



Mortgage Fund

Investor Report: April 2018

Overview	Amount
Total Cover Pool Balance	75.084
Average Loan Balance	13
No. of Loans	5.773
No. of Borrowers	4.733
No. of Properties	4.950
WA Legal Maturity (in months)	299
WA Seasoning (in months)	145
WA LTV	48,1%
WA Interest Rate	4,4%

LTV ranges	Balance	Percent
less than 40%	25.578	34,1%
40 - 50%	14.381	19,2%
50 - 60%	15.135	20,2%
60 - 70%	11.349	15,1%
70 - 80%	5.358	7,1%
80 - 90%	2.122	2,8%
90 - 100%	734	1,0%
100 - 110%	278	0,4%
more than 110%	149	0,2%
Total	75.084	100,0%

Property Type	Balance	Percent
Residential	74.727	99,5%
Industrial	22	0,0%
Agricultural	320	0,4%
Commercial	15	0,0%
Total	75.084	100,0%

Payment Frequency	Balance	Percent
Monthly	75.084	100,0%
Total	75.084	100,0%

Interest Rate Type	Balance	Percent
Indexed	71.016	94,6%
Non Indexed	4.068	5,4%
Total	75.084	100,0%

Arrears	Balance	Percent
Not in Arrears	72.506	96,6%
0 - 30 days default	1.660	2,2%
30 - 90 days default	918	1,2%
Total	75.084	100,0%

Prior Ranks	Balance	Percent
No Prior Ranks	73.083	97,3%
Prior ranks	2.001	2,7%
Total	75.084	100,0%

Area	Balance	Percent
Reykjavik	25.859	34,4%
Capital Area excl. Reykjavik	26.769	35,7%
Suðurnes	763	1,0%
Vesturland	5.852	7,8%
Vestfirðir	276	0,4%
Norðurland Vestra	2.212	2,9%
Norðurland Eystra	3.755	5,0%
Austurland	1.702	2,3%
Suðurland	7.895	10,5%
Total	75.084	100,0%

Maturity	Balance	Percent
Less than 15 years	14.835	19,8%
15 - 20 years	2.224	3,0%
20 - 25 years	1.068	1,4%
25 - 30 years	53.188	70,8%
30 - 35 years	2.706	3,6%
35 - 40 years	1.063	1,4%
Total	75.084	100,0%

RWclass	Balance	Percent
Risk weight 35	70.740	94,3%
Risk weight 75	3.643	4,9%
Risk weight >= 100	661	0,9%
Total	0	100,0%

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