



Mortgage Fund

Investor Report: March 2018

Overview	Amount
Total Cover Pool Balance	75.723
Average Loan Balance	13
No. of Loans	5.856
No. of Borrowers	4.789
No. of Properties	5.002
WA Legal Maturity (in months)	300
WA Seasoning (in months)	144
WA LTV	47,9%
WA Interest Rate	4,4%

LTV ranges	Balance	Percent
less than 40%	26.109	34,5%
40 - 50%	14.477	19,1%
50 - 60%	15.291	20,2%
60 - 70%	11.270	14,9%
70 - 80%	5.357	7,1%
80 - 90%	2.130	2,8%
90 - 100%	687	0,9%
100 - 110%	284	0,4%
more than 110%	116	0,2%
Total	75.723	100,0%

Property Type	Balance	Percent
Residential	75.367	99,5%
Industrial	22	0,0%
Agricultural	319	0,4%
Commercial	15	0,0%
Total	75.723	100,0%

Payment Frequency	Balance	Percent
Monthly	75.723	100,0%
Total	75.723	100,0%

Interest Rate Type	Balance	Percent
Indexed	71.506	94,4%
Non Indexed	4.216	5,6%
Total	75.723	100,0%

Arrears	Balance	Percent
Not in Arrears	73.554	97,1%
30 - 90 days default	2.168	2,9%
Total	75.723	100,0%

Prior Ranks	Balance	Percent
No Prior Ranks	73.672	97,3%
Prior ranks	2.051	2,7%
Total	75.723	100,0%

Area	Balance	Percent
Reykjavik	26.119	34,5%
Capital Area excl. Reykjavik	26.963	35,6%
Suðurnes	770	1,0%
Vesturland	5.881	7,8%
Vestfirðir	277	0,4%
Norðurland Vestra	2.210	2,9%
Norðurland Eystra	3.751	5,0%
Austurland	1.733	2,3%
Suðurland	8.019	10,6%
Total	75.723	100,0%

Maturity	Balance	Percent
Less than 15 years	14.953	19,7%
15 - 20 years	2.301	3,0%
20 - 25 years	1.128	1,5%
25 - 30 years	53.420	70,5%
30 - 35 years	2.834	3,7%
35 - 40 years	1.087	1,4%
Total	75.723	100,0%

RWclass	Balance	Percent
Risk weight 35	67.037	88,3%
Risk weight 75	976	1,3%
Risk weight >= 100	7.883	10,4%
Total	0	100,0%

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