



Mortgage Fund

Investor Report: September 2019

Overview	Amount
Total Cover Pool Balance	55.367
Average Loan Balance	13
No. of Loans	4.315
No. of Borrowers	3.644
No. of Properties	3.877
WA Legal Maturity (in months)	283
WA Seasoning (in months)	162
WA LTV	42,2%
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%	24.854	44,9%
40 - 50%	11.951	21,6%
50 - 60%	9.945	18,0%
60 - 70%	6.286	11,4%
70 - 80%	1.592	2,9%
80 - 90%	433	0,8%
90 - 100%	234	0,4%
100 - 110%	73	0,1%
more than 110%	0	0
Total	55.367	100,0%

Property Type	Balance	Percent
Residential	54.905	99,2%
Realestate_other	26	0,0%
Industrial	33	0,1%
Holiday_cottage	20	0,0%
Agricultural	369	0,7%
Commercial	15	0,0%
Total	55.367	100,0%

Payment Frequency	Balance	Percent
Monthly	55.367	100,0%
Total	55.367	100,0%

Interest Rate Type	Balance	Percent
Indexed	52.457	94,7%
Non Indexed	2.910	5,3%
Total	55.367	100,0%

Arrears	Balance	Percent
Not in Arrears	53.672	96,9%
0 - 30 days default	1.067	1,9%
30 - 90 days default	534	1,0%
90 - 180 days default	94	0,2%
Total	55.367	100,0%

Prior Ranks	Balance	Percent
No Prior Ranks	54.056	97,6%
Prior ranks	1.312	2,4%
Total	55.367	100,0%

Area	Balance	Percent
Reykjavik	19.017	34,3%
Capital Area excl. Reykjavik	19.058	34,4%
Suðurnes	614	1,1%
Vesturland	4.531	8,2%
Vestfirðir	207	0,4%
Norðurland Vestra	1.770	3,2%
Norðurland Eystra	2.589	4,7%
Austurland	1.298	2,3%
Suðurland	6.284	11,3%
Total	55.367	100,0%

Maturity	Balance	Percent
Less than 15 years	10.820	19,5%
15 - 20 years	1.514	2,7%
20 - 25 years	18.800	34,0%
25 - 30 years	21.827	39,4%
30 - 35 years	1.727	3,1%
35 - 40 years	678	1,2%
Total	55.367	100,0%

RWclass	Balance	Percent
Risk weight 35	53.705	95,9%
Risk weight 75	1.756	3,1%
Risk weight >= 100	527	0,9%
Total	0	100,0%

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