



Mortgage Fund

Investor Report: September 2017

Overview	Amount
Total Cover Pool Balance	84.687
Average Loan Balance	13
No. of Loans	6.518
No. of Borrowers	5.258
No. of Properties	5.424
WA Legal Maturity (in months)	306
WA Seasoning (in months)	137
WA LTV	55,3%
WA Interest Rate	4,4%

LTV ranges	Balance	Percent
less than 40%	21.129	24,9%
40 - 50%	12.987	15,3%
50 - 60%	14.200	16,8%
60 - 70%	15.078	17,8%
70 - 80%	11.555	13,6%
80 - 90%	5.933	7,0%
90 - 100%	2.217	2,6%
100 - 110%	997	1,2%
more than 110%	591	0,7%
Total	84.687	100,0%

Property Type	Balance	Percent
Residential	84.499	99,8%
Industrial	7	0,0%
Agricultural	181	0,2%
Total	84.687	100,0%

Payment Frequency	Balance	Percent
Monthly	84.687	100,0%
Total	84.687	100,0%

Interest Rate Type	Balance	Percent
Indexed	79.584	94,0%
Non Indexed	5.103	6,0%
Total	84.687	100,0%

Arrears	Balance	Percent
Not in Arrears	82.202	97,1%
0 - 30 days default	1.656	2,0%
30 - 90 days default	655	0,8%
90 - 180 days default	174	0,2%
Total	84.687	100,0%

Prior Ranks	Balance	Percent
No Prior Ranks	82.276	97,2%
Prior ranks	2.411	2,8%
Total	84.687	100,0%

Area	Balance	Percent
Reykjavik	29.634	35,0%
Capital Area excl. Reykjavik	30.187	35,6%
Suðurnes	901	1,1%
Vesturland	6.354	7,5%
Vestfirðir	295	0,3%
Norðurland Vestra	2.480	2,9%
Norðurland Eystra	4.321	5,1%
Austurland	1.798	2,1%
Suðurland	8.716	10,3%
Total	84.687	100,0%

Maturity	Balance	Percent
Less than 15 years	16.528	19,5%
15 - 20 years	2.733	3,2%
20 - 25 years	1.447	1,7%
25 - 30 years	58.795	69,4%
30 - 35 years	3.717	4,4%
35 - 40 years	1.467	1,7%
Total	84.687	100,0%

RWclass	Balance	Percent
Risk weight 35	80.128	94,1%
Risk weight 75	4.621	5,4%
Risk weight >= 100	417	0,5%
Total	0	100,0%

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