



## Mortgage Fund

Investor Report: May 2019

Overview	Amount
Total Cover Pool Balance	59.706
Average Loan Balance	13
No. of Loans	4.630
No. of Borrowers	3.889
No. of Properties	4.121
WA Legal Maturity (in months)	287
WA Seasoning (in months)	159
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%	26.185	43,9%
40 - 50%	12.987	21,8%
50 - 60%	10.910	18,3%
60 - 70%	7.061	11,8%
70 - 80%	1.797	3,0%
80 - 90%	456	0,8%
90 - 100%	238	0,4%
100 - 110%	73	0,1%
more than 110%	0	0
Total	59.706	100,0%

Property Type	Balance	Percent
Residential	59.282	99,3%
Realestate_other	26	0,0%
Industrial	34	0,1%
Agricultural	349	0,6%
Commercial	15	0,0%
Total	59.706	100,0%

Payment Frequency	Balance	Percent
Monthly	59.706	100,0%
Total	59.706	100,0%

Interest Rate Type	Balance	Percent
Indexed	56.638	94,9%
Non Indexed	3.068	5,1%
Total	59.706	100,0%

Arrears	Balance	Percent
Not in Arrears	58.331	97,7%
0 - 30 days default	249.128	0,0%
30 - 90 days default	1.349	2,3%
90 - 180 days default	26	0,0%
Total	59.706	100,0%

Prior Ranks	Balance	Percent
No Prior Ranks	58.288	97,6%
Prior ranks	1.417	2,4%
Total	59.706	100,0%

Area	Balance	Percent
Reykjavik	20.446	34,2%
Capital Area excl. Reykjavik	20.644	34,6%
Suðurnes	695	1,2%
Vesturland	4.853	8,1%
Vestfirðir	237	0,4%
Norðurland Vestra	1.853	3,1%
Norðurland Eystra	2.776	4,6%
Austurland	1.391	2,3%
Suðurland	6.810	11,4%
Total	59.706	100,0%

Maturity	Balance	Percent
Less than 15 years	11.593	19,4%
15 - 20 years	1.604	2,7%
20 - 25 years	1.264	2,1%
25 - 30 years	42.607	71,4%
30 - 35 years	1.865	3,1%
35 - 40 years	774	1,3%
Total	59.706	100,0%

RWclass	Balance	Percent
Risk weight 35	56.751	94,6%
Risk weight 75	2.726	4,5%
Risk weight >= 100	520	0,9%
Total	0	100,0%

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