



Mortgage Fund

Investor Report: August 2018

Overview	Amount
Total Cover Pool Balance	69.826
Average Loan Balance	13
No. of Loans	5.404
No. of Borrowers	4.452
No. of Properties	4.691
WA Legal Maturity (in months)	295
WA Seasoning (in months)	149
WA LTV	48,2%
WA Interest Rate	4,4%

LTV ranges	Balance	Percent
less than 40%	23.799	34,1%
40 - 50%	13.058	18,7%
50 - 60%	14.011	20,1%
60 - 70%	10.404	14,9%
70 - 80%	5.396	7,7%
80 - 90%	2.040	2,9%
90 - 100%	769	1,1%
100 - 110%	243	0,3%
more than 110%	105	0,1%
Total	69.826	100,0%

Property Type	Balance	Percent
Residential	69.451	99,5%
Realestate_other	25	0,0%
Industrial	22	0,0%
Agricultural	312	0,4%
Commercial	15	0,0%
Total	69.826	100,0%

Payment Frequency	Balance	Percent
Monthly	69.826	100,0%
Total	69.826	100,0%

Interest Rate Type	Balance	Percent
Indexed	66.142	94,7%
Non Indexed	3.684	5,3%
Total	69.826	100,0%

Arrears	Balance	Percent
Not in Arrears	68.179	97,6%
0 - 30 days default	17	0,0%
30 - 90 days default	1.529	2,2%
90 - 180 days default	101	0,1%
Total	69.826	100,0%

Prior Ranks	Balance	Percent
No Prior Ranks	68.063	97,5%
Prior ranks	1.763	2,5%
Total	69.826	100,0%

Area	Balance	Percent
Reykjavik	24.025	34,4%
Capital Area excl. Reykjavik	24.689	35,4%
Suðurnes	735	1,1%
Vesturland	5.502	7,9%
Vestfirðir	271	0,4%
Norðurland Vestra	2.130	3,1%
Norðurland Eystra	3.304	4,7%
Austurland	1.621	2,3%
Suðurland	7.550	10,8%
Total	69.826	100,0%

Maturity	Balance	Percent
Less than 15 years	13.877	19,9%
15 - 20 years	1.999	2,9%
20 - 25 years	927	1,3%
25 - 30 years	49.758	71,3%
30 - 35 years	2.345	3,4%
35 - 40 years	920	1,3%
Total	69.826	100,0%

RWclass	Balance	Percent
Risk weight 35	66.273	94,4%
Risk weight 75	3.340	4,8%
Risk weight >= 100	567	0,8%
Total	0	100,0%

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