



## Mortgage Fund

Investor Report: November 2017

Overview	Amount
Total Cover Pool Balance	81.086
Average Loan Balance	13
No. of Loans	6.238
No. of Borrowers	5.060
No. of Properties	5.238
WA Legal Maturity (in months)	303
WA Seasoning (in months)	140
WA LTV	55,2%
WA Interest Rate	4,4%

LTV ranges	Balance	Percent
less than 40%	20.412	25,2%
40 - 50%	12.638	15,6%
50 - 60%	13.635	16,8%
60 - 70%	14.116	17,4%
70 - 80%	10.883	13,4%
80 - 90%	5.711	7,0%
90 - 100%	2.185	2,7%
100 - 110%	935	1,2%
more than 110%	572	0,7%
Total	81.086	100,0%

Property Type	Balance	Percent
Residential	80.875	99,7%
Industrial	23	0,0%
Agricultural	189	0,2%
Total	81.086	100,0%

Payment Frequency	Balance	Percent
Monthly	81.086	100,0%
Total	81.086	100,0%

Interest Rate Type	Balance	Percent
Indexed	76.497	94,3%
Non Indexed	4.589	5,7%
Total	81.086	100,0%

Arrears	Balance	Percent
Not in Arrears	78.393	96,7%
0 - 30 days default	1.681	2,1%
30 - 90 days default	834	1,0%
90 - 180 days default	173	0,2%
more than 180 days default	5	0,0%
Total	81.086	100,0%

Prior Ranks	Balance	Percent
No Prior Ranks	78.876	97,3%
Prior ranks	2.210	2,7%
Total	81.086	100,0%

Area	Balance	Percent
Reykjavik	28.247	34,8%
Capital Area excl. Reykjavik	28.773	35,5%
Suðurnes	831	1,0%
Vesturland	6.191	7,6%
Vestfirðir	293	0,4%
Norðurland Vestra	2.345	2,9%
Norðurland Eystra	4.056	5,0%
Austurland	1.775	2,2%
Suðurland	8.574	10,6%
Total	81.086	100,0%

Maturity	Balance	Percent
Less than 15 years	16.065	19,8%
15 - 20 years	2.502	3,1%
20 - 25 years	1.329	1,6%
25 - 30 years	56.623	69,8%
30 - 35 years	3.208	4,0%
35 - 40 years	1.360	1,7%
Total	81.086	100,0%

RWclass	Balance	Percent
Risk weight 35	76.906	93,6%
Risk weight 75	4.301	5,2%
Risk weight >= 100	999	1,2%
Total	0	100,0%

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