



## Mortgage Fund

Investor Report: April 2017

Overview	Amount
Total Cover Pool Balance	93.002
Average Loan Balance	13
No. of Loans	7.143
No. of Borrowers	5.682
No. of Properties	5.834
WA Legal Maturity (in months)	312
WA Seasoning (in months)	132
WA LTV	56,0%
WA Interest Rate	4,5%

LTV ranges	Balance	Percent
less than 40%	22.261	23,9%
40 - 50%	14.174	15,2%
50 - 60%	15.142	16,3%
60 - 70%	17.245	18,5%
70 - 80%	12.963	13,9%
80 - 90%	6.805	7,3%
90 - 100%	2.519	2,7%
100 - 110%	1.188	1,3%
more than 110%	704	0,8%
Total	93.002	100,0%

Property Type	Balance	Percent
Residential	92.805	99,8%
Industrial	7	0,0%
Agricultural	190	0,2%
Total	93.002	100,0%

Payment Frequency	Balance	Percent
Monthly	92.997	100,0%
Quarterly	5	0,0%
Total	93.002	100,0%

Interest Rate Type	Balance	Percent
Indexed	86.954	93,5%
Non Indexed	6.048	6,5%
Total	93.002	100,0%

Arrears	Balance	Percent
Not in Arrears	89.479	96,2%
0 - 30 days default	2.446	2,6%
30 - 90 days default	1.078	1,2%
Total	93.002	100,0%

Prior Ranks	Balance	Percent
No Prior Ranks	90.174	97,0%
Prior ranks	2.828	3,0%
Total	93.002	100,0%

Area	Balance	Percent
Reykjavik	32.834	35,3%
Capital Area excl. Reykjavik	33.115	35,6%
Suðurnes	976	1,0%
Vesturland	6.928	7,4%
Vestfirðir	301	0,3%
Norðurland Vestra	2.735	2,9%
Norðurland Eystra	4.788	5,1%
Austurland	1.887	2,0%
Suðurland	9.437	10,1%
Total	93.002	100,0%

Maturity	Balance	Percent
Less than 15 years	17.152	18,4%
15 - 20 years	3.647	3,9%
20 - 25 years	1.694	1,8%
25 - 30 years	60.859	65,4%
30 - 35 years	7.901	8,5%
35 - 40 years	1.750	1,9%
Total	93.002	100,0%

RWclass	Balance	Percent
Risk weight 35	86.825	94,0%
Risk weight 75	5.333	5,8%
Risk weight >= 100	205	0,2%
Total	0	100,0%

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