

Annex: Kutxabank Mortgage Portfolio

2012Q1



General features

TOTAL PORTFOLIO

Total amount (€ mill.) 28,323.5

▶ Residential

Total amount (€ mill.) 21,586.6
Number of loans 215,742
Number of borrowers 354,320
WALTV (%) 60.92
WAS seasoning (months) 53.49
WAMaturity (years) 25.53
WARate (%) 2.86
WARate (%; floating rate loans) 2.85
Arrears >90 days (%) 2.89

▶ Commercial

Total amount (€ mill.) 6,737.0
Number of loans 20,655
Number of borrowers 30,620
WALTV (%) 51.10
WAS seasoning (months) 56.40
WAMaturity (years) 9.66
WARate (%) 3.16
WARate (%; floating rate loans) 3.24
Arrears >90 days (%) 13.90

ELEGIBLE PORTFOLIO

Total amount (€ mill.) 18,282.2

▶ Residential

Total amount (€ mill.) 15,153.2
Number of loans 157,360
Number of borrowers 257,316
WALTV (%) 54.81
WAS seasoning (months) 55.63
WAMaturity (years) 24.14
WARate (%) 2.80
WARate (%; floating rate loans) 2.80
Arrears >90 days (%) 0.96

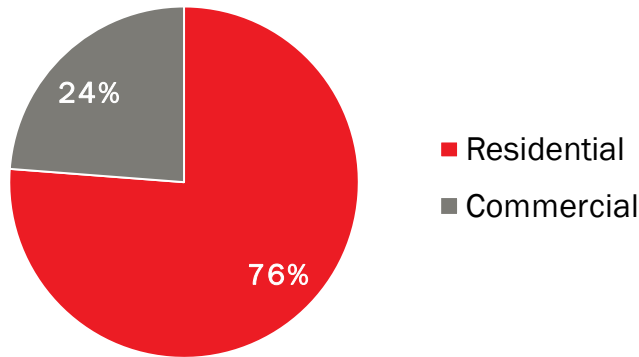
▶ Commercial

Total amount (€ mill.) 3,129.1
Number of loans 13,410
Number of borrowers 20,363
WALTV (%) 38.95
WAS seasoning (months) 61.89
WAMaturity (years) 7.41
WARate (%) 3.32
WARate (%; floating rate loans) 3.44
Arrears >90 days (%) 5.78

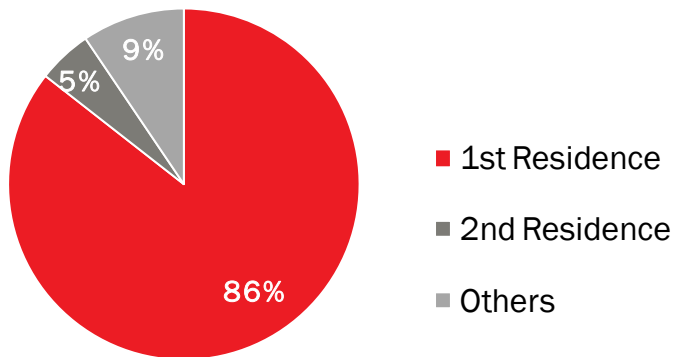
Breakdown by type of property

TOTAL PORTFOLIO

▶ Type of property

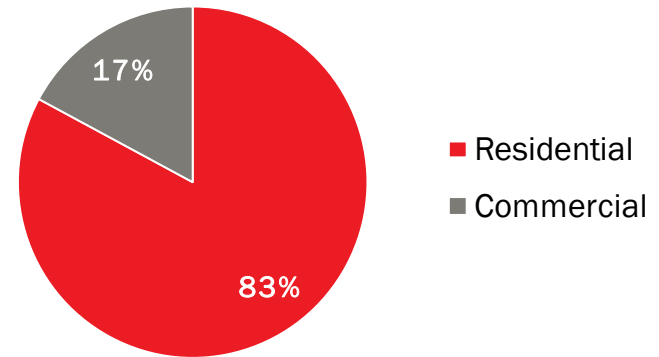


▶ Type of residential property

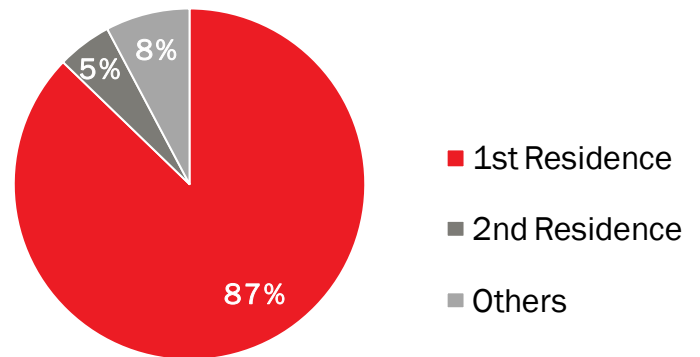


ELEGIBLE PORTFOLIO

▶ Type of property



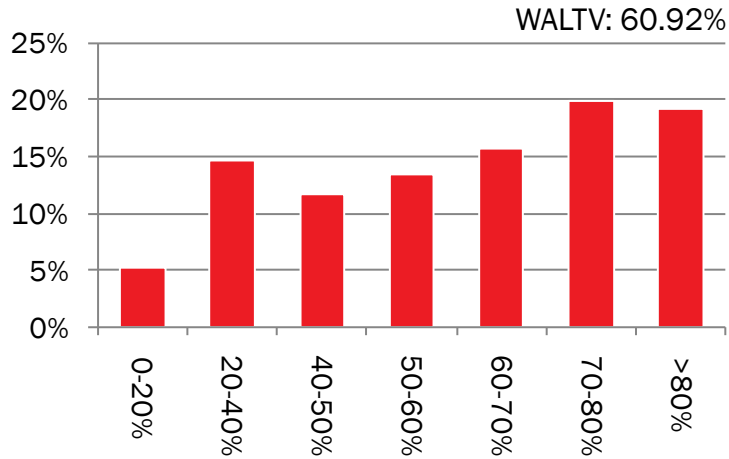
▶ Type of residential property



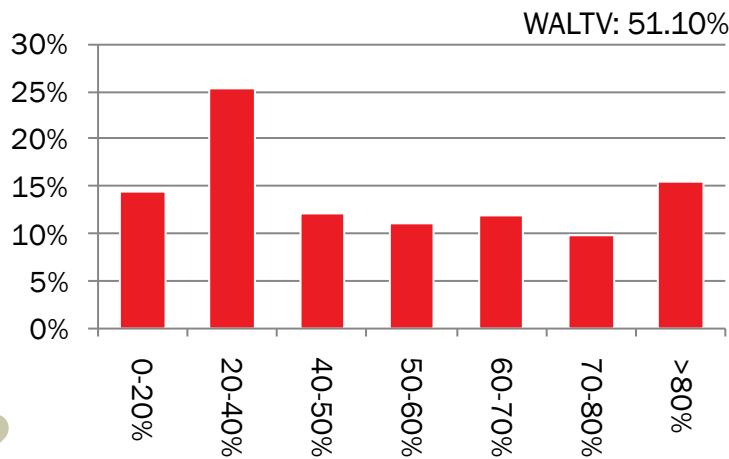
Breakdown by LTV

TOTAL PORTFOLIO

Residential

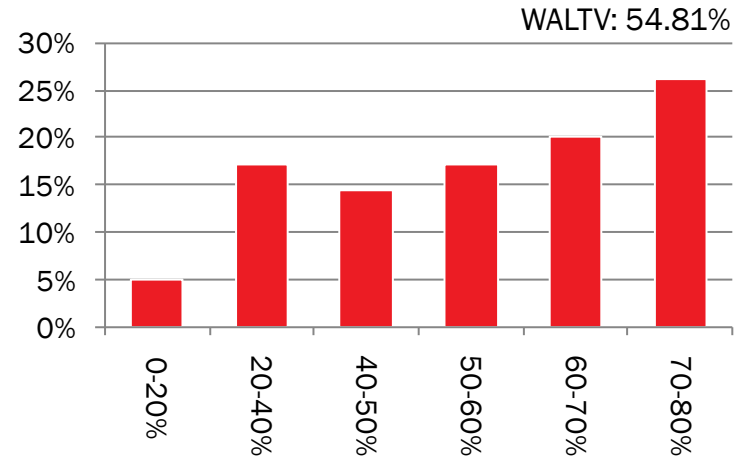


Commercial

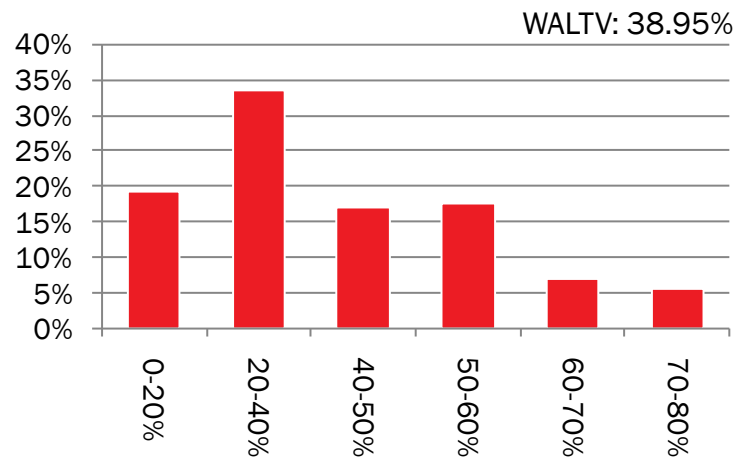


ELEGIBLE PORTFOLIO

Residential



Commercial

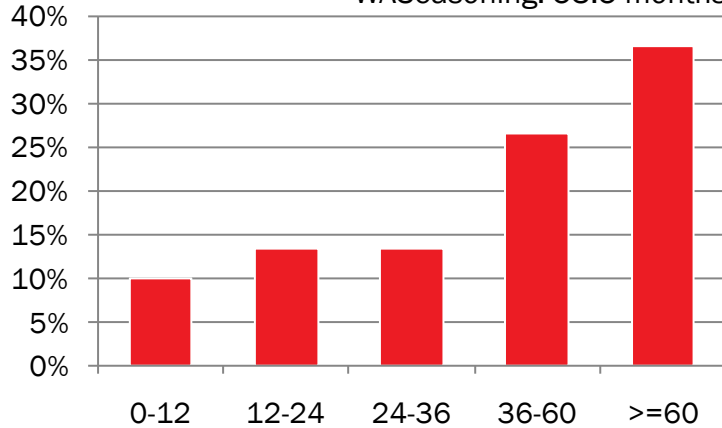


Breakdown by seasoning

TOTAL PORTFOLIO

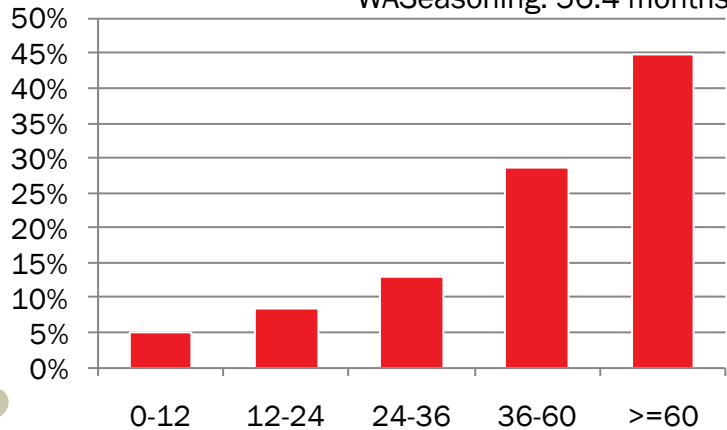
▶ Residential

WAS seasoning: 53.5 months



▶ Commercial

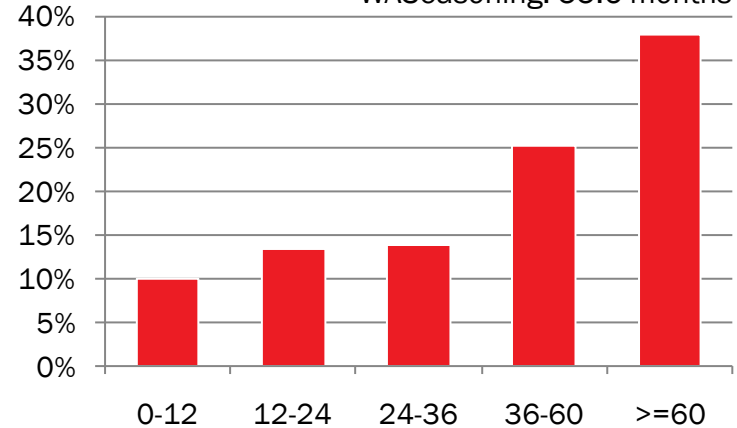
WAS seasoning: 56.4 months



ELEGIBLE PORTFOLIO

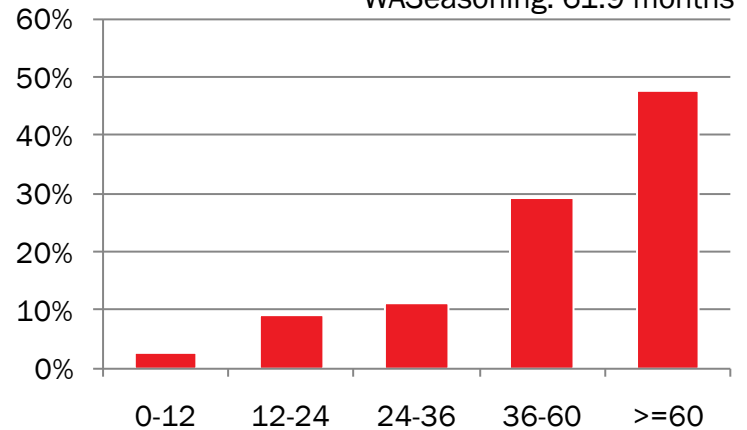
▶ Residential

WAS seasoning: 55.6 months



▶ Commercial

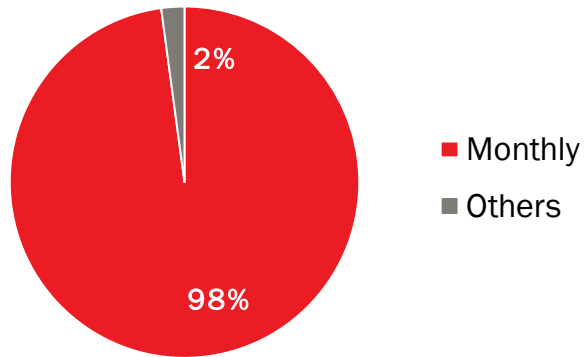
WAS seasoning: 61.9 months



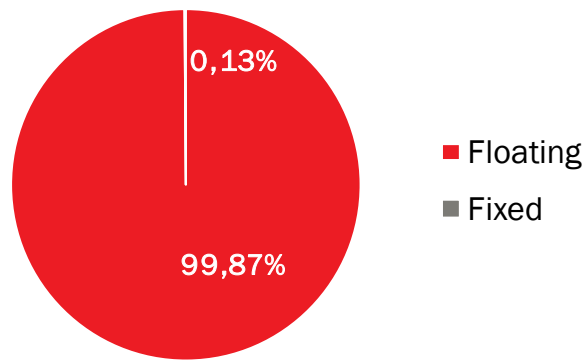
Breakdown by features

TOTAL PORTFOLIO

▶ Residential portfolio payment frequency

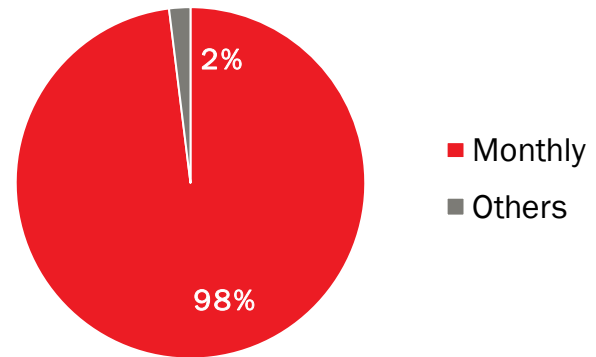


▶ Residential portfolio reference rate

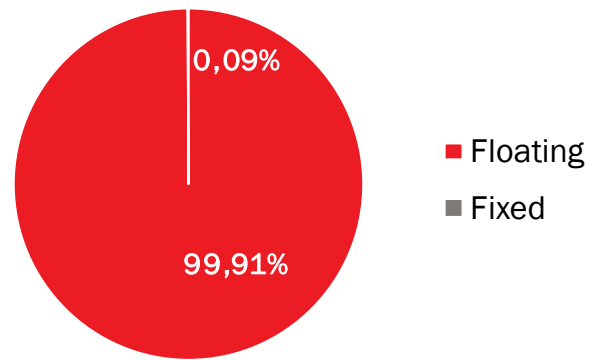


ELEGIBLE PORTFOLIO

▶ Residential portfolio payment frequency



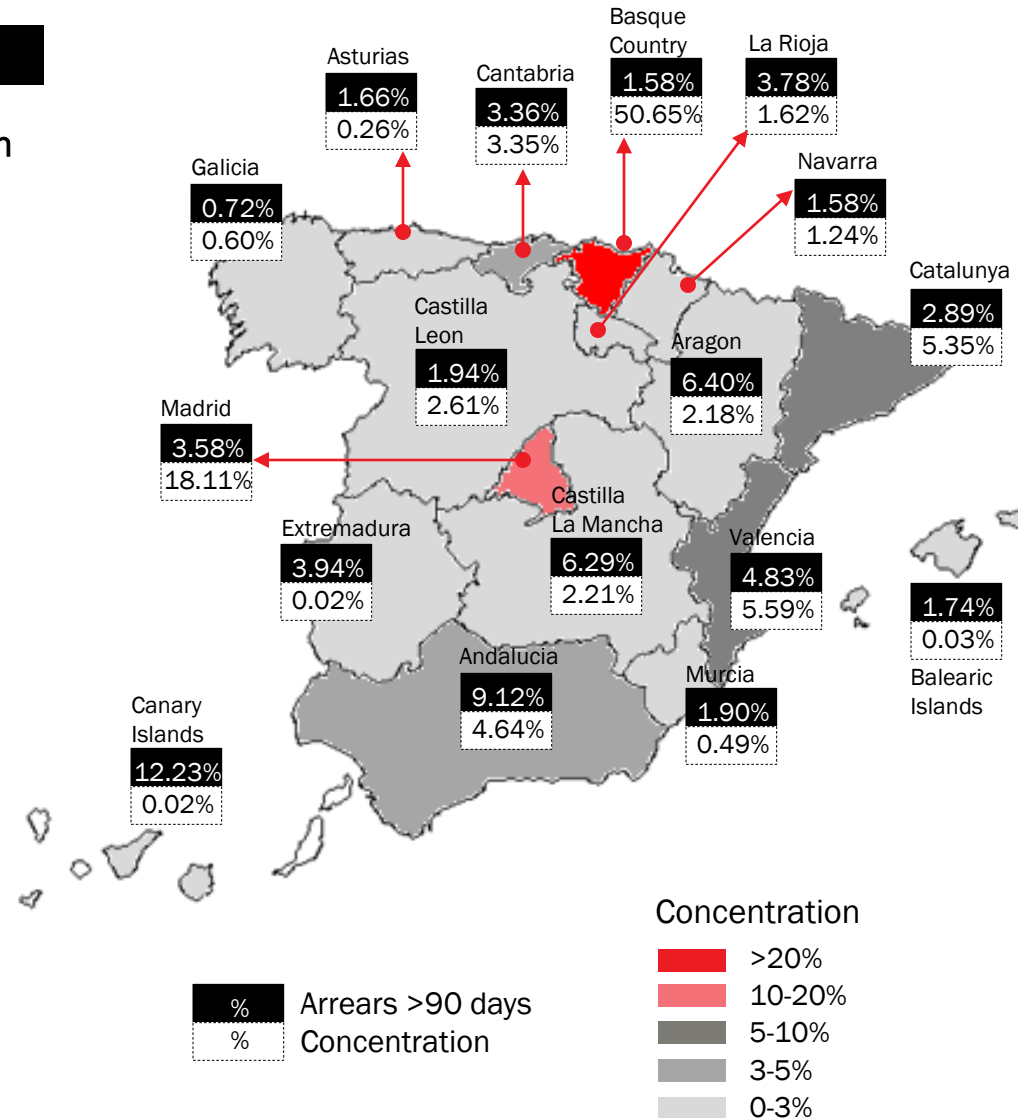
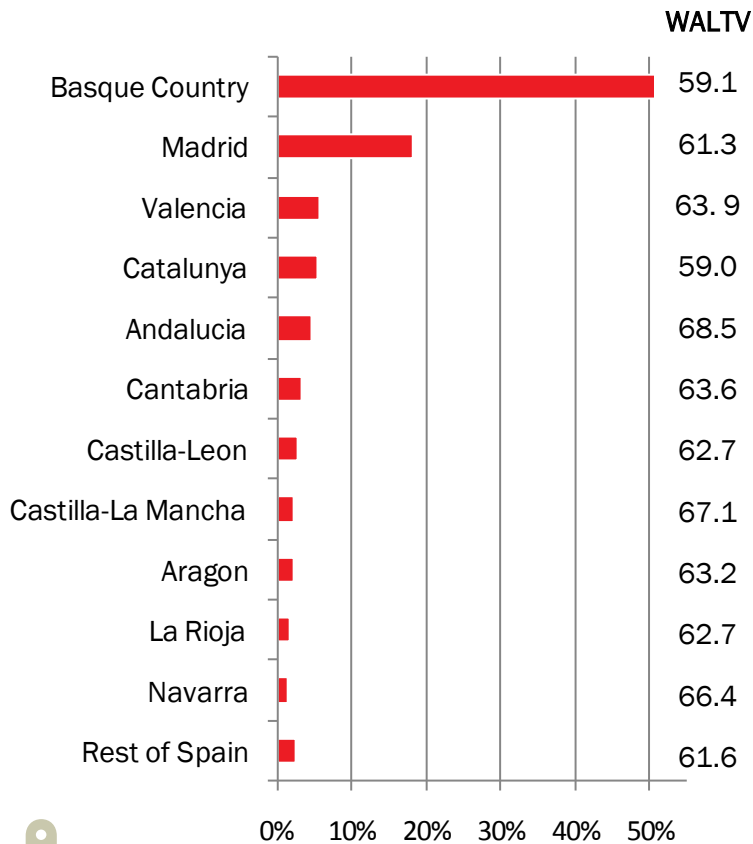
▶ Residential portfolio reference rate



Breakdown by region

RESIDENTIAL PORTFOLIO

► Concentration and NPL distribution



Kutxabank's Mortgage Book and CH's Overview

- ▶ Total Mortgage Pool: €28.3 bn
- ▶ Overcollateralisation: 323.3%

