



Mortgage Fund

Investor Report: July 2018

Overview	Amount
Total Cover Pool Balance	70.869
Average Loan Balance	13
No. of Loans	5.468
No. of Borrowers	4.498
No. of Properties	4.771
WA Legal Maturity (in months)	296
WA Seasoning (in months)	148
WA LTV	48,0%
WA Interest Rate	4,4%

LTV ranges	Balance	Percent
less than 40%	24.321	34,3%
40 - 50%	13.285	18,7%
50 - 60%	14.249	20,1%
60 - 70%	10.605	15,0%
70 - 80%	5.307	7,5%
80 - 90%	2.018	2,8%
90 - 100%	736	1,0%
100 - 110%	259	0,4%
more than 110%	89	0,1%
Total	70.869	100,0%

Property Type	Balance	Percent
Residential	70.514	99,5%
Realestate_other	25	0,0%
Industrial	22	0,0%
Agricultural	293	0,4%
Commercial	15	0,0%
Total	70.869	100,0%

Payment Frequency	Balance	Percent
Monthly	70.869	100,0%
Total	70.869	100,0%

Interest Rate Type	Balance	Percent
Indexed	67.127	94,7%
Non Indexed	3.742	5,3%
Total	70.869	100,0%

Arrears	Balance	Percent
Not in Arrears	68.858	97,2%
30 - 90 days default	1.889	2,7%
90 - 180 days default	122	0,2%
Total	70.869	100,0%

Prior Ranks	Balance	Percent
No Prior Ranks	69.066	97,5%
Prior ranks	1.803	2,5%
Total	70.869	100,0%

Area	Balance	Percent
Reykjavik	24.270	34,2%
Capital Area excl. Reykjavik	25.217	35,6%
Suðurnes	737	1,0%
Vesturland	5.589	7,9%
Vestfirðir	272	0,4%
Norðurland Vestra	2.140	3,0%
Norðurland Eystra	3.393	4,8%
Austurland	1.628	2,3%
Suðurland	7.624	10,8%
Total	70.869	100,0%

Maturity	Balance	Percent
Less than 15 years	14.045	19,8%
15 - 20 years	2.081	2,9%
20 - 25 years	957	1,4%
25 - 30 years	50.472	71,2%
30 - 35 years	2.342	3,3%
35 - 40 years	973	1,4%
Total	70.869	100,0%

RWclass	Balance	Percent
Risk weight 35	67.543	94,7%
Risk weight 75	3.276	4,6%
Risk weight >= 100	536	0,8%
Total	0	100,0%

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