



Mortgage Fund

Investor Report: June 2015

Overview	Amount
Total Cover Pool Balance	107.148
Average Loan Balance	14
No. of Loans	7.481
No. of Borrowers	6.147
No. of Properties	6.429
WA Legal Maturity (in months)	331
WA Seasoning (in months)	115
WA LTV	70,5%
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). Non Indexed are fixed rate mortgages

LTV ranges	Balance	Percent
less than 40%	13.642	12,7%
40 - 50%	10.848	10,1%
50 - 60%	12.629	11,8%
60 - 70%	14.517	13,5%
70 - 80%	14.805	13,8%
80 - 90%	15.722	14,7%
90 - 100%	13.204	12,3%
100 - 110%	7.485	7,0%
more than 110%	4.296	4,0%
Total	107.148	100,0%

Property Type	Balance	Percent
Residential	106.623	99,5%
Realestate_other	12	0,0%
Industrial	56	0,1%
Holiday_cottage	12	0,0%
Agricultural	379	0,4%
Commercial	66	0,1%
Total	107.148	100,0%

Payment Frequency	Balance	Percent
Monthly	107.148	100,0%
Total	107.148	100,0%

Interest Rate Type	Balance	Percent
Indexed	101.593	94,8%
Non Indexed	5.556	5,2%
Total	107.148	100,0%

Arrears	Balance	Percent
Not in Arrears	101.013	94,3%
0 - 30 days default	3.409	3,2%
30 - 90 days default	2.118	2,0%
90 - 180 days default	582	0,5%
more than 180 days default	26	0,0%
Total	107.148	100,0%

Prior Ranks	Balance	Percent
No Prior Ranks	105.470	98,4%
Prior ranks	1.678	1,6%
Total	107.148	100,0%

Area	Balance	Percent
Reykjavik	38.230	35,7%
Capital Area excl. Reykjavik	37.366	34,9%
Suðurnes	940	0,9%
Vesturland	8.932	8,3%
Vestfirðir	341	0,3%
Norðurland Vestra	3.013	2,8%
Norðurland Eystra	5.736	5,4%
Austurland	2.262	2,1%
Suðurland	10.328	9,6%
Total	107.148	100,0%

Maturity	Balance	Percent
Less than 15 years	18.333	17,1%
15 - 20 years	3.449	3,2%
20 - 25 years	3.495	3,3%
25 - 30 years	60.416	56,4%
30 - 35 years	18.151	16,9%
35 - 40 years	3.305	3,1%
Total	107.148	100,0%

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