



Mortgage Fund

Investor Report: December 2018

Overview	Amount
Total Cover Pool Balance	64.824
Average Loan Balance	13
No. of Loans	5.007
No. of Borrowers	4.163
No. of Properties	4.409
WA Legal Maturity (in months)	292
WA Seasoning (in months)	154
WA LTV	48,1%
WA Interest Rate	4,4%

LTV ranges	Balance	Percent
less than 40%	22.241	34,3%
40 - 50%	12.114	18,7%
50 - 60%	13.027	20,1%
60 - 70%	9.577	14,8%
70 - 80%	4.814	7,4%
80 - 90%	1.919	3,0%
90 - 100%	743	1,1%
100 - 110%	284	0,4%
more than 110%	105	0,2%
Total	64.824	100,0%

Property Type	Balance	Percent
Residential	64.408	99,4%
Realestate_other	25	0,0%
Industrial	34	0,1%
Agricultural	341	0,5%
Commercial	15	0,0%
Total	64.824	100,0%

Payment Frequency	Balance	Percent
Monthly	64.824	100,0%
Total	64.824	100,0%

Interest Rate Type	Balance	Percent
Indexed	61.527	94,9%
Non Indexed	3.297	5,1%
Total	64.824	100,0%

Arrears	Balance	Percent
Not in Arrears	63.378	97,8%
0 - 30 days default	19	0,0%
30 - 90 days default	1.366	2,1%
90 - 180 days default	62	0,1%
Total	64.824	100,0%

Prior Ranks	Balance	Percent
No Prior Ranks	63.139	97,4%
Prior ranks	1.685	2,6%
Total	64.824	100,0%

Area	Balance	Percent
Reykjavik	22.165	34,2%
Capital Area excl. Reykjavik	22.923	35,4%
Suðurnes	685	1,1%
Vesturland	5.228	8,1%
Vestfirðir	266	0,4%
Norðurland Vestra	2.007	3,1%
Norðurland Eystra	3.042	4,7%
Austurland	1.448	2,2%
Suðurland	7.059	10,9%
Total	64.824	100,0%

Maturity	Balance	Percent
Less than 15 years	12.664	19,5%
15 - 20 years	1.764	2,7%
20 - 25 years	894	1,4%
25 - 30 years	46.576	71,8%
30 - 35 years	2.067	3,2%
35 - 40 years	860	1,3%
Total	64.824	100,0%

RWclass	Balance	Percent
Risk weight 35	61.394	94,2%
Risk weight 75	3.116	4,8%
Risk weight >= 100	633	1,0%
Total	0	100,0%

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