



## Mortgage Fund

Investor Report: July 2016

Overview	Amount
Total Cover Pool Balance	93.926
Average Loan Balance	14
No. of Loans	6.801
No. of Borrowers	5.610
No. of Properties	5.797
WA Legal Maturity (in months)	319
WA Seasoning (in months)	128
WA LTV	62,6%
WA Interest Rate	4,4%

LTV ranges	Balance	Percent
less than 40%	17.561	18,7%
40 - 50%	11.612	12,4%
50 - 60%	13.683	14,6%
60 - 70%	13.975	14,9%
70 - 80%	14.251	15,2%
80 - 90%	11.896	12,7%
90 - 100%	6.479	6,9%
100 - 110%	2.520	2,7%
more than 110%	1.950	2,1%
Total	93.926	100,0%

Property Type	Balance	Percent
Residential	93.249	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	93.926	100,0%

Payment Frequency	Balance	Percent
Monthly	93.926	100,0%
Total	93.926	100,0%

Interest Rate Type	Balance	Percent
Indexed	89.200	95,0%
Non Indexed	4.726	5,0%
Total	93.926	100,0%

Arrears	Balance	Percent
Not in Arrears	90.173	96,0%
0 - 30 days default	36	0,0%
30 - 90 days default	3.385	3,6%
90 - 180 days default	333	0,4%
Total	93.926	100,0%

Prior Ranks	Balance	Percent
No Prior Ranks	92.564	98,6%
Prior ranks	1.361	1,4%
Total	93.926	100,0%

Area	Balance	Percent
Reykjavik	32.762	34,9%
Capital Area excl. Reykjavik	32.755	34,9%
Suðurnes	919	1,0%
Vesturland	7.879	8,4%
Vestfirðir	303	0,3%
Norðurland Vestra	2.737	2,9%
Norðurland Eystra	5.034	5,4%
Austurland	1.985	2,1%
Suðurland	9.552	10,2%
Total	93.926	100,0%

Maturity	Balance	Percent
Less than 15 years	17.281	18,4%
15 - 20 years	3.658	3,9%
20 - 25 years	533	0,6%
25 - 30 years	62.929	67,0%
30 - 35 years	9.081	9,7%
35 - 40 years	443	0,5%
Total	93.926	100,0%

RWclass	Balance	Percent
Risk weight 35	82.390	95,4%
Risk weight 75	2.777	3,2%
Risk weight 100	1.180	1,4%
Total	0	100,0%

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