



Mortgage Fund

Investor Report: June 2013

Overview	Amount
Total Cover Pool Balance	118.944
Average Loan Balance	15
No. of Loans	7.791
No. of Borrowers	6.439
No. of Properties	6.444
WA Legal Maturity (in months)	351
WA Seasoning (in months)	91
WA LTV	83,2%
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%	8.430	7,1%
40 - 50%	7.308	6,1%
50 - 60%	10.488	8,8%
60 - 70%	12.657	10,6%
70 - 80%	13.907	11,7%
80 - 90%	15.218	12,8%
90 - 100%	17.049	14,3%
100 - 110%	15.951	13,4%
more than 110%	17.937	15,1%
Total	118.944	100,0%

Property Type	Balance	Percent
Residential	117.648	98,9%
Realestate_other	837	0,7%
Industrial	127	0,1%
Holiday_cottage	49	0,0%
Agricultural	140	0,1%
Commercial	143	0,1%
Total	118.944	100,0%

Payment Frequency	Balance	Percent
Monthly	118.944	100,0%
Total	118.944	100,0%

Interest Rate Type	Balance	Percent
Indexed	112.317	94,4%
Non Indexed	6.627	5,6%
Total	118.944	100,0%

Arrears	Balance	Percent
Not in Arrears	110.072	92,5%
0 - 30 days default	4.196	3,5%
30 - 90 days default	2.538	2,1%
90 - 180 days default	1.984	1,7%
more than 180 days default	154	0,1%
Total	118.944	100,0%

Prior Ranks	Balance	Percent
No Prior Ranks	117.532	98,8%
Prior ranks	1.413	1,2%
Total	118.944	100,0%

Area	Balance	Percent
Reykjavik	42.657	35,9%
Capital Area excl. Reykjavik	42.037	35,3%
Suðurnes	986	0,8%
Vesturland	10.021	8,4%
Vestfirðir	360	0,3%
Norðurland Vestra	3.269	2,7%
Norðurland Eystra	6.488	5,5%
Austurland	2.585	2,2%
Suðurland	10.541	8,9%
Total	118.944	100,0%

Maturity	Balance	Percent
Less than 15 years	334	0,3%
15 - 20 years	25.111	21,1%
20 - 25 years	4.031	3,4%
25 - 30 years	56	0,0%
30 - 35 years	85.500	71,9%
35 - 40 years	3.912	3,3%
Total	118.944	100,0%

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