



Mortgage Fund

Investor Report: November 2013

Overview	Amount
Total Cover Pool Balance	118.751
Average Loan Balance	15
No. of Loans	7.816
No. of Borrowers	6.425
No. of Properties	6.935
WA Legal Maturity (in months)	347
WA Seasoning (in months)	96
WA LTV	81,8%
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%	9.025	7,6%
40 - 50%	7.852	6,6%
50 - 60%	10.421	8,8%
60 - 70%	12.378	10,4%
70 - 80%	14.322	12,1%
80 - 90%	14.710	12,4%
90 - 100%	15.993	13,5%
100 - 110%	15.962	13,4%
more than 110%	18.089	15,2%
Total	118.751	100,0%

Property Type	Balance	Percent
Residential	117.384	98,8%
Realestate_other	846	0,7%
Industrial	127	0,1%
Holiday_cottage	50	0,0%
Agricultural	193	0,2%
Commercial	152	0,1%
Total	118.751	100,0%

Payment Frequency	Balance	Percent
Monthly	118.751	100,0%
Total	118.751	100,0%

Interest Rate Type	Balance	Percent
Indexed	112.262	94,5%
Non Indexed	6.489	5,5%
Total	118.751	100,0%

Arrears	Balance	Percent
Not in Arrears	111.854	94,2%
0 - 30 days default	3.430	2,9%
30 - 90 days default	2.074	1,7%
90 - 180 days default	1.298	1,1%
more than 180 days default	95	0,1%
Total	118.751	100,0%

Prior Ranks	Balance	Percent
No Prior Ranks	117.037	98,6%
Prior ranks	1.714	1,4%
Total	118.751	100,0%

Area	Balance	Percent
Reykjavik	42.569	35,8%
Capital Area excl. Reykjavik	41.648	35,1%
Suðurnes	995	0,8%
Vesturland	9.903	8,3%
Vestfirðir	359	0,3%
Norðurland Vestra	3.270	2,8%
Norðurland Eystra	6.390	5,4%
Austurland	2.582	2,2%
Suðurland	11.036	9,3%
Total	118.751	100,0%

Maturity	Balance	Percent
Less than 15 years	406	0,3%
15 - 20 years	24.930	21,0%
20 - 25 years	4.090	3,4%
25 - 30 years	180	0,2%
30 - 35 years	85.247	71,8%
35 - 40 years	3.897	3,3%
Total	118.751	100,0%

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