



Mortgage Fund

Investor Report: February 2016

Overview	Amount
Total Cover Pool Balance	97.749
Average Loan Balance	14
No. of Loans	7.117
No. of Borrowers	5.826
No. of Properties	6.010
WA Legal Maturity (in months)	324
WA Seasoning (in months)	123
WA LTV	62,6%
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). Non Indexed are fixed rate mortgages

LTV ranges	Balance	Percent
less than 40%	17.755	18,2%
40 - 50%	12.346	12,6%
50 - 60%	14.027	14,4%
60 - 70%	15.111	15,5%
70 - 80%	15.049	15,4%
80 - 90%	13.050	13,4%
90 - 100%	6.142	6,3%
100 - 110%	2.297	2,3%
more than 110%	1.972	2,0%
Total	97.749	100,0%

Property Type	Balance	Percent
Residential	97.074	99,3%
Realestate_other	11	0,0%
Industrial	53	0,1%
Holiday_cottage	11	0,0%
Agricultural	548	0,6%
Commercial	51	0,1%
Total	97.749	100,0%

Payment Frequency	Balance	Percent
Monthly	97.749	100,0%
Total	97.749	100,0%

Interest Rate Type	Balance	Percent
Indexed	92.621	94,8%
Non Indexed	5.128	5,2%
Total	97.749	100,0%

Arrears	Balance	Percent
Not in Arrears	92.525	94,7%
0 - 30 days default	2.799	2,9%
30 - 90 days default	2.016	2,1%
90 - 180 days default	409	0,4%
Total	97.749	100,0%

Prior Ranks	Balance	Percent
No Prior Ranks	96.258	98,5%
Prior ranks	1.491	1,5%
Total	97.749	100,0%

Area	Balance	Percent
Reykjavik	34.361	35,2%
Capital Area excl. Reykjavik	34.196	35,0%
Suðurnes	940	1,0%
Vesturland	8.086	8,3%
Vestfirðir	314	0,3%
Norðurland Vestra	2.755	2,8%
Norðurland Eystra	5.229	5,3%
Austurland	2.087	2,1%
Suðurland	9.780	10,0%
Total	97.749	100,0%

Maturity	Balance	Percent
Less than 15 years	16.862	17,3%
15 - 20 years	4.662	4,8%
20 - 25 years	1.099	1,1%
25 - 30 years	57.901	59,2%
30 - 35 years	16.103	16,5%
35 - 40 years	1.122	1,1%
Total	97.749	100,0%

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