



Mortgage Fund

Investor Report: August 2016

Overview	Amount
Total Cover Pool Balance	92.482
Average Loan Balance	14
No. of Loans	6.768
No. of Borrowers	5.578
No. of Properties	5.782
WA Legal Maturity (in months)	317
WA Seasoning (in months)	128
WA LTV	61,4%
WA Interest Rate	4,4%

LTV ranges	Balance	Percent
less than 40%	18.034	19,5%
40 - 50%	11.591	12,5%
50 - 60%	13.802	14,9%
60 - 70%	14.323	15,5%
70 - 80%	14.777	16,0%
80 - 90%	10.879	11,8%
90 - 100%	5.383	5,8%
100 - 110%	2.044	2,2%
more than 110%	1.649	1,8%
Total	92.482	100,0%

Property Type	Balance	Percent
Residential	91.828	99,3%
Realestate_other	11	0,0%
Industrial	52	0,1%
Holiday_cottage	11	0,0%
Agricultural	547	0,6%
Commercial	33	0,0%
Total	92.482	100,0%

Payment Frequency	Balance	Percent
Monthly	92.476	100,0%
Quarterly	6	0,0%
Total	92.482	100,0%

Interest Rate Type	Balance	Percent
Indexed	87.506	94,6%
Non Indexed	4.976	5,4%
Total	92.482	100,0%

Arrears	Balance	Percent
Not in Arrears	88.284	95,5%
0 - 30 days default	100	0,1%
30 - 90 days default	3.787	4,1%
90 - 180 days default	312	0,3%
Total	92.482	100,0%

Prior Ranks	Balance	Percent
No Prior Ranks	90.880	98,3%
Prior ranks	1.602	1,7%
Total	92.482	100,0%

Area	Balance	Percent
Reykjavik	32.490	35,1%
Capital Area excl. Reykjavik	32.315	34,9%
Suðurnes	847	0,9%
Vesturland	7.697	8,3%
Vestfirðir	299	0,3%
Norðurland Vestra	2.708	2,9%
Norðurland Eystra	4.971	5,4%
Austurland	1.868	2,0%
Suðurland	9.288	10,0%
Total	92.482	100,0%

Maturity	Balance	Percent
Less than 15 years	17.233	18,6%
15 - 20 years	3.754	4,1%
20 - 25 years	724	0,8%
25 - 30 years	61.492	66,5%
30 - 35 years	8.667	9,4%
35 - 40 years	612	0,7%
Total	92.482	100,0%

RWclass	Balance	Percent
Risk weight 35	81.215	94,8%
Risk weight 75	2.962	3,5%
Risk weight 100	1.502	1,8%
Total	0	100,0%

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