



## Mortgage Fund

Investor Report: January 2018

Overview	Amount
Total Cover Pool Balance	77.996
Average Loan Balance	13
No. of Loans	6.031
No. of Borrowers	4.910
No. of Properties	5.144
WA Legal Maturity (in months)	301
WA Seasoning (in months)	142
WA LTV	48,0%
WA Interest Rate	4,4%

LTV ranges	Balance	Percent
less than 40%	26.595	34,1%
40 - 50%	14.922	19,1%
50 - 60%	15.989	20,5%
60 - 70%	11.603	14,9%
70 - 80%	5.490	7,0%
80 - 90%	2.161	2,8%
90 - 100%	756	1,0%
100 - 110%	329	0,4%
more than 110%	150	0,2%
Total	77.996	100,0%

Property Type	Balance	Percent
Residential	77.637	99,5%
Industrial	22	0,0%
Agricultural	321	0,4%
Commercial	15	0,0%
Total	77.996	100,0%

Payment Frequency	Balance	Percent
Monthly	77.996	100,0%
Total	77.996	100,0%

Interest Rate Type	Balance	Percent
Indexed	73.609	94,4%
Non Indexed	4.387	5,6%
Total	77.996	100,0%

Arrears	Balance	Percent
Not in Arrears	75.204	96,4%
0 - 30 days default	6	0,0%
30 - 90 days default	2.571	3,3%
90 - 180 days default	215	0,3%
Total	77.996	100,0%

Prior Ranks	Balance	Percent
No Prior Ranks	75.895	97,3%
Prior ranks	2.101	2,7%
Total	77.996	100,0%

Area	Balance	Percent
Reykjavik	27.001	34,6%
Capital Area excl. Reykjavik	27.763	35,6%
Suðurnes	777	1,0%
Vesturland	6.034	7,7%
Vestfirðir	290	0,4%
Norðurland Vestra	2.276	2,9%
Norðurland Eystra	3.908	5,0%
Austurland	1.747	2,2%
Suðurland	8.201	10,5%
Total	77.996	100,0%

Maturity	Balance	Percent
Less than 15 years	15.501	19,9%
15 - 20 years	2.412	3,1%
20 - 25 years	1.206	1,5%
25 - 30 years	54.687	70,1%
30 - 35 years	2.981	3,8%
35 - 40 years	1.209	1,6%
Total	77.996	100,0%

RWclass	Balance	Percent
Risk weight 35	74.125	94,2%
Risk weight 75	3.810	4,8%
Risk weight >= 100	737	0,9%
Total	0	100,0%

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