



Mortgage Fund

Investor Report: August 2017

Overview	Amount
Total Cover Pool Balance	85.814
Average Loan Balance	13
No. of Loans	6.610
No. of Borrowers	5.322
No. of Properties	5.492
WA Legal Maturity (in months)	307
WA Seasoning (in months)	136
WA LTV	55,7%
WA Interest Rate	4,4%

LTV ranges	Balance	Percent
less than 40%	20.940	24,4%
40 - 50%	12.924	15,1%
50 - 60%	14.447	16,8%
60 - 70%	15.578	18,2%
70 - 80%	11.885	13,8%
80 - 90%	6.083	7,1%
90 - 100%	2.196	2,6%
100 - 110%	1.109	1,3%
more than 110%	651	0,8%
Total	85.814	100,0%

Property Type	Balance	Percent
Residential	85.626	99,8%
Industrial	7	0,0%
Agricultural	181	0,2%
Total	85.814	100,0%

Payment Frequency	Balance	Percent
Monthly	85.814	100,0%
Total	85.814	100,0%

Interest Rate Type	Balance	Percent
Indexed	80.576	93,9%
Non Indexed	5.238	6,1%
Total	85.814	100,0%

Arrears	Balance	Percent
Not in Arrears	83.057	96,8%
0 - 30 days default	11	0,0%
30 - 90 days default	2.611	3,0%
90 - 180 days default	135	0,2%
Total	85.814	100,0%

Prior Ranks	Balance	Percent
No Prior Ranks	83.343	97,1%
Prior ranks	2.471	2,9%
Total	85.814	100,0%

Area	Balance	Percent
Reykjavik	30.144	35,1%
Capital Area excl. Reykjavik	30.462	35,5%
Suðurnes	937	1,1%
Vesturland	6.398	7,5%
Vestfirðir	296	0,3%
Norðurland Vestra	2.526	2,9%
Norðurland Eystra	4.348	5,1%
Austurland	1.827	2,1%
Suðurland	8.876	10,3%
Total	85.814	100,0%

Maturity	Balance	Percent
Less than 15 years	16.645	19,4%
15 - 20 years	2.805	3,3%
20 - 25 years	1.439	1,7%
25 - 30 years	59.550	69,4%
30 - 35 years	3.879	4,5%
35 - 40 years	1.495	1,7%
Total	85.814	100,0%

RWclass	Balance	Percent
Risk weight 35	83.471	93,7%
Risk weight 75	5.129	5,8%
Risk weight >= 100	488	0,5%
Total	0	100,0%

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