



Mortgage Fund

Investor Report: January 2019

Overview	Amount
Total Cover Pool Balance	63.949
Average Loan Balance	13
No. of Loans	4.920
No. of Borrowers	4.096
No. of Properties	4.351
WA Legal Maturity (in months)	291
WA Seasoning (in months)	155
WA LTV	42,6%
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%	27.965	43,7%
40 - 50%	13.907	21,7%
50 - 60%	11.802	18,5%
60 - 70%	7.554	11,8%
70 - 80%	1.915	3,0%
80 - 90%	494	0,8%
90 - 100%	238	0,4%
100 - 110%	73	0,1%
more than 110%	0	0
Total	63.949	100,0%

Property Type	Balance	Percent
Residential	63.514	99,3%
Realestate_other	26	0,0%
Industrial	34	0,1%
Agricultural	360	0,6%
Commercial	15	0,0%
Total	63.949	100,0%

Payment Frequency	Balance	Percent
Monthly	63.949	100,0%
Total	63.949	100,0%

Interest Rate Type	Balance	Percent
Indexed	60.689	94,9%
Non Indexed	3.260	5,1%
Total	63.949	100,0%

Arrears	Balance	Percent
Not in Arrears	62.075	97,1%
0 - 30 days default	17	0,0%
30 - 90 days default	1.760	2,8%
90 - 180 days default	97	0,2%
Total	63.949	100,0%

Prior Ranks	Balance	Percent
No Prior Ranks	62.333	97,5%
Prior ranks	1.616	2,5%
Total	63.949	100,0%

Area	Balance	Percent
Reykjavik	21.867	34,2%
Capital Area excl. Reykjavik	22.598	35,3%
Suðurnes	687	1,1%
Vesturland	5.104	8,0%
Vestfirðir	256	0,4%
Norðurland Vestra	1.965	3,1%
Norðurland Eystra	3.052	4,8%
Austurland	1.431	2,2%
Suðurland	6.990	10,9%
Total	63.949	100,0%

Maturity	Balance	Percent
Less than 15 years	12.433	19,4%
15 - 20 years	1.758	2,7%
20 - 25 years	898	1,4%
25 - 30 years	45.994	71,9%
30 - 35 years	2.004	3,1%
35 - 40 years	860	1,3%
Total	63.949	100,0%

RWclass	Balance	Percent
Risk weight 35	60.835	94,9%
Risk weight 75	2.688	4,2%
Risk weight >= 100	612	1,0%
Total	0	100,0%

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