



Mortgage Fund

Investor Report: February 2019

Overview	Amount
Total Cover Pool Balance	62.589
Average Loan Balance	13
No. of Loans	4.852
No. of Borrowers	4.048
No. of Properties	4.285
WA Legal Maturity (in months)	290
WA Seasoning (in months)	156
WA LTV	42,7%
WA Interest Rate	4,4%

*Indexed mortgages linked to the consumer price index in Iceland as published by Statistics Iceland (Hagstofa Islands: www.hagstofa.is). Non Indexed are fixed rate mortgages

LTV ranges	Balance	Percent
less than 40%	27.287	43,6%
40 - 50%	13.357	21,3%
50 - 60%	11.612	18,6%
60 - 70%	7.609	12,2%
70 - 80%	1.901	3,0%
80 - 90%	491	0,8%
90 - 100%	260	0,4%
100 - 110%	73	0,1%
more than 110%	0	0
Total	62.589	100,0%

Property Type	Balance	Percent
Residential	62.168	99,3%
Realestate_other	25	0,0%
Industrial	34	0,1%
Agricultural	347	0,6%
Commercial	15	0,0%
Total	62.589	100,0%

Payment Frequency	Balance	Percent
Monthly	62.589	100,0%
Total	62.589	100,0%

Interest Rate Type	Balance	Percent
Indexed	59.367	94,9%
Non Indexed	3.222	5,1%
Total	62.589	100,0%

Arrears	Balance	Percent
Not in Arrears	60.570	96,8%
0 - 30 days default	1.266	2,0%
30 - 90 days default	754	1,2%
Total	62.589	100,0%

Prior Ranks	Balance	Percent
No Prior Ranks	61.016	97,5%
Prior ranks	1.573	2,5%
Total	62.589	100,0%

Area	Balance	Percent
Reykjavik	21.352	34,1%
Capital Area excl. Reykjavik	21.915	35,0%
Suðurnes	678	1,1%
Vesturland	5.075	8,1%
Vestfirðir	252	0,4%
Norðurland Vestra	1.914	3,1%
Norðurland Eystra	3.004	4,8%
Austurland	1.419	2,3%
Suðurland	6.979	11,2%
Total	62.589	100,0%

Maturity	Balance	Percent
Less than 15 years	12.202	19,5%
15 - 20 years	1.706	2,7%
20 - 25 years	877	1,4%
25 - 30 years	44.976	71,9%
30 - 35 years	1.972	3,2%
35 - 40 years	856	1,4%
Total	62.589	100,0%

RWclass	Balance	Percent
Risk weight 35	59.921	94,6%
Risk weight 75	2.794	4,4%
Risk weight >= 100	645	1,0%
Total	0	100,0%

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