



## Mortgage Fund

Investor Report: July 2019

Overview	Amount
Total Cover Pool Balance	57.741
Average Loan Balance	13
No. of Loans	4.468
No. of Borrowers	3.764
No. of Properties	4.017
WA Legal Maturity (in months)	285
WA Seasoning (in months)	161
WA LTV	42,5%
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%	25.464	44,1%
40 - 50%	12.560	21,8%
50 - 60%	10.408	18,0%
60 - 70%	6.794	11,8%
70 - 80%	1.714	3,0%
80 - 90%	493	0,9%
90 - 100%	234	0,4%
100 - 110%	73	0,1%
more than 110%	0	0
Total	57.741	100,0%

Property Type	Balance	Percent
Residential	57.294	99,2%
Realestate_other	26	0,0%
Industrial	34	0,1%
Agricultural	372	0,6%
Commercial	15	0,0%
Total	57.741	100,0%

Payment Frequency	Balance	Percent
Monthly	57.741	100,0%
Total	57.741	100,0%

Interest Rate Type	Balance	Percent
Indexed	54.772	94,9%
Non Indexed	2.969	5,1%
Total	57.741	100,0%

Arrears	Balance	Percent
Not in Arrears	56.169	97,3%
30 - 90 days default	1.513	2,6%
90 - 180 days default	58	0,1%
Total	57.741	100,0%

Prior Ranks	Balance	Percent
No Prior Ranks	56.404	97,7%
Prior ranks	1.337	2,3%
Total	57.741	100,0%

Area	Balance	Percent
Reykjavik	19.828	34,3%
Capital Area excl. Reykjavik	19.933	34,5%
Suðurnes	653	1,1%
Vesturland	4.609	8,0%
Vestfirðir	235	0,4%
Norðurland Vestra	1.820	3,2%
Norðurland Eystra	2.681	4,6%
Austurland	1.371	2,4%
Suðurland	6.611	11,4%
Total	57.741	100,0%

Maturity	Balance	Percent
Less than 15 years	11.261	19,5%
15 - 20 years	1.597	2,8%
20 - 25 years	19.160	33,2%
25 - 30 years	23.275	40,3%
30 - 35 years	1.747	3,0%
35 - 40 years	700	1,2%
Total	57.741	100,0%

RWclass	Balance	Percent
Risk weight 35	55.847	95,8%
Risk weight 75	1.897	3,3%
Risk weight >= 100	578	1,0%
Total	0	100,0%

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