



Mortgage Fund

Investor Report: April 2016

Overview	Amount
Total Cover Pool Balance	96.596
Average Loan Balance	14
No. of Loans	6.991
No. of Borrowers	5.742
No. of Properties	5.943
WA Legal Maturity (in months)	322
WA Seasoning (in months)	125
WA LTV	62,7%
WA Interest Rate	4,4%

LTV ranges	Balance	Percent
less than 40%	17.737	18,4%
40 - 50%	12.040	12,5%
50 - 60%	13.881	14,4%
60 - 70%	14.511	15,0%
70 - 80%	15.088	15,6%
80 - 90%	12.393	12,8%
90 - 100%	6.615	6,8%
100 - 110%	2.468	2,6%
more than 110%	1.862	1,9%
Total	96.596	100,0%

Property Type	Balance	Percent
Residential	95.919	99,3%
Realestate_other	11	0,0%
Industrial	53	0,1%
Holiday_cottage	11	0,0%
Agricultural	550	0,6%
Commercial	51	0,1%
Total	96.596	100,0%

Payment Frequency	Balance	Percent
Monthly	96.596	100,0%
Total	96.596	100,0%

Interest Rate Type	Balance	Percent
Indexed	91.602	94,8%
Non Indexed	4.994	5,2%
Total	96.596	100,0%

Arrears	Balance	Percent
Not in Arrears	91.835	95,1%
0 - 30 days default	2.764	2,9%
30 - 90 days default	1.997	2,1%
Total	96.596	100,0%

Prior Ranks	Balance	Percent
No Prior Ranks	95.232	98,6%
Prior ranks	1.364	1,4%
Total	96.596	100,0%

Area	Balance	Percent
Reykjavik	33.899	35,1%
Capital Area excl. Reykjavik	33.826	35,0%
Suðurnes	917	0,9%
Vesturland	8.063	8,3%
Vestfirðir	308	0,3%
Norðurland Vestra	2.759	2,9%
Norðurland Eystra	5.152	5,3%
Austurland	2.039	2,1%
Suðurland	9.633	10,0%
Total	96.596	100,0%

Maturity	Balance	Percent
Less than 15 years	16.721	17,3%
15 - 20 years	4.971	5,1%
20 - 25 years	621	0,6%
25 - 30 years	57.745	59,8%
30 - 35 years	16.017	16,6%
35 - 40 years	521	0,5%
Total	96.596	100,0%

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