



## Mortgage Fund

Investor Report: March 2017

Overview	Amount
Total Cover Pool Balance	94.178
Average Loan Balance	13
No. of Loans	7.236
No. of Borrowers	5.752
No. of Properties	5.911
WA Legal Maturity (in months)	312
WA Seasoning (in months)	131
WA LTV	55,9%
WA Interest Rate	4,5%

LTV ranges	Balance	Percent
less than 40%	22.752	24,2%
40 - 50%	14.260	15,1%
50 - 60%	15.459	16,4%
60 - 70%	17.629	18,7%
70 - 80%	13.175	14,0%
80 - 90%	6.451	6,8%
90 - 100%	2.567	2,7%
100 - 110%	1.169	1,2%
more than 110%	715	0,8%
Total	94.178	100,0%

Property Type	Balance	Percent
Residential	93.980	99,8%
Industrial	7	0,0%
Agricultural	191	0,2%
Total	94.178	100,0%

Payment Frequency	Balance	Percent
Monthly	94.173	100,0%
Quarterly	5	0,0%
Total	94.178	100,0%

Interest Rate Type	Balance	Percent
Indexed	87.937	93,4%
Non Indexed	6.241	6,6%
Total	94.178	100,0%

Arrears	Balance	Percent
Not in Arrears	90.665	96,3%
0 - 30 days default	20	0,0%
30 - 90 days default	3.432	3,6%
90 - 180 days default	62	0,1%
Total	94.178	100,0%

Prior Ranks	Balance	Percent
No Prior Ranks	91.306	97,0%
Prior ranks	2.872	3,0%
Total	94.178	100,0%

Area	Balance	Percent
Reykjavik	33.204	35,3%
Capital Area excl. Reykjavik	33.600	35,7%
Suðurnes	993	1,1%
Vesturland	7.080	7,5%
Vestfirðir	302	0,3%
Norðurland Vestra	2.767	2,9%
Norðurland Eystra	4.818	5,1%
Austurland	1.902	2,0%
Suðurland	9.511	10,1%
Total	94.178	100,0%

Maturity	Balance	Percent
Less than 15 years	17.350	18,4%
15 - 20 years	3.769	4,0%
20 - 25 years	1.751	1,9%
25 - 30 years	61.384	65,2%
30 - 35 years	8.201	8,7%
35 - 40 years	1.723	1,8%
Total	94.178	100,0%

RWclass	Balance	Percent
Risk weight 35	87.706	93,8%
Risk weight 75	5.579	6,0%
Risk weight >= 100	257	0,3%
Total	0	100,0%

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