



## Mortgage Fund

Investor Report: March 2016

Overview	Amount
Total Cover Pool Balance	97.273
Average Loan Balance	14
No. of Loans	7.053
No. of Borrowers	5.783
No. of Properties	5.971
WA Legal Maturity (in months)	323
WA Seasoning (in months)	124
WA LTV	62,6%
WA Interest Rate	4,4%

LTV ranges	Balance	Percent
less than 40%	17.830	18,3%
40 - 50%	12.131	12,5%
50 - 60%	13.902	14,3%
60 - 70%	14.806	15,2%
70 - 80%	15.224	15,7%
80 - 90%	12.723	13,1%
90 - 100%	6.325	6,5%
100 - 110%	2.441	2,5%
more than 110%	1.890	1,9%
Total	97.273	100,0%

Property Type	Balance	Percent
Residential	96.596	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	97.273	100,0%

Payment Frequency	Balance	Percent
Monthly	97.273	100,0%
Total	97.273	100,0%

Interest Rate Type	Balance	Percent
Indexed	92.206	94,8%
Non Indexed	5.067	5,2%
Total	97.273	100,0%

Arrears	Balance	Percent
Not in Arrears	92.117	94,7%
0 - 30 days default	81	0,1%
30 - 90 days default	4.458	4,6%
90 - 180 days default	617	0,6%
Total	97.273	100,0%

Prior Ranks	Balance	Percent
No Prior Ranks	95.866	98,6%
Prior ranks	1.407	1,4%
Total	97.273	100,0%

Area	Balance	Percent
Reykjavik	34.091	35,0%
Capital Area excl. Reykjavik	34.080	35,0%
Suðurnes	916	0,9%
Vesturland	8.065	8,3%
Vestfirðir	314	0,3%
Norðurland Vestra	2.761	2,8%
Norðurland Eystra	5.226	5,4%
Austurland	2.094	2,2%
Suðurland	9.727	10,0%
Total	97.273	100,0%

Maturity	Balance	Percent
Less than 15 years	16.808	17,3%
15 - 20 years	5.036	5,2%
20 - 25 years	628	0,6%
25 - 30 years	57.859	59,5%
30 - 35 years	16.359	16,8%
35 - 40 years	583	0,6%
Total	97.273	100,0%

RWclass	Balance	Percent
Risk weight 35	84.529	95,4%
Risk weight 75	2.769	3,1%
Risk weight 100	1.260	1,4%
Total	0	100,0%

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