



Mortgage Fund

Investor Report: October 2017

Overview	Amount
Total Cover Pool Balance	83.016
Average Loan Balance	13
No. of Loans	6.392
No. of Borrowers	5.173
No. of Properties	5.335
WA Legal Maturity (in months)	305
WA Seasoning (in months)	138
WA LTV	55,3%
WA Interest Rate	4,4%

LTV ranges	Balance	Percent
less than 40%	20.821	25,1%
40 - 50%	12.804	15,4%
50 - 60%	13.938	16,8%
60 - 70%	14.616	17,6%
70 - 80%	11.199	13,5%
80 - 90%	5.926	7,1%
90 - 100%	2.196	2,6%
100 - 110%	945	1,1%
more than 110%	570	0,7%
Total	83.016	100,0%

Property Type	Balance	Percent
Residential	82.829	99,8%
Industrial	7	0,0%
Agricultural	181	0,2%
Total	83.016	100,0%

Payment Frequency	Balance	Percent
Monthly	83.016	100,0%
Total	83.016	100,0%

Interest Rate Type	Balance	Percent
Indexed	78.182	94,2%
Non Indexed	4.835	5,8%
Total	83.016	100,0%

Arrears	Balance	Percent
Not in Arrears	80.409	96,9%
0 - 30 days default	27	0,0%
30 - 90 days default	2.350	2,8%
90 - 180 days default	230	0,3%
Total	83.016	100,0%

Prior Ranks	Balance	Percent
No Prior Ranks	80.714	97,2%
Prior ranks	2.302	2,8%
Total	83.016	100,0%

Area	Balance	Percent
Reykjavik	29.003	34,9%
Capital Area excl. Reykjavik	29.514	35,6%
Suðurnes	889	1,1%
Vesturland	6.279	7,6%
Vestfirðir	294	0,4%
Norðurland Vestra	2.399	2,9%
Norðurland Eystra	4.203	5,1%
Austurland	1.793	2,2%
Suðurland	8.643	10,4%
Total	83.016	100,0%

Maturity	Balance	Percent
Less than 15 years	16.359	19,7%
15 - 20 years	2.553	3,1%
20 - 25 years	1.347	1,6%
25 - 30 years	57.743	69,6%
30 - 35 years	3.494	4,2%
35 - 40 years	1.520	1,8%
Total	83.016	100,0%

RWclass	Balance	Percent
Risk weight 35	78.648	93,6%
Risk weight 75	4.392	5,2%
Risk weight >= 100	949	1,1%
Total	0	100,0%

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