



Mortgage Fund

Investor Report: December 2016

Overview	Amount
Total Cover Pool Balance	94.570
Average Loan Balance	13
No. of Loans	7.188
No. of Borrowers	5.732
No. of Properties	5.923
WA Legal Maturity (in months)	313
WA Seasoning (in months)	130
WA LTV	60,6%
WA Interest Rate	4,5%

LTV ranges	Balance	Percent
less than 40%	19.268	20,4%
40 - 50%	11.949	12,6%
50 - 60%	14.009	14,8%
60 - 70%	15.023	15,9%
70 - 80%	15.537	16,4%
80 - 90%	10.117	10,7%
90 - 100%	5.114	5,4%
100 - 110%	1.973	2,1%
more than 110%	1.580	1,7%
Total	94.570	100,0%

Property Type	Balance	Percent
Residential	94.054	99,5%
Realestate_other	23	0,0%
Industrial	43	0,0%
Agricultural	449	0,5%
Total	94.570	100,0%

Payment Frequency	Balance	Percent
Monthly	94.564	100,0%
Quarterly	5	0,0%
Total	94.570	100,0%

Interest Rate Type	Balance	Percent
Indexed	88.404	93,5%
Non Indexed	6.166	6,5%
Total	94.570	100,0%

Arrears	Balance	Percent
Not in Arrears	91.466	96,7%
0 - 30 days default	33	0,0%
30 - 90 days default	2.819	3,0%
90 - 180 days default	252	0,3%
Total	94.570	100,0%

Prior Ranks	Balance	Percent
No Prior Ranks	91.975	97,3%
Prior ranks	2.595	2,7%
Total	94.570	100,0%

Area	Balance	Percent
Reykjavik	33.145	35,0%
Capital Area excl. Reykjavik	33.574	35,5%
Suðurnes	912	1,0%
Vesturland	7.312	7,7%
Vestfirðir	314	0,3%
Norðurland Vestra	2.885	3,1%
Norðurland Eystra	4.949	5,2%
Austurland	1.905	2,0%
Suðurland	9.574	10,1%
Total	94.570	100,0%

Maturity	Balance	Percent
Less than 15 years	17.772	18,8%
15 - 20 years	4.167	4,4%
20 - 25 years	1.235	1,3%
25 - 30 years	62.079	65,6%
30 - 35 years	8.327	8,8%
35 - 40 years	989	1,0%
Total	94.570	100,0%

RWclass	Balance	Percent
Risk weight 35	90.996	95,9%
Risk weight 75	2.827	3,0%
Risk weight 100	1.068	1,1%
Total	0	100,0%

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