



Mortgage Fund

Investor Report: May 2017

Overview	Amount
Total Cover Pool Balance	91.662
Average Loan Balance	13
No. of Loans	7.028
No. of Borrowers	5.605
No. of Properties	5.766
WA Legal Maturity (in months)	310
WA Seasoning (in months)	133
WA LTV	56,2%
WA Interest Rate	4,5%

LTV ranges	Balance	Percent
less than 40%	21.996	24,0%
40 - 50%	13.574	14,8%
50 - 60%	15.070	16,4%
60 - 70%	16.768	18,3%
70 - 80%	12.929	14,1%
80 - 90%	6.879	7,5%
90 - 100%	2.520	2,7%
100 - 110%	1.188	1,3%
more than 110%	740	0,8%
Total	91.662	100,0%

Property Type	Balance	Percent
Residential	91.465	99,8%
Industrial	7	0,0%
Agricultural	191	0,2%
Total	91.662	100,0%

Payment Frequency	Balance	Percent
Monthly	91.658	100,0%
Quarterly	4	0,0%
Total	91.662	100,0%

Interest Rate Type	Balance	Percent
Indexed	85.876	93,7%
Non Indexed	5.786	6,3%
Total	91.662	100,0%

Arrears	Balance	Percent
Not in Arrears	88.302	96,3%
0 - 30 days default	27	0,0%
30 - 90 days default	3.135	3,4%
90 - 180 days default	198	0,2%
Total	91.662	100,0%

Prior Ranks	Balance	Percent
No Prior Ranks	88.895	97,0%
Prior ranks	2.767	3,0%
Total	91.662	100,0%

Area	Balance	Percent
Reykjavik	32.333	35,3%
Capital Area excl. Reykjavik	32.636	35,6%
Suðurnes	979	1,1%
Vesturland	6.887	7,5%
Vestfirðir	301	0,3%
Norðurland Vestra	2.695	2,9%
Norðurland Eystra	4.682	5,1%
Austurland	1.888	2,1%
Suðurland	9.262	10,1%
Total	91.662	100,0%

Maturity	Balance	Percent
Less than 15 years	16.999	18,5%
15 - 20 years	3.627	4,0%
20 - 25 years	1.646	1,8%
25 - 30 years	60.084	65,5%
30 - 35 years	7.605	8,3%
35 - 40 years	1.702	1,9%
Total	91.662	100,0%

RWclass	Balance	Percent
Risk weight 35	86.825	94,0%
Risk weight 75	5.333	5,8%
Risk weight >= 100	205	191
Total	0	99,8%

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