



## Mortgage Fund

Investor Report: March 2019

Overview	Amount
Total Cover Pool Balance	61.420
Average Loan Balance	13
No. of Loans	4.777
No. of Borrowers	3.997
No. of Properties	4.177
WA Legal Maturity (in months)	289
WA Seasoning (in months)	157
WA LTV	42,4%
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](http://www.hagstofa.is)). Non Indexed are fixed rate mortgages

LTV ranges	Balance	Percent
less than 40%	27.156	44,2%
40 - 50%	13.361	21,8%
50 - 60%	11.032	18,0%
60 - 70%	7.319	11,9%
70 - 80%	1.787	2,9%
80 - 90%	454	0,7%
90 - 100%	222	0,4%
100 - 110%	73	0,1%
more than 110%	17	0,0%
Total	61.420	100,0%

Property Type	Balance	Percent
Residential	61.015	99,3%
Realestate_other	25	0,0%
Industrial	34	0,1%
Agricultural	330	0,5%
Commercial	15	0,0%
Total	61.420	100,0%

Payment Frequency	Balance	Percent
Monthly	61.420	100,0%
Total	61.420	100,0%

Interest Rate Type	Balance	Percent
Indexed	58.302	94,9%
Non Indexed	3.118	5,1%
Total	61.420	100,0%

Arrears	Balance	Percent
Not in Arrears	59.403	96,7%
0 - 30 days default	11	0,0%
30 - 90 days default	2.006	3,3%
Total	61.420	100,0%

Prior Ranks	Balance	Percent
No Prior Ranks	59.947	97,6%
Prior ranks	1.473	2,4%
Total	61.420	100,0%

Area	Balance	Percent
Reykjavik	20.999	34,2%
Capital Area excl. Reykjavik	21.375	34,8%
Suðurnes	694	1,1%
Vesturland	5.003	8,1%
Vestfirðir	247	0,4%
Norðurland Vestra	1.865	3,0%
Norðurland Eystra	2.930	4,8%
Austurland	1.409	2,3%
Suðurland	6.897	11,2%
Total	61.420	100,0%

Maturity	Balance	Percent
Less than 15 years	11.972	19,5%
15 - 20 years	1.686	2,7%
20 - 25 years	818	1,3%
25 - 30 years	44.254	72,1%
30 - 35 years	1.878	3,1%
35 - 40 years	812	1,3%
Total	61.420	100,0%

RWclass	Balance	Percent
Risk weight 35	58.470	94,4%
Risk weight 75	2.834	4,6%
Risk weight >= 100	632	1,0%
Total	0	100,0%

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