



## Mortgage Fund

Investor Report: November 2015

Overview	Amount
Total Cover Pool Balance	102.704
Average Loan Balance	14
No. of Loans	7.219
No. of Borrowers	5.934
No. of Properties	6.266
WA Legal Maturity (in months)	326
WA Seasoning (in months)	120
WA LTV	69,6%
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](http://www.hagstofa.is)). Non Indexed are fixed rate mortgages

LTV ranges	Balance	Percent
less than 40%	14.273	13,9%
40 - 50%	10.770	10,5%
50 - 60%	12.477	12,1%
60 - 70%	13.597	13,2%
70 - 80%	13.814	13,5%
80 - 90%	14.933	14,5%
90 - 100%	12.479	12,2%
100 - 110%	6.587	6,4%
more than 110%	3.773	3,7%
Total	102.704	100,0%

Property Type	Balance	Percent
Residential	102.140	99,5%
Realestate_other	24	0,0%
Industrial	44	0,0%
Holiday_cottage	12	0,0%
Agricultural	419	0,4%
Commercial	64	0,1%
Total	102.704	100,0%

Payment Frequency	Balance	Percent
Monthly	102.704	100,0%
Total	102.704	100,0%

Interest Rate Type	Balance	Percent
Indexed	97.411	94,8%
Non Indexed	5.293	5,2%
Total	102.704	100,0%

Arrears	Balance	Percent
Not in Arrears	97.313	94,8%
0 - 30 days default	2.987	2,9%
30 - 90 days default	1.885	1,8%
90 - 180 days default	520	0,5%
Total	102.704	100,0%

Prior Ranks	Balance	Percent
No Prior Ranks	101.181	98,5%
Prior ranks	1.522	1,5%
Total	102.704	100,0%

Area	Balance	Percent
Reykjavik	36.138	35,2%
Capital Area excl. Reykjavik	36.022	35,1%
Suðurnes	953	0,9%
Vesturland	8.610	8,4%
Vestfirðir	339	0,3%
Norðurland Vestra	2.884	2,8%
Norðurland Eystra	5.452	5,3%
Austurland	2.177	2,1%
Suðurland	10.129	9,9%
Total	102.704	100,0%

Maturity	Balance	Percent
Less than 15 years	17.812	17,3%
15 - 20 years	3.403	3,3%
20 - 25 years	2.790	2,7%
25 - 30 years	59.945	58,4%
30 - 35 years	16.259	15,8%
35 - 40 years	2.496	2,4%
Total	102.704	100,0%

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