



Mortgage Fund

Investor Report: February 2018

Overview	Amount
Total Cover Pool Balance	76.546
Average Loan Balance	13
No. of Loans	5.935
No. of Borrowers	4.842
No. of Properties	5.074
WA Legal Maturity (in months)	300
WA Seasoning (in months)	143
WA LTV	48,0%
WA Interest Rate	4,4%

LTV ranges	Balance	Percent
less than 40%	26.157	34,2%
40 - 50%	14.603	19,1%
50 - 60%	15.670	20,5%
60 - 70%	11.467	15,0%
70 - 80%	5.347	7,0%
80 - 90%	2.133	2,8%
90 - 100%	730	1,0%
100 - 110%	311	0,4%
more than 110%	127	0,2%
Total	76.546	100,0%

Property Type	Balance	Percent
Residential	76.191	99,5%
Industrial	22	0,0%
Agricultural	318	0,4%
Commercial	15	0,0%
Total	76.546	100,0%

Payment Frequency	Balance	Percent
Monthly	76.546	100,0%
Total	76.546	100,0%

Interest Rate Type	Balance	Percent
Indexed	72.238	94,4%
Non Indexed	4.308	5,6%
Total	76.546	100,0%

Arrears	Balance	Percent
Not in Arrears	73.795	96,4%
0 - 30 days default	1.485	1,9%
30 - 90 days default	1.265	1,7%
Total	76.546	100,0%

Prior Ranks	Balance	Percent
No Prior Ranks	74.405	97,2%
Prior ranks	2.141	2,8%
Total	76.546	100,0%

Area	Balance	Percent
Reykjavik	26.301	34,4%
Capital Area excl. Reykjavik	27.358	35,7%
Suðurnes	769	1,0%
Vesturland	5.966	7,8%
Vestfirðir	283	0,4%
Norðurland Vestra	2.224	2,9%
Norðurland Eystra	3.817	5,0%
Austurland	1.737	2,3%
Suðurland	8.092	10,6%
Total	76.546	100,0%

Maturity	Balance	Percent
Less than 15 years	15.208	19,9%
15 - 20 years	2.350	3,1%
20 - 25 years	1.194	1,6%
25 - 30 years	53.757	70,2%
30 - 35 years	2.882	3,8%
35 - 40 years	1.153	1,5%
Total	76.546	100,0%

RWclass	Balance	Percent
Risk weight 35	75.339	97,4%
Risk weight 75	1.317	1,7%
Risk weight >= 100	689	0,9%
Total	0	100,0%

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