



Mortgage Fund

Investor Report: October 2018

Overview	Amount
Total Cover Pool Balance	67.261
Average Loan Balance	13
No. of Loans	5.204
No. of Borrowers	4.311
No. of Properties	4.499
WA Legal Maturity (in months)	293
WA Seasoning (in months)	152
WA LTV	48,0%
WA Interest Rate	4,4%

LTV ranges	Balance	Percent
less than 40%	23.114	34,4%
40 - 50%	12.612	18,8%
50 - 60%	13.288	19,8%
60 - 70%	10.098	15,0%
70 - 80%	5.097	7,6%
80 - 90%	1.956	2,9%
90 - 100%	749	1,1%
100 - 110%	259	0,4%
more than 110%	88	0,1%
Total	67.261	100,0%

Property Type	Balance	Percent
Residential	66.858	99,4%
Realestate_other	25	0,0%
Industrial	34	0,1%
Agricultural	329	0,5%
Commercial	15	0,0%
Total	67.261	100,0%

Payment Frequency	Balance	Percent
Monthly	67.261	100,0%
Total	67.261	100,0%

Interest Rate Type	Balance	Percent
Indexed	63.813	94,9%
Non Indexed	3.448	5,1%
Total	67.261	100,0%

Arrears	Balance	Percent
Not in Arrears	65.037	96,7%
0 - 30 days default	17	0,0%
30 - 90 days default	1.951	2,9%
90 - 180 days default	257	0,4%
Total	67.261	100,0%

Prior Ranks	Balance	Percent
No Prior Ranks	65.568	97,5%
Prior ranks	1.693	2,5%
Total	67.261	100,0%

Area	Balance	Percent
Reykjavik	23.068	34,3%
Capital Area excl. Reykjavik	23.738	35,3%
Suðurnes	710	1,1%
Vesturland	5.343	7,9%
Vestfirðir	269	0,4%
Norðurland Vestra	2.061	3,1%
Norðurland Eystra	3.145	4,7%
Austurland	1.581	2,4%
Suðurland	7.347	10,9%
Total	67.261	100,0%

Maturity	Balance	Percent
Less than 15 years	13.234	19,7%
15 - 20 years	1.876	2,8%
20 - 25 years	913	1,4%
25 - 30 years	48.184	71,6%
30 - 35 years	2.164	3,2%
35 - 40 years	891	1,3%
Total	67.261	100,0%

RWclass	Balance	Percent
Risk weight 35	62.621	94,2%
Risk weight 75	3.178	4,8%
Risk weight >= 100	710	1,1%
Total	0	100,0%

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