



Mortgage Fund

Investor Report: November 2018

Overview	Amount
Total Cover Pool Balance	65.809
Average Loan Balance	13
No. of Loans	5.078
No. of Borrowers	4.219
No. of Properties	4.409
WA Legal Maturity (in months)	293
WA Seasoning (in months)	153
WA LTV	47,9%
WA Interest Rate	4,4%

LTV ranges	Balance	Percent
less than 40%	22.677	34,5%
40 - 50%	12.366	18,8%
50 - 60%	13.157	20,0%
60 - 70%	9.901	15,0%
70 - 80%	4.701	7,1%
80 - 90%	1.892	2,9%
90 - 100%	738	1,1%
100 - 110%	274	0,4%
more than 110%	105	0,2%
Total	65.809	100,0%

Property Type	Balance	Percent
Residential	65.404	99,4%
Realestate_other	25	0,0%
Industrial	34	0,1%
Agricultural	330	0,5%
Commercial	15	0,0%
Total	65.809	100,0%

Payment Frequency	Balance	Percent
Monthly	65.809	100,0%
Total	65.809	100,0%

Interest Rate Type	Balance	Percent
Indexed	62.455	94,9%
Non Indexed	3.353	5,1%
Total	65.809	100,0%

Arrears	Balance	Percent
Not in Arrears	64.009	97,3%
0 - 30 days default	1.170	1,8%
30 - 90 days default	527	0,8%
90 - 180 days default	102	0,2%
Total	65.809	100,0%

Prior Ranks	Balance	Percent
No Prior Ranks	64.135	97,5%
Prior ranks	1.674	2,5%
Total	65.809	100,0%

Area	Balance	Percent
Reykjavik	22.555	34,3%
Capital Area excl. Reykjavik	23.180	35,2%
Suðurnes	707	1,1%
Vesturland	5.281	8,0%
Vestfirðir	267	0,4%
Norðurland Vestra	2.027	3,1%
Norðurland Eystra	3.097	4,7%
Austurland	1.485	2,3%
Suðurland	7.210	11,0%
Total	65.809	100,0%

Maturity	Balance	Percent
Less than 15 years	12.865	19,5%
15 - 20 years	1.807	2,7%
20 - 25 years	899	1,4%
25 - 30 years	47.254	71,8%
30 - 35 years	2.097	3,2%
35 - 40 years	886	1,3%
Total	65.809	100,0%

RWclass	Balance	Percent
Risk weight 35	62.621	94,2%
Risk weight 75	3.225	4,8%
Risk weight >= 100	663	1,0%
Total	0	100,0%

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