



## Mortgage Fund

Investor Report: May 2018

Overview	Amount
Total Cover Pool Balance	73.595
Average Loan Balance	13
No. of Loans	5.669
No. of Borrowers	4.658
No. of Properties	4.891
WA Legal Maturity (in months)	298
WA Seasoning (in months)	146
WA LTV	48,2%
WA Interest Rate	4,4%

LTV ranges	Balance	Percent
less than 40%	24.907	33,8%
40 - 50%	14.002	19,0%
50 - 60%	14.778	20,1%
60 - 70%	11.187	15,2%
70 - 80%	5.418	7,4%
80 - 90%	2.074	2,8%
90 - 100%	805	1,1%
100 - 110%	276	0,4%
more than 110%	148	0,2%
Total	73.595	100,0%

Property Type	Balance	Percent
Residential	73.239	99,5%
Industrial	22	0,0%
Agricultural	319	0,4%
Commercial	15	0,0%
Total	73.595	100,0%

Payment Frequency	Balance	Percent
Monthly	73.595	100,0%
Total	73.595	100,0%

Interest Rate Type	Balance	Percent
Indexed	69.660	94,7%
Non Indexed	3.935	5,3%
Total	73.595	100,0%

Arrears	Balance	Percent
Not in Arrears	71.203	96,7%
30 - 90 days default	2.251	3,1%
90 - 180 days default	141	0,2%
Total	73.595	100,0%

Prior Ranks	Balance	Percent
No Prior Ranks	71.695	97,4%
Prior ranks	1.900	2,6%
Total	73.595	100,0%

Area	Balance	Percent
Reykjavik	25.310	34,4%
Capital Area excl. Reykjavik	26.315	35,8%
Suðurnes	738	1,0%
Vesturland	5.751	7,8%
Vestfirðir	274	0,4%
Norðurland Vestra	2.175	3,0%
Norðurland Eystra	3.586	4,9%
Austurland	1.666	2,3%
Suðurland	7.781	10,6%
Total	73.595	100,0%

Maturity	Balance	Percent
Less than 15 years	14.521	19,7%
15 - 20 years	2.181	3,0%
20 - 25 years	1.002	1,4%
25 - 30 years	52.219	71,0%
30 - 35 years	2.617	3,6%
35 - 40 years	1.054	1,4%
Total	73.595	100,0%

RWclass	Balance	Percent
Risk weight 35	72.782	97,8%
Risk weight 75	1.174	1,6%
Risk weight >= 100	488	0,7%
Total	0	100,0%

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