



Mortgage Fund

Investor Report: February 2017

Overview	Amount
Total Cover Pool Balance	95.681
Average Loan Balance	13
No. of Loans	7.380
No. of Borrowers	5.853
No. of Properties	6.012
WA Legal Maturity (in months)	314
WA Seasoning (in months)	129
WA LTV	55,9%
WA Interest Rate	4,5%

LTV ranges	Balance	Percent
less than 40%	23.147	24,2%
40 - 50%	14.277	14,9%
50 - 60%	15.789	16,5%
60 - 70%	17.977	18,8%
70 - 80%	13.523	14,1%
80 - 90%	6.639	6,9%
90 - 100%	2.511	2,6%
100 - 110%	1.152	1,2%
more than 110%	666	0,7%
Total	95.681	100,0%

Property Type	Balance	Percent
Residential	95.484	99,8%
Industrial	7	0,0%
Agricultural	190	0,2%
Total	95.681	100,0%

Payment Frequency	Balance	Percent
Monthly	95.676	100,0%
Quarterly	5	0,0%
Total	95.681	100,0%

Interest Rate Type	Balance	Percent
Indexed	89.052	93,1%
Non Indexed	6.629	6,9%
Total	95.681	100,0%

Arrears	Balance	Percent
Not in Arrears	91.509	95,6%
0 - 30 days default	2.815	2,9%
30 - 90 days default	1.357	1,4%
Total	95.681	100,0%

Prior Ranks	Balance	Percent
No Prior Ranks	92.702	96,9%
Prior ranks	2.979	3,1%
Total	95.681	100,0%

Area	Balance	Percent
Reykjavik	33.823	35,3%
Capital Area excl. Reykjavik	34.202	35,7%
Suðurnes	996	1,0%
Vesturland	7.226	7,6%
Vestfirðir	302	0,3%
Norðurland Vestra	2.807	2,9%
Norðurland Eystra	4.932	5,2%
Austurland	1.897	2,0%
Suðurland	9.496	9,9%
Total	95.681	100,0%

Maturity	Balance	Percent
Less than 15 years	17.526	18,3%
15 - 20 years	3.917	4,1%
20 - 25 years	1.767	1,8%
25 - 30 years	62.082	64,9%
30 - 35 years	8.568	9,0%
35 - 40 years	1.822	1,9%
Total	95.681	100,0%

RWclass	Balance	Percent
Risk weight 35	88.767	96,5%
Risk weight 75	2.342	2,5%
Risk weight 100	899	1,0%
Total	0	100,0%

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