



Mortgage Fund

Investor Report: August 2019

Overview	Amount
Total Cover Pool Balance	56.550
Average Loan Balance	13
No. of Loans	4.394
No. of Borrowers	3.710
No. of Properties	3.942
WA Legal Maturity (in months)	284
WA Seasoning (in months)	161
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). Non Indexed are fixed rate mortgages

LTV ranges	Balance	Percent
less than 40%	24.980	44,2%
40 - 50%	12.261	21,7%
50 - 60%	10.230	18,1%
60 - 70%	6.539	11,6%
70 - 80%	1.771	3,1%
80 - 90%	463	0,8%
90 - 100%	233	0,4%
100 - 110%	73	0,1%
more than 110%	0	0
Total	56.550	100,0%

Property Type	Balance	Percent
Residential	56.087	99,2%
Realestate_other	25	0,0%
Industrial	33	0,1%
Holiday_cottage	20	0,0%
Agricultural	369	0,7%
Commercial	15	0,0%
Total	56.550	100,0%

Payment Frequency	Balance	Percent
Monthly	56.550	100,0%
Total	56.550	100,0%

Interest Rate Type	Balance	Percent
Indexed	53.617	94,8%
Non Indexed	2.933	5,2%
Total	56.550	100,0%

Arrears	Balance	Percent
Not in Arrears	55.209	97,6%
30 - 90 days default	1.316	2,3%
90 - 180 days default	25	0,0%
Total	56.550	100,0%

Prior Ranks	Balance	Percent
No Prior Ranks	55.229	97,7%
Prior ranks	1.321	2,3%
Total	56.550	100,0%

Area	Balance	Percent
Reykjavik	19.390	34,3%
Capital Area excl. Reykjavik	19.502	34,5%
Suðurnes	614	1,1%
Vesturland	4.596	8,1%
Vestfirðir	222	0,4%
Norðurland Vestra	1.779	3,1%
Norðurland Eystra	2.632	4,7%
Austurland	1.332	2,4%
Suðurland	6.484	11,5%
Total	56.550	100,0%

Maturity	Balance	Percent
Less than 15 years	11.005	19,5%
15 - 20 years	1.563	2,8%
20 - 25 years	18.809	33,3%
25 - 30 years	22.727	40,2%
30 - 35 years	1.751	3,1%
35 - 40 years	695	1,2%
Total	56.550	100,0%

RWclass	Balance	Percent
Risk weight 35	54.786	95,7%
Risk weight 75	1.874	3,3%
Risk weight >= 100	563	1,0%
Total	0	100,0%

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