costs	ISK 0	0.00%	ISK 0	0.00%	ISK 0	0.00%
Third party payments	ISK 0	0.00%	ISK 0	0.00%	ISK 0	0.00%
Total costs and charges:	ISK 9,400	1.88%	ISK 9,400	0.94%	ISK 17,900	0.36%

Cumulative effect of costs on return

	ISK 500,000	ISK 1,000,000	ISK 5,000,000
Value of investment if no charges at all	ISK 500,000	ISK 1,000,000	ISK 5,000,000
Value of investment if all costs and charges are included	ISK 490,600	ISK 990,600	ISK 4,982,100
Anticipated spikes or fluctuations in costs and charges (due to entry and exit costs)	ISK 5,400	ISK 5,400	ISK 13,900
Investment growth, including costs, assuming 0% return	-1.88%	-0.94%	-0.36%
Equal to decrease in return of	ISK 9,400	ISK 9,400	ISK 17,900

¹ This refers to entry and exit costs, transaction fees and custody fees. A minimum custody fee is payable on all portfolios, regardless of portfolio value and product. However, no custody fee, including a minimum fee, is charged on the funds of Stefir hf. Please refer to the Fees and Charges for Investment Services at arionbanki.is/english/about-us/more/rates/

Listed treasury bonds - trading via brokerage

Terms

The following example provides information on estimated costs and charges, expressed both as a cash amount and as a percentage, when investing in listed treasury bonds, with a duration of more than one year, through a securities brokerage. Additionally, the cumulative effect of the costs on the return are provided. The example is split into three according to the amount invested.

The holding period is assumed to be three years and the bonds are sold at the end of that time. The bonds in this example bear interest and interest is paid once a year. For the sake of simplicity, the growth rate is set at 0% during the holding period. The investor is assumed to be a person, i.e. not a legal entity, and this particular financial instrument the only holding in the respective custody account.

Financial instrument:	Listed treasury bonds	Growth:	0.00%
Trading venue:	Brokerage	Market:	Iceland
Holding period:	3 years	Currency:	Icelandic króna (ISK)

Aggregated costs and charges over holding period

Amount invested:	ISK 500,000		ISK 1,000,000		ISK 5,000,000	
	Amount	Percentage of investment	Amount	Percentage of investment	Amount	Percentage of investment
Service costs ¹	ISK 21,400	4.28%	ISK 23,400	2.34%	ISK 63,400	1.27%
Product costs	ISK 0	0.00%	ISK 0	0.00%	ISK 0	0.00%
Third party payments	ISK 0	0.00%	ISK 0	0.00%	ISK 0	0.00%
Total costs and charges:	ISK 21,400	4.28%	ISK 23,400	2.34%	ISK 63,400	1.27%

Cumulative effect of costs on return

	ISK 500,000	ISK 1,000,000	ISK 5,000,000
Value of investment if no charges at all	ISK 500,000	ISK 1,000,000	ISK 5,000,000
Value of investment if all costs and charges are included	ISK 478,600	ISK 976,000	ISK 4,936,600
Anticipated spikes or fluctuations in costs and charges (due to entry and exit costs)	ISK 7,300	ISK 9,300	ISK 49,300
Investment growth, including costs, assuming 0% return	-4.28%	-2.34%	-1.27%
Equal to decrease in return of	ISK 21,400	ISK 23,400	ISK 63,400

¹ This refers to entry and exit costs, transaction fees and custody fees. A minimum custody fee is payable on all portfolios, regardless of portfolio value and product. However, no custody fee, including a minimum fee, is charged on the funds of Stefir hf. Please refer to the Fees and Charges for Investment Services at arionbanki.is/english/about-us/more/rates/

Listed international bonds - trading via brokerage

Terms

The following example provides information on estimated costs and charges, expressed both as a cash amount and as a percentage, when investing in listed international bonds, with a duration of more than one year, through a securities brokerage. Additionally, the cumulative effect of the costs on the return are provided. The example is split into three according to the amount invested.

The holding period is assumed to be three years and the bonds are sold at the end of that time. The bonds in this example are treasury bonds which bear interest and interest is paid twice a year. For the sake of simplicity, the growth rate is set at 0% during the holding period. The investor is assumed to be a person, i.e. not a legal entity, and this particular financial instrument the only holding in the respective custody account.

Financial instrument:	Listed international bonds	Growth:	0.00%
Trading venue:	Brokerage	Market:	USA
Holding period:	3 years	Currency:	US Dollar (USD)

Aggregated costs and charges over holding period

Amount invested:	ISK 500,000		ISK 1,000,000		ISK 5,000,000	
	Amount	Percentage of investment	Amount	Percentage of investment	Amount	Percentage of investment
Service costs ¹	ISK 45,444	9.09%	ISK 55,777	5.58%	ISK 75,777	1.52%
Product costs	ISK 0	0.00%	ISK 0	0.00%	ISK 0	0.00%
Third party payments	ISK 0	0.00%	ISK 0	0.00%	ISK 0	0.00%
Total costs and charges:	ISK 45,444	9.09%	ISK 55,777	5.58%	ISK 75,777	1.52%

Cumulative effect of costs on return

	ISK 500,000	ISK 1,000,000	ISK 5,000,000
Value of investment if no charges at all	ISK 500,000	ISK 1,000,000	ISK 5,000,000
Value of investment if all costs and charges are included	ISK 454,556	ISK 944,223	ISK 4,924,223
Anticipated spikes or fluctuations in costs and charges (due to entry and exit costs)	ISK 23,111	ISK 33,444	ISK 53,444
Investment growth, including costs, assuming 0% return	-9.09%	-5.58%	-1.52%
Equal to decrease in return of	ISK 45,444	ISK 55,777	ISK 75,777

¹ This refers to entry and exit costs, transaction fees and custody fees. Based on official exchange rate of USD to ISK on March 2nd 2026, ISK 123,01. A minimum custody fee is payable on all portfolios, regardless of portfolio value and product. However, no custody fee, including a minimum fee, is charged on the funds of Stefir hf. Please refer to the Fees and Charges for Investment Services at arionbanki.is/english/about-us/more/rates/

Funds

Fixed income - trading via Online Banking or Arion App

Terms

The following example provides information on estimated costs and charges, expressed both as a cash amount and as a percentage, when investing in Stefmir - Liquidity Fund, via Online Banking or Arion App. Additionally, the cumulative effect of the costs on the return are provided. The example is split into three according to the amount invested.

The holding period is assumed to be one year and the total amount redeemed at the end of that time. The growth rate is assumed to be 5% during the holding period. The investor is assumed to be a person, i.e. not a legal entity, and this particular financial instrument the only holding in the respective custody account.

Financial instrument:	Stefmir - Liquidity Fund	Growth:	5.00%
Trading venue:	Online Banking / Arion app	Market:	Iceland
Holding period:	1 year	Currency:	Icelandic króna (ISK)

Aggregated costs and charges over holding period

Amount invested:	ISK 1,000,000		ISK 5,000,000		ISK 10,000,000	
	Amount	Percentage of investment	Amount	Percentage of investment	Amount	Percentage of investment
Service costs ¹	ISK 0	0.00%	ISK 0	0.00%	ISK 0	0.00%
Product costs ²	ISK 4,305	0.43%	ISK 21,525	0.43%	ISK 43,050	0.43%
Third party payments	ISK 0	0.00%	ISK 0	0.00%	ISK 0	0.00%
Total costs and charges:	ISK 4,305	0.43%	ISK 21,525	0.43%	ISK 43,050	0.43%

Cumulative effect of costs on return

	ISK 1,050,000	ISK 5,250,000	ISK 10,500,000
Value of investment if no charges at all	ISK 1,050,000	ISK 5,250,000	ISK 10,500,000
Value of investment if all costs and charges are included	ISK 1,045,695	ISK 5,228,475	ISK 10,456,950
Anticipated spikes or fluctuations in costs and charges (due to front load)	ISK 0	ISK 0	ISK 0
Investment growth, including costs	4.57%	4.57%	4.57%
Equal to decrease in return of	ISK 4,305	ISK 21,525	ISK 43,050

¹ A minimum custody fee is payable on all portfolios, regardless of portfolio value and product. However, no custody fee, including a minimum fee, is charged on the funds of Stefmir hf. Please refer to the Fees and Charges for Investment Services at arionbanki.is/english/about-us/more/rates/

² This refers to ongoing charge and management fees.

Balanced funds - trading via Online Banking or Arion app

Terms

The following example provides information on estimated costs and charges, expressed both as a cash amount and as a percentage, when investing in Stefmir - Balanced Fund, via Online Banking or Arion App. Additionally, the cumulative effect of the costs on the return are provided. The example is split into three according to the amount invested.

The holding period is assumed to be three year and the total amount redeemed at the end of that time. The annual growth rate is assumed to be 7% during the holding period. The investor is assumed to be a person, i.e. not a legal entity, and this particular financial instrument the only holding in the respective custody account.

Financial instrument:	Stefmir - Balanced Fund	Growth:	7.00%
Trading venue:	Online Banking / Arion app	Market:	Iceland
Holding period:	3 year	Currency:	Icelandic króna (ISK)

Aggregated costs and charges over holding period

Amount invested:	ISK 1,000,000		ISK 5,000,000		ISK 10,000,000	
	Amount	Percentage of investment	Amount	Percentage of investment	Amount	Percentage of investment
Service costs ¹	ISK 0	0.00%	ISK 0	0.00%	ISK 0	0.00%
Product costs ²	ISK 95,794	9.58%	ISK 478,971	9.58%	ISK 957,942	9.58%
Third party payments	ISK 0	0.00%	ISK 0	0.00%	ISK 0	0.00%
Total costs and charges:	ISK 95,794	9.58%	ISK 478,971	9.58%	ISK 957,942	9.58%

Cumulative effect of costs on return

Value of investment if no charges at all	ISK 1,225,043	ISK 6,125,215	ISK 12,250,430
Value of investment if all costs and charges are included	ISK 1,122,565	ISK 5,612,825	ISK 11,225,650
Anticipated spikes or fluctuations in costs and charges (due to front load)	ISK 0	ISK 0	ISK 0
Investment growth, including costs	12.26%	12.00%	12.00%
Equal to decrease in return of	ISK 102,478	ISK 512,390	ISK 1,024,780

¹ A minimum custody fee is payable on all portfolios, regardless of portfolio value and product. However, no custody fee, including a minimum fee, is charged on the funds of Stefmir hf. Please refer to the Fees and Charges for Investment Services at arionbanki.is/english/about-us/more/rates/

² This refers to ongoing charge and management fees.

Government bonds - trading via Online Banking or Arion app

Terms

The following example provides information on estimated costs and charges, expressed both as a cash amount and as a percentage, when investing in Stefmir - Government Bonds Medium, via Online Banking or Arion App. Additionally, the cumulative effect of the costs on the return are provided. The example is split into three according to the amount invested.

The holding period is assumed to be two years and the total amount redeemed at the end of that time. The annual growth rate is assumed to be 5% during the holding period. The investor is assumed to be a person, i.e. not a legal entity, and this particular financial instrument the only holding in the respective custody account.

Financial instrument:	Stefmir - Government Bonds Medium	Growth:	5.00%
Trading venue:	Online Banking / Arion app	Market:	Iceland
Holding period:	2 years	Currency:	Icelandic króna (ISK)

Aggregated costs and charges over holding period

Amount invested:	ISK 1,000,000		ISK 5,000,000		ISK 10,000,000	
	Amount	Percentage of investment	Amount	Percentage of investment	Amount	Percentage of investment
Service costs ¹	ISK 0	0.00%	ISK 0	0.00%	ISK 0	0.00%
Product costs ²	ISK 25,884	2.59%	ISK 129,419	2.59%	ISK 258,838	2.59%
Third party payments	ISK 0	0.00%	ISK 0	0.00%	ISK 0	0.00%
Total costs and charges:	ISK 25,884	2.59%	ISK 129,419	2.59%	ISK 258,838	2.59%

Cumulative effect of costs on return

Value of investment if no charges at all	ISK 1,102,500	ISK 5,512,500	ISK 11,025,000
Value of investment if all costs and charges are included	ISK 1,075,981	ISK 5,379,905	ISK 10,759,809
Anticipated spikes or fluctuations in costs and charges (due to front load)	ISK 0	ISK 0	ISK 0
Investment growth, including costs	7.60%	7.60%	7.60%
Equal to decrease in return of	ISK 26,519	ISK 132,595	ISK 265,191

¹ A minimum custody fee is payable on all portfolios, regardless of portfolio value and product. However, no custody fee, including a minimum fee, is charged on the funds of Stefmir hf. Please refer to the Fees and Charges for Investment Services at arionbanki.is/english/about-us/more/rates/

² This refers to ongoing charge and management fees.

Notes

Custody fees

Custody fees are paid for the custody of securities at Arion Bank and are calculated on the portfolio value every day. Custody fees are charged and debited on asset management portfolios at the end of each month and a minimum fee is factored into calculations. Custody fees on custody accounts are collected twice a year, on 1 April and 1 October.

A minimum charge is calculated on all active portfolios, and in addition a percentage of the total value of securities subject to charges in custody and asset management, which is in excess of the minimum fee, is calculated. Custody fees for bonds issued abroad are calculated on the nominal value.

No custody fees, including a minimum fee, is charged on the funds of Stefmir hf.

Ongoing charge

Ongoing charge is the costs associated with the daily operation of funds and are based on expenses from the previous year. The information reflects an assessment of likely scenarios in the future operation of the funds. They may be subject to reassessment without notice. The amount may vary from year to year. Transaction costs related to the portfolio, except where the fund pays a fee for the purchase and sale of units in another fund, are excluded. Ongoing charge is deducted from the fund on an annual basis and therefore result in lower returns.

Brokerage fees

Brokerage fees are paid for the brokerage of securities, e.g. For buying and selling shares and bonds.

Transaction fees

Transaction fees are charged for transactions with financial instruments and for corporate actions such as dividends, mergers etc.

Capital gains tax

This is a tax rather than a cost levied on capital income, i.e. interest, dividends, capital gains and rental income. Capital gains tax on interest income and dividends is withheld at the source, while capital gains tax on shares and rental income is paid afterwards.

Parties responsible for custody, collecting payment or receiving deposits should withhold interest income in the amount equivalent to the applicable capital gains rate and pay it to the treasury.

Management fees

Management fee is used to cover the operating costs of the funds. The management fee is taken into account in the daily calculation of the fund's value and returns, and is therefore deducted, resulting in lower returns.

Performance fees

Performance fees are primarily found in professional investor funds. If a fund has a performance fee, it is usually calculated when the fund achieves a predefined return over a certain period. This fee is deducted from the fund and therefore results in a lower returns.



Arion banki

Borgartún 19

105 Reykjavík

kt: 581008-0150

arionbanki@arionbanki.is

arionbanki.is