



Mortgage Fund

Investor Report: August 2015

Overview	Amount
Total Cover Pool Balance	105.036
Average Loan Balance	14
No. of Loans	7.339
No. of Borrowers	6.062
No. of Properties	6.392
WA Legal Maturity (in months)	329
WA Seasoning (in months)	117
WA LTV	70,4%
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%	13.780	13,1%
40 - 50%	10.664	10,2%
50 - 60%	12.498	11,9%
60 - 70%	13.813	13,2%
70 - 80%	14.128	13,5%
80 - 90%	15.358	14,6%
90 - 100%	13.359	12,7%
100 - 110%	7.197	6,9%
more than 110%	4.237	4,0%
Total	105.036	100,0%

Property Type	Balance	Percent
Residential	104.512	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	105.036	100,0%

Payment Frequency	Balance	Percent
Monthly	105.036	100,0%
Total	105.036	100,0%

Interest Rate Type	Balance	Percent
Indexed	99.738	95,0%
Non Indexed	5.299	5,0%
Total	105.036	100,0%

Arrears	Balance	Percent
Not in Arrears	99.633	94,9%
0 - 30 days default	38	0,0%
30 - 90 days default	4.940	4,7%
90 - 180 days default	425	0,4%
Total	105.036	100,0%

Prior Ranks	Balance	Percent
No Prior Ranks	103.347	98,4%
Prior ranks	1.689	1,6%
Total	105.036	100,0%

Area	Balance	Percent
Reykjavik	37.086	35,3%
Capital Area excl. Reykjavik	36.740	35,0%
Suðurnes	938	0,9%
Vesturland	8.868	8,4%
Vestfirðir	343	0,3%
Norðurland Vestra	2.926	2,8%
Norðurland Eystra	5.695	5,4%
Austurland	2.228	2,1%
Suðurland	10.212	9,7%
Total	105.036	100,0%

Maturity	Balance	Percent
Less than 15 years	18.193	17,3%
15 - 20 years	3.140	3,0%
20 - 25 years	3.280	3,1%
25 - 30 years	60.264	57,4%
30 - 35 years	17.034	16,2%
35 - 40 years	3.124	3,0%
Total	105.036	100,0%

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