



## Mortgage Fund

Investor Report: June 2016

Overview	Amount
Total Cover Pool Balance	94.956
Average Loan Balance	14
No. of Loans	6.873
No. of Borrowers	5.660
No. of Properties	5.856
WA Legal Maturity (in months)	320
WA Seasoning (in months)	127
WA LTV	62,6%
WA Interest Rate	4,4%

LTV ranges	Balance	Percent
less than 40%	17.676	18,6%
40 - 50%	11.613	12,2%
50 - 60%	13.757	14,5%
60 - 70%	14.319	15,1%
70 - 80%	14.610	15,4%
80 - 90%	11.900	12,5%
90 - 100%	6.561	6,9%
100 - 110%	2.639	2,8%
more than 110%	1.882	2,0%
Total	94.956	100,0%

Property Type	Balance	Percent
Residential	94.279	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	94.956	100,0%

Payment Frequency	Balance	Percent
Monthly	94.956	100,0%
Total	94.956	100,0%

Interest Rate Type	Balance	Percent
Indexed	90.194	95,0%
Non Indexed	4.762	5,0%
Total	94.956	100,0%

Arrears	Balance	Percent
Not in Arrears	90.244	95,0%
0 - 30 days default	2.416	2,5%
30 - 90 days default	1.859	2,0%
90 - 180 days default	438	0,5%
Total	94.956	100,0%

Prior Ranks	Balance	Percent
No Prior Ranks	93.621	98,6%
Prior ranks	1.336	1,4%
Total	94.956	100,0%

Area	Balance	Percent
Reykjavik	33.226	35,0%
Capital Area excl. Reykjavik	33.055	34,8%
Suðurnes	906	1,0%
Vesturland	7.966	8,4%
Vestfirðir	304	0,3%
Norðurland Vestra	2.752	2,9%
Norðurland Eystra	5.050	5,3%
Austurland	2.022	2,1%
Suðurland	9.676	10,2%
Total	94.956	100,0%

Maturity	Balance	Percent
Less than 15 years	17.423	18,3%
15 - 20 years	3.722	3,9%
20 - 25 years	534	0,6%
25 - 30 years	63.295	66,7%
30 - 35 years	9.505	10,0%
35 - 40 years	478	0,5%
Total	94.956	100,0%

RWclass	Balance	Percent
Risk weight 35	82.766	95,1%
Risk weight 75	2.722	3,1%
Risk weight 100	1.538	1,8%
Total	0	100,0%

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