



Mortgage Fund

Investor Report: July 2015

Overview	Amount
Total Cover Pool Balance	105.942
Average Loan Balance	14
No. of Loans	7.388
No. of Borrowers	6.082
No. of Properties	6.386
WA Legal Maturity (in months)	330
WA Seasoning (in months)	116
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%	13.717	12,9%
40 - 50%	10.584	10,0%
50 - 60%	12.580	11,9%
60 - 70%	14.234	13,4%
70 - 80%	14.301	13,5%
80 - 90%	15.469	14,6%
90 - 100%	13.491	12,7%
100 - 110%	7.215	6,8%
more than 110%	4.352	4,1%
Total	105.942	100,0%

Property Type	Balance	Percent
Residential	105.417	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	105.942	100,0%

Payment Frequency	Balance	Percent
Monthly	105.942	100,0%
Total	105.942	100,0%

Interest Rate Type	Balance	Percent
Indexed	100.539	94,9%
Non Indexed	5.402	5,1%
Total	105.942	100,0%

Arrears	Balance	Percent
Not in Arrears	100.038	94,4%
0 - 30 days default	21	0,0%
30 - 90 days default	5.266	5,0%
90 - 180 days default	583	0,5%
more than 180 days default	34	0,0%
Total	105.942	100,0%

Prior Ranks	Balance	Percent
No Prior Ranks	104.317	98,5%
Prior ranks	1.625	1,5%
Total	105.942	100,0%

Area	Balance	Percent
Reykjavik	37.509	35,4%
Capital Area excl. Reykjavik	37.090	35,0%
Suðurnes	942	0,9%
Vesturland	8.893	8,4%
Vestfirðir	339	0,3%
Norðurland Vestra	2.988	2,8%
Norðurland Eystra	5.685	5,4%
Austurland	2.231	2,1%
Suðurland	10.264	9,7%
Total	105.942	100,0%

Maturity	Balance	Percent
Less than 15 years	18.196	17,2%
15 - 20 years	3.242	3,1%
20 - 25 years	3.334	3,1%
25 - 30 years	60.491	57,1%
30 - 35 years	17.428	16,5%
35 - 40 years	3.251	3,1%
Total	105.942	100,0%

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