



## Mortgage Fund

Investor Report: October 2016

Overview	Amount
Total Cover Pool Balance	97.499
Average Loan Balance	13
No. of Loans	7.370
No. of Borrowers	5.880
No. of Properties	6.125
WA Legal Maturity (in months)	315
WA Seasoning (in months)	128
WA LTV	60,8%
WA Interest Rate	4,4%

LTV ranges	Balance	Percent
less than 40%	19.411	19,9%
40 - 50%	12.228	12,5%
50 - 60%	14.704	15,1%
60 - 70%	15.321	15,7%
70 - 80%	16.174	16,6%
80 - 90%	10.767	11,0%
90 - 100%	5.207	5,3%
100 - 110%	2.070	2,1%
more than 110%	1.617	1,7%
Total	97.499	100,0%

Property Type	Balance	Percent
Residential	96.960	99,4%
Industrial	52	0,1%
Holiday_cottage	11	0,0%
Agricultural	475	0,5%
Total	97.499	100,0%

Payment Frequency	Balance	Percent
Monthly	97.492	100,0%
Quarterly	6	0,0%
Total	97.499	100,0%

Interest Rate Type	Balance	Percent
Indexed	91.502	93,8%
Non Indexed	5.997	6,2%
Total	97.499	100,0%

Arrears	Balance	Percent
Not in Arrears	93.470	95,9%
0 - 30 days default	58	0,1%
30 - 90 days default	3.728	3,8%
90 - 180 days default	243	0,2%
Total	97.499	100,0%

Prior Ranks	Balance	Percent
No Prior Ranks	94.892	97,3%
Prior ranks	2.607	2,7%
Total	97.499	100,0%

Area	Balance	Percent
Reykjavik	34.400	35,3%
Capital Area excl. Reykjavik	34.106	35,0%
Suðurnes	892	0,9%
Vesturland	8.094	8,3%
Vestfirðir	318	0,3%
Norðurland Vestra	2.914	3,0%
Norðurland Eystra	5.197	5,3%
Austurland	1.919	2,0%
Suðurland	9.659	9,9%
Total	97.499	100,0%

Maturity	Balance	Percent
Less than 15 years	18.513	19,0%
15 - 20 years	4.031	4,1%
20 - 25 years	1.327	1,4%
25 - 30 years	63.673	65,3%
30 - 35 years	8.956	9,2%
35 - 40 years	999	1,0%
Total	97.499	100,0%

RWclass	Balance	Percent
Risk weight 35	86.067	93,8%
Risk weight 75	4.146	4,5%
Risk weight 100	1.516	1,7%
Total	0	100,0%

Planned frequency for updates of this summary: 12 times per year.  
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